

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, 2020

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	41.9%	41.9%	44.1%	39.3%	46.5%	40.9%
New England:						
Connecticut	43.4%	46.1%	39.7% *	33.5%	40.1% *	43.6%
Maine	38.2%	38.8%	47.6%	29.3% *	32.6% *	39.2%
Massachusetts	40.5%	42.2%	42.1%	28.0% *	--	40.6%
New Hampshire	36.0%	40.4%	42.7%	18.1% *	23.8% *	37.5%
Rhode Island	45.0%	46.8%	45.3%	36.0%	45.6%	45.0%
Vermont	46.4%	49.2%	44.2%	27.7% *	--	48.1%
Middle Atlantic:						
New Jersey	31.5%	36.5%	32.7% *	13.9% *	--	35.9%
New York	36.7%	37.9%	23.2%	43.9%	37.3%	36.6%
Pennsylvania	38.4%	34.9%	51.9%	39.8%	38.5%	38.3%
East North Central:						
Illinois	45.6%	47.8%	51.0%	25.5%	55.9%	43.6%
Indiana	57.9%	60.9%	53.6%	46.9%	61.7%	56.9%
Michigan	42.0%	39.7%	51.5%	42.5%	37.0%	43.3%
Ohio	44.9%	48.1%	30.1%	46.4%	42.1%	46.0%
Wisconsin	50.4%	53.6%	40.3%	43.1%	43.6%	51.5%
West North Central:						
Iowa	40.3%	41.8%	25.4%	45.6%	36.7%	41.5%
Kansas	46.1%	47.7%	35.9% *	48.9%	55.4%	42.8%
Minnesota	42.6%	43.7%	34.3% *	43.2% *	27.5% *	44.0%
Missouri	44.4%	46.7%	45.6% *	35.3%	38.3%	46.7%
Nebraska	46.1%	46.4%	58.8%	24.7% *	38.7%	47.4%
North Dakota	39.3%	41.1%	44.6% *	26.7%	32.9% *	40.5%
South Dakota	40.2%	44.4%	25.2% *	36.4%	40.6%	40.2%
South Atlantic:						
Delaware	49.6%	46.8%	51.6%	62.8%	59.9%	47.5%
District of Columbia	43.2%	42.7%	51.6%	--	--	42.1%
Florida	45.9%	41.3%	77.2%	57.4%	66.1%	40.9%
Georgia	57.8%	50.5%	90.2%	44.7%	63.0%	55.8%
Maryland	49.0%	48.9%	55.9%	42.0%	32.6% *	52.1%
North Carolina	55.4%	55.9%	63.1%	46.0%	63.1%	52.7%
South Carolina	47.6%	46.2%	59.9%	46.2%	59.9%	43.9%
Virginia	43.8%	42.2%	71.5%	32.6%	45.9%	43.3%
West Virginia	43.4%	40.5%	61.5%	31.2% *	47.0%	40.2%
East South Central:						
Alabama	37.3%	34.5%	44.2%	46.5%	33.9%	38.9%
Kentucky	50.5%	42.3%	69.9%	72.3%	62.8%	46.8%
Mississippi	51.2%	48.4%	55.0%	61.6%	40.5%	55.0%
Tennessee	46.0%	49.3%	34.7% *	40.6%	48.0%	44.8%
West South Central:						
Arkansas	48.1%	48.3%	58.1%	31.6% *	66.1%	39.1%
Louisiana	43.1%	38.2%	66.2%	49.4%	57.8%	38.6%
Oklahoma	46.2%	48.3%	45.5% *	31.6% *	44.6%	46.8%
Texas	46.9%	49.7%	34.4%	42.6%	44.5%	47.7%
Mountain:						
Arizona	44.0%	42.8%	48.5% *	46.9%	57.5%	42.0%
Colorado	40.1%	40.3%	41.8% *	35.6% *	38.3% *	40.5%
Idaho	37.5%	31.2%	67.1%	44.4%	43.4%	36.4%
Montana	35.7%	32.9%	38.3%	44.8% *	28.5% *	37.3%
Nevada	28.0%	28.9%	39.1% *	10.4% *	36.8%	25.8%
New Mexico	36.5%	36.3%	32.4% *	40.7%	28.6%	39.4%
Utah	42.1%	44.1%	49.3%	24.8% *	57.3%	39.1%
Wyoming	54.0%	53.2%	52.9%	--	55.8%	53.7%
Pacific:						
Alaska	43.3%	44.0%	51.6%	28.5% *	31.5% *	44.8%
California	28.2%	27.9%	29.2%	28.5%	34.3% *	27.7%
Hawaii	32.2%	31.1%	39.9%	25.3% *	42.6%	29.8%
Oregon	39.8%	39.2%	36.5%	47.7%	38.5% *	39.9%
Washington	38.0%	36.3%	42.0%	48.8%	95.5%	34.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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, 2020

