

**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, 2016**

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	40.7%	40.6%	39.8%	42.2%	46.1%	39.3%
New England:						
Connecticut	40.0%	41.1%	38.7%	37.6%	64.8%	36.2%
Maine	32.8%	34.9%	21.9% *	32.8%	35.2%	32.2%
Massachusetts	37.0%	35.9%	36.9%	42.3%	46.1%	36.0%
New Hampshire	34.4%	33.1%	44.0%	31.2%	37.7%	33.8%
Rhode Island	30.5%	29.0%	33.5% *	34.0%	38.4%	28.7%
Vermont	48.2%	52.1%	32.4%	52.1%	48.5%	48.2%
Middle Atlantic:						
New Jersey	36.7%	37.8%	23.7%	43.5%	36.3%	36.7%
New York	33.4%	33.3%	32.4%	35.1%	44.6%	30.8%
Pennsylvania	41.8%	43.0%	36.1%	41.9%	45.1%	41.0%
East North Central:						
Illinois	40.3%	40.2%	37.4% *	44.4%	40.7%	40.2%
Indiana	45.4%	47.9%	37.0% *	43.8%	48.9%	43.8%
Michigan	36.2%	36.2%	22.1% *	46.3%	47.7%	33.9%
Ohio	47.7%	48.7%	49.6%	39.0%	50.4%	47.0%
Wisconsin	41.5%	46.6%	33.3% *	27.8%	22.4%	46.3%
West North Central:						
Iowa	40.9%	42.7%	37.7%	36.1%	32.7%	42.8%
Kansas	38.1%	35.3%	33.0% *	58.8%	36.6%	38.5%
Minnesota	46.9%	46.9%	48.3%	45.8%	57.1%	44.4%
Missouri	45.5%	46.1%	37.5% *	51.5%	47.6%	44.7%
Nebraska	57.2%	56.7%	50.9%	68.0%	66.9%	55.3%
North Dakota	39.1%	42.9%	18.7% *	44.6%	44.4%	38.5%
South Dakota	30.7%	28.7%	37.6% *	35.2%	33.6%	29.8%
South Atlantic:						
Delaware	40.5%	41.8%	37.3% *	36.9%	55.4%	37.4%
District of Columbia	40.7%	43.9%	17.2% *	24.8% *	67.4%	37.9%
Florida	43.3%	40.1%	54.2%	51.9%	49.6%	41.3%
Georgia	52.6%	54.2%	49.5%	46.0%	42.1%	56.0%
Maryland	39.6%	42.5%	38.3%	24.8% *	49.7%	37.6%
North Carolina	51.8%	52.7%	67.6%	31.8%	48.6%	52.6%
South Carolina	42.8%	39.3%	46.0%	55.1%	52.2%	39.4%
Virginia	39.6%	38.0%	35.1%	52.3%	53.4%	36.3%
West Virginia	41.9%	38.6%	39.0%	56.8%	42.2%	41.8%
East South Central:						
Alabama	45.9%	43.6%	53.6%	49.9%	50.7%	44.2%
Kentucky	40.3%	36.2%	65.5%	32.3%	44.9%	38.2%
Mississippi	43.8%	38.3%	56.8%	57.7%	47.9%	42.0%
Tennessee	45.7%	47.9%	33.2% *	44.7%	36.4%	49.7%
West South Central:						
Arkansas	44.3%	44.2%	34.4% *	51.3%	45.5%	43.8%
Louisiana	47.1%	45.9%	--	61.5%	55.8%	45.1%
Oklahoma	37.4%	33.7%	44.1%	54.0%	29.1%	41.1%
Texas	43.9%	42.7%	40.1%	56.2%	49.2%	42.1%
Mountain:						
Arizona	45.9%	46.3%	51.9%	41.2%	48.3%	45.0%
Colorado	40.5%	41.8%	42.5% *	31.6% *	50.4%	38.3%
Idaho	43.2%	42.8%	39.0%	51.6%	45.5%	42.5%
Montana	35.0%	38.7%	25.2% *	32.3% *	47.4%	32.1%
Nevada	32.8%	31.0%	22.3% *	48.9%	46.1%	27.7%
New Mexico	46.1%	47.1%	37.1%	48.0%	36.9%	50.1%
Utah	40.6%	41.3%	29.2% *	51.5%	57.2%	37.2%
Wyoming	51.6%	50.6%	50.2%	63.8%	48.5%	52.0%
Pacific:						
Alaska	49.3%	53.7%	39.9%	23.7% *	61.9%	47.4%
California	32.6%	32.0%	38.0%	30.2%	46.1%	30.2%
Hawaii	32.3%	33.9%	28.5%	31.1%	35.0%	31.4%
Oregon	38.7%	37.0%	51.0%	33.9% *	54.6%	36.2%
Washington	42.0%	43.5%	36.6%	41.5%	47.4%	40.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* 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, 2016**

