| Division and State | Total |  |  |  | Percent Low-Wage 50\% or more | Employees ** Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 35.1\% | 33.5\% | 39.8\% | 38.5\% | 43.4\% | 32.2\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 31.9\% | 31.2\% | 31.9\%* | 35.3\% | 38.1\%* | 30.8\% |
| Maine | 24.3\% | 24.4\% | 23.7\% | 24.3\% | 33.9\% | 19.7\% |
| Massachusetts | 30.5\% | 27.1\% | 36.8\% | 37.6\% | 55.9\% | 24.7\% |
| New Hampshire | 30.1\% | 26.5\% | 31.9\% | 43.8\% | 41.2\% | 27.0\% |
| Rhode Island | 32.4\% | 30.8\% | 33.7\% | 39.1\% | 36.5\% | 31.3\% |
| Vermont | 26.2\% | 27.3\% | 27.6\% | 20.3\%* | 35.2\% | 23.5\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 27.6\% | 29.4\% | 16.9\%* | 32.0\% | 39.3\% | 24.4\% |
| New York | 31.8\% | 31.0\% | 31.1\% | 36.6\% | 34.3\% | 31.0\% |
| Pennsylvania | 33.3\% | 33.8\% | 30.9\% | 33.7\% | 35.7\% | 32.6\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 39.5\% | 38.9\% | 30.4\% | 52.7\% | 44.6\% | 37.9\% |
| Indiana | 47.8\% | 46.7\% | 49.8\% | 50.0\% | 59.5\% | 41.2\% |
| Michigan | 34.1\% | 32.9\% | 34.7\% | 38.3\% | 43.0\% | 30.7\% |
| Ohio | 38.5\% | 35.1\% | 54.8\% | 39.5\% | 45.8\% | 35.6\% |
| Wisconsin | 38.6\% | 38.5\% | 44.3\% | 33.6\% | 38.4\% | 38.7\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 35.0\% | 35.6\% | 37.5\% | 29.3\% | 43.9\% | 31.5\% |
| Kansas | 38.1\% | 36.0\% | 48.4\% | 33.6\% | 42.5\% | 36.2\% |
| Minnesota | 31.0\% | 26.6\% | 33.8\% | 45.2\% | 43.4\% | 26.6\% |
| Missouri | 41.0\% | 40.7\% | 47.5\% | 34.7\% | 40.9\% | 41.1\% |
| Nebraska | 35.8\% | 32.6\% | 45.4\% | 42.7\% | 32.5\% | 37.3\% |
| North Dakota | 34.3\% | 36.0\% | 28.3\% | 32.9\% | 30.9\% | 35.8\% |
| South Dakota | 26.4\% | 21.4\% | 35.4\% | 37.3\% | 32.8\% | 23.5\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 36.5\% | 38.6\% | 25.9\% | 37.1\% | 45.6\% | 34.2\% |
| District of Columbia | 35.2\% | 34.7\% | 40.7\% | 34.7\%* | 43.7\% | 34.0\% |
| Florida | 37.4\% | 32.4\% | 54.3\% | 48.0\% | 46.2\% | 35.1\% |
| Georgia | 39.0\% | 35.2\% | 55.7\% | 47.6\% | 53.7\% | 34.2\% |
| Maryland | 31.0\% | 30.9\% | 36.2\% | 25.3\% | 42.5\% | 27.9\% |
| North Carolina | 39.0\% | 40.3\% | 46.2\% | 24.4\% | 52.9\% | 33.0\% |
| South Carolina | 41.1\% | 37.5\% | 57.7\% | 35.1\% | 56.4\% | 35.2\% |
| Virginia | 39.1\% | 40.3\% | 36.5\% | 33.9\% | 42.8\% | 38.1\% |
| West Virginia | 39.7\% | 37.0\% | 51.7\% | 36.5\% | 43.1\% | 36.9\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 38.5\% | 32.9\% | 55.8\% | 54.4\% | 42.0\% | 36.8\% |
| Kentucky | 40.7\% | 38.1\% | 44.5\% | 48.8\% | 46.5\% | 37.7\% |
| Mississippi | 39.8\% | 36.7\% | 47.8\% | 46.9\% | 42.4\% | 38.3\% |
