Table VII.D.3(2004) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

			Percent Full-Time Employees			Percent Low-Wage Employees **	
Division and State	Total	75% or more		ess than 50%		ss than 50%	
United States	24.4%	24.2%	27.6%	21.4%	27.9%	23.8%	
New England:							
Connecticut	20.6%	20.7%	18.6%	28.4%	24.0%*	20.2%	
Maine	25.7%	25.2%	27.5%	31.8%*	28.2%	25.4%	
Massachusetts	26.4%	26.7%	22.8%	35.0%	29.3%	26.1%	
New Hampshire	27.8%	28.6%	22.1%	38.2%	31.3%	27.0%	
Rhode Island	22.6%	23.5%	21.6%	15.1%*	30.9%	22.0%	
Vermont	24.9%	25.9%	22.2%	18.0%*	27.8%	24.5%	
Middle Atlantic:							
New Jersev	16.5%	19.8%	18.4%	3.6% *	20.6%	16.2%	
New York	20.1%	19.9%	33.1%	12.5% *	24.1%	19.7%	
Pennsylvania	20.1%	19.0%	32.3%	34.2%	28.0%	19.6%	
,	20.470	13.070	32.370	34.270	20.070	13.070	
East North Central:	00.70/	00.00/	05.00/	0.4.70/	00.00/	00.00/	
Illinois	22.7%	22.2%	25.2%	34.7%	26.9%	22.2%	
Indiana	21.3%	21.7%	21.6%*	16.9% *	37.3%	18.8%	
Michigan	18.1%	17.2%	22.0%	23.1%	22.7%	17.4%	
Ohio	23.0%	21.7%	30.5%	26.1%	21.9%	23.2%	
Wisconsin	21.6%	20.9%	23.2%	30.1%	29.3%	20.8%	
West North Central:							
Iowa	25.0%	24.6%	30.8%	25.7%	25.8%	24.8%	
Kansas	25.0%	24.7%	30.7%	16.3%*	24.5%	25.2%	
Minnesota	22.0%	22.5%	16.7%*	27.0%	15.9%*	23.1%	
Missouri	26.3%	26.0%	20.6%	36.2%	37.1%	24.5%	
Nebraska	30.1%	29.3%	35.4%	28.3%	26.8%	30.8%	
North Dakota	28.1%	28.5%	27.7%	22.9%	30.1%	27.8%	
South Dakota	23.7%	30.1%	10.2%*	31.2%	35.5%	21.3%	
South Atlantic:							
Delaware	22.3%	21.2%	32.0%	23.0% *	30.4%	21.2%	
District of Columbia	22.6%	21.8%	30.4%	29.9%	31.6%	21.6%	
Florida	28.5%	28.0%	31.5%	30.7%	32.6%	27.9%	
Georgia	27.9%	27.0%	38.1%	42.2%	34.0%	26.7%	
Maryland	30.3%	28.9%	39.1%	30.2%	28.8%	30.5%	
North Carolina	29.1%	29.0%	46.2%	17.7% *	23.0%	31.0%	
South Carolina	27.6%	26.5%	38.0%	30.7% *	31.6%	27.1%	
Virginia	26.4%	26.1%	27.6%	29.6%	27.3%	26.2%	
West Virginia	21.8%	21.7%	23.1%	22.0%	24.0%	21.2%	
J							
East South Central:	00.404	00.00/	00.00/	00.00/	0.4.404	00 =0/	
Alabama	29.1%	29.3%	22.6%	32.8%	31.1%	28.7%	
Kentucky	21.4%	20.8%	27.7%	30.6%	26.3%	20.8%	
Mississippi	32.9%	32.7%	37.2%	29.0%	26.2%	35.3%	
Tennessee	29.1%	28.9%	29.6%	33.6%	37.3%	26.3%	
West South Central:							
Arkansas	28.8%	28.8%	26.4%	39.4%	30.7%	28.3%	
Louisiana	27.1%	27.7%	22.8%	27.7%	31.2%	26.6%	
Oklahoma	27.5%	26.5%	37.4%	27.9%	37.8%	26.2%	
Texas	27.6%	27.0%	29.7%	44.6%	33.9%	26.4%	
Mountain:							
Arizona	25.1%	25.8%	22.6%*	16.1%	24.1%	25.2%	
Colorado	27.1%	26.3%	35.6%	30.9%	27.2%	27.0%	
Idaho	26.1%	26.2%	25.2%	27.3%	21.4%*	27.8%	
Montana		23.7%	29.2%	28.2%*	29.7%	23.7%	
	24.6%						
Nevada	26.9%	26.5%	29.5%	29.9%*	23.1%	27.7%	
New Mexico	20.1%	18.1%	32.0%	23.7%	32.1%	17.3%	
Utah	27.9%	28.4%	22.8%*	27.7%	30.2%	27.4%	
Wyoming	24.2%	23.4%	29.2%	30.3%	31.1%	22.9%	
Pacific:							
Alaska	22.1%	21.7%	49.2%	9.8%*	33.5%	21.4%	
California	25.4%	25.0%	30.4%	21.8%*	27.1%	25.2%	
Hawaii	27.6%	28.2%	23.3%	40.5%	31.3%	26.9%	
Oregon	23.9%	24.2%	23.3%	21.1%*	28.3%	23.4%	
Washington	28.3%	28.7%	29.2%	21.2%	27.6%	28.4%	

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.

<sup>\*</sup> Figure does not meet standard of reliability or precision.

