

Table VII.A.2.a 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, 2015

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	39.0%	37.7%	39.7%	44.4%	46.8%	36.6%
New England:						
Connecticut	37.1%	37.2%	30.3% *	43.9%	50.1%	35.2%
Maine	29.9%	31.1%	27.2% *	27.4% *	26.6% *	30.6%
Massachusetts	34.4%	36.0%	18.8% *	38.5%	35.0%	34.3%
New Hampshire	34.0%	29.0%	32.7% *	55.8%	50.6%	30.4%
Rhode Island	36.5%	33.3%	43.2%	36.5% *	37.6%	36.3%
Vermont	37.7%	37.8%	41.4%	31.9%	44.6%	36.2%
Middle Atlantic:						
New Jersey	33.8%	34.9%	37.0%	24.3% *	46.1%	30.8%
New York	28.8%	27.1%	31.7%	34.0%	46.6%	24.8%
Pennsylvania	42.5%	44.3%	29.1%	54.0%	51.0%	40.4%
East North Central:						
Illinois	46.4%	42.1%	56.4%	58.1%	60.0%	41.9%
Indiana	49.2%	47.5%	60.7%	42.3%	50.4%	48.7%
Michigan	36.3%	32.6%	34.7%	53.5%	38.9%	35.2%
Ohio	42.4%	42.4%	45.2%	39.0%	44.6%	41.5%
Wisconsin	42.6%	40.5%	50.3%	44.6%	43.9%	42.2%
West North Central:						
Iowa	43.7%	46.0%	23.8%	52.3%	51.5%	41.5%
Kansas	43.0%	43.0%	40.9%	44.7%	51.7%	39.9%
Minnesota	39.4%	35.2%	62.1%	42.2%	58.2%	33.5%
Missouri	42.7%	48.3%	23.2% *	38.4%	36.9%	44.2%
Nebraska	49.1%	50.7%	47.1%	43.9%	46.6%	49.9%
North Dakota	44.8%	52.1%	17.5% *	44.2%	52.2%	43.4%
South Dakota	40.0%	43.8%	32.7% *	31.6% *	30.5%	43.3%
South Atlantic:						
Delaware	46.1%	47.5%	39.7% *	44.2%	55.7%	43.0%
District of Columbia	38.8%	37.6%	46.5%	38.4%	49.2%	37.5%
Florida	37.4%	33.0%	42.7%	59.5%	43.0%	35.8%
Georgia	47.1%	46.5%	48.9%	48.2%	52.0%	45.0%
Maryland	44.1%	45.2%	32.0% *	52.8%	53.4%	41.3%
North Carolina	45.4%	40.4%	55.6%	55.0%	62.3%	39.1%
South Carolina	48.2%	49.7%	51.4%	39.3%	57.9%	44.0%
Virginia	42.1%	39.9%	58.6%	33.3%	42.8%	41.8%
West Virginia	48.1%	47.1%	57.2%	43.4%	49.5%	47.4%
East South Central:						
Alabama	46.3%	46.8%	38.7%	50.4%	55.0%	42.8%
Kentucky	46.8%	47.6%	41.1%	47.8%	54.2%	43.6%
Mississippi	46.3%	42.5%	74.9%	34.0%	51.0%	44.4%
Tennessee	42.6%	43.1%	36.7%	46.9%	48.6%	40.3%
West South Central:						
Arkansas	40.3%	38.1%	27.9% *	59.8%	57.0%	31.7%
Louisiana	36.9%	35.9%	35.4%	43.6%	29.9%	39.5%
Oklahoma	40.4%	41.1%	42.7%	29.1% *	43.3%	39.3%
Texas	44.9%	39.1%	62.7%	56.6%	55.7%	41.0%
Mountain:						
Arizona	49.4%	47.0%	50.7%	61.3%	59.2%	45.8%
Colorado	43.2%	42.8%	26.2%	69.3%	54.4%	40.3%
Idaho	39.9%	41.6%	44.9%	25.1% *	32.4%	42.4%
Montana	41.6%	45.6%	31.9%	36.0% *	52.7%	37.6%
Nevada	30.5%	30.2%	40.5%	23.7% *	21.3% *	33.6%
New Mexico	43.3%	45.1%	42.5%	36.1%	51.0%	40.7%
Utah	35.0%	31.8%	44.3%	38.4%	43.6%	32.2%
Wyoming	42.7%	40.4%	59.6%	47.3%	59.7%	40.4%
Pacific:						
Alaska	43.8%	46.9%	38.3%	36.1% *	44.1% *	43.8%
California	28.1%	26.4%	27.1%	37.6%	33.6%	26.6%
Hawaii	24.2%	25.0%	24.9%	20.4% *	23.8%	24.3%
Oregon	32.3%	30.6%	33.3%	40.7%	40.3%	30.4%
Washington	37.8%	42.2%	27.2% *	28.4% *	28.0%	39.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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 Standard errors 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, 2015

