| Division and State | Total | 75\% or Percent Full-Time Employees |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 34.4\% | 34.0\% | 32.5\% | 39.1\% | 43.0\% | 31.6\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 27.3\% | 31.6\% | 22.6\%* | 15.7\%* | 46.2\% | 24.6\% |
| Maine | 26.8\% | 27.3\% | 19.4\%* | 31.2\% | 35.2\% | 24.6\% |
| Massachusetts | 30.2\% | 30.3\% | 33.3\% | 25.4\%* | 43.7\% | 27.8\% |
| New Hampshire | 29.4\% | 31.2\% | 30.3\% | 19.9\%* | 27.5\%* | 30.0\% |
| Rhode Island | 32.4\% | 35.8\% | 25.5\% * | 20.3\%* | 35.0\% | 31.8\% |
| Vermont | 26.7\% | 25.3\% | 19.0\%* | 37.8\% | 37.2\% | 24.1\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 31.2\% | 31.4\% | 18.0\% * | 43.0\% | 30.7\% | 31.3\% |
| New York | 29.3\% | 29.1\% | 28.8\% | 31.2\%* | 36.8\% | 27.5\% |
| Pennsylvania | 32.4\% | 35.0\% | 25.9\% | 25.1\%* | 36.6\% | 31.1\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 37.4\% | 39.3\% | 30.5\% | 31.1\%* | 36.7\% | 37.6\% |
| Indiana | 43.2\% | 40.2\% | 41.1\% | 61.1\% | 45.0\% | 42.5\% |
| Michigan | 32.0\% | 34.0\% | 20.3\%* | 37.0\% | 47.7\% | 26.7\% |
| Ohio | 32.3\% | 29.9\% | 39.5\% | 38.7\% | 36.7\% | 30.5\% |
| Wisconsin | 33.3\% | 35.0\% | 25.2\%* | 33.9\%* | 38.7\% | 31.5\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 40.1\% | 39.8\% | 44.4\% | 37.6\% | 43.7\% | 38.7\% |
| Kansas | 30.5\% | 27.6\% | 41.6\% | 36.0\%* | 33.0\% | 29.1\% |
| Minnesota | 36.2\% | 41.5\% | 17.3\%* | 32.0\% | 39.3\% | 35.2\% |
| Missouri | 31.2\% | 28.3\% | 34.7\% | 46.6\% | 36.6\% | 28.9\% |
| Nebraska | 37.5\% | 39.1\% | 27.8\%* | 41.2\%* | 43.7\% | 35.1\% |
| North Dakota | 32.5\% | 32.8\% | 26.6\% | 41.9\% | 35.2\% | 31.6\% |
| South Dakota | 36.6\% | 37.7\% | 21.3\%* | 46.4\% | 37.9\% | 35.9\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 33.2\% | 32.8\% | 33.4\% * | 35.1\% | 49.7\% | 28.1\% |
| District of Columbia | 41.2\% | 42.2\% | 41.6\% | 29.0\% | 62.1\% | 37.2\% |
| Florida | 32.9\% | 29.9\% | 37.3\% | 53.8\% | 60.6\% | 24.2\% |
| Georgia | 44.2\% | 42.3\% | 59.2\% | 47.9\%* | 55.7\% | 40.2\% |
| Maryland | 31.4\% | 33.5\% | 20.1\%* | 35.5\% | 39.3\% | 29.1\% |
| North Carolina | 35.4\% | 33.7\% | 25.8\% | 60.3\% | 56.2\% | 28.3\% |
| South Carolina | 40.1\% | 41.4\% | 35.0\%* | 35.8\%* | 45.1\% | 37.5\% |
| Virginia | 32.5\% | 31.1\% | 43.5\% | 31.8\% | 37.5\% | 30.6\% |
| West Virginia | 38.8\% | 35.7\% | 46.1\% | 54.1\% | 38.4\% | 39.1\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 42.9\% | 41.4\% | 45.4\% | 50.6\% | 48.9\% | 38.7\% |
| Kentucky | 36.3\% | 29.6\% | 57.0\% | 45.7\% | 51.6\% | 26.5\% |
| Mississippi | 42.8\% | 39.6\% | 58.3\% | 46.8\% | 56.6\% | 34.5\% |
