

**Table VIII.D.1(2012) 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, 2012**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 15,473 | 14,780                  | 14,431                  | 15,269                  | 16,188                  |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 16,891 | 17,054                  | 17,285                  | 16,979                  | 16,618                  |
| Maine                | 16,203 | 16,258                  | 15,399                  | 16,009                  | 16,533                  |
| Massachusetts        | 17,129 | 16,996                  | 16,279                  | 18,358                  | 16,654                  |
| New Hampshire        | 16,372 | 13,540                  | 15,425                  | 15,510                  | 18,373                  |
| Rhode Island         | 15,863 | 17,245                  | 15,823                  | 16,214                  | 15,354                  |
| Vermont              | 15,093 | 13,324                  | 13,810                  | 15,648                  | 15,556                  |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 16,947 | 16,074                  | 16,340                  | 16,692                  | 17,580                  |
| New York             | 16,924 | 15,471                  | 14,872                  | 15,839                  | 19,334                  |
| Pennsylvania         | 15,369 | 14,470                  | 14,879                  | 14,964                  | 15,976                  |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 15,753 | 14,570                  | 14,178                  | 15,523                  | 16,815                  |
| Indiana              | 15,461 | 14,107                  | 15,055                  | 16,465                  | 15,234                  |
| Michigan             | 14,397 | 13,636                  | 13,230                  | 15,778                  | 14,138                  |
| Ohio                 | 15,455 | 14,144                  | 13,780                  | 15,344                  | 16,438                  |
| Wisconsin            | 16,248 | 15,334                  | 15,749                  | 15,220                  | 17,258                  |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 14,310 | 15,779                  | 13,191                  | 13,601                  | 15,066                  |
| Kansas               | 13,750 | 12,229                  | 13,168                  | 12,950                  | 15,267                  |
| Minnesota            | 15,408 | 15,998                  | 13,767                  | 15,828                  | 15,608                  |
| Missouri             | 14,986 | 15,642                  | 14,176                  | 14,609                  | 15,432                  |
| Nebraska             | 14,472 | 15,302                  | 12,745                  | 14,672                  | 14,846                  |
| North Dakota         | 14,348 | 12,335                  | 14,158                  | 14,979                  | 14,209                  |
| South Dakota         | 14,999 | 12,457                  | 14,613                  | 14,387                  | 16,025                  |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 15,599 | 14,790                  | 14,104                  | 15,075                  | 16,663                  |
| District of Columbia | 17,206 | 15,859                  | 15,881                  | 17,668                  | 17,875                  |
| Florida              | 15,471 | 14,226                  | 14,526                  | 15,461                  | 16,294                  |
| Georgia              | 14,646 | 14,670                  | 13,603                  | 14,658                  | 15,142                  |
| Maryland             | 15,239 | 14,746                  | 14,847                  | 14,794                  | 15,815                  |
| North Carolina       | 15,606 | 15,481                  | 12,969                  | 14,606                  | 17,321                  |
| South Carolina       | 14,285 | 14,601                  | 12,842                  | 12,822                  | 15,823                  |
| Virginia             | 15,376 | 11,969                  | 15,380                  | 15,737                  | 15,803                  |
| West Virginia        | 15,640 | 15,133                  | 12,070                  | 16,533                  | 16,986                  |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 12,764 | 13,570                  | 14,584                  | 11,690                  | 12,676                  |
| Kentucky             | 15,734 | 13,427                  | 14,246                  | 14,876                  | 17,298                  |
| Mississippi          | 14,172 | 8,972                   | 13,586                  | 14,089                  | 15,943                  |
| Tennessee            | 14,888 | 14,236                  | 14,292                  | 14,854                  | 15,288                  |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 13,295 | 12,898                  | 11,085                  | 13,118                  | 14,363                  |
| Louisiana            | 15,091 | 15,467                  | 11,890                  | 15,711                  | 15,549                  |
| Oklahoma             | 13,554 | 13,904                  | 10,960                  | 14,004                  | 14,427                  |
