

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, 2019

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	39.4%	38.9%	35.8%	45.2%	50.1%	36.9%
New England:						
Connecticut	38.5%	44.6%	19.8% *	30.1%	40.2%	38.3%
Maine	28.9%	32.4%	20.2% *	23.0% *	39.7% *	27.2%
Massachusetts	33.3%	29.6%	33.4% *	43.6%	69.8%	30.5%
New Hampshire	40.0%	36.2%	51.5%	46.7%	55.6%	36.7%
Rhode Island	34.0%	33.2%	35.8% *	37.1% *	46.8%	32.5%
Vermont	45.2%	46.9%	29.2% *	51.9%	42.2%	45.5%
Middle Atlantic:						
New Jersey	36.9%	38.9%	33.2%	32.5%	41.1%	36.2%
New York	32.4%	31.6%	28.4%	42.1%	48.0%	29.9%
Pennsylvania	39.2%	38.5%	28.5%	52.6%	59.2%	34.1%
East North Central:						
Illinois	39.0%	37.4%	44.5%	44.7%	56.9%	36.3%
Indiana	50.8%	52.3%	35.2% *	54.1%	58.5%	48.5%
Michigan	37.1%	36.6%	28.9% *	51.6%	51.5%	32.2%
Ohio	43.7%	44.1%	43.9%	41.2%	49.5%	42.0%
Wisconsin	40.9%	46.0%	25.9% *	28.8%	41.3%	40.8%
West North Central:						
Iowa	38.1%	39.7%	27.4%	38.2%	41.2%	37.2%
Kansas	39.6%	36.9%	30.2% *	54.7%	49.8%	36.8%
Minnesota	39.2%	38.4%	28.8% *	56.3%	54.8%	36.6%
Missouri	44.2%	41.9%	53.3%	47.0%	52.6%	41.4%
Nebraska	48.0%	50.2%	38.8% *	42.9%	57.7%	46.3%
North Dakota	33.7%	34.6%	29.8% *	34.5%	38.7%	32.7%
South Dakota	27.9%	28.5%	31.1%	21.8% *	12.8% *	31.3%
South Atlantic:						
Delaware	51.1%	50.3%	55.7%	50.8%	77.7%	46.0%
District of Columbia	29.3%	29.3%	11.7% *	51.9%	--	28.2%
Florida	42.0%	39.2%	32.3% *	62.8%	71.5%	35.1%
Georgia	46.5%	44.3%	46.6%	54.8%	59.1%	41.6%
Maryland	37.1%	31.7%	43.2% *	59.0%	45.6%	35.9%
North Carolina	40.7%	39.2%	36.6%	55.3%	59.9%	34.0%
South Carolina	40.3%	40.2%	43.1%	39.3%	54.2%	36.5%
Virginia	48.0%	45.9%	82.2%	34.7%	42.6%	49.6%
West Virginia	44.9%	46.9%	42.0%	40.3%	48.7%	42.8%
East South Central:						
Alabama	41.7%	40.6%	39.0% *	53.3%	47.4%	39.7%
Kentucky	45.6%	42.1%	62.2%	42.7%	43.7%	46.5%
Mississippi	46.7%	45.4%	--	50.5%	52.2%	44.5%
Tennessee	50.9%	55.1%	30.1% *	50.7%	49.8%	51.3%
West South Central:						
Arkansas	37.0%	38.3%	30.7% *	37.5%	36.2%	37.4%
Louisiana	42.8%	37.7%	59.5%	42.6%	52.3%	38.0%
Oklahoma	34.1%	31.9%	45.0%	33.7% *	33.6%	34.4%
Texas	44.3%	40.7%	58.5%	52.6%	53.0%	41.3%
Mountain:						
Arizona	46.6%	48.8%	--	37.3%	36.8%	48.7%
Colorado	40.9%	40.9%	28.2% *	47.9%	49.0%	39.5%
Idaho	36.4%	36.0%	27.9% *	49.6% *	29.9% *	37.9%
Montana	31.6%	31.8%	33.8% *	26.9% *	22.4% *	32.7%
Nevada	39.7%	36.6%	32.6% *	58.8%	48.1%	37.8%
New Mexico	49.4%	49.7%	34.6%	64.6%	52.8%	48.0%
Utah	38.5%	35.7%	48.4%	40.0%	47.2%	36.8%
Wyoming	51.0%	49.1%	47.9%	76.4%	65.6%	48.2%
Pacific:						
Alaska	44.6%	45.4%	27.8% *	53.3%	42.0%	45.0%
California	31.2%	31.8%	18.0% *	41.8%	38.6%	30.1%
Hawaii	28.1%	27.1%	30.4% *	30.1%	16.9% *	30.8%
Oregon	32.2%	41.0%	15.4% *	13.1% *	18.5% *	33.9%
Washington	40.9%	39.3%	64.1%	37.6%	47.0%	40.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 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, 2019

