

Table VII.D.1.b(2004) Average total family premium (in dollars) for mixed-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	10,142	10,118	10,300	10,284	9,592	10,233
New England:						
Connecticut	10,968	11,007	11,117	7,880	11,927	10,860
Maine	10,550	10,397	11,238	11,204	9,070	10,824
Massachusetts	10,362	10,252	10,823	10,774	10,615	10,334
New Hampshire	11,292	11,017	12,599	11,099	10,762	11,505
Rhode Island	9,945	9,613	11,278	11,402	11,084	9,847
Vermont	10,730	10,811	10,092	10,764	9,421	10,928
Middle Atlantic:						
New Jersey	11,646	11,432	9,986	13,017	10,140	11,730
New York	10,675	10,658	10,855	10,808	9,475	10,823
Pennsylvania	10,244	10,263	11,371	8,782	10,540	10,215
East North Central:						
Illinois	10,649	10,654	10,649	10,420	10,522	10,664
Indiana	9,622	9,540	10,219	9,903	9,637	9,620
Michigan	9,831	9,688	10,945	10,074	10,135	9,785
Ohio	9,567	9,517	10,086	8,840	9,402	9,602
Wisconsin	10,276	10,181	11,979	9,760	10,903	10,207
West North Central:						
Iowa	9,425	9,499	7,938	9,038	8,938	9,509
Kansas	9,892	9,852	10,489	9,158	10,270	9,788
Minnesota	10,700	10,662	10,595	11,167	9,372	10,823
Missouri	9,230	9,477	8,474	7,423	8,850	9,310
Nebraska	9,637	9,412	11,076	9,679	9,310	9,707
North Dakota	8,563	8,822	8,351	5,897	3,945*	9,542
South Dakota	9,996	9,092	11,878	8,554	10,326	9,927
South Atlantic:						
Delaware	10,497	10,543	10,329	9,916	9,536	10,640
District of Columbia	12,073	12,201	9,730	13,015	12,086	12,071
Florida	10,568	10,764	9,235	9,654	9,944	10,642
Georgia	9,412	9,420	9,267	9,305	8,791	9,573
Maryland	9,818	9,692	9,558	11,737	9,069	9,908
North Carolina	10,123	10,016	8,639	12,703	11,102	9,847
South Carolina	9,837	9,745	11,536	9,383	10,384	9,758
Virginia	10,350	10,290	11,046	6,365	10,254	10,387
West Virginia	9,376	9,644	7,458	8,594	8,303	9,707
East South Central:						
Alabama	9,533	9,608	9,707	7,210	9,262	9,592
Kentucky	9,901	9,933	9,375	9,774	10,014	9,884
Mississippi	9,295	9,264	9,411	10,228	8,150	9,762
Tennessee	10,569	10,781	9,391	10,360	10,457	10,600
West South Central:						
Arkansas	8,273	8,253	9,378	6,217	7,237	8,624
Louisiana	10,234	10,174	10,324	12,602	9,311	10,356
Oklahoma	9,512	9,586	9,047	8,355	8,653	9,629
Texas	10,115	10,144	10,215	9,046	9,537	10,227
Mountain:						
Arizona	8,945	8,960	8,767	8,928	8,145	9,009
Colorado	10,290	10,305	10,334	9,810	8,731	10,464
Idaho	9,276	9,170	10,337	8,500	10,840	8,813
Montana	9,238	9,369	8,675	7,826	9,863	9,140
Nevada	10,069	10,018	11,213	8,331	11,183	9,803
New Mexico	10,513	10,757	9,476	8,943	9,355	10,812
Utah	8,790	8,728	9,585	8,397	8,185	9,005
Wyoming	9,283	9,207	9,460	10,978	9,860	9,192
Pacific:						
Alaska	10,097	10,119	8,126	11,145	9,283	10,151
California	10,171	10,089	10,861	10,302	8,223	10,483
Hawaii	9,061	9,150	8,634	9,413	9,110	9,051
Oregon	9,963	10,021	10,814	7,359	8,937	10,079
Washington	10,428	10,605	10,504	8,623	9,499	10,528

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.

