

Table VII.A.2.a(2008) 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, 2008

| 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 | 34.2% | 33.0% | 32.8% | 42.6% | 43.0% | 31.3% |
| New England: | | | | | | |
| Connecticut | 27.5% | 25.6% | 30.3% * | 39.8% * | 42.4% | 25.2% |
| Maine | 28.1% | 25.1% | 38.7% | 27.9% * | 37.9% | 23.6% |
| Massachusetts | 29.1% | 29.7% | 38.2% | 14.9% | 40.6% | 26.3% |
| New Hampshire | 31.9% | 31.4% | 40.1% | 24.7% | 44.9% | 28.6% |
| Rhode Island | 28.2% | 29.8% | 21.8% * | 29.2% | 37.0% | 25.8% |
| Vermont | 33.1% | 37.9% | 15.4% | 29.3% | 32.6% | 33.3% |
| Middle Atlantic: | | | | | | |
| New Jersey | 25.5% | 24.1% | 23.5% * | 41.0% | 47.2% | 21.8% |
| New York | 27.3% | 25.3% | 25.4% | 38.0% | 30.5% | 26.5% |
| Pennsylvania | 35.3% | 38.0% | 14.9% | 40.5% | 41.9% | 33.2% |
| East North Central: | | | | | | |
| Illinois | 37.4% | 38.8% | 33.5% | 34.8% | 44.6% | 34.9% |
| Indiana | 39.3% | 35.4% | 46.2% | 49.0% | 52.8% | 34.3% |
| Michigan | 30.2% | 28.5% | 27.0% | 40.8% | 37.4% | 27.2% |
| Ohio | 34.8% | 29.4% | 32.3% | 54.5% | 40.4% | 32.2% |
| Wisconsin | 30.9% | 28.6% | 42.5% | 22.7% | 40.3% | 27.6% |
| West North Central: | | | | | | |
| Iowa | 33.8% | 30.6% | 46.9% | 36.6% | 35.1% | 33.3% |
| Kansas | 33.4% | 30.9% | 31.9% * | 48.4% | 38.9% | 31.2% |
| Minnesota | 37.2% | 34.1% | 52.6% | 32.8% | 39.8% | 36.2% |
| Missouri | 34.3% | 36.8% | 29.2% | 24.3% | 37.5% | 33.0% |
| Nebraska | 34.6% | 37.1% | 29.2% * | 25.8% | 30.2% | 36.9% |
| North Dakota | 35.1% | 34.5% | 38.9% | 33.8% * | 44.3% | 31.3% |
| South Dakota | 28.5% | 29.1% | 18.6% | 35.7% | 33.9% | 25.3% |
| South Atlantic: | | | | | | |
| Delaware | 40.0% | 40.0% | 36.6% | 43.1% | 57.0% | 34.9% |
| District of Columbia | 38.0% | 37.8% | 42.6% | 30.6% * | 38.3% | 37.9% |
| Florida | 38.0% | 33.4% | 44.8% | 61.4% | 57.3% | 31.3% |
| Georgia | 36.3% | 34.8% | 40.0% | 43.5% | 41.0% | 34.9% |
| Maryland | 34.2% | 33.8% | 25.4% * | 45.6% | 40.2% | 32.6% |
| North Carolina | 40.5% | 39.2% | 24.6% | 59.7% | 56.0% | 33.0% |
| South Carolina | 38.8% | 39.5% | 41.9% | 31.9% * | 47.7% | 34.9% |
| Virginia | 33.3% | 32.1% | 35.8% | 37.0% | 28.4% | 34.9% |
| West Virginia | 39.7% | 38.4% | 42.3% | 43.4% | 37.1% | 41.3% |
| East South Central: | | | | | | |
| Alabama | 36.8% | 32.1% | 44.6% | 58.6% | 55.9% | 28.9% |
| Kentucky | 35.6% | 33.5% | 46.7% | 40.2% | 38.0% | 34.5% |
| Mississippi | 42.4% | 36.8% | 53.9% | 65.7% | 47.4% | 39.2% |
