

Table VII.D.1.a(2004) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	9,616	9,574	9,779	10,051	9,205	9,679
New England:						
Connecticut	10,861	10,668	13,301	10,946	8,356	11,261
Maine	11,544	11,762	9,798	14,380	10,716	11,602
Massachusetts	10,698	10,411	11,194	15,229	10,644	10,703
New Hampshire	11,059	10,827	12,466	10,437	10,666	11,107
Rhode Island	11,086	11,070	11,424 *	10,845	11,009	11,088
Vermont	10,207	10,162	10,202	10,537	10,646	10,168
Middle Atlantic:						
New Jersey	10,825	11,105	11,598	8,572	10,807	10,829
New York	9,861	9,554	10,603	10,875	9,252	9,934
Pennsylvania	9,507	9,469	9,953	10,157	11,023	9,404
East North Central:						
Illinois	9,261	9,493	7,747	.	7,695	9,501
Indiana	10,505	10,162	12,376	10,515	11,138	10,393
Michigan	9,428	9,376	10,031	7,400	9,079	9,487
Ohio	9,354	9,317	10,365	8,039	10,570	9,221
Wisconsin	9,706	9,746	9,354	9,943	10,360	9,673
West North Central:						
Iowa	9,071	9,035	9,716	8,325	9,696	8,973
Kansas	8,340	8,245	14,019	6,000 *	8,578	8,326
Minnesota	8,666	9,931	8,040	7,641	7,718	10,212
Missouri	9,362	9,215	9,306	11,963	9,431	9,357
Nebraska	10,117	9,822	15,188	.	11,829	9,868
North Dakota	8,897	9,025	9,096	7,709	10,320	8,632
South Dakota	9,732	9,950	6,297 *	8,826	9,277	9,756
South Atlantic:						
Delaware	11,005	10,938	10,129	12,080	9,000	11,288
District of Columbia	10,550	10,606	8,930	.	7,774	10,827
Florida	10,132	10,069	10,383	12,644	9,227	10,294
Georgia	8,855	8,933	8,751	5,956 *	7,997	8,959
Maryland	9,573	9,412	10,794	11,261 *	8,831	9,623
North Carolina	10,188	10,175	10,580	9,412 *	13,319	9,444
South Carolina	10,870	10,975	10,826	9,444	9,895	10,913
Virginia	9,893	9,949	9,304	9,542	9,050	10,076
West Virginia	9,948	9,866	8,213	18,705 *	9,196	10,188
East South Central:						
Alabama	8,876	8,794	10,033	9,262	8,823	8,881
Kentucky	9,307	9,145	12,388	.	9,642	9,266
Mississippi	9,101	8,593	14,857	.	8,199	9,782
Tennessee	10,475	10,602	9,094	12,626	11,673	9,614
West South Central:						
Arkansas	9,017	8,974	11,172 *	6,558	8,752	9,052
Louisiana	9,402	9,333	10,729 *	8,753	8,620	9,494
Oklahoma	9,669	9,689	8,206	12,782	11,799	9,461
Texas	9,804	9,865	8,896	9,525	8,721	10,009
Mountain:						
Arizona	8,670	8,578	11,830	7,902	5,971	9,306
Colorado	10,045	10,081	8,434	10,380	8,974	10,193
Idaho	6,845	6,643	8,245	.	4,282	8,485
Montana	8,689	7,965	10,477	11,956	9,876	7,964
Nevada	10,357	10,139	11,765	7,763	9,473	10,595
New Mexico	7,675	7,655	9,281	8,393	7,894	7,650
Utah	8,609	8,529	8,504	10,444	8,556	8,614
Wyoming	9,450	9,475	.	9,379	9,339	9,638
Pacific:						
Alaska	10,277	8,380	.	11,504	7,839 *	10,478
California	8,826	8,891	8,381	8,058	8,325	8,901
Hawaii	8,211	7,990	9,080	8,731	7,847	8,282
Oregon	9,756	9,506	11,864	10,524	9,544	9,780
Washington	9,658	9,718	9,161	.	10,309	9,617

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Table VII.D.1.a(2004) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	91.98	104.39	231.51	407.91	200.31	102.50
New England:						
Connecticut	526.23	590.24	2,524.36	1,929.01	1,382.88	509.59
Maine	349.10	383.23	1,557.68	4,028.28	1,970.12	364.52