| Tennessee | 40.4\% | 40.0\% | 35.8\% * | 51.7\% | 40.8\% | 40.2\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 36.6\% | 33.9\% | 35.6\%* | 54.9\% | 37.5\% | 36.1\% |
| Louisiana | 38.4\% | 36.4\% | 32.4\%* | 58.1\% | 48.1\% | 32.8\% |
| Oklahoma | 31.9\% | 26.5\% | 43.9\% | 60.0\% | 48.6\% | 23.6\% |
| Texas | 40.3\% | 38.8\% | 44.8\% | 45.1\% | 50.6\% | 36.2\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 38.6\% | 39.0\% | 31.3\%* | 45.5\% | 44.7\% | 36.5\% |
| Colorado | 36.8\% | 37.6\% | 35.7\% | 34.0\%* | 39.6\% | 35.9\% |
| Idaho | 27.1\% | 26.0\% | 34.9\% | 25.2\%* | 26.8\%* | 27.1\% |
| Montana | 30.1\% | 32.6\% | 18.2\% * | 33.9\% | 28.5\% | 30.9\% |
| Nevada | 38.9\% | 42.7\% | 28.8\%* | 29.4\%* | 37.3\% | 39.5\% |
| New Mexico | 39.0\% | 37.4\% | 48.7\% | 41.7\% | 48.2\% | 34.6\% |
| Utah | 33.7\% | 34.5\% | 27.7\%* | 35.0\%* | 37.7\% | 32.7\% |
| Wyoming | 34.8\% | 35.1\% | 43.1\% | 20.8\%* | 33.7\% | 35.1\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 44.7\% | 47.9\% | 28.3\%* | 39.8\%* | 54.6\% | 43.2\% |
| California | 32.7\% | 31.2\% | 34.9\% | 42.0\% | 41.2\% | 30.8\% |
| Hawaii | 29.7\% | 29.6\% | 33.2\% | 27.4\% | 25.4\% | 31.2\% |
| Oregon | 28.1\% | 28.8\% | 20.4\% | 33.8\% | 26.1\% | 28.6\% |
| Washington | 35.6\% | 38.3\% | 24.4\% | 34.2\% | 43.0\% | 34.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006

| Division and State | Total | 75\% or Percent Full-Time Employees |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.46\% | 0.34\% | 1.54\% | 1.73\% | 1.03\% | 0.51\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.95\% | 3.27\% | 7.38\%* | 9.90\%* | 11.50\% | 2.95\% |
| Maine | 3.04\% | 3.80\% | 6.08\% * | 9.07\% | 7.56\% | 2.85\% |
| Massachusetts | 3.68\% | 4.08\% | 6.50\% | 10.60\%* | 6.58\% | 4.20\% |
| New Hampshire | 3.45\% | 4.53\% | 5.55\% | 11.38\%* | 9.08\%* | 3.90\% |
| Rhode Island | 3.75\% | 4.56\% | 9.92\% * | 11.24\%* | 7.65\% | 4.30\% |
| Vermont | 3.38\% | 3.60\% | 6.97\%* | 8.14\% | 9.54\% | 3.09\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.76\% | 2.92\% | 6.30\% * | 10.10\% | 7.26\% | 3.05\% |
| New York | 1.72\% | 1.78\% | 5.98\% | 10.45\%* | 7.91\% | 1.35\% |
| Pennsylvania | 3.04\% | 2.91\% | 7.67\% | 10.02\%* | 5.85\% | 3.66\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 3.03\% | 2.63\% | 5.06\% | 11.69\%* | 9.00\% | 2.28\% |
| Indiana | 2.21\% | 4.18\% | 9.16\% | 12.59\% | 6.34\% | 4.14\% |
| Michigan | 3.84\% | 3.43\% | 10.25\%* | 8.59\% | 5.26\% | 3.62\% |
| Ohio | 2.66\% | 2.87\% | 8.93\% | 8.60\% | 4.13\% | 3.91\% |
| Wisconsin | 3.20\% | 3.43\% | 7.76\%* | 11.24\%* | 7.61\% | 3.41\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 5.03\% | 5.33\% | 11.02\% | 8.39\% | 6.60\% | 5.19\% |
| Kansas | 3.52\% | 4.47\% | 11.83\% | 11.77\%* | 7.39\% | 4.00\% |