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	0.59%	0.72%	1.78%	1.54%	1.36%	0.68%
New England:						
Connecticut	3.62%	4.56%	9.15%	8.57%	10.56%	3.85%
Maine	3.13%	3.93%	8.09% *	8.25%	7.71%	3.56%
Massachusetts	3.90%	5.23%	8.87%	9.01%	10.18%	4.24%
New Hampshire	3.02%	3.90%	9.16%	7.83%	8.21%	3.44%
Rhode Island	4.01%	5.01%	11.28% *	8.26%	7.76%	4.72%
Vermont	3.84%	4.65%	9.62%	9.19%	10.16%	4.15%
Middle Atlantic:						
New Jersey	3.30%	3.85%	6.60%	10.95%	7.86%	3.68%
New York	2.87%	3.70%	6.52%	7.11%	7.59%	3.18%
Pennsylvania	2.85%	3.55%	7.92%	7.54%	7.63%	3.14%
East North Central:						
Illinois	3.79%	4.56%	11.82% *	9.99%	8.62%	4.36%
Indiana	3.79%	4.32%	11.32% *	9.15%	6.84%	4.64%
Michigan	3.14%	4.00%	8.20% *	8.31%	8.20%	3.54%
Ohio	3.12%	3.81%	9.23%	7.68%	6.39%	3.78%
Wisconsin	3.67%	4.68%	10.16% *	8.28%	6.02%	4.38%
West North Central:						
Iowa	3.53%	4.55%	8.76%	9.18%	7.64%	4.10%
Kansas	3.47%	3.99%	9.90% *	9.62%	8.90%	3.87%
Minnesota	3.66%	4.62%	11.91%	7.66%	6.89%	4.53%
Missouri	4.00%	4.95%	12.27% *	8.56%	8.54%	4.51%
Nebraska	3.90%	4.60%	11.15%	10.17%	8.46%	4.55%
North Dakota	3.89%	4.77%	6.51% *	11.12%	10.70%	4.25%
South Dakota	3.13%	3.41%	12.15% *	9.39%	8.55%	3.35%
South Atlantic:						
Delaware	3.81%	4.74%	11.56% *	10.34%	8.45%	4.37%
District of Columbia	3.70%	4.16%	9.67% *	8.44% *	11.38%	3.91%
Florida	3.54%	4.17%	10.72%	8.52%	7.73%	4.25%
Georgia	3.74%	4.50%	11.44%	9.65%	7.35%	4.39%
Maryland	3.88%	4.93%	9.72%	8.44% *	9.72%	4.39%
North Carolina	3.03%	3.64%	8.79%	8.45%	7.31%	3.58%
South Carolina	3.56%	4.29%	10.67%	8.38%	6.87%	4.33%
Virginia	3.36%	4.23%	9.05%	8.63%	7.98%	3.79%
West Virginia	3.86%	4.19%	10.83%	8.88%	6.85%	4.68%
East South Central:						
Alabama	3.60%	4.19%	14.01%	8.41%	6.74%	4.44%
Kentucky	3.39%	3.70%	10.23%	8.32%	7.08%	4.19%
Mississippi	3.73%	4.06%	14.46%	10.01%	7.49%	4.53%
Tennessee	3.51%	4.28%	10.43% *	8.04%	6.43%	4.30%
West South Central:						
Arkansas	3.60%	4.27%	12.12% *	10.14%	6.73%	4.46%
Louisiana	3.98%	4.48%	--	10.96%	8.12%	4.63%
Oklahoma	3.29%	3.66%	13.04%	9.29%	6.51%	4.07%
Texas	2.47%	2.83%	8.50%	7.09%	5.34%	2.89%
Mountain:						
Arizona	3.48%	4.30%	10.37%	8.96%	6.33%	4.29%
Colorado	4.11%	4.48%	16.58% *	10.27% *	12.19%	4.19%
Idaho	3.90%	4.84%	9.99%	11.14%	8.72%	4.52%
Montana	3.83%	5.26%	8.63% *	10.45% *	9.99%	4.37%
Nevada	3.55%	4.53%	7.31% *	8.45%	7.47%	4.08%
New Mexico	3.72%	4.68%	9.74%	8.71%	6.20%	4.74%
Utah	3.91%	4.64%	10.19% *	10.70%	8.51%	4.38%
Wyoming	4.15%	4.78%	11.45%	11.09%	11.20%	4.47%
Pacific:						
Alaska	3.99%	4.58%	10.98%	9.01% *	11.18%	4.32%
California	1.88%	2.28%	5.81%	4.88%	4.78%	2.07%
Hawaii	3.31%	4.20%	7.97%	7.24%	6.98%	3.82%
Oregon	3.79%	4.64%	10.02%	11.50% *	9.20%	4.10%
Washington	3.69%	4.48%	10.38%	9.71%	10.98%	3.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 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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