

**Table VII.D.1.a(2008) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	12,379	12,369	12,741	11,877	12,375	12,380
New England:						
Connecticut	13,716	13,777	13,364	11,084	14,483	13,572
Maine	13,886	13,771	12,994	15,416	11,959	14,144
Massachusetts	14,001	13,738	14,717	15,446	14,702	13,943
New Hampshire	14,874	14,894	14,019	17,221	15,976	14,729
Rhode Island	13,586	13,812	13,375	10,361	14,641	13,492
Vermont	14,047	14,248	13,013	13,392	12,732	14,221
Middle Atlantic:						
New Jersey	13,557	13,658	12,550	12,807	12,732	13,601
New York	13,276	13,367	13,958	11,121	14,866	13,153
Pennsylvania	12,743	12,808	11,020	13,603	11,096	12,839
East North Central:						
Illinois	11,635	11,625	13,456	10,749	10,934	11,728
Indiana	13,842	13,482	10,735	16,592	17,817	13,330
Michigan	11,417	11,356	11,625	11,479	11,228	11,433
Ohio	11,646	11,738	11,123	8,641 *	14,920	11,077
Wisconsin	13,182	13,454	12,487	12,052	11,497	13,547
West North Central:						
Iowa	10,654	10,551	11,656	9,458	9,525	10,876
Kansas	12,272	12,385	13,353	6,853	11,123	12,354
Minnesota	12,932	13,062	14,001	10,931	12,652	12,959
Missouri	12,862	12,486	12,283	14,189	11,192	13,025
Nebraska	11,860	12,135	10,768	16,859	11,441	11,955
North Dakota	11,525	11,959	12,246 *	6,894	9,145	12,003
South Dakota	11,778	11,899	10,233 *	11,737	8,797	11,985
South Atlantic:						
Delaware	13,046	12,913	14,727	13,200	12,613	13,092
District of Columbia	13,804	14,266	11,591	11,880	13,592	13,816
Florida	11,683	11,714	12,624	10,281	11,975	11,624
Georgia	11,644	11,540	13,708	9,835	11,480	11,658
Maryland	12,132	12,009	14,429	10,968	11,700	12,172
North Carolina	12,860	13,723	8,726	12,219	11,490	13,098
South Carolina	12,667	12,819	9,516 *	12,396	11,882	12,895
Virginia	11,876	11,800	11,990	13,401	13,499	11,667
West Virginia	14,484	14,490	13,801	16,571	13,832	14,506
East South Central:						
Alabama	10,400	10,439	10,491	9,711	10,372	10,402
Kentucky	11,833	12,004	11,214	9,706	13,937	11,564
Mississippi	11,524	11,532	12,672 *	10,200 *	9,131	11,814
Tennessee	12,899	12,801	13,420	13,391	13,180	12,801
West South Central:						
Arkansas	11,096	10,910	12,846	11,122	11,206	11,088
Louisiana	12,280	12,444	10,387	7,746	12,866	12,139
Oklahoma	10,487	10,443	12,246	9,240 *	14,044	9,936
Texas	13,497	13,843	12,210	9,751	13,074	13,580
Mountain:						
Arizona	11,678	12,002	10,863	9,156	10,930	11,742
Colorado	12,185	12,162	12,169	13,192	13,863	12,102
Idaho	11,214	11,754	13,256	10,949	12,463	11,175
Montana	12,198	12,631	8,351	11,492	6,777	13,584
Nevada	10,722	11,128	9,351	9,008	9,556	11,318
New Mexico	12,364	12,218	12,907	13,356	10,901	12,622
Utah	12,616	12,817	9,746	11,084	7,893	12,882
Wyoming	12,540	13,429	9,780	10,166 *	8,940	13,270
Pacific:						
Alaska	13,895	14,038	12,328 *	13,644 *	14,847	13,831
California	11,611	11,475	12,977	12,035	11,085	11,655
Hawaii	10,602	10,537	12,147	9,385	10,788	10,542
Oregon	12,991	12,977	14,749	9,985	15,873	12,811
Washington	13,503	13,736	10,497	12,756 *	14,407	13,495