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	0.52%	0.65%	1.60%	1.57%	1.23%	0.62%
New England:						
Connecticut	3.24%	4.10%	9.84% *	11.33%	11.87%	3.58%
Maine	3.27%	4.41%	8.36% *	8.60% *	8.29% *	3.84%
Massachusetts	3.43%	4.20%	6.41% *	8.81%	10.15%	3.66%
New Hampshire	3.07%	3.90%	10.51% *	8.49%	8.73%	3.57%
Rhode Island	3.45%	4.49%	8.09%	11.53% *	10.41%	3.86%
Vermont	3.48%	4.57%	9.29%	9.05%	9.61%	3.88%
Middle Atlantic:						
New Jersey	3.02%	4.03%	8.81%	7.33% *	8.34%	3.43%
New York	2.13%	2.66%	6.03%	6.55%	5.91%	2.38%
Pennsylvania	2.88%	3.90%	6.34%	8.29%	7.37%	3.44%
East North Central:						
Illinois	3.15%	3.97%	8.84%	9.58%	6.84%	3.80%
Indiana	3.61%	4.30%	10.39%	10.96%	7.17%	4.44%
Michigan	3.51%	4.49%	8.90%	9.30%	6.69%	4.36%
Ohio	3.15%	4.01%	9.55%	8.58%	6.86%	3.90%
Wisconsin	3.51%	4.23%	9.60%	12.57%	8.26%	4.13%
West North Central:						
Iowa	3.38%	4.45%	6.24%	8.89%	7.56%	4.11%
Kansas	3.36%	4.28%	10.68%	9.36%	7.34%	4.21%
Minnesota	3.33%	4.63%	10.19%	7.32%	7.78%	3.93%
Missouri	3.53%	4.19%	7.76% *	9.75%	7.12%	4.27%
Nebraska	3.61%	4.56%	11.01%	10.64%	8.52%	4.27%
North Dakota	3.38%	4.51%	7.48% *	8.87%	9.62%	4.01%
South Dakota	3.84%	4.41%	10.27% *	9.88% *	8.28%	3.99%
South Atlantic:						
Delaware	3.50%	4.50%	11.94% *	10.17%	8.17%	4.32%
District of Columbia	3.56%	3.93%	13.09%	11.18%	10.57%	3.78%
Florida	2.36%	2.86%	7.71%	7.56%	5.80%	2.80%
Georgia	3.71%	4.71%	11.83%	9.32%	7.19%	4.75%
Maryland	3.38%	4.64%	10.22% *	9.37%	8.47%	3.93%
North Carolina	3.59%	4.05%	12.67%	9.93%	7.04%	4.33%
South Carolina	3.60%	4.57%	11.62%	9.74%	6.83%	4.60%
Virginia	3.07%	3.77%	9.24%	8.35%	7.11%	3.63%
West Virginia	3.29%	4.23%	10.02%	8.35%	6.38%	4.19%
East South Central:						
Alabama	3.18%	4.11%	9.77%	9.08%	6.81%	3.99%
Kentucky	3.51%	4.40%	12.32%	10.73%	7.08%	4.46%
Mississippi	3.49%	4.31%	8.99%	9.49%	7.50%	4.29%
Tennessee	3.55%	4.52%	9.83%	9.74%	7.57%	4.22%
West South Central:						
Arkansas	3.45%	4.21%	10.57% *	10.13%	6.41%	4.37%
Louisiana	3.38%	4.40%	9.53%	10.84%	6.56%	4.28%
Oklahoma	3.02%	3.64%	9.90%	11.09% *	7.11%	3.69%
Texas	2.29%	2.79%	6.95%	6.99%	4.93%	2.83%
Mountain:						
Arizona	3.46%	4.42%	12.27%	9.33%	7.14%	4.43%
Colorado	3.25%	4.04%	7.01%	8.75%	8.23%	3.81%
Idaho	4.06%	5.12%	10.53%	8.69% *	7.48%	4.87%
Montana	3.78%	5.19%	8.08%	12.23% *	9.05%	4.41%
Nevada	3.65%	4.57%	10.67%	10.23% *	6.70% *	4.31%
New Mexico	3.60%	4.30%	10.41%	9.72%	8.09%	4.17%
Utah	3.76%	4.70%	10.65%	8.98%	8.13%	4.52%
Wyoming	3.58%	3.89%	12.55%	12.78%	10.90%	3.78%
Pacific:						
Alaska	4.00%	4.51%	11.00%	10.99% *	14.15% *	4.20%
California	1.63%	1.97%	5.22%	5.49%	4.09%	1.95%
Hawaii	2.90%	3.61%	6.71%	7.67% *	6.14%	3.38%
Oregon	2.82%	3.66%	9.17%	9.73%	7.75%	3.36%
Washington	3.73%	4.43%	11.08% *	10.30% *	7.99%	4.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 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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