| Tennessee | 41.2\% | 39.7\% | 44.5\% | 46.7\% | 43.3\% | 40.1\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 40.4\% | 33.0\% | 68.5\% | 32.6\%* | 47.6\% | 34.3\% |
| Louisiana | 35.0\% | 28.2\% | 52.8\% | 55.1\% | 52.5\% | 27.9\% |
| Oklahoma | 37.4\% | 33.6\% | 41.7\% | 52.6\% | 45.8\% | 32.8\% |
| Texas | 42.2\% | 38.9\% | 56.3\% | 52.1\% | 52.4\% | 37.9\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 37.1\% | 36.6\% | 30.6\% | 46.1\% | 45.6\% | 34.1\% |
| Colorado | 36.9\% | 36.8\% | 35.8\% | 38.2\% | 44.2\% | 34.7\% |
| Idaho | 32.6\% | 31.3\% | 41.5\% | 29.0\%* | 41.9\% | 29.0\% |
| Montana | 37.8\% | 37.3\% | 34.7\%* | 43.4\% | 34.6\% | 39.1\% |
| Nevada | 36.2\% | 33.3\% | 42.5\% | 50.5\% | 53.1\% | 30.5\% |
| New Mexico | 43.3\% | 39.7\% | 55.9\% | 46.7\% | 51.6\% | 40.1\% |
| Utah | 38.4\% | 37.7\% | 38.2\% | 41.6\% | 43.9\% | 36.5\% |
| Wyoming | 38.3\% | 35.3\% | 59.4\% | 26.3\%* | 42.3\% | 36.6\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 42.6\% | 41.5\% | 46.7\% | 45.9\% | 58.2\% | 39.9\% |
| California | 26.7\% | 25.6\% | 29.1\% | 30.5\% | 33.9\% | 24.8\% |
| Hawaii | 24.6\% | 25.5\% | 26.1\% | 16.9\%* | 17.6\%* | 26.7\% |
| Oregon | 31.1\% | 28.6\% | 38.3\% | 36.9\% | 38.9\% | 28.5\% |
| Washington | 30.5\% | 29.2\% | 28.9\% | 37.8\% | 43.2\% | 27.2\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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(2009) 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, 2009

| Division and State | Total |  |  |  | Percent Low-Wage 50\% or more | Employees ** <br> Less than 50\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.41\% | 0.58\% | 1.41\% | 1.20\% | 0.79\% | 0.43\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.56\% | 2.38\% | 10.14\%* | 5.87\% | 12.07\%* | 2.67\% |
| Maine | 2.12\% | 3.03\% | 5.09\% | 5.03\% | 4.75\% | 2.71\% |
| Massachusetts | 2.54\% | 3.34\% | 9.33\% | 8.49\% | 4.97\% | 2.79\% |
| New Hampshire | 2.38\% | 3.85\% | 6.71\% | 8.58\% | 8.39\% | 2.11\% |
| Rhode Island | 3.05\% | 3.66\% | 7.59\% | 9.14\% | 5.98\% | 3.53\% |
| Vermont | 1.61\% | 1.65\% | 5.43\% | 8.17\%* | 6.61\% | 2.25\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.43\% | 1.66\% | 10.65\%* | 9.17\% | 7.36\% | 1.58\% |
| New York | 1.32\% | 2.46\% | 5.98\% | 5.34\% | 3.72\% | 1.71\% |
| Pennsylvania | 2.26\% | 3.43\% | 7.04\% | 8.62\% | 5.73\% | 3.04\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 1.78\% | 2.30\% | 7.98\% | 6.08\% | 2.90\% | 2.56\% |
| Indiana | 3.20\% | 3.92\% | 8.81\% | 6.87\% | 4.86\% | 3.37\% |
| Michigan | 2.29\% | 2.82\% | 6.40\% | 7.57\% | 7.21\% | 2.62\% |
| Ohio | 1.83\% | 2.42\% | 8.20\% | 6.22\% | 4.07\% | 2.13\% |
| Wisconsin | 2.21\% | 2.94\% | 8.13\% | 7.41\% | 5.43\% | 2.64\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 1.50\% | 2.24\% | 5.09\% | 6.57\% | 5.09\% | 2.16\% |
