

Table VII.A.2.f(2005) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance 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	74.6%	74.6%	76.1%	72.6%	76.8%	74.0%
New England:						
Connecticut	79.9%	77.2%	87.5%	86.7%	83.1%	79.5%
Maine	80.9%	80.5%	84.6%	77.6%	85.4%	79.9%
Massachusetts	54.3%	55.9%	45.2%	61.0%	56.5%	53.9%
New Hampshire	73.4%	72.6%	76.7%	73.4%	77.7%	72.5%
Rhode Island	69.2%	70.4%	63.1%	69.1%	72.6%	68.4%
Vermont	65.5%	67.6%	62.2%	59.8%	65.3%	65.6%
Middle Atlantic:						
New Jersey	70.9%	65.9%	82.1%	83.5%	71.9%	70.6%
New York	69.4%	68.2%	74.7%	70.9%	77.9%	67.4%
Pennsylvania	69.4%	69.6%	77.5%	58.9%	69.3%	69.4%
East North Central:						
Illinois	75.4%	76.1%	66.9%	82.4%	68.4%	77.5%
Indiana	82.5%	82.3%	84.0%	81.9%	81.8%	82.7%
Michigan	70.4%	70.6%	76.5%	60.6%	64.8%	72.1%
Ohio	77.1%	78.5%	74.3%	73.0%	82.7%	75.0%
Wisconsin	71.8%	75.3%	65.1%	64.4%	63.5%	74.8%
West North Central:						
Iowa	70.0%	70.2%	68.3%	70.2%	62.5%	73.0%
Kansas	75.4%	75.7%	80.8%	68.4%	84.0%	72.8%
Minnesota	74.1%	73.3%	76.1%	75.5%	77.4%	73.2%
Missouri	75.2%	76.7%	87.2%	45.9%	76.0%	75.0%
Nebraska	72.4%	68.5%	79.3%	84.1%	70.0%	73.5%
North Dakota	62.4%	61.8%	63.9%	63.6%	55.7%	65.3%
South Dakota	67.0%	67.1%	66.1%	67.1%	66.2%	67.4%
South Atlantic:						
Delaware	73.3%	71.4%	73.4%	84.7%	73.2%	73.4%
District of Columbia	66.7%	66.0%	72.7%	66.8%	84.3%	65.4%
Florida	78.2%	78.9%	85.9%	63.5%	77.0%	78.6%
Georgia	77.6%	78.2%	64.7%	94.9%	74.9%	78.2%
Maryland	75.4%	79.6%	64.2%	57.9%	67.5%	77.0%
North Carolina	74.2%	72.7%	82.8%	73.7%	77.9%	72.9%
South Carolina	75.7%	78.9%	64.0%	71.9%	84.0%	72.2%
Virginia	73.4%	72.6%	76.8%	74.2%	79.5%	71.3%
West Virginia	80.4%	79.5%	81.3%	84.1%	87.4%	75.8%
East South Central:						
Alabama	69.9%	69.5%	76.2%	62.9%	70.6%	69.5%
Kentucky	79.2%	76.9%	84.7%	85.1%	82.5%	77.6%
Mississippi	80.1%	79.4%	88.7%	73.9%	87.6%	76.5%
Tennessee	79.3%	81.0%	76.2%	72.8%	83.1%	77.3%
West South Central:						
Arkansas	80.2%	81.3%	78.7%	71.9%	89.1%	75.3%
Louisiana	74.3%	72.9%	82.9%	76.5%	81.6%	71.4%
Oklahoma	75.9%	74.5%	84.0%	79.1%	84.3%	72.8%
Texas	76.8%	75.9%	74.9%	86.4%	84.6%	73.8%
Mountain:						
Arizona	76.8%	75.0%	93.1%	75.3%	79.7%	76.0%
Colorado	78.8%	76.7%	83.5%	86.8%	86.9%	76.8%
Idaho	77.7%	79.4%	78.6%	65.6%	77.9%	77.6%
Montana	79.4%	78.6%	89.2%	73.7%	81.4%	78.5%
Nevada	84.3%	82.9%	92.8%	86.3%	91.5%	82.4%
New Mexico	77.5%	76.8%	85.3%	60.8%	80.5%	76.1%
Utah	80.3%	79.5%	82.7%	83.0%	85.9%	78.9%
Wyoming	75.9%	76.2%	78.8%	69.9%	74.2%	76.4%
Pacific:						
Alaska	81.9%	83.5%	80.5%	69.5%	82.2%	81.8%
California	77.5%	77.8%	77.2%	75.7%	78.1%	77.4%
Hawaii	71.4%	71.5%	72.6%	68.6%	81.3%	68.2%
Oregon	80.2%	79.7%	84.9%	78.8%	86.6%	78.7%
Washington	75.8%	77.6%	76.2%	64.4%	65.0%	77.8%

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.