| Minnesota | 1.76\% | 2.80\% | 5.88\% * | 8.18\% | 7.59\% | 2.25\% |
| Missouri | 2.97\% | 2.90\% | 9.32\% | 9.91\% | 5.82\% | 4.44\% |
| Nebraska | 3.38\% | 4.18\% | 12.07\%* | 12.42\%* | 10.71\% | 4.35\% |
| North Dakota | 2.87\% | 2.60\% | 7.24\% | 11.66\% | 8.05\% | 3.53\% |
| South Dakota | 4.12\% | 5.14\% | 9.47\% * | 12.14\% | 7.49\% | 4.58\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 3.62\% | 4.47\% | 10.08\%* | 6.87\% | 7.35\% | 3.98\% |
| District of Columbia | 2.87\% | 3.03\% | 11.60\% | 8.52\% | 8.08\% | 3.88\% |
| Florida | 2.91\% | 2.92\% | 9.14\% | 10.17\% | 6.64\% | 2.05\% |
| Georgia | 2.74\% | 4.05\% | 14.38\% | 14.83\%* | 8.22\% | 3.02\% |
| Maryland | 3.04\% | 4.04\% | 8.93\%* | 9.15\% | 7.02\% | 4.22\% |
| North Carolina | 2.46\% | 2.47\% | 7.68\% | 9.21\% | 6.76\% | 2.25\% |
| South Carolina | 3.29\% | 4.04\% | 10.62\%* | 11.63\%* | 5.56\% | 3.52\% |
| Virginia | 5.43\% | 5.66\% | 12.28\% | 9.48\% | 9.53\% | 5.79\% |
| West Virginia | 3.29\% | 5.22\% | 11.79\% | 13.78\% | 5.14\% | 5.06\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.69\% | 4.91\% | 13.46\% | 12.95\% | 6.69\% | 6.48\% |
| Kentucky | 3.12\% | 3.19\% | 11.27\% | 10.31\% | 5.96\% | 3.99\% |
| Mississippi | 3.11\% | 3.22\% | 12.79\% | 13.78\% | 6.03\% | 2.93\% |
| Tennessee | 4.98\% | 5.40\% | 11.50\%* | 14.90\% | 7.11\% | 5.17\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 3.54\% | 4.59\% | 11.16\%* | 11.61\% | 5.13\% | 3.79\% |
| Louisiana | 3.60\% | 3.41\% | 12.59\%* | 12.16\% | 6.02\% | 3.66\% |
| Oklahoma | 3.67\% | 4.66\% | 9.99\% | 10.49\% | 4.18\% | 4.08\% |
| Texas | 2.23\% | 2.47\% | 7.80\% | 7.18\% | 4.25\% | 2.01\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3.76\% | 3.44\% | 11.33\%* | 11.11\% | 8.29\% | 4.91\% |
| Colorado | 3.39\% | 3.66\% | 8.75\% | 12.24\%* | 6.07\% | 4.12\% |
| Idaho | 2.41\% | 3.48\% | 9.72\% | 8.37\%* | 9.96\%* | 3.55\% |
| Montana | 3.19\% | 3.68\% | 6.45\%* | 9.41\% | 5.28\% | 3.31\% |
| Nevada | 2.25\% | 3.08\% | 15.16\%* | 14.22\%* | 4.54\% | 3.42\% |
| New Mexico | 3.02\% | 4.06\% | 13.50\% | 9.58\% | 8.75\% | 3.73\% |
| Utah | 3.61\% | 3.29\% | 11.05\%* | 11.77\%* | 10.09\% | 2.27\% |
| Wyoming | 3.79\% | 4.71\% | 11.13\% | 9.90\%* | 5.07\% | 5.37\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2.62\% | 2.66\% | 11.28\%* | 16.08\%* | 12.76\% | 3.89\% |
| California | 1.17\% | 1.60\% | 4.55\% | 5.74\% | 3.95\% | 1.43\% |
| Hawaii | 2.29\% | 2.14\% | 4.47\% | 6.84\% | 6.77\% | 2.58\% |
| Oregon | 2.45\% | 2.60\% | 3.98\% | 7.77\% | 6.68\% | 2.93\% |
| Washington | 3.38\% | 3.93\% | 6.74\% | 9.20\% | 8.67\% | 3.51\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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.