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	0.62%	0.76%	1.90%	1.70%	1.57%	0.69%
New England:						
Connecticut	4.01%	5.11%	9.46% *	8.28%	11.30%	4.34%
Maine	3.35%	4.43%	7.61% *	7.42% *	12.24% *	3.27%
Massachusetts	4.00%	4.72%	10.85% *	10.00%	12.69%	4.02%
New Hampshire	3.85%	4.73%	11.26%	9.79%	11.78%	4.10%
Rhode Island	4.98%	6.12%	12.69% *	11.96% *	13.48%	5.41%
Vermont	3.85%	4.65%	12.01% *	10.94%	11.82%	4.18%
Middle Atlantic:						
New Jersey	3.45%	4.42%	9.52%	9.49%	9.88%	3.84%
New York	2.44%	3.10%	6.15%	6.38%	8.79%	2.46%
Pennsylvania	2.91%	3.73%	7.90%	8.41%	8.69%	3.21%
East North Central:						
Illinois	2.91%	3.39%	10.28%	8.85%	7.81%	3.11%
Indiana	3.77%	4.51%	11.56% *	9.30%	7.84%	4.40%
Michigan	3.34%	3.98%	9.92% *	9.52%	8.56%	3.51%
Ohio	3.72%	4.40%	10.30%	11.20%	7.60%	4.36%
Wisconsin	3.35%	4.20%	9.66% *	7.58%	7.99%	3.95%
West North Central:						
Iowa	3.70%	4.60%	8.12%	11.22%	10.78%	3.95%
Kansas	4.02%	4.99%	12.17% *	8.91%	8.09%	4.77%
Minnesota	3.80%	5.40%	8.75% *	10.22%	11.94%	4.22%
Missouri	3.65%	4.65%	11.41%	8.04%	7.74%	4.19%
Nebraska	4.51%	5.37%	12.82% *	11.67%	10.13%	5.13%
North Dakota	3.18%	4.06%	9.19% *	7.90%	8.28%	3.63%
South Dakota	3.27%	3.97%	8.42%	8.69% *	4.75% *	3.88%
South Atlantic:						
Delaware	4.11%	4.97%	12.80%	11.33%	8.53%	4.30%
District of Columbia	3.68%	4.01%	7.31% *	14.05%	--	3.55%
Florida	3.15%	3.68%	10.65% *	9.25%	6.29%	3.45%
Georgia	4.68%	5.89%	11.71%	10.73%	8.69%	5.89%
Maryland	3.97%	4.23%	13.99% *	9.59%	9.99%	4.36%
North Carolina	3.32%	4.18%	8.75%	9.43%	6.83%	3.74%
South Carolina	3.69%	4.62%	11.93%	9.38%	8.31%	4.23%
Virginia	3.60%	4.49%	7.94%	7.58%	8.53%	4.08%
West Virginia	4.10%	4.88%	11.78%	10.44%	6.99%	5.25%
East South Central:						
Alabama	3.51%	4.18%	12.48% *	8.57%	6.82%	4.34%
Kentucky	4.14%	4.90%	9.81%	10.90%	8.52%	4.82%
Mississippi	4.27%	4.89%	--	10.89%	8.18%	5.17%
Tennessee	4.07%	4.57%	12.67% *	11.20%	8.75%	4.74%
West South Central:						
Arkansas	4.20%	5.08%	9.59% *	10.75%	6.68%	5.32%
Louisiana	4.15%	4.41%	12.57%	11.13%	8.84%	4.44%
Oklahoma	3.46%	3.90%	11.84%	12.33% *	7.21%	4.25%
Texas	2.49%	2.97%	7.54%	6.16%	4.63%	3.02%
Mountain:						
Arizona	4.74%	5.44%	--	9.35%	10.57%	5.47%
Colorado	4.19%	5.02%	12.02% *	10.24%	10.97%	4.62%
Idaho	4.13%	5.29%	10.74% *	15.01% *	9.37% *	4.82%
Montana	3.93%	4.62%	11.13% *	12.72% *	7.94% *	4.30%
Nevada	4.62%	6.12%	11.34% *	8.99%	7.47%	5.52%
New Mexico	3.90%	4.92%	10.02%	12.10%	8.86%	4.66%
Utah	4.41%	4.99%	13.13%	10.11%	10.14%	4.92%
Wyoming	4.07%	4.58%	11.89%	8.71%	9.43%	4.40%
Pacific:						
Alaska	4.48%	5.35%	10.52% *	10.53%	11.57%	4.81%
California	2.38%	2.99%	5.88% *	7.13%	8.25%	2.56%
Hawaii	3.57%	4.50%	10.23% *	7.66%	6.36% *	4.16%
Oregon	3.65%	5.12%	5.63% *	5.83% *	9.99% *	3.96%
Washington	4.16%	4.71%	13.41%	11.08%	14.02%	4.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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