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	0.66%	0.79%	2.13%	1.85%	1.70%	0.74%
New England:						
Connecticut	3.63%	4.55%	12.31% *	8.86%	12.32% *	3.84%
Maine	3.79%	4.47%	13.69%	9.81% *	11.18% *	4.00%
Massachusetts	4.02%	4.94%	11.88%	9.22% *	--	4.10%
New Hampshire	3.74%	4.61%	10.41%	7.42% *	10.42% *	4.00%
Rhode Island	4.25%	5.23%	10.57%	10.33%	13.27%	4.45%
Vermont	3.94%	4.73%	11.44%	11.32% *	--	4.05%
Middle Atlantic:						
New Jersey	3.47%	4.03%	13.56% *	9.63% *	--	3.68%
New York	2.54%	3.13%	6.60%	7.06%	8.25%	2.72%
Pennsylvania	3.16%	3.44%	10.52%	9.40%	8.62%	3.48%
East North Central:						
Illinois	2.81%	3.30%	9.45%	6.77%	8.08%	3.10%
Indiana	3.97%	4.67%	10.34%	12.38%	7.71%	4.72%
Michigan	3.79%	4.26%	11.88%	10.94%	8.60%	4.31%
Ohio	3.49%	4.51%	8.28%	8.86%	7.32%	4.22%
Wisconsin	3.98%	4.94%	10.80%	8.71%	9.06%	4.33%
West North Central:						
Iowa	3.53%	4.61%	7.19%	9.97%	7.85%	4.18%
Kansas	4.32%	5.32%	11.32% *	11.13%	7.94%	5.27%
Minnesota	4.28%	5.18%	10.33% *	13.08% *	9.71% *	4.63%
Missouri	3.42%	4.09%	13.74% *	9.19%	7.41%	4.15%
Nebraska	3.77%	4.62%	9.90%	8.33% *	11.60%	4.18%
North Dakota	3.23%	3.78%	13.77% *	7.90%	9.94% *	3.46%
South Dakota	3.97%	4.69%	11.36% *	9.96%	8.79%	4.50%
South Atlantic:						
Delaware	4.38%	5.47%	11.40%	10.10%	10.17%	5.01%
District of Columbia	4.23%	4.61%	14.65%	--	--	4.35%
Florida	3.80%	4.52%	9.50%	9.15%	5.75%	4.53%
Georgia	4.00%	4.90%	4.75%	11.01%	8.22%	4.82%
Maryland	4.68%	5.47%	12.72%	11.49%	10.33% *	4.88%
North Carolina	3.85%	4.65%	10.74%	9.80%	7.46%	4.63%
South Carolina	3.86%	4.47%	12.68%	9.73%	8.32%	4.49%
Virginia	3.83%	4.40%	9.95%	8.40%	8.24%	4.43%
West Virginia	4.23%	5.26%	9.36%	10.01% *	6.64%	5.67%
East South Central:						
Alabama	3.60%	4.09%	12.52%	11.04%	6.38%	4.70%
Kentucky	4.00%	4.79%	9.46%	11.29%	9.15%	4.64%
Mississippi	3.66%	4.55%	11.95%	10.16%	7.37%	4.65%
Tennessee	3.52%	4.19%	12.55% *	10.33%	6.79%	4.48%
West South Central:						
Arkansas	3.96%	4.69%	13.55%	10.73% *	6.34%	5.17%
Louisiana	3.84%	4.42%	11.66%	12.43%	8.93%	4.43%
Oklahoma	3.64%	4.09%	13.81% *	12.29% *	8.54%	4.38%
Texas	2.92%	3.22%	9.55%	8.53%	6.27%	3.40%
Mountain:						
Arizona	4.74%	5.76%	15.13% *	9.55%	10.07%	5.25%
Colorado	4.47%	5.20%	13.12% *	12.61% *	15.66% *	4.67%
Idaho	4.23%	4.45%	11.76%	13.13%	10.14%	4.64%
Montana	4.02%	5.02%	9.27%	13.85% *	10.93% *	4.46%
Nevada	4.20%	4.95%	13.33% *	6.53% *	9.38%	4.71%
New Mexico	3.92%	4.68%	11.58% *	10.54%	7.57%	4.59%
Utah	4.19%	5.61%	9.17%	9.64% *	9.31%	4.76%
Wyoming	3.96%	4.41%	11.41%	--	10.81%	4.24%
Pacific:						
Alaska	4.52%	5.33%	12.97%	10.98% *	13.25% *	4.87%
California	2.45%	2.89%	6.78%	7.87%	13.07% *	2.43%
Hawaii	4.44%	5.33%	10.48%	12.02% *	11.86%	4.69%
Oregon	3.61%	4.15%	10.65%	12.93%	14.80% *	3.78%
Washington	3.87%	4.46%	12.22%	11.63%	4.64%	3.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 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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