

Table VII.A.2.c(2008) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	21.1%	21.7%	21.5%	17.0%	14.4%	23.3%
New England:						
Connecticut	26.8%	25.2%	34.7% *	28.0% *	21.1% *	27.7%
Maine	16.1%	16.0%	12.8% *	22.3% *	7.6% *	20.1%
Massachusetts	23.6%	26.8%	18.0% *	15.6% *	19.8%	24.5%
New Hampshire	20.5%	20.8%	17.8%	22.2% *	14.7% *	22.0%
Rhode Island	25.5%	25.0%	29.7%	22.4% *	9.4% *	29.8%
Vermont	20.9%	19.1%	22.4% *	28.8% *	27.8%	19.0%
Middle Atlantic:						
New Jersey	27.4%	27.2%	30.7%	24.0% *	11.6% *	30.1%
New York	30.4%	32.6%	28.9%	23.3%	23.5%	32.3%
Pennsylvania	27.4%	27.4%	35.2%	20.3%	19.5%	30.0%
East North Central:						
Illinois	17.8%	17.4%	22.1% *	12.6% *	10.5%	20.2%
Indiana	17.6%	21.3%	15.3% *	2.8% *	5.5% *	22.1%
Michigan	27.7%	27.8%	33.0%	21.2%	22.2%	29.9%
Ohio	19.7%	23.8%	17.7% *	8.0% *	12.5% *	23.0%
Wisconsin	18.2%	14.6%	28.8% *	19.1% *	13.0% *	20.0%
West North Central:						
Iowa	19.4%	19.1%	11.9% *	27.6%	15.9%	20.8%
Kansas	23.4%	24.2%	24.8% *	16.9% *	25.7%	22.4%
Minnesota	20.8%	21.0%	20.0% *	21.3% *	11.9% *	24.1%
Missouri	21.0%	22.0%	19.2%	17.2% *	19.8%	21.5%
Nebraska	15.3%	15.1%	22.1% *	11.5% *	16.1%	14.9%
North Dakota	26.2%	25.2%	31.7% *	24.8%	26.3%	26.2%
South Dakota	14.5%	14.9%	12.0% *	15.4%	13.7% *	15.0%
South Atlantic:						
Delaware	16.7%	17.1%	16.7% *	15.0% *	10.2% *	18.7%
District of Columbia	21.1%	21.7%	20.0% *	15.9% *	1.6% *	24.4%
Florida	17.2%	17.3%	18.8%	13.4% *	12.8%	18.8%
Georgia	16.2%	14.2%	20.7% *	26.4% *	8.3% *	18.5%
Maryland	19.9%	18.8%	33.7% *	13.6% *	14.5%	21.3%
North Carolina	16.5%	15.9%	22.5% *	14.4% *	9.3%	20.0%
South Carolina	15.0%	13.8%	20.7% *	14.9% *	4.9% *	19.5%
Virginia	17.9%	20.3%	12.7% *	10.3% *	15.2%	18.9%
West Virginia	19.2%	21.6%	14.6% *	12.0% *	8.4% *	25.6%
East South Central:						
Alabama	21.7%	24.3%	12.1% *	16.4% *	15.1%	24.5%
Kentucky	19.3%	21.5%	12.7% *	9.9% *	16.4%	20.8%
Mississippi	14.8%	16.8%	7.0% *	10.0% *	9.9% *	17.9%
Tennessee	17.3%	16.7%	18.2% *	19.5% *	16.2% *	17.9%
West South Central:						
Arkansas	7.9%	7.3%	9.8% *	9.1% *	5.6% *	9.3% *
Louisiana	19.2%	21.5%	22.0% *	3.1% *	9.3% *	24.9%
Oklahoma	10.6%	11.1%	10.0% *	7.3% *	8.1% *	12.1%
Texas	15.0%	16.4%	13.7% *	7.0% *	10.5%	17.2%
Mountain:						
Arizona	12.8%	11.8%	18.7% *	10.6% *	9.1% *	13.9%
Colorado	19.6%	18.7%	20.2% *	27.0% *	9.5% *	21.7%
Idaho	17.5%	15.5%	24.7% *	19.5%	8.8% *	20.5%
Montana	19.5%	18.5%	21.7% *	23.4% *	19.2%	19.5%
Nevada	19.9%	19.9%	13.9% *	26.3%	14.7%	21.4%
New Mexico	18.7%	18.2%	17.4% *	22.9% *	9.5% *	22.8%
Utah	24.9%	25.2%	26.6%	20.2%	10.7% *	28.3%
Wyoming	16.4%	16.1%	17.8% *	16.6% *	20.3% *	15.2%
Pacific:						
Alaska	19.1%	17.9%	24.4% *	21.7% *	2.8% *	21.9%
California	24.2%	25.2%	19.1%	22.7%	20.5%	25.0%
Hawaii	27.4%	29.7%	29.2%	13.3%	19.5%	30.0%
Oregon	20.5%	22.9%	13.6% *	15.0% *	17.9% *	21.2%
Washington	25.0%	26.9%	21.3%	17.9% *	12.3% *	26.8%

