

**Table VIII.D.3(2008) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	27.6%	33.0%	30.9%	27.5%	25.0%
New England:					
Connecticut	22.9%	29.7%	23.5%	23.4%	20.1%
Maine	30.7%	30.4%	29.4%	29.7%	32.0%
Massachusetts	24.4%	24.9%	34.9%	24.3%	20.7%
New Hampshire	28.9%	33.4%	28.2%	29.0%	28.1%
Rhode Island	22.1%	33.4%	26.6%	21.8%	18.4%
Vermont	26.2%	21.1%	37.6%	26.9%	22.4%
Middle Atlantic:					
New Jersey	25.7%	34.4%	23.0%	26.2%	23.4%
New York	26.3%	28.0%	24.2%	25.3%	28.0%
Pennsylvania	24.1%	26.0%	26.8%	22.8%	23.5%
East North Central:					
Illinois	26.7%	30.2%	31.8%	28.5%	22.8%
Indiana	18.3%	28.1%	22.2%	22.7%	13.2%
Michigan	22.3%	35.7%	25.3%	18.0%	21.2%
Ohio	23.1%	30.8%	36.1%	19.3%	20.1%
Wisconsin	25.5%	28.8%	26.6%	27.7%	22.4%
West North Central:					
Iowa	23.1%	25.8%	28.4%	23.7%	19.7%
Kansas	25.3%	32.6%	33.6%	26.8%	20.5%
Minnesota	24.0%	29.5%	33.3%	25.7%	20.6%
Missouri	25.9%	29.5%	26.7%	30.2%	22.0%
Nebraska	27.2%	25.3%	30.3%	28.9%	24.9%
North Dakota	30.3%	29.3%	34.1%	25.1%	33.6%
South Dakota	30.8%	36.5%	34.6%	32.6%	27.4%
South Atlantic:					
Delaware	25.2%	35.2%	25.1%	26.0%	22.2%
District of Columbia	28.6%	25.6%	32.8%	24.2%	30.3%
Florida	34.8%	37.1%	31.4%	32.3%	37.0%
Georgia	32.7%	42.8%	31.1%	31.4%	32.5%
Maryland	31.3%	25.5%	31.6%	30.0%	33.4%
North Carolina	33.4%	45.9%	28.3%	36.5%	28.8%
South Carolina	28.0%	34.7%	30.1%	27.7%	26.4%
Virginia	32.3%	40.4%	33.4%	31.9%	30.5%
West Virginia	23.7%	51.2%	37.0%	25.3%	16.5%
East South Central:					
Alabama	29.4%	44.2%	33.3%	27.4%	27.2%
Kentucky	25.4%	44.9%	27.5%	25.6%	20.9%
Mississippi	30.4%	30.4%	35.4%	29.0%	29.8%
Tennessee	27.4%	26.2%	35.1%	24.4%	27.9%
West South Central:					
Arkansas	27.5%	21.6%	32.3%	29.0%	28.1%
Louisiana	32.2%	31.6%	34.7%	37.6%	27.5%
Oklahoma	32.7%	30.0%	30.0%	33.5%	33.5%
Texas	32.4%	38.9%	42.6%	34.0%	25.5%
Mountain:					
Arizona	33.6%	32.7%	43.3%	34.7%	30.9%
Colorado	34.7%	42.5%	30.7%	38.6%	31.6%
Idaho	23.6%	16.5% *	38.6%	22.8%	25.1%
Montana	33.4%	42.2%	34.4%	36.5%	30.8%
Nevada	31.1%	32.0%	40.7%	26.1%	29.3%
New Mexico	33.3%	29.4%	40.3%	45.1%	25.3%
Utah	23.4%	23.4%	22.2%	25.1%	23.3%
Wyoming	24.0%	33.1%	27.9%	29.6%	18.4%
Pacific:					
Alaska	24.3%	33.0%	29.5%	27.6%	19.0%
California	27.7%	33.9%	30.8%	28.5%	24.4%
Hawaii	23.5%	32.1%	36.3%	26.2%	16.0%
Oregon	26.2%	37.1%	37.5%	25.4%	20.2%
Washington	25.0%	25.9%	34.9%	23.9%	21.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.

