

Table VII.A.2.a(2012) 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, 2012

| 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 | 37.2% | 35.3% | 38.7% | 44.4% | 46.3% | 33.7% |
| New England: | | | | | | |
| Connecticut | 35.6% | 38.8% | 25.0% * | 30.4% | 34.1% | 35.9% |
| Maine | 34.0% | 32.8% | 38.6% * | 33.2% | 36.9% | 32.8% |
| Massachusetts | 33.3% | 33.8% | 30.7% | 34.9% | 39.4% | 31.6% |
| New Hampshire | 33.4% | 30.3% | 41.4% | 39.2% | 45.4% | 30.0% |
| Rhode Island | 27.6% | 22.2% | 36.4% | 43.9% | 43.7% | 24.8% |
| Vermont | 26.7% | 24.5% | 33.6% | 29.3% | 42.5% | 22.8% |
| Middle Atlantic: | | | | | | |
| New Jersey | 30.0% | 29.0% | 32.8% | 31.2% * | 38.9% | 27.7% |
| New York | 30.1% | 29.5% | 23.6% | 40.3% | 36.0% | 28.2% |
| Pennsylvania | 32.6% | 31.8% | 31.8% | 38.0% | 43.9% | 28.4% |
| East North Central: | | | | | | |
| Illinois | 36.4% | 35.4% | 31.8% | 46.3% | 42.2% | 34.2% |
| Indiana | 47.2% | 43.0% | 55.2% | 54.1% | 55.0% | 43.2% |
| Michigan | 31.7% | 29.9% | 31.0% * | 39.6% | 43.9% | 27.3% |
| Ohio | 40.9% | 37.5% | 57.0% | 41.2% | 48.6% | 37.3% |
| Wisconsin | 35.8% | 37.0% | 31.0% | 36.4% | 40.7% | 33.9% |
| West North Central: | | | | | | |
| Iowa | 40.2% | 42.1% | 22.9% | 53.7% | 50.8% | 36.1% |
| Kansas | 36.1% | 29.7% | 55.5% | 49.8% | 39.6% | 34.2% |
| Minnesota | 40.9% | 40.4% | 47.1% | 37.4% | 50.8% | 37.5% |
| Missouri | 38.2% | 34.3% | 50.6% | 40.9% | 43.6% | 35.6% |
| Nebraska | 48.1% | 44.6% | 54.0% | 56.1% | 60.2% | 42.5% |
| North Dakota | 34.8% | 33.0% | 47.2% | 33.0% | 37.8% | 33.9% |
| South Dakota | 33.2% | 31.0% | 36.8% | 40.4% | 41.6% | 29.8% |
| South Atlantic: | | | | | | |
| Delaware | 38.3% | 43.0% | 38.6% | 24.3% | 47.8% | 34.2% |
| District of Columbia | 40.8% | 41.9% | 31.9% * | 40.5% | 68.3% | 36.9% |
| Florida | 38.7% | 32.6% | 44.8% | 60.9% | 56.1% | 31.9% |
| Georgia | 39.3% | 38.1% | 44.0% | 38.9% | 42.3% | 37.7% |
| Maryland | 39.0% | 37.1% | 34.0% | 49.4% | 49.7% | 35.7% |
| North Carolina | 44.7% | 43.1% | 30.4% | 59.4% | 55.9% | 38.5% |
| South Carolina | 43.0% | 40.4% | 48.8% | 49.7% | 62.5% | 33.8% |
| Virginia | 40.1% | 37.4% | 50.8% | 40.3% | 42.5% | 38.8% |
| West Virginia | 42.6% | 37.0% | 46.3% | 55.9% | 44.5% | 41.2% |
| East South Central: | | | | | | |
| Alabama | 41.0% | 40.2% | 28.5% * | 55.0% | 46.2% | 38.7% |
| Kentucky | 41.8% | 43.4% | 48.6% | 27.2% * | 36.2% | 45.3% |
| Mississippi | 45.9% | 44.2% | 48.3% | 55.4% | 50.6% | 43.5% |