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.c(2008) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage 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	0.48%	0.36%	1.38%	1.15%	0.62%	0.57%
New England:						
Connecticut	2.02%	3.08%	12.07% *	11.03% *	9.49% *	1.85%
Maine	2.54%	3.63%	3.90% *	9.76% *	3.47% *	3.11%
Massachusetts	2.39%	3.67%	6.67% *	4.88% *	5.20%	2.88%
New Hampshire	3.09%	3.51%	4.91%	8.55% *	4.63% *	3.62%
Rhode Island	3.15%	3.99%	7.58%	8.58% *	3.44% *	3.60%
Vermont	2.83%	3.40%	8.27% *	9.24% *	7.32%	2.63%
Middle Atlantic:						
New Jersey	2.24%	2.46%	8.23%	12.96% *	9.92% *	2.69%
New York	2.61%	1.84%	6.91%	5.91%	4.30%	2.95%
Pennsylvania	1.99%	1.92%	7.49%	4.98%	3.77%	2.28%
East North Central:						
Illinois	1.74%	2.04%	7.60% *	6.05% *	3.15%	1.66%
Indiana	3.40%	3.72%	7.59% *	1.25% *	3.30% *	4.19%
Michigan	2.14%	2.02%	6.97%	5.93%	6.03%	2.15%
Ohio	2.49%	3.26%	6.41% *	3.63% *	4.65% *	3.20%
Wisconsin	4.38%	3.28%	9.13% *	9.02% *	4.50% *	4.36%
West North Central:						
Iowa	2.56%	3.72%	9.00% *	5.97%	4.07%	3.27%
Kansas	2.38%	3.53%	9.86% *	5.89% *	5.11%	3.11%
Minnesota	2.29%	3.20%	6.09% *	9.14% *	4.61% *	2.34%
Missouri	1.87%	3.18%	5.73%	6.20% *	3.03%	2.54%
Nebraska	2.46%	2.86%	8.07% *	5.25% *	4.58%	2.83%
North Dakota	3.09%	3.46%	9.68% *	5.82%	3.37%	3.74%
South Dakota	2.74%	4.29%	5.36% *	4.51%	4.45% *	2.83%
South Atlantic:						
Delaware	1.56%	1.60%	5.26% *	7.07% *	4.19% *	2.52%
District of Columbia	2.38%	2.12%	8.08% *	10.64% *	1.43% *	2.49%
Florida	1.69%	1.95%	4.85%	4.86% *	3.51%	2.58%
Georgia	2.73%	1.89%	10.17% *	8.09% *	5.17% *	2.77%
Maryland	2.66%	2.33%	12.70% *	4.99% *	4.14%	2.85%
North Carolina	1.44%	1.48%	10.90% *	4.93% *	2.22%	2.23%
South Carolina	3.21%	3.89%	6.38% *	5.99% *	3.19% *	4.28%
Virginia	2.22%	3.01%	6.97% *	4.94% *	4.30%	2.68%
West Virginia	1.99%	3.33%	5.72% *	7.97% *	2.56% *	3.75%
East South Central:						
Alabama	2.04%	2.71%	5.40% *	10.88% *	4.14%	2.28%
Kentucky	3.57%	4.60%	7.02% *	5.76% *	4.81%	5.06%
Mississippi	3.01%	3.61%	5.66% *	5.04% *	3.01% *	4.21%
Tennessee	3.51%	3.44%	10.08% *	8.79% *	5.21% *	3.80%
West South Central:						
Arkansas	1.97%	1.92%	4.28% *	4.89% *	1.80% *	3.05% *
Louisiana	3.04%	4.00%	8.24% *	2.50% *	3.34% *	3.95%
Oklahoma	1.72%	1.89%	9.37% *	3.44% *	2.62% *	2.10%
Texas	1.46%	1.08%	4.69% *	2.83% *	2.77%	1.51%
Mountain:						
Arizona	1.85%	2.51%	5.69% *	4.51% *	3.36% *	1.87%
Colorado	2.19%	2.22%	7.44% *	9.50% *	3.44% *	2.59%
Idaho	2.46%	3.80%	11.74% *	5.71%	3.49% *	4.19%
Montana	4.36%	3.87%	9.29% *	8.30% *	5.61%	4.48%
Nevada	1.79%	2.54%	5.59% *	7.54%	3.97%	2.34%
New Mexico	3.38%	3.35%	6.00% *	11.64% *	4.54% *	4.54%
Utah	3.00%	3.33%	7.07%	5.78%	5.08% *	4.76%
Wyoming	3.65%	4.09%	9.31% *	7.70% *	8.62% *	3.86%
Pacific:						
Alaska	2.97%	3.64%	12.17% *	6.99% *	1.58% *	3.07%
California	1.30%	1.44%	3.64%	3.73%	3.26%	1.48%
Hawaii	2.03%	2.89%	4.23%	3.65%	5.11%	3.21%
Oregon	2.32%	4.28%	5.18% *	6.72% *	7.03% *	2.71%
Washington	2.38%	3.13%	5.31%	8.52% *	7.28% *	2.54%

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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