

Table VIII.D.1(2004) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	10,006	9,804	9,579	9,922	10,355
New England:					
Connecticut	11,035	10,252	10,335	12,208	10,741
Maine	10,823	8,774	10,729	11,078	11,444
Massachusetts	10,559	11,789	10,690	10,088	10,347
New Hampshire	11,156	9,824	10,731	10,717	12,018
Rhode Island	10,220	10,491	10,745	10,805	9,539
Vermont	10,690	10,206	10,735	11,288	10,261
Middle Atlantic:					
New Jersey	11,425	12,579	9,140	11,603	11,593
New York	10,397	9,190	9,858	10,085	11,238
Pennsylvania	9,987	10,071	9,339	9,538	10,557
East North Central:					
Illinois	10,357	10,114	10,086	10,669	10,304
Indiana	9,869	9,287	10,588	9,240	10,144
Michigan	9,763	10,090	9,475	10,519	9,093
Ohio	9,590	9,300	9,622	9,741	9,540
Wisconsin	10,146	8,828	10,833	9,779	10,397
West North Central:					
Iowa	9,422	7,969	9,528	9,364	9,646
Kansas	9,482	8,770	8,175	9,711	10,047
Minnesota	10,307	9,316	9,061	11,542	10,233
Missouri	9,212	8,751	9,421	9,170	9,188
Nebraska	9,606	9,143	9,183	10,049	9,557
North Dakota	7,800	9,488	6,450	8,647	7,802
South Dakota	10,023	10,540	9,364	9,366	10,581
South Atlantic:					
Delaware	10,589	10,479	10,672	9,905	11,184
District of Columbia	11,742	10,882	10,461	11,919	12,820
Florida	10,444	10,274	10,038	10,305	10,835
Georgia	9,317	9,009	8,142	9,443	9,875
Maryland	9,855	9,617	9,822	10,557	9,244
North Carolina	10,241	11,850	10,337	8,739	10,835
South Carolina	9,977	9,273	10,655	9,948	9,843
Virginia	10,230	10,085	9,700	10,241	10,563
West Virginia	9,592	8,918	9,676	10,364	9,156
East South Central:					
Alabama	9,322	10,966	8,600	9,265	8,931
Kentucky	9,887	9,105	9,961	9,401	10,433
Mississippi	9,188	8,522	9,239	9,565	9,105
Tennessee	10,541	9,337	10,723	10,767	10,632
West South Central:					
Arkansas	8,383	7,415	7,750	9,055	8,562
Louisiana	10,211	10,494	8,985	10,984	10,000
Oklahoma	9,439	7,993	9,174	9,222	10,017
Texas	10,110	9,216	9,181	9,935	10,742
Mountain:					
Arizona	8,979	9,847	8,703	9,548	8,501
Colorado	10,228	10,309	9,741	9,852	10,652
Idaho	8,908	5,718	8,888	9,669	8,795
Montana	9,034	8,212	9,828	9,391	8,707
Nevada	9,970	11,013	9,281	9,190	10,612
New Mexico	9,623	9,509	8,127	8,590	11,191
Utah	8,654	8,539	8,825	9,269	8,267
Wyoming	9,687	8,510	9,966	9,666	9,728
Pacific:					
Alaska	10,361	11,224	9,317	10,548	10,412
California	9,557	9,340	8,962	9,495	9,985
Hawaii	8,580	8,899	9,302	8,384	8,074
Oregon	9,906	8,076	10,672	9,244	10,381
Washington	10,217	7,823	10,302	9,816	10,817

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.D.1(2004) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2004

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	28.25	168.75	76.81	85.35	99.52
New England:					
Connecticut	183.46	825.54	514.55	470.34	499.82
Maine	286.63	969.16	503.36	445.95	520.62
Massachusetts	184.67	501.95	318.52	464.43	459.14
New Hampshire	284.10	1,054.89	730.80	446.75	192.35
Rhode Island	375.94	601.83	348.46	657.53	756.42
Vermont	254.61	1,283.70	251.57	411.40	699.57
Middle Atlantic:					
New Jersey	291.89	894.97	583.79	542.09	434.47
New York	189.19	428.55	326.74	380.08	241.10
Pennsylvania	290.39	425.03	259.11	457.54	415.60
East North Central:					
Illinois	242.61	919.98	425.72	324.37	470.99
Indiana	190.02	527.77	632.91	339.89	446.83
Michigan	198.85	488.35	309.79	226.00	436.58
Ohio	182.09	471.41	365.20	405.69	390.06
Wisconsin	286.13	1,432.39	762.57	424.50	880.14
West North Central:					
Iowa	222.46	1,394.10	358.72	325.30	383.64
Kansas	215.57	590.72	842.54	350.72	420.28
Minnesota	522.67	372.16	641.27	720.46	540.24
Missouri	195.88	1,079.24	441.15	270.67	333.23
Nebraska	170.06	656.60	600.70	412.06	545.65
North Dakota	327.32	898.55	928.20	462.51	1,193.14
South Dakota	321.65	857.69	355.28	748.82	1,402.90
South Atlantic:					
Delaware	313.07	770.45	813.73	629.05	436.97
District of Columbia	355.35	615.36	451.36	747.87	518.58
Florida	204.50	579.83	521.96	493.21	392.71
Georgia	193.83	1,505.03	884.84	371.43	277.38
Maryland	312.65	569.41	371.69	687.79	771.85
North Carolina	453.85	1,404.98	426.27	508.69	407.21
South Carolina	167.87	610.47	689.55	614.34	403.08
Virginia	287.26	701.28	678.88	724.63	419.06
West Virginia	394.14	981.24	538.41	468.21	553.45
East South Central:					
Alabama	342.69	1,918.18	329.25	347.68	336.53
Kentucky	270.10	1,067.86	343.64	415.97	640.97
Mississippi	409.24	1,140.59	782.64	475.98	599.24
Tennessee	364.75	668.16	531.69	709.63	391.28
West South Central:					
Arkansas	342.84	1,047.88	459.71	512.62	447.34
Louisiana	389.73	2,007.77	714.60	726.94	582.63
Oklahoma	261.28	576.82	591.56	390.93	524.58
Texas	236.25	450.88	681.87	313.08	216.80
Mountain:					
Arizona	258.88	711.05	524.67	339.35	775.93
Colorado	308.19	1,505.42	611.58	562.92	403.40
Idaho	317.90	1,484.63	811.68	436.53	419.24
Montana	304.98	1,636.92	1,886.25	730.94	436.77
Nevada	369.20	949.89	247.01	545.61	568.18
New Mexico	514.08	1,225.28	413.03	423.20	761.65
Utah	224.23	1,009.55	288.66	335.34	463.28
Wyoming	341.92	1,009.16	524.21	733.50	595.98
Pacific:					
Alaska	492.90	1,182.40	867.77	1,144.43	655.28
California	158.58	593.65	344.67	263.25	209.67
Hawaii	233.54	969.11	302.48	368.64	433.22
Oregon	384.09	885.98	520.39	632.39	517.68
Washington	365.74	1,296.88	851.72	484.81	347.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.