

**Table VII.A.2.a(2005) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2005**

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	32.7%	32.7%	32.6%	33.0%	37.7%	31.3%
New England:						
Connecticut	30.5%	30.0%	26.1% *	40.3%	46.2%	28.4%
Maine	28.8%	28.2%	31.5%	28.9%	36.3%	27.2%
Massachusetts	26.0%	27.2%	24.3%	22.0% *	23.9% *	26.4%
New Hampshire	27.2%	28.2%	29.8%	18.1% *	35.6%	25.4%
Rhode Island	24.1%	26.2%	26.4% *	14.1%	24.2% *	24.1%
Vermont	26.0%	29.4%	18.7%	18.9% *	22.9%	26.6%
Middle Atlantic:						
New Jersey	28.3%	27.0%	39.1%	21.2% *	22.0%	29.7%
New York	28.8%	28.4%	20.2%	40.9%	42.6%	25.5%
Pennsylvania	34.6%	36.8%	28.1%	29.2% *	39.1%	33.4%
East North Central:						
Illinois	34.4%	33.9%	34.5%	38.6%	27.9%	36.4%
Indiana	37.6%	36.1%	30.7%	53.4%	47.6%	33.8%
Michigan	25.8%	25.3%	28.4%	25.1% *	25.8%	25.8%
Ohio	32.5%	32.5%	40.1%	21.4% *	33.7%	32.1%
Wisconsin	31.7%	35.3%	19.0%	30.1% *	28.3%	33.0%
West North Central:						
Iowa	33.7%	35.2%	25.3% *	34.5% *	23.4%	37.9%
Kansas	33.4%	34.1%	27.7% *	34.9%	25.6%	35.8%
Minnesota	33.8%	31.0%	37.4%	43.0%	49.7%	30.0%
Missouri	35.3%	36.8%	41.6%	15.3% *	30.4% *	36.9%
Nebraska	41.2%	38.3%	43.8%	52.4%	41.0%	41.3%
North Dakota	33.0%	34.8%	23.7% *	34.9% *	26.9%	35.7%
South Dakota	28.6%	27.1%	26.5% *	36.6%	30.1%	28.0%
South Atlantic:						
Delaware	35.9%	35.3%	25.5% *	50.2%	40.7%	34.4%
District of Columbia	30.2%	30.5%	35.5% *	11.9% *	52.4%	28.6%
Florida	32.5%	30.5%	44.4%	31.0% *	42.6%	29.5%
Georgia	38.9%	36.9%	47.2%	53.2%	39.9%	38.7%
Maryland	26.5%	28.8%	19.9% *	17.4% *	28.8% *	26.0%
North Carolina	33.7%	34.0%	26.6%	40.9%	46.5%	28.9%
South Carolina	46.3%	44.9%	49.5%	49.9%	55.1%	42.7%
Virginia	33.3%	34.1%	35.0% *	26.9%	37.4%	31.9%
West Virginia	38.5%	37.7%	35.8%	46.8%	42.5%	35.9%
East South Central:						
Alabama	36.2%	38.2%	30.8%	27.2% *	39.4%	34.6%
Kentucky	37.5%	32.2%	53.1%	48.3%	43.0%	34.9%
Mississippi	33.9%	34.1%	47.7%	12.8% *	23.4%	38.8%
Tennessee	40.9%	38.2%	55.9%	39.4%	50.8%	35.5%
West South Central:						
Arkansas	44.7%	47.0%	32.5% *	41.0% *	44.4%	44.9%
Louisiana	36.9%	38.7%	28.4% *	31.2% *	38.9%	36.1%
Oklahoma	37.5%	36.6%	40.8% *	41.6% *	47.4%	33.9%
Texas	41.4%	36.1%	56.8%	71.9%	52.9%	37.1%
Mountain:						
Arizona	39.1%	42.9%	35.7% *	10.7% *	33.3%	40.7%
Colorado	31.7%	32.9%	33.1% *	22.3% *	44.3%	28.6%
Idaho	33.3%	34.1%	35.7%	24.8% *	34.0%	33.0%
Montana	37.7%	42.2%	11.8% *	37.4%	35.0%	38.8%
Nevada	42.1%	38.7%	54.6%	55.4%	63.4%	36.4%
New Mexico	36.8%	34.1%	43.5%	48.2% *	36.6%	37.0%
Utah	39.1%	44.9%	20.0% *	21.9% *	39.8%	38.9%
Wyoming	43.1%	42.5%	42.7% *	48.3%	42.0%	43.5%
Pacific:						
Alaska	42.4%	46.7%	33.1%	16.9% *	57.3%	39.6%
California	26.9%	28.1%	21.2%	23.6%	28.8%	26.4%
Hawaii	23.4%	22.3%	30.1%	19.1% *	24.2%	23.1%
Oregon	26.3%	25.9%	19.9% *	33.5% *	34.4%	24.4%
Washington	33.2%	37.0%	25.9% *	21.0% *	36.3%	32.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.A.2.a(2005) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2005**