| Tennessee | 37.8% | 30.4% | 49.1% | 64.8% | 51.9% | 30.7% |
| West South Central: | | | | | | |
| Arkansas | 38.3% | 39.2% | 47.4% | 20.2% | 35.4% | 40.2% |
| Louisiana | 33.9% | 32.0% | 35.4% | 43.2% | 40.1% | 30.3% |
| Oklahoma | 33.2% | 30.5% | 37.4% * | 49.1% | 38.6% | 29.8% |
| Texas | 41.3% | 40.4% | 34.7% | 57.6% | 51.4% | 36.5% |
| Mountain: | | | | | | |
| Arizona | 39.2% | 38.7% | 28.4% | 57.4% | 58.4% | 32.9% |
| Colorado | 40.6% | 42.5% | 37.5% * | 27.8% | 35.4% | 41.7% |
| Idaho | 31.7% | 31.5% | 24.2% | 43.9% * | 40.5% | 28.7% |
| Montana | 33.2% | 32.1% | 36.2% * | 37.0% * | 26.9% * | 35.2% |
| Nevada | 31.1% | 30.0% | 30.0% * | 43.0% | 33.4% | 30.5% |
| New Mexico | 40.0% | 39.9% | 34.8% * | 47.4% | 41.0% | 39.6% |
| Utah | 36.8% | 38.7% | 32.5% | 29.0% * | 45.1% | 34.8% |
| Wyoming | 40.0% | 40.6% | 45.5% | 26.5% | 33.2% | 42.1% |
| Pacific: | | | | | | |
| Alaska | 41.1% | 44.9% | 12.3% * | 50.4% | 57.8% | 38.3% |
| California | 32.0% | 31.7% | 24.7% | 45.1% | 39.3% | 30.4% |
| Hawaii | 29.4% | 30.7% | 22.6% | 31.1% | 34.9% | 27.5% |
| Oregon | 30.2% | 31.1% | 27.0% * | 29.2% * | 39.9% | 27.5% |
| Washington | 29.4% | 29.6% | 25.7% * | 32.3% | 45.7% | 27.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008

| 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 | 0.44% | 0.82% | 1.62% | 1.15% | 1.04% | 0.54% |
| New England: | | | | | | |
| Connecticut | 1.86% | 2.42% | 10.27% * | 12.53% * | 8.75% | 1.83% |
| Maine | 2.53% | 2.66% | 10.75% | 9.61% * | 7.81% | 2.89% |
| Massachusetts | 2.09% | 2.71% | 5.98% | 4.24% | 3.78% | 2.94% |
| New Hampshire | 1.61% | 2.26% | 6.55% | 6.60% | 5.46% | 2.31% |
| Rhode Island | 3.00% | 3.67% | 9.32% * | 4.78% | 6.52% | 3.76% |
| Vermont | 2.70% | 3.84% | 3.77% | 8.14% | 5.07% | 2.97% |
| Middle Atlantic: | | | | | | |
| New Jersey | 2.06% | 2.21% | 10.24% * | 10.81% | 8.51% | 2.20% |
| New York | 2.12% | 2.93% | 4.12% | 5.55% | 4.77% | 2.75% |
| Pennsylvania | 2.89% | 3.65% | 3.37% | 7.92% | 5.49% | 3.06% |
| East North Central: | | | | | | |
| Illinois | 1.60% | 2.23% | 6.67% | 7.76% | 6.22% | 2.18% |
| Indiana | 3.06% | 4.86% | 8.31% | 10.23% | 4.97% | 4.53% |
| Michigan | 2.89% | 3.42% | 5.26% | 9.41% | 6.86% | 3.12% |
| Ohio | 2.43% | 2.16% | 5.79% | 7.79% | 3.95% | 2.19% |
| Wisconsin | 4.16% | 4.94% | 5.72% | 6.52% | 6.21% | 5.75% |
| West North Central: | | | | | | |
| Iowa | 2.24% | 1.59% | 9.75% | 8.40% | 3.38% | 2.40% |
| Kansas | 2.98% | 2.65% | 10.10% * | 9.09% | 4.01% | 3.60% |