** 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.f(2005) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance 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	0.54%	0.57%	0.86%	1.51%	1.07%	0.54%
New England:						
Connecticut	2.98%	2.60%	7.81%	7.30%	8.29%	2.92%
Maine	2.99%	3.14%	5.62%	9.04%	6.34%	3.12%
Massachusetts	3.72%	4.88%	7.28%	11.66%	8.05%	3.69%
New Hampshire	2.35%	3.86%	7.22%	6.34%	7.46%	3.13%
Rhode Island	3.93%	3.67%	9.17%	9.92%	7.90%	3.84%
Vermont	2.76%	3.74%	8.29%	10.54%	5.19%	3.60%
Middle Atlantic:						
New Jersey	1.98%	3.00%	4.67%	6.29%	7.21%	2.40%
New York	2.43%	2.56%	6.60%	4.06%	3.48%	2.73%
Pennsylvania	2.92%	3.69%	5.43%	6.75%	6.47%	3.88%
East North Central:						
Illinois	1.72%	2.69%	8.55%	11.99%	4.91%	1.44%
Indiana	2.67%	3.33%	6.01%	7.06%	5.80%	2.84%
Michigan	3.32%	3.63%	7.46%	11.58%	6.11%	2.90%
Ohio	1.12%	1.13%	7.57%	9.73%	3.94%	1.84%
Wisconsin	3.32%	4.13%	9.88%	9.45%	4.83%	3.76%
West North Central:						
Iowa	3.25%	3.79%	9.59%	9.56%	5.62%	3.50%
Kansas	1.89%	2.28%	6.85%	6.44%	4.76%	2.13%
Minnesota	2.94%	2.98%	9.28%	7.21%	6.13%	3.25%
Missouri	3.21%	3.58%	5.81%	12.40%	4.83%	3.00%
Nebraska	2.80%	3.28%	8.53%	10.07%	4.68%	4.45%
North Dakota	4.32%	4.17%	10.04%	11.68%	7.60%	4.85%
South Dakota	3.89%	3.96%	11.10%	10.66%	7.28%	5.50%
South Atlantic:						
Delaware	5.82%	6.48%	11.05%	6.38%	8.65%	6.17%
District of Columbia	4.72%	4.96%	10.94%	14.01%	17.59%	4.97%
Florida	1.08%	1.63%	3.16%	9.09%	4.53%	1.41%
Georgia	3.43%	3.58%	12.68%	17.57%	9.19%	2.78%
Maryland	3.00%	2.64%	6.51%	14.12%	9.84%	2.71%
North Carolina	2.58%	3.38%	10.07%	11.09%	5.19%	2.54%
South Carolina	2.58%	2.60%	10.65%	11.06%	4.93%	2.82%
Virginia	2.27%	4.17%	7.40%	15.62%	4.62%	3.32%
West Virginia	2.49%	2.44%	7.35%	13.14%	4.11%	3.11%
East South Central:						
Alabama	3.28%	3.96%	9.36%	14.05%	8.10%	4.93%
Kentucky	1.87%	2.56%	9.87%	12.39%	6.42%	3.85%
Mississippi	3.79%	3.99%	11.96%	10.88%	4.63%	4.22%
Tennessee	3.03%	3.30%	10.06%	8.32%	5.26%	3.38%
West South Central:						
Arkansas	2.25%	2.92%	10.76%	14.39%	5.41%	3.17%
Louisiana	2.59%	2.56%	11.75%	10.08%	5.60%	1.92%
Oklahoma	2.83%	3.21%	10.47%	10.48%	4.81%	3.56%
Texas	2.65%	3.31%	6.32%	4.63%	3.29%	3.44%
Mountain:						
Arizona	4.63%	5.47%	14.24%	10.92%	6.55%	4.47%
Colorado	2.59%	2.96%	6.41%	9.84%	4.71%	3.21%
Idaho	3.58%	3.77%	9.52%	9.15%	4.64%	4.51%
Montana	3.44%	3.83%	5.29%	14.57%	6.37%	3.65%
Nevada	2.61%	3.24%	11.47%	7.73%	4.61%	4.23%
New Mexico	3.03%	3.67%	4.28%	14.59%	5.08%	4.01%
Utah	2.16%	2.95%	6.54%	6.06%	5.49%	2.37%
Wyoming	3.12%	3.19%	9.75%	11.28%	7.56%	3.89%
Pacific:						
Alaska	1.56%	1.69%	5.26%	10.48%	6.12%	1.55%
California	1.76%	1.89%	3.76%	5.32%	3.35%	1.80%
Hawaii	2.40%	2.90%	5.53%	7.66%	5.24%	2.54%
Oregon	1.77%	1.21%	10.28%	8.63%	4.33%	2.30%
Washington	2.98%	2.50%	13.40%	11.89%	10.56%	3.16%

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.

** 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.