

**Table VII.D.1.c(2004) Average total family premium (in dollars) for any-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	10,050	10,140	9,760	9,340	8,566	10,300
New England:						
Connecticut	12,673	12,290	14,188	14,775 *	10,089	13,026
Maine	8,965	9,475	10,804	6,109	9,180	8,946
Massachusetts	10,842	10,860	18,000 *	9,162	8,197	10,971
New Hampshire	10,799	10,347	16,227	11,108	11,465	10,773
Rhode Island	10,464	10,515	9,992	10,535	7,897	10,578
Vermont	11,539	11,797	12,678	9,416	10,740	11,697
Middle Atlantic:						
New Jersey	11,246	11,655	8,033	24,000 *	4,039 *	11,703
New York	10,035	10,114	10,386	8,176	8,410	10,386
Pennsylvania	9,799	9,548	12,667	10,849	11,364	9,677
East North Central:						
Illinois	10,115	9,969	9,621	12,480 *	9,790	10,165
Indiana	10,099	10,155	9,866 *	3,840 *	8,368 *	10,180
Michigan	10,420	10,159	12,315	11,000	10,849	10,275
Ohio	10,674	10,460	14,322	15,328 *	7,980	11,216
Wisconsin	10,594	10,873	12,393	7,612 *	8,385	11,100
West North Central:						
Iowa	10,245	9,745	11,837	8,270 *	10,086	10,274
Kansas	8,383	8,433	5,193 *	9,338 *	8,523	8,346
Minnesota	10,130	10,257	9,810	9,428	9,513	10,198
Missouri	7,534	8,224	.	4,495 *	4,495 *	8,224
Nebraska	8,021	9,633	6,902	6,600 *	6,961	9,440
North Dakota	5,975	5,754	7,855	8,857	7,429	5,799
South Dakota	10,872	9,785	19,601	11,192 *	11,004	10,824
South Atlantic:						
Delaware	9,567	9,520	10,031	.	3,632 *	12,243
District of Columbia	13,229	13,521	9,920	.	8,406	14,474
Florida	10,318	10,494	9,960 *	9,600 *	6,948 *	10,841
Georgia	10,691	10,458	10,552	19,200 *	12,169 *	10,610
Maryland	11,631	13,331	7,955	.	8,662	11,753
North Carolina	12,085	12,535	9,488	9,986 *	9,346	12,969
South Carolina	8,979	10,936	3,554	6,377	5,580	9,504
Virginia	10,112	10,185	12,379	8,078	8,619	10,305
West Virginia	11,380	11,288	13,309 *	11,739 *	14,086	11,133
East South Central:						
Alabama	8,546	8,557	7,896 *	8,303	6,173	8,745
Kentucky	11,703	11,642	12,884 *	.	10,509	11,783
Mississippi	8,089	9,082	5,269 *	8,950 *	7,607	8,248
Tennessee	9,880	10,317	9,687	8,497	7,837	10,736
West South Central:						
Arkansas	9,755	9,440	12,859	2,520 *	5,711 *	10,266
Louisiana	10,978	10,968	11,364 *	.	11,721 *	10,455
Oklahoma	7,842	8,045	6,721	6,600 *	7,232	8,014
Texas	11,065	11,536	8,704	.	9,546	11,450
Mountain:						
Arizona	9,962	9,930	9,216 *	10,845	11,103	9,793
Colorado	10,455	10,908	9,584	4,500 *	9,589	10,819
Idaho	8,622	8,244	8,467	10,953	9,529	8,352
Montana	8,486	8,440	9,005	6,683	8,326	8,504
Nevada	8,475	8,456	9,705	.	.	8,475
New Mexico	10,070	7,773	10,987 *	13,308 *	9,180	11,351
Utah	7,365	7,056	8,853 *	7,016	6,083	7,752
Wyoming	10,633	10,801	8,477	9,217	9,837	10,721
Pacific:						
Alaska	11,788	12,223	12,795	6,960 *	4,490 *	12,332
California	9,388	9,164	10,416	10,016	7,076	9,747
Hawaii	8,217	8,064	10,177	11,352 *	6,800	8,337
Oregon	9,804	11,428	8,526	3,375 *	8,296	10,333
Washington	7,747	7,425	7,769	11,338	4,996 *	8,987