| Tennessee | 44.6% | 37.4% | 46.5% | 66.5% | 53.1% | 39.3% |
| West South Central: | | | | | | |
| Arkansas | 40.7% | 39.7% | 45.9% | 39.3% | 41.1% | 40.4% |
| Louisiana | 35.0% | 31.5% | 59.6% | 30.0% * | 44.7% | 30.1% |
| Oklahoma | 41.5% | 35.1% | 58.0% | 55.5% | 46.7% | 38.1% |
| Texas | 47.7% | 45.2% | 55.1% | 57.1% | 58.4% | 42.4% |
| Mountain: | | | | | | |
| Arizona | 46.6% | 45.4% | 63.1% | 33.5% | 48.5% | 45.7% |
| Colorado | 41.2% | 38.4% | 48.0% | 54.0% | 60.3% | 36.9% |
| Idaho | 35.3% | 29.0% | 56.9% | 36.6% | 50.0% | 28.8% |
| Montana | 34.3% | 33.3% | 31.6% | 41.0% | 35.7% | 33.9% |
| Nevada | 34.1% | 28.6% | 45.8% | 42.4% | 46.0% | 28.9% |
| New Mexico | 41.6% | 38.0% | 54.5% | 41.2% | 48.2% | 38.2% |
| Utah | 37.7% | 35.9% | 37.3% | 44.7% | 47.0% | 34.7% |
| Wyoming | 45.1% | 43.7% | 43.0% | 60.1% | 53.9% | 41.6% |
| Pacific: | | | | | | |
| Alaska | 49.0% | 51.3% | 39.0% | 44.0% | 74.4% | 45.2% |
| California | 29.6% | 27.7% | 27.6% | 42.6% | 38.6% | 27.2% |
| Hawaii | 29.9% | 32.6% | 15.5% | 33.2% | 27.1% | 30.9% |
| Oregon | 34.5% | 33.9% | 36.8% | 33.5% | 35.6% | 34.1% |
| Washington | 38.7% | 39.5% | 37.1% | 37.3% | 51.2% | 35.8% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012

| 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 | 0.45% | 0.61% | 1.22% | 1.09% | 1.20% | 0.41% |
| New England: | | | | | | |
| Connecticut | 2.40% | 2.53% | 9.87% * | 7.20% | 6.77% | 3.27% |
| Maine | 3.72% | 3.94% | 11.78% * | 8.39% | 8.06% | 4.15% |
| Massachusetts | 3.48% | 4.24% | 8.09% | 8.99% | 6.80% | 4.02% |
| New Hampshire | 2.04% | 3.71% | 9.01% | 6.51% | 6.33% | 3.63% |
| Rhode Island | 3.00% | 4.25% | 9.30% | 12.67% | 11.96% | 3.45% |
| Vermont | 1.31% | 2.74% | 8.93% | 6.22% | 7.90% | 1.72% |
| Middle Atlantic: | | | | | | |
| New Jersey | 2.07% | 2.16% | 8.06% | 10.68% * | 6.44% | 1.50% |
| New York | 1.49% | 1.93% | 2.42% | 3.91% | 3.99% | 2.05% |
| Pennsylvania | 2.22% | 2.94% | 4.29% | 10.26% | 5.75% | 2.46% |
| East North Central: | | | | | | |
| Illinois | 2.95% | 4.55% | 6.31% | 9.19% | 4.01% | 3.87% |
| Indiana | 3.34% | 3.86% | 8.24% | 9.00% | 4.40% | 5.22% |
| Michigan | 4.00% | 3.62% | 11.09% * | 9.12% | 8.77% | 3.52% |
| Ohio | 3.66% | 4.52% | 8.37% | 6.22% | 5.76% | 5.31% |
| Wisconsin | 2.63% | 2.22% | 4.60% | 5.65% | 6.35% | 3.04% |
| West North Central: | | | | | | |
| Iowa | 2.78% | 4.52% | 5.08% | 7.04% | 5.45% | 3.65% |
| Kansas | 2.56% | 3.21% | 9.84% | 11.94% | 5.78% | 3.11% |