| Texas                | 14,616 | 15,298                  | 13,091                  | 14,840                  | 14,927                  |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 15,250 | 15,247                  | 15,127                  | 14,784                  | 15,482                  |
| Colorado             | 16,037 | 14,357                  | 17,403                  | 16,015                  | 15,684                  |
| Idaho                | 14,057 | 13,121                  | 12,860                  | 14,087                  | 14,632                  |
| Montana              | 14,704 | 13,005                  | 14,146                  | 14,972                  | 14,822                  |
| Nevada               | 12,904 | 14,191                  | 12,238                  | 10,079                  | 14,740                  |
| New Mexico           | 15,880 | 12,644                  | 14,133                  | 13,184                  | 17,616                  |
| Utah                 | 14,558 | 13,722                  | 14,237                  | 14,033                  | 15,184                  |
| Wyoming              | 15,598 | 14,760                  | 14,876                  | 15,512                  | 15,844                  |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 17,902 | 15,344                  | 16,598                  | 19,604                  | 17,808                  |
| California           | 15,898 | 15,699                  | 14,903                  | 15,353                  | 16,687                  |
| Hawaii               | 14,722 | 13,743                  | 14,189                  | 14,732                  | 15,344                  |
| Oregon               | 15,487 | 13,651                  | 15,585                  | 14,780                  | 16,220                  |
| Washington           | 16,291 | 12,789                  | 13,569                  | 15,163                  | 18,286                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 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(2012) 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, 2012**

| Division and State   | Total  | Quartile 1 Average Wage | Quartile 2 Average Wage | Quartile 3 Average Wage | Quartile 4 Average Wage |
|----------------------|--------|-------------------------|-------------------------|-------------------------|-------------------------|
| United States        | 95.11  | 179.28                  | 142.48                  | 120.47                  | 132.99                  |
| New England:         |        |                         |                         |                         |                         |
| Connecticut          | 344.18 | 891.89                  | 964.96                  | 757.38                  | 499.22                  |
| Maine                | 277.71 | 1,293.39                | 853.78                  | 531.02                  | 496.12                  |
| Massachusetts        | 271.67 | 808.56                  | 332.63                  | 835.63                  | 615.42                  |
| New Hampshire        | 551.32 | 1,779.46                | 808.04                  | 1,281.58                | 860.93                  |
| Rhode Island         | 582.77 | 1,195.23                | 475.36                  | 825.31                  | 672.46                  |
| Vermont              | 701.25 | 1,697.31                | 962.25                  | 1,216.47                | 761.55                  |
| Middle Atlantic:     |        |                         |                         |                         |                         |
| New Jersey           | 315.49 | 662.40                  | 562.04                  | 840.29                  | 481.78                  |
| New York             | 310.51 | 683.79                  | 392.86                  | 448.03                  | 635.17                  |
| Pennsylvania         | 467.65 | 946.16                  | 815.23                  | 794.75                  | 735.54                  |
| East North Central:  |        |                         |                         |                         |                         |
| Illinois             | 359.89 | 613.56                  | 691.45                  | 375.38                  | 433.94                  |
| Indiana              | 324.50 | 1,094.49                | 1,201.60                | 548.05                  | 664.72                  |
| Michigan             | 357.07 | 543.84                  | 426.44                  | 1,162.39                | 514.31                  |
| Ohio                 | 550.07 | 627.24                  | 904.50                  | 611.59                  | 1,031.84                |
| Wisconsin            | 376.51 | 1,292.77                | 536.43                  | 612.34                  | 653.95                  |
| West North Central:  |        |                         |                         |                         |                         |
| Iowa                 | 286.36 | 790.81                  | 750.88                  | 324.12                  | 481.10                  |
| Kansas               | 299.36 | 1,221.51                | 1,065.65                | 227.20                  | 609.50                  |
| Minnesota            | 338.46 | 933.15                  | 595.76                  | 774.77                  | 444.98                  |