<sup>\*\*</sup> 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.3(2004) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2004

establishments that oner health insurance by proportion of employees who are full-time or low-wage and state. Officed states, 2004									
Division and State	Total	75% or more	ull-Time Employee: 50-74% L	ess than 50%	Percent Low-Wage Er 50% or more Le	ss than 50%			
United States	0.41%	0.36%	1.00%	2.98%	1.06%	0.37%			
New England:									
Connecticut	1.26%	1.62%	3.07%	6.93%	7.62%*	1.36%			
Maine	2.53%	2.14%	6.26%	10.19% *	4.76%	2.67%			
Massachusetts	1.10%	1.28%	6.13%	5.88%	4.28%	1.39%			
New Hampshire	2.57%	2.48%	3.74%	8.62%	3.92%	2.70%			
Rhode Island	2.24%	2.24%	5.68%	9.23% *	5.56%	2.35%			
Vermont	1.63%	1.99%	4.75%	10.75% *	6.66%	2.07%			
Middle Atlantic:									
New Jersey	2.50%	1.79%	4.83%	7.50%*	3.74%	2.65%			
New York	1.84%	1.47%	5.80%	11.88%*	3.49%	1.87%			
Pennsylvania	1.38%	1.77%	5.74%	3.97%	4.71%	1.42%			
East North Central:	. = .0/	4.500/	0.0707	0.4007	0.0404	4 = 00/			
Illinois	1.54%	1.58%	2.97%	9.42%	3.64%	1.56%			
Indiana	2.02%	2.02%	7.46% *	5.38% *	7.05%	1.80%			
Michigan	1.42%	1.19%	5.34%	5.00%	6.50%	0.99%			
Ohio	1.42%	1.20%	6.61%	4.90%	5.18%	0.81%			
Wisconsin	1.11%	1.26%	4.86%	7.57%	4.39%	1.16%			
West North Central:									
lowa	2.23%	2.36%	8.98%	4.86%	4.19%	2.80%			
Kansas	1.72%	2.12%	3.96%	7.66% *	3.77%	2.00%			
Minnesota	1.79%	1.77%	6.79% *	6.58%	9.99%*	1.77%			
Missouri	1.91%	1.68%	5.55%	9.76%	6.09%	2.54%			
Nebraska	2.28%	2.29%	6.11%	6.48%	4.76%	2.65%			
North Dakota	2.65%	3.25%	5.84%	6.60%	6.20%	3.23%			
South Dakota	4.20%	3.32%	8.53%*	7.44%	4.68%	4.02%			
South Atlantic:									
Delaware	1.47%	1.01%	6.32%	7.60% *	5.29%	1.68%			
District of Columbia	2.15%	2.10%	6.27%	8.41%	7.27%	2.26%			
Florida	2.09%	2.51%	2.69%	7.15%	3.53%	2.08%			
Georgia	1.33%	1.55%	8.61%	8.48%	3.23%	1.76%			
Maryland	3.08%	3.52%	6.59%	5.35%	4.65%	3.54%			
North Carolina	3.89%	3.90%	7.51%	13.08%*	5.81%	4.00%			
South Carolina	1.84%	1.79%	5.78%	9.72%*	4.07%	1.90%			
Virginia	1.77%	2.06%	4.43%	7.33%	2.86%	1.89%			
West Virginia	1.53%	1.66%	5.57%	5.66%	3.84%	1.91%			
East South Central:									
Alabama	2.32%	2.60%	4.74%	6.49%	3.20%	2.82%			
Kentucky	1.95%	2.13%	5.65%	7.95%	4.24%	1.74%			
Mississippi	2.53%	2.65%	8.27%	8.50%	6.27%	4.11%			
Tennessee	1.23%	0.86%	7.11%	7.03%	3.32%	2.11%			
West South Central:									
Arkansas	1.45%	1.51%	3.90%	10.43%	2.22%	2.07%			
Louisiana	3.34%	3.37%	6.35%	6.65%	5.33%	3.72%			
Oklahoma	2.24%	2.29%	7.83%	5.99%	4.69%	2.19%			
Texas	1.28%	1.14%	3.88%	8.72%	2.75%	1.47%			
Mountain:									
Arizona	1.95%	1.94%	8.51% *	4.02%	3.41%	2.08%			
Colorado	1.09%	1.27%	5.33%	6.74%	4.15%	1.41%			
Idaho	3.14%	3.33%	6.15%	6.15%	7.54% *	2.52%			
Montana	2.70%	3.30%	6.64%	8.71%*	4.11%	3.24%			
Nevada	2.49%	2.65%	4.82%	10.62% *	5.68%	3.18%			
New Mexico	3.46%	3.56%	6.64%	6.42%	3.01%	3.53%			
Utah	1.00%	1.17%	10.58% *	5.37%	2.02%	1.28%			
Wyoming	1.53%	1.83%	4.96%	6.59%	5.51%	1.87%			
Pacific:									
Alaska	2.74%	2.45%	10.56%	6.99% *	7.98%	2.75%			
California	1.20%	1.54%	4.03%	8.29% *	3.36%	1.30%			
Hawaii	2.11%	2.18%	3.62%	10.22%	5.92%	1.75%			
Oregon	1.34%	1.79%	5.81%	6.95% *	7.16%	1.47%			
Washington	2.95%	3.94%	8.00%	5.71%	7.01%	3.53%			

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.

<sup>\*</sup> 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.