Massachusetts	252.72	318.79	1,273.72	3,001.74	1,213.61	260.91
New Hampshire	279.10	297.30	1,619.75	1,385.50	578.92	294.60
Rhode Island	719.50	852.77	3,612.56*	2,868.44	3,284.40	732.07
Vermont	1,137.67	1,143.44	2,642.67	2,025.77	2,025.64	1,117.58
Middle Atlantic:						
New Jersey	509.29	575.91	2,484.51	1,897.05	1,348.64	545.59
New York	186.84	299.58	1,634.38	1,230.73	549.46	202.94
Pennsylvania	436.22	479.70	1,119.37	2,576.75	618.33	450.14
East North Central:						
Illinois	407.08	320.20	1,472.27	.	1,314.15	341.31
Indiana	418.40	1,188.91	2,682.48	2,953.59	2,679.22	462.05
Michigan	280.53	362.88	1,576.06	1,743.47	921.56	318.90
Ohio	327.69	312.43	2,565.04	1,978.91	1,736.71	305.35
Wisconsin	270.03	295.58	2,179.65	2,644.68	2,559.62	289.49
West North Central:						
Iowa	418.59	367.97	2,649.67	2,483.17	2,113.84	349.03
Kansas	615.58	775.10	3,928.88	1,897.37*	2,061.76	641.54
Minnesota	552.00	301.79	1,346.65	1,993.41	1,528.24	484.51
Missouri	314.04	327.48	2,775.20	3,449.26	2,044.98	302.95
Nebraska	412.88	365.20	4,307.96	.	3,182.88	1,054.18
North Dakota	1,097.84	1,241.05	2,168.42	1,997.11	2,512.70	1,077.04
South Dakota	1,097.18	1,522.17	1,922.07*	2,311.53	2,287.39	1,526.14
South Atlantic:						
Delaware	578.40	675.00	2,641.82	1,947.25	1,678.76	607.26
District of Columbia	468.96	462.29	2,177.28	.	1,812.07	439.63
Florida	274.30	254.36	1,927.26	3,790.41	952.36	317.72
Georgia	417.71	394.32	2,177.36	1,851.64*	1,735.30	415.17
Maryland	321.21	358.44	2,000.63	3,442.23*	1,517.29	357.68
North Carolina	485.19	488.53	2,526.66	2,826.12*	2,553.54	388.39
South Carolina	507.80	621.07	2,809.47	2,453.15	2,347.88	523.22
Virginia	485.46	553.50	1,722.00	2,477.44	1,534.81	443.38
West Virginia	706.30	672.65	2,194.77	5,684.56*	1,885.36	773.93
East South Central:						
Alabama	597.46	621.62	2,393.33	2,590.31	1,870.06	602.12
Kentucky	328.65	469.99	3,360.46	.	2,322.58	474.66
Mississippi	1,263.27	1,147.70	4,443.94	.	1,835.49	1,917.14
Tennessee	588.65	616.85	2,078.95	3,773.62	2,002.24	1,079.11
West South Central:						
Arkansas	591.80	753.46	3,532.90*	1,789.32	1,949.97	1,049.82
Louisiana	468.72	406.32	3,218.88*	2,448.95	2,407.31	518.92
Oklahoma	478.54	367.23	2,260.15	3,731.58	2,725.50	412.73
Texas	506.97	494.06	1,621.17	2,319.13	984.42	488.33
Mountain:						
Arizona	881.98	989.64	3,315.62	2,082.02	1,553.64	787.99
Colorado	427.08	431.10	2,242.87	2,472.45	1,702.45	585.17
Idaho	1,225.07	1,204.41	2,458.48	.	1,216.94	1,373.59
Montana	1,544.47	1,510.63	3,127.08	3,572.40	2,205.26	1,798.08
Nevada	555.56	467.14	2,580.50	2,167.77	1,701.27	501.12
New Mexico	358.73	372.02	2,487.13	2,374.90	1,340.20	422.70
Utah	248.96	269.28	2,229.24	2,366.00	1,592.93	245.31
Wyoming	2,119.43	2,243.38	.	2,721.53	2,451.70	2,370.63
Pacific:						
Alaska	1,738.05	1,810.45	.	3,211.76	2,370.18*	1,842.63
California	185.10	195.52	772.44	789.09	474.33	178.60
Hawaii	335.36	343.61	1,025.31	1,887.95	717.36	379.94
Oregon	542.60	532.26	3,018.97	2,757.60	2,280.49	615.71
Washington	624.68	671.70	2,278.43	.	2,882.70	661.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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