| Minnesota | 3.75% | 5.75% | 8.81% | 9.41% | 7.70% | 4.30% |
| Missouri | 3.43% | 5.44% | 6.61% | 6.28% | 5.47% | 3.72% |
| Nebraska | 3.04% | 3.25% | 7.94% | 9.61% | 5.53% | 3.23% |
| North Dakota | 3.05% | 3.76% | 11.87% | 9.23% | 6.10% | 3.46% |
| South Dakota | 3.26% | 3.98% | 8.45% | 9.04% | 6.89% | 4.03% |
| South Atlantic: | | | | | | |
| Delaware | 2.89% | 3.88% | 8.20% | 5.90% | 6.96% | 3.95% |
| District of Columbia | 3.36% | 3.29% | 11.69% * | 11.22% | 6.95% | 4.12% |
| Florida | 1.83% | 1.07% | 9.01% | 5.41% | 3.80% | 2.42% |
| Georgia | 4.00% | 4.95% | 11.64% | 9.64% | 5.47% | 5.36% |
| Maryland | 2.34% | 3.80% | 8.49% | 5.78% | 6.76% | 3.48% |
| North Carolina | 2.82% | 2.84% | 8.53% | 7.94% | 6.36% | 3.16% |
| South Carolina | 2.96% | 3.22% | 9.18% | 8.60% | 6.19% | 3.77% |
| Virginia | 2.61% | 3.09% | 10.31% | 11.59% | 4.96% | 2.11% |
| West Virginia | 1.82% | 3.95% | 9.22% | 10.70% | 3.36% | 2.72% |
| East South Central: | | | | | | |
| Alabama | 3.36% | 3.46% | 9.77% * | 7.71% | 6.33% | 3.85% |
| Kentucky | 2.61% | 2.20% | 13.86% | 8.80% * | 6.73% | 3.28% |
| Mississippi | 3.72% | 3.58% | 9.26% | 13.33% | 8.70% | 4.21% |
| Tennessee | 3.99% | 4.06% | 10.64% | 7.23% | 4.40% | 3.97% |
| West South Central: | | | | | | |
| Arkansas | 5.14% | 4.47% | 13.01% | 11.34% | 7.70% | 5.07% |
| Louisiana | 3.27% | 3.56% | 12.13% | 13.86% * | 7.52% | 3.69% |
| Oklahoma | 2.80% | 3.71% | 11.03% | 8.80% | 4.25% | 4.89% |
| Texas | 1.57% | 1.45% | 6.41% | 6.61% | 4.62% | 1.77% |
| Mountain: | | | | | | |
| Arizona | 3.43% | 3.08% | 9.91% | 8.24% | 8.32% | 3.45% |
| Colorado | 2.91% | 3.42% | 9.59% | 11.79% | 9.35% | 2.11% |
| Idaho | 3.03% | 6.05% | 10.08% | 9.24% | 6.69% | 5.62% |
| Montana | 2.87% | 4.69% | 8.01% | 8.68% | 6.92% | 3.18% |
| Nevada | 2.54% | 3.93% | 10.52% | 8.85% | 7.26% | 3.26% |
| New Mexico | 4.03% | 3.51% | 7.38% | 9.35% | 7.35% | 4.26% |
| Utah | 2.88% | 3.29% | 6.41% | 8.91% | 7.92% | 3.64% |
| Wyoming | 2.62% | 2.88% | 9.41% | 15.61% | 8.66% | 2.98% |
| Pacific: | | | | | | |
| Alaska | 4.77% | 4.92% | 7.61% | 12.34% | 8.74% | 4.72% |
| California | 2.19% | 1.95% | 5.38% | 4.91% | 4.19% | 2.30% |
| Hawaii | 3.01% | 4.27% | 4.48% | 7.30% | 4.17% | 2.95% |
| Oregon | 3.02% | 5.00% | 8.04% | 6.91% | 5.96% | 4.19% |
| Washington | 2.96% | 4.13% | 6.69% | 9.79% | 10.69% | 3.19% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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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