| Kansas | 2.23\% | 3.52\% | 8.98\% | 7.85\% | 4.37\% | 3.47\% |
| Minnesota | 2.54\% | 3.16\% | 7.02\% | 9.01\% | 5.85\% | 2.99\% |
| Missouri | 3.11\% | 4.11\% | 9.90\% | 5.89\% | 7.22\% | 3.21\% |
| Nebraska | 3.13\% | 3.76\% | 8.62\% | 10.87\% | 5.65\% | 3.99\% |
| North Dakota | 3.56\% | 4.20\% | 5.90\% | 5.65\% | 3.48\% | 3.80\% |
| South Dakota | 3.05\% | 2.35\% | 7.01\% | 7.08\% | 7.54\% | 2.89\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.61\% | 2.52\% | 6.45\% | 8.82\% | 7.81\% | 1.87\% |
| District of Columbia | 2.80\% | 3.34\% | 11.31\% | 14.35\%* | 8.55\% | 2.93\% |
| Florida | 2.81\% | 3.21\% | 6.51\% | 12.07\% | 6.97\% | 3.07\% |
| Georgia | 2.74\% | 2.49\% | 12.05\% | 8.62\% | 3.80\% | 3.06\% |
| Maryland | 2.53\% | 3.32\% | 7.79\% | 5.26\% | 3.52\% | 3.37\% |
| North Carolina | 2.71\% | 3.04\% | 10.82\% | 6.28\% | 5.80\% | 3.96\% |
| South Carolina | 2.45\% | 3.35\% | 3.50\% | 9.11\% | 3.53\% | 3.11\% |
| Virginia | 3.74\% | 4.47\% | 9.79\% | 7.40\% | 9.11\% | 4.41\% |
| West Virginia | 2.06\% | 2.70\% | 10.51\% | 9.13\% | 2.55\% | 3.75\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.03\% | 3.63\% | 9.34\% | 10.55\% | 5.29\% | 3.61\% |
| Kentucky | 2.49\% | 2.04\% | 7.70\% | 7.50\% | 6.28\% | 1.63\% |
| Mississippi | 2.71\% | 3.75\% | 8.03\% | 10.11\% | 4.10\% | 2.86\% |
| Tennessee | 2.77\% | 3.64\% | 8.98\% | 9.44\% | 4.55\% | 2.95\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.76\% | 2.47\% | 10.72\% | 9.83\%* | 3.92\% | 3.56\% |
| Louisiana | 3.06\% | 2.14\% | 9.87\% | 10.74\% | 7.38\% | 2.45\% |
| Oklahoma | 3.82\% | 4.76\% | 9.66\% | 10.42\% | 5.79\% | 4.47\% |
| Texas | 2.79\% | 2.70\% | 8.56\% | 10.14\% | 5.74\% | 2.68\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2.62\% | 2.84\% | 9.07\% | 8.45\% | 7.18\% | 3.85\% |
| Colorado | 2.41\% | 3.17\% | 7.60\% | 8.98\% | 6.65\% | 2.54\% |
| Idaho | 2.14\% | 3.28\% | 8.30\% | 9.35\%* | 6.60\% | 2.72\% |
| Montana | 2.82\% | 3.20\% | 11.63\%* | 8.60\% | 4.29\% | 4.67\% |
| Nevada | 3.56\% | 4.05\% | 9.66\% | 13.80\% | 6.92\% | 4.40\% |
| New Mexico | 2.43\% | 3.50\% | 7.78\% | 7.33\% | 5.93\% | 3.04\% |
| Utah | 2.91\% | 3.52\% | 6.54\% | 7.40\% | 8.06\% | 3.47\% |
| Wyoming | 3.05\% | 2.77\% | 10.01\% | 11.57\%* | 7.43\% | 3.14\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 2.75\% | 3.03\% | 9.24\% | 12.46\% | 10.14\% | 3.50\% |
| California | 1.30\% | 1.35\% | 2.56\% | 7.05\% | 3.89\% | 1.23\% |
| Hawaii | 1.59\% | 1.48\% | 7.09\% | 8.18\%* | 5.49\%* | 2.08\% |
| Oregon | 2.28\% | 1.85\% | 6.73\% | 9.80\% | 3.96\% | 2.13\% |
| Washington | 2.26\% | 2.88\% | 3.77\% | 9.53\% | 6.60\% | 3.02\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 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.