**Table VIII.D.3(2008) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.40%	1.04%	1.08%	0.28%	0.53%
New England:					
Connecticut	2.09%	4.29%	3.04%	2.13%	3.40%
Maine	1.68%	3.93%	6.68%	2.28%	4.36%
Massachusetts	1.00%	2.75%	3.12%	2.28%	1.44%
New Hampshire	1.65%	4.21%	2.35%	2.72%	4.28%
Rhode Island	1.90%	3.28%	2.84%	4.21%	2.88%
Vermont	1.96%	3.49%	3.91%	2.99%	2.54%
Middle Atlantic:					
New Jersey	2.91%	4.88%	4.69%	3.54%	4.73%
New York	1.91%	2.38%	1.96%	2.35%	2.93%
Pennsylvania	1.03%	2.92%	2.07%	1.37%	2.34%
East North Central:					
Illinois	0.86%	2.05%	3.91%	3.84%	1.27%
Indiana	1.97%	6.65%	1.45%	1.86%	3.51%
Michigan	1.38%	3.39%	2.43%	3.84%	2.37%
Ohio	1.96%	3.47%	4.99%	2.21%	1.64%
Wisconsin	1.56%	3.37%	2.29%	2.19%	3.03%
West North Central:					
Iowa	1.83%	3.55%	5.35%	1.92%	3.00%
Kansas	1.49%	4.31%	2.39%	2.64%	3.32%
Minnesota	1.78%	1.88%	3.87%	2.28%	2.06%
Missouri	0.90%	6.01%	3.72%	2.15%	1.07%
Nebraska	1.00%	3.25%	2.63%	2.10%	1.62%
North Dakota	1.53%	4.44%	3.03%	2.19%	3.53%
South Dakota	1.36%	7.87%	3.10%	5.50%	1.81%
South Atlantic:					
Delaware	2.56%	5.68%	2.54%	4.28%	2.20%
District of Columbia	1.88%	2.51%	3.69%	5.12%	2.81%
Florida	1.97%	2.41%	6.93%	2.34%	3.21%
Georgia	2.50%	5.51%	3.47%	2.78%	5.84%
Maryland	2.12%	4.47%	3.94%	5.27%	4.61%
North Carolina	2.26%	5.81%	4.64%	3.70%	4.41%
South Carolina	1.31%	4.48%	3.62%	5.22%	2.74%
Virginia	1.42%	4.44%	3.44%	4.55%	2.87%
West Virginia	2.99%	11.47%	4.67%	5.64%	3.31%
East South Central:					
Alabama	1.74%	4.90%	2.65%	3.33%	2.70%
Kentucky	1.88%	4.07%	4.21%	1.55%	2.75%
Mississippi	2.00%	6.53%	6.15%	3.09%	4.31%
Tennessee	1.53%	4.29%	3.31%	2.79%	2.39%
West South Central:					
Arkansas	3.53%	5.10%	7.76%	4.51%	4.74%
Louisiana	2.27%	5.65%	5.92%	3.16%	2.75%
Oklahoma	3.25%	5.11%	3.30%	5.64%	5.52%
Texas	1.62%	3.59%	3.66%	2.40%	2.59%
Mountain:					
Arizona	2.03%	3.57%	3.77%	3.11%	4.14%
Colorado	2.56%	6.87%	3.67%	3.71%	3.51%
Idaho	2.85%	7.31% *	3.72%	4.31%	4.11%
Montana	2.73%	7.45%	4.78%	4.92%	4.66%
Nevada	2.61%	4.99%	3.91%	3.45%	4.15%
New Mexico	3.68%	5.81%	7.73%	6.71%	2.53%
Utah	1.64%	3.38%	2.74%	2.35%	2.80%
Wyoming	1.80%	6.41%	8.11%	2.57%	3.43%
Pacific:					
Alaska	1.19%	5.82%	3.99%	3.72%	2.84%
California	1.08%	2.60%	2.02%	2.29%	1.52%
Hawaii	2.22%	5.04%	4.57%	3.10%	3.34%
Oregon	1.43%	4.98%	4.88%	2.74%	1.91%
Washington	2.40%	3.07%	3.48%	3.40%	3.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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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