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	0.46%	0.54%	1.60%	1.87%	0.96%	0.44%
New England:						
Connecticut	2.61%	2.83%	8.76% *	11.28%	10.75%	2.42%
Maine	2.58%	2.84%	4.95%	8.63%	8.31%	3.00%
Massachusetts	1.90%	2.01%	5.82%	6.90% *	10.02% *	2.18%
New Hampshire	1.90%	3.00%	5.18%	6.48% *	6.10%	2.84%
Rhode Island	2.16%	2.87%	11.31% *	4.06%	7.40% *	2.89%
Vermont	3.29%	4.07%	4.42%	8.96% *	4.92%	3.52%
Middle Atlantic:						
New Jersey	2.74%	3.25%	9.94%	9.99% *	5.02%	2.95%
New York	1.38%	2.35%	4.35%	5.72%	4.73%	2.16%
Pennsylvania	3.38%	3.35%	6.94%	8.87% *	6.67%	3.02%
East North Central:						
Illinois	2.64%	3.39%	8.56%	10.70%	4.18%	2.98%
Indiana	3.02%	3.09%	8.56%	9.70%	5.01%	3.85%
Michigan	2.24%	3.29%	7.08%	8.20% *	6.33%	3.13%
Ohio	2.94%	3.87%	4.80%	10.34% *	4.80%	3.50%
Wisconsin	2.49%	2.11%	4.98%	10.07% *	6.47%	1.93%
West North Central:						
Iowa	2.52%	3.62%	9.94% *	12.68% *	5.33%	2.61%
Kansas	3.71%	4.00%	9.34% *	5.89%	5.57%	3.88%
Minnesota	2.03%	2.40%	5.50%	9.04%	7.76%	2.86%
Missouri	3.26%	3.18%	8.60%	13.28% *	10.04% *	3.11%
Nebraska	3.50%	2.22%	11.03%	12.23%	8.24%	3.31%
North Dakota	4.17%	5.36%	7.26% *	11.50% *	6.26%	3.98%
South Dakota	3.86%	4.72%	12.97% *	8.66%	6.08%	5.07%
South Atlantic:						
Delaware	1.66%	3.72%	12.67% *	10.16%	5.58%	2.63%
District of Columbia	4.65%	4.34%	12.51% *	11.19% *	14.15%	4.31%
Florida	3.28%	2.85%	8.52%	11.24% *	6.31%	2.59%
Georgia	3.73%	3.62%	12.63%	12.73%	10.02%	3.73%
Maryland	4.09%	4.52%	8.94% *	6.05% *	10.51% *	3.50%
North Carolina	3.41%	3.60%	6.91%	11.65%	6.52%	4.25%
South Carolina	3.73%	4.26%	9.29%	9.45%	5.26%	5.13%
Virginia	3.04%	3.27%	12.34% *	7.91%	10.03%	4.06%
West Virginia	2.15%	3.41%	9.78%	12.91%	3.17%	3.89%
East South Central:						
Alabama	4.50%	3.93%	8.24%	11.00% *	8.73%	4.10%
Kentucky	3.51%	2.77%	10.90%	11.45%	5.05%	4.14%
Mississippi	3.72%	4.44%	12.52%	6.28% *	6.56%	5.47%
Tennessee	3.09%	4.01%	10.63%	11.55%	5.75%	4.42%
West South Central:						
Arkansas	6.55%	7.19%	10.32% *	12.36% *	9.74%	6.87%
Louisiana	2.91%	3.98%	9.38% *	10.34% *	7.32%	4.23%
Oklahoma	3.55%	3.43%	13.82% *	12.74% *	8.46%	2.74%
Texas	2.81%	2.73%	6.84%	10.14%	7.10%	2.53%
Mountain:						
Arizona	3.35%	3.42%	13.13% *	5.05% *	6.41%	3.64%
Colorado	2.71%	3.39%	10.16% *	9.83% *	6.28%	3.27%
Idaho	3.64%	3.90%	8.19%	9.37% *	8.35%	3.72%
Montana	4.44%	4.82%	9.99% *	11.23%	7.81%	5.06%
Nevada	2.87%	2.43%	13.64%	15.22%	11.05%	2.51%
New Mexico	3.04%	3.85%	10.81%	14.56% *	5.95%	2.82%
Utah	2.94%	3.87%	8.35% *	7.01% *	8.16%	4.36%
Wyoming	4.24%	4.62%	13.83% *	11.64%	5.71%	4.59%
Pacific:						
Alaska	3.47%	3.32%	8.30%	9.21% *	11.65%	3.34%
California	0.80%	1.33%	2.04%	4.96%	3.84%	1.33%
Hawaii	2.21%	2.74%	3.79%	10.23% *	4.40%	3.16%
Oregon	2.87%	3.39%	9.88% *	11.05% *	7.69%	2.97%
Washington	3.30%	4.41%	9.64% *	6.50% *	9.21%	3.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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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\*\* 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.