| Missouri             | 310.59 | 989.92                  | 906.00                  | 396.62                  | 603.69                  |
| Nebraska             | 412.70 | 1,059.37                | 1,004.26                | 597.31                  | 294.60                  |
| North Dakota         | 453.45 | 1,572.30                | 460.23                  | 1,077.16                | 444.23                  |
| South Dakota         | 263.77 | 1,098.97                | 758.00                  | 714.45                  | 534.24                  |
| South Atlantic:      |        |                         |                         |                         |                         |
| Delaware             | 540.73 | 521.19                  | 889.30                  | 1,048.43                | 596.49                  |
| District of Columbia | 246.01 | 1,025.17                | 1,362.21                | 562.49                  | 485.37                  |
| Florida              | 325.99 | 568.20                  | 603.22                  | 413.81                  | 456.68                  |
| Georgia              | 311.09 | 1,014.88                | 874.64                  | 791.45                  | 255.80                  |
| Maryland             | 378.60 | 1,064.28                | 1,051.39                | 629.51                  | 727.55                  |
| North Carolina       | 393.87 | 665.96                  | 506.76                  | 443.56                  | 584.33                  |
| South Carolina       | 399.43 | 571.71                  | 668.51                  | 963.23                  | 459.74                  |
| Virginia             | 408.59 | 1,393.35                | 864.85                  | 634.79                  | 342.81                  |
| West Virginia        | 602.98 | 1,008.91                | 688.20                  | 591.96                  | 594.27                  |
| East South Central:  |        |                         |                         |                         |                         |
| Alabama              | 559.10 | 934.65                  | 688.05                  | 758.90                  | 972.01                  |
| Kentucky             | 473.51 | 792.60                  | 543.09                  | 1,126.86                | 557.27                  |
| Mississippi          | 458.30 | 2,142.25                | 613.52                  | 1,007.72                | 1,078.69                |
| Tennessee            | 271.57 | 832.74                  | 613.34                  | 566.03                  | 658.82                  |
| West South Central:  |        |                         |                         |                         |                         |
| Arkansas             | 513.35 | 1,272.35                | 931.75                  | 579.39                  | 704.65                  |
| Louisiana            | 604.72 | 864.60                  | 876.08                  | 988.18                  | 858.69                  |
| Oklahoma             | 339.31 | 1,730.32                | 899.98                  | 633.77                  | 476.63                  |
| Texas                | 474.66 | 1,192.41                | 734.56                  | 622.54                  | 506.24                  |
| Mountain:            |        |                         |                         |                         |                         |
| Arizona              | 396.39 | 2,858.77                | 546.45                  | 572.37                  | 641.85                  |
| Colorado             | 687.23 | 822.64                  | 1,231.57                | 449.96                  | 615.81                  |
| Idaho                | 583.76 | 2,117.06                | 1,008.23                | 1,049.22                | 2,064.95                |
| Montana              | 444.73 | 645.05                  | 554.57                  | 537.34                  | 800.91                  |
| Nevada               | 508.78 | 1,817.10                | 769.11                  | 1,172.11                | 430.56                  |
| New Mexico           | 852.22 | 2,059.09                | 1,258.73                | 712.90                  | 1,019.18                |
| Utah                 | 206.86 | 1,017.80                | 718.08                  | 723.03                  | 332.70                  |
| Wyoming              | 426.69 | 1,872.10                | 1,353.11                | 845.56                  | 1,295.31                |
| Pacific:             |        |                         |                         |                         |                         |
| Alaska               | 506.21 | 1,555.99                | 995.36                  | 1,375.24                | 349.24                  |
| California           | 235.93 | 457.36                  | 510.65                  | 384.19                  | 347.47                  |
| Hawaii               | 307.83 | 996.75                  | 627.28                  | 787.04                  | 556.09                  |
| Oregon               | 604.83 | 1,379.37                | 1,010.60                | 1,075.86                | 673.60                  |
| Washington           | 536.14 | 1,055.57                | 516.49                  | 534.33                  | 993.51                  |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2012 Medical Expenditure Panel Survey-Insurance Component.

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