** 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.b(2004) Standard error for average total family premium (in dollars) for mixed-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	39.59	42.06	115.52	347.69	115.80	46.28
New England:						
Connecticut	303.91	319.05	1,951.20	2,028.98	2,110.29	334.24
Maine	337.58	330.17	1,633.19	1,784.78	1,777.57	277.63
Massachusetts	357.65	373.89	669.22	2,385.08	1,632.19	385.89
New Hampshire	287.87	319.43	802.20	2,467.11	1,331.84	305.72
Rhode Island	433.31	575.56	1,888.01	2,008.13	1,380.55	452.15
Vermont	339.61	395.04	1,661.43	1,645.74	618.40	404.81
Middle Atlantic:						
New Jersey	400.08	343.24	1,127.13	2,142.34	795.16	412.68
New York	278.61	316.68	687.51	1,302.48	954.79	272.67
Pennsylvania	319.51	362.98	1,636.71	486.85	428.65	348.45
East North Central:						
Illinois	254.65	271.26	505.98	2,057.23	1,152.66	296.97
Indiana	171.35	206.34	1,866.61	1,902.14	598.01	197.03
Michigan	268.20	269.56	967.00	801.46	652.43	256.24
Ohio	212.19	259.59	586.42	1,664.93	1,034.71	272.65
Wisconsin	338.52	310.55	1,906.63	2,300.53	1,429.86	326.39
West North Central:						
Iowa	298.34	321.02	1,292.78	1,246.77	558.90	324.32
Kansas	227.26	289.85	506.86	1,816.23	619.40	444.23
Minnesota	595.87	709.49	670.69	478.32	673.48	681.90
Missouri	239.36	217.03	1,186.30	1,505.40	723.50	276.56
Nebraska	187.50	292.38	1,317.59	1,666.66	426.35	258.11
North Dakota	340.29	384.65	1,660.12	1,595.52	1,463.12*	463.59
South Dakota	441.09	354.28	2,073.73	1,053.83	821.63	656.43
South Atlantic:						
Delaware	353.23	360.05	1,802.20	1,363.47	1,579.58	366.10
District of Columbia	375.76	386.05	1,593.87	3,649.10	2,275.74	396.17
Florida	252.02	330.14	617.43	2,148.97	278.31	294.27
Georgia	215.53	201.76	1,857.71	1,748.83	368.59	200.38
Maryland	466.41	502.61	1,499.89	1,521.47	537.58	499.73
North Carolina	447.49	394.12	1,536.49	2,444.65	494.40	447.48
South Carolina	154.85	193.08	670.98	1,798.31	746.45	207.06
Virginia	380.43	387.74	1,213.40	1,470.20	757.33	373.79
West Virginia	481.45	479.86	1,519.44	1,972.19	268.21	585.24
East South Central:						
Alabama	399.88	442.38	1,514.55	1,217.73	636.79	445.94
Kentucky	287.01	319.85	1,815.34	747.16	773.65	342.31
Mississippi	378.37	400.83	2,129.71	2,378.58	751.19	294.39
Tennessee	411.83	427.79	263.84	1,659.02	582.37	536.16
West South Central:						
Arkansas	382.95	379.38	792.68	1,451.85	487.74	418.69
Louisiana	392.40	422.88	2,467.37	3,024.94	1,492.87	435.06
Oklahoma	296.55	321.89	1,202.59	1,296.96	639.60	264.24
Texas	261.88	292.65	611.36	1,487.26	616.76	270.55
Mountain:						
Arizona	273.35	291.07	1,073.35	2,037.08	1,493.08	311.77
Colorado	326.10	334.84	2,342.36	2,420.39	1,541.75	312.51
Idaho	267.39	346.45	1,374.77	2,056.08	1,718.26	247.48
Montana	404.64	441.18	2,245.06	2,183.71	1,698.03	340.53
Nevada	367.10	354.14	1,074.18	1,811.74	726.83	340.23
New Mexico	578.15	672.00	1,783.89	1,854.68	648.52	657.50
Utah	240.95	262.02	1,160.42	1,806.36	363.71	188.09
Wyoming	522.88	611.53	1,517.15	2,871.67	1,812.38	653.72
Pacific:						
Alaska	747.12	816.31	1,846.15	2,131.58	1,967.68	768.46
California	257.86	248.32	889.34	725.49	419.49	312.29
Hawaii	265.49	289.47	1,357.04	2,032.42	460.14	332.66
Oregon	530.90	500.86	1,771.33	1,061.00	769.70	557.46
Washington	425.10	428.34	2,002.39	1,123.83	827.92	410.18

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.

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