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.c(2004) Standard error for average total family premium (in dollars) for any-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	185.36	208.00	334.33	526.59	429.51	179.83
New England:						
Connecticut	948.11	1,612.35	4,046.64	4,458.71 *	2,631.92	942.76
Maine	1,039.01	1,014.13	3,043.70	1,585.32	2,265.04	1,399.72
Massachusetts	508.05	630.45	5,692.10 *	2,736.58	2,187.47	1,283.69
New Hampshire	1,039.03	1,295.10	4,424.86	3,102.22	3,223.07	1,308.00
Rhode Island	570.92	615.68	2,169.74	2,938.33	2,231.73	573.03
Vermont	807.06	1,532.87	3,547.42	1,996.43	2,318.41	935.97
Middle Atlantic:						
New Jersey	1,334.89	1,405.17	2,352.51	7,589.47 *	1,251.17 *	1,387.77
New York	833.40	1,130.11	2,007.78	2,286.78	1,560.41	1,103.84
Pennsylvania	787.37	921.34	2,771.38	2,814.94	2,604.61	926.00
East North Central:						
Illinois	1,379.72	1,293.91	2,836.67	3,767.55 *	2,775.32	1,380.99
Indiana	1,427.43	1,845.06	2,980.89 *	1,214.31 *	2,529.13 *	1,587.04
Michigan	802.49	1,369.67	3,202.23	2,802.97	2,394.52	1,282.31
Ohio	938.49	1,032.01	3,826.08	4,847.14 *	2,385.51	948.86
Wisconsin	745.86	1,851.60	3,486.56	2,347.19 *	2,343.31	1,627.18
West North Central:						
Iowa	1,565.36	1,137.73	3,186.83	2,986.42 *	2,742.27	1,826.59
Kansas	744.69	929.71	1,564.51 *	2,919.05 *	2,019.81	823.09
Minnesota	325.50	567.58	2,635.65	2,288.04	2,516.19	314.61
Missouri	1,629.17	1,706.90	.	1,354.94 *	1,354.94 *	1,706.90
Nebraska	2,218.99	2,544.53	1,860.88	2,087.10 *	1,845.80	2,392.71
North Dakota	848.55	940.09	1,854.45	2,221.39	1,616.23	894.91
South Dakota	1,205.80	642.09	5,821.09	3,539.25 *	2,747.85	1,855.09
South Atlantic:						
Delaware	2,215.89	2,227.62	2,837.49	.	1,569.18 *	2,503.55
District of Columbia	2,888.86	2,905.24	2,957.82	.	2,414.87	2,978.14
Florida	782.02	636.16	3,424.54 *	3,035.79 *	2,115.21 *	679.43
Georgia	2,061.42	2,268.51	3,028.26	6,071.57 *	3,766.63 *	2,007.37
Maryland	1,562.16	2,250.01	1,958.28	.	2,588.87	1,599.55
North Carolina	1,713.53	2,303.32	2,658.86	3,039.61 *	2,454.71	2,714.89
South Carolina	1,492.64	1,818.28	1,059.77	1,867.77	1,543.34	1,719.74
Virginia	1,018.77	1,346.99	3,711.57	2,313.83	2,417.70	1,698.03
West Virginia	1,283.24	1,383.78	4,051.96 *	3,528.44 *	4,002.74	1,335.74
East South Central:						
Alabama	688.35	692.17	2,496.93 *	2,475.58	1,279.41	610.04
Kentucky	1,784.23	1,816.02	3,867.43 *	.	3,058.19	2,377.52
Mississippi	1,436.38	1,803.67	1,606.83 *	2,830.24 *	1,933.56	1,680.61
Tennessee	417.02	2,667.28	1,825.02	2,535.14	1,951.32	1,627.75
West South Central:						
Arkansas	2,422.35	2,690.84	3,849.82	796.89 *	1,805.82 *	2,520.56
Louisiana	2,867.44	2,864.82	3,593.61 *	.	3,523.95 *	3,124.06
Oklahoma	1,502.55	1,563.60	2,011.58	2,087.10 *	1,834.63	1,563.10
Texas	1,639.20	1,682.18	2,596.11	.	2,522.12	1,769.04
Mountain:						
Arizona	1,687.15	1,994.67	2,914.36 *	3,030.36	2,883.72	1,993.88
Colorado	1,248.17	1,244.92	2,539.69	1,423.02 *	2,707.99	1,691.85
Idaho	1,497.78	1,496.86	2,363.28	2,738.62	2,279.45	1,511.82
Montana	480.00	1,068.79	2,209.28	1,895.08	2,195.46	533.70
Nevada	1,581.95	1,586.33	2,896.29	.	.	1,581.95
New Mexico	2,166.89	2,029.63	3,401.93 *	4,208.36 *	2,548.99	3,111.88
Utah	1,131.24	1,379.85	2,687.54 *	2,000.19	1,555.46	1,710.52
Wyoming	345.02	404.91	2,021.54	2,383.17	2,014.08	431.87
Pacific:						
Alaska	1,080.46	1,193.54	2,772.76	2,185.44 *	1,862.33 *	1,090.36
California	429.38	480.87	2,236.95	3,004.03	1,565.93	502.51
Hawaii	455.75	460.44	2,642.12	3,589.82 *	1,759.67	472.94
Oregon	1,116.20	1,619.95	2,380.25	1,485.22 *	2,206.24	1,125.45
Washington	1,014.95	1,677.95	2,266.65	3,077.60	1,799.39 *	1,134.35

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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