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.D.1.a(2008) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance 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	73.82	78.98	182.23	351.13	341.39	83.29
New England:						
Connecticut	527.78	512.29	2,936.59	3,306.02	2,247.08	534.06
Maine	480.63	577.62	3,459.86	3,850.32	2,655.63	499.14
Massachusetts	402.28	457.98	352.29	1,063.03	1,872.94	353.04
New Hampshire	441.51	567.09	1,345.48	3,835.30	1,388.25	423.28
Rhode Island	448.01	467.27	1,478.03	2,259.83	2,852.53	438.08
Vermont	471.98	583.35	1,986.08	3,249.09	2,452.28	551.60
Middle Atlantic:						
New Jersey	437.87	503.33	2,529.29	3,612.34	2,852.95	430.67
New York	469.75	536.40	1,907.44	1,345.74	1,927.97	416.83
Pennsylvania	263.44	293.31	1,906.01	3,245.75	1,893.32	258.02
East North Central:						
Illinois	455.65	464.45	3,014.29	2,569.97	765.07	533.53
Indiana	876.07	1,453.11	2,654.87	4,791.90	4,728.32	728.38
Michigan	347.28	352.60	1,565.16	2,470.38	1,349.68	360.53
Ohio	930.02	1,009.99	1,925.69	2,609.67 *	3,816.54	694.39
Wisconsin	729.81	959.77	2,665.20	2,326.17	1,061.92	852.96
West North Central:						
Iowa	683.14	711.97	2,588.40	2,833.24	2,342.03	693.35
Kansas	484.49	582.52	3,487.60	1,929.44	2,933.13	520.80
Minnesota	794.45	861.15	2,922.61	3,059.23	2,748.77	972.68
Missouri	584.37	572.69	2,951.92	3,396.81	1,892.57	629.69
Nebraska	503.11	553.91	2,659.63	5,037.25	2,197.70	1,486.28
North Dakota	1,045.61	1,138.51	3,872.53 *	1,958.88	1,995.00	1,171.15
South Dakota	726.29	1,558.25	3,137.19 *	2,662.91	2,016.21	875.30
South Atlantic:						
Delaware	572.73	594.72	2,759.68	2,521.59	1,920.69	653.79
District of Columbia	859.47	923.11	2,769.51	3,048.75	2,546.29	912.86
Florida	314.30	433.49	1,672.75	1,856.70	927.54	336.48
Georgia	423.01	455.47	3,439.07	2,587.82	2,411.54	474.08
Maryland	391.77	441.46	1,639.47	2,613.07	1,774.16	422.54
North Carolina	961.67	756.12	2,346.50	3,412.29	2,989.90	975.08
South Carolina	321.19	344.79	2,855.24 *	3,458.95	2,583.73	330.87
Virginia	553.97	568.20	2,240.91	3,252.01	1,145.40	580.53
West Virginia	1,019.29	1,816.36	3,944.63	4,648.31	3,582.18	1,057.21
East South Central:						
Alabama	316.54	1,167.19	2,980.32	2,567.32	2,505.48	413.92
Kentucky	864.55	978.62	2,957.96	2,427.06	3,106.13	807.11
Mississippi	1,761.29	1,775.76	4,007.24 *	3,225.52 *	2,463.06	2,527.68
Tennessee	696.42	880.71	3,173.05	3,996.50	2,437.38	913.79
West South Central:						
Arkansas	811.19	889.13	3,360.84	3,334.44	1,816.85	1,427.44
Louisiana	576.48	578.00	2,903.72	2,317.39	3,152.35	637.65
Oklahoma	1,047.07	1,067.94	3,651.05	2,921.94 *	2,715.48	777.87
Texas	585.63	624.30	1,202.43	2,547.57	1,122.46	607.83
Mountain:						
Arizona	478.04	634.47	2,365.11	2,437.87	1,414.94	566.73
Colorado	465.59	510.49	2,610.77	3,686.41	3,517.72	519.33
Idaho	578.28	695.49	3,699.00	2,595.59	2,932.96	607.02
Montana	995.72	2,109.44	2,435.77	3,205.50	1,486.35	2,136.80
Nevada	656.09	896.10	2,439.55	2,168.65	1,798.91	955.49
New Mexico	533.56	683.17	3,064.60	3,275.47	1,676.86	564.01
Utah	765.45	860.68	2,636.46	2,958.18	2,076.57	890.24
Wyoming	814.85	1,588.74	2,746.40	3,051.43 *	2,211.63	707.68
Pacific:						
Alaska	1,530.33	2,137.64	3,722.09 *	4,314.61 *	4,167.81	1,514.40
California	164.50	151.30	672.32	1,334.29	1,247.64	150.83
Hawaii	472.74	486.61	1,943.67	1,759.10	1,315.59	462.08
Oregon	677.76	713.97	2,304.88	2,696.98	4,161.32	508.04
Washington	1,486.99	1,494.51	2,414.38	4,033.80 *	4,061.90	1,484.56

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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