| Minnesota | 2.09% | 2.02% | 7.21% | 7.59% | 6.05% | 3.05% |
| Missouri | 2.56% | 4.02% | 5.55% | 5.61% | 4.72% | 3.06% |
| Nebraska | 3.71% | 4.48% | 12.17% * | 7.44% | 3.55% | 5.15% |
| North Dakota | 3.58% | 3.47% | 8.72% | 10.79% * | 6.27% | 3.54% |
| South Dakota | 3.31% | 4.13% | 5.58% | 7.85% | 6.39% | 4.50% |
| South Atlantic: | | | | | | |
| Delaware | 2.67% | 3.45% | 8.95% | 9.98% | 6.28% | 3.35% |
| District of Columbia | 1.37% | 1.60% | 11.64% | 12.21% * | 7.22% | 1.89% |
| Florida | 3.57% | 4.06% | 8.88% | 8.70% | 5.72% | 4.18% |
| Georgia | 3.66% | 4.49% | 8.78% | 10.04% | 7.57% | 4.02% |
| Maryland | 4.06% | 4.43% | 8.32% * | 9.92% | 9.00% | 4.18% |
| North Carolina | 1.64% | 1.97% | 6.01% | 8.70% | 6.25% | 3.43% |
| South Carolina | 1.87% | 3.38% | 4.04% | 9.91% * | 6.98% | 3.86% |
| Virginia | 1.46% | 2.44% | 8.99% | 8.77% | 5.01% | 2.66% |
| West Virginia | 3.89% | 4.15% | 9.72% | 9.08% | 5.15% | 4.97% |
| East South Central: | | | | | | |
| Alabama | 2.94% | 2.94% | 9.85% | 10.95% | 7.51% | 3.91% |
| Kentucky | 3.99% | 5.42% | 9.23% | 9.90% | 4.97% | 5.24% |
| Mississippi | 4.19% | 5.08% | 10.01% | 10.89% | 6.10% | 6.12% |
| Tennessee | 2.52% | 3.21% | 11.19% | 8.79% | 6.28% | 2.58% |
| West South Central: | | | | | | |
| Arkansas | 4.06% | 4.08% | 13.50% | 5.32% | 6.03% | 5.22% |
| Louisiana | 2.80% | 3.53% | 6.69% | 11.39% | 7.23% | 3.83% |
| Oklahoma | 3.42% | 4.38% | 11.68% * | 11.58% | 4.61% | 3.14% |
| Texas | 1.76% | 2.81% | 5.91% | 3.28% | 3.36% | 3.08% |
| Mountain: | | | | | | |
| Arizona | 2.32% | 3.82% | 7.52% | 12.26% | 3.89% | 3.78% |
| Colorado | 3.34% | 4.35% | 11.43% * | 7.46% | 7.84% | 3.76% |
| Idaho | 2.79% | 4.06% | 4.67% | 14.89% * | 6.79% | 3.10% |
| Montana | 3.01% | 3.29% | 11.71% * | 11.58% * | 9.12% * | 3.31% |
| Nevada | 2.28% | 2.84% | 11.23% * | 12.21% | 6.86% | 2.60% |
| New Mexico | 1.93% | 3.54% | 10.62% * | 9.26% | 5.59% | 2.91% |
| Utah | 2.75% | 4.81% | 7.89% | 9.49% * | 7.72% | 3.96% |
| Wyoming | 2.93% | 3.26% | 12.17% | 7.51% | 8.11% | 3.54% |
| Pacific: | | | | | | |
| Alaska | 4.44% | 4.63% | 6.74% * | 11.62% | 9.54% | 3.54% |
| California | 1.13% | 2.21% | 5.27% | 6.67% | 4.85% | 1.74% |
| Hawaii | 2.95% | 3.27% | 4.89% | 8.40% | 7.11% | 3.53% |
| Oregon | 3.15% | 3.75% | 9.78% * | 9.42% * | 8.14% | 3.23% |
| Washington | 3.51% | 5.09% | 8.78% * | 7.50% | 9.36% | 3.85% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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