

**Table VII.A.1(2008) Number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	6,634,144	4,287,890	1,020,743	1,325,511	2,215,305	4,418,839
New England:						
Connecticut	80,521	52,300	13,513	14,709	18,219	62,302
Maine	37,004	21,985	6,800	8,218	13,335	23,668
Massachusetts	153,927	93,331	26,800	33,796	36,300	117,627
New Hampshire	33,844	19,877	5,815	8,152	9,047	24,797
Rhode Island	25,992	15,153	4,890	5,949	6,877	19,115
Vermont	19,494	11,856	3,166	4,472	5,677	13,816
Middle Atlantic:						
New Jersey	211,168	147,019	31,805	32,343	50,145	161,023
New York	443,064	266,790	76,584	99,689	124,727	318,337
Pennsylvania	260,043	161,716	33,915	64,411	96,416	163,627
East North Central:						
Illinois	285,804	182,336	46,870	56,598	94,214	191,590
Indiana	134,680	75,590	25,985	33,105	48,526	86,154
Michigan	205,678	119,591	34,064	52,023	78,224	127,454
Ohio	239,158	138,156	36,176	64,826	93,440	145,718
Wisconsin	136,073	77,867	27,697	30,509	52,392	83,681
West North Central:						
Iowa	78,974	48,827	11,341	18,806	31,828	47,146
Kansas	72,983	41,403	12,595	18,986	29,140	43,844
Minnesota	129,704	74,757	22,473	32,473	42,545	87,159
Missouri	135,809	86,325	23,854	25,629	55,659	80,149
Nebraska	49,582	30,726	8,470	10,386	21,538	28,044
North Dakota	22,632	12,548	4,166	5,918	8,699	13,933
South Dakota	24,873	13,395	4,328	7,149	11,560	13,313
South Atlantic:						
Delaware	20,976	13,485	2,510	4,982	6,775	14,201
District of Columbia	18,271	13,457	2,517	2,297	3,362	14,910
Florida	411,678	291,812	64,588	55,278	132,465	279,213
Georgia	193,752	142,314	22,505	28,933	57,521	136,231
Maryland	119,233	82,006	16,243	20,983	33,141	86,092
North Carolina	198,576	131,611	26,053	40,912	77,072	121,504
South Carolina	88,009	60,501	12,606	14,902	34,845	53,164
Virginia	178,630	118,717	25,841	34,072	58,053	120,577
West Virginia	34,707	21,618	5,290	7,799	16,559	18,148
East South Central:						
Alabama	88,427	62,149	12,435	13,843	34,051	54,376
Kentucky	83,082	55,173	10,682	17,227	35,656	47,426
Mississippi	54,018	36,291	7,678	10,049	26,235	27,783
Tennessee	115,342	73,555	18,799	22,989	46,898	68,445
West South Central:						
Arkansas	61,139	41,589	8,772	10,779	28,617	32,522
Louisiana	93,717	62,694	14,392	16,631	42,042	51,676
Oklahoma	82,494	56,721	11,463	14,310	37,005	45,489
Texas	446,937	306,329	70,149	70,459	173,610	273,327
Mountain:						
Arizona	122,210	80,266	18,515	23,430	39,049	83,161
Colorado	133,790	90,871	18,395	24,524	36,721	97,069
Idaho	40,361	24,466	6,373	9,522	14,535	25,826
Montana	34,640	21,192	4,724	8,725	13,593	21,048
Nevada	53,359	37,723	6,524	9,112	14,667	38,692
New Mexico	39,618	25,578	6,782	7,258	15,056	24,562
Utah	58,519	39,306	8,694	10,520	15,164	43,355
Wyoming	18,639	11,394	2,720	4,525	6,159	12,480
Pacific:						
Alaska	16,955	10,997	2,421	3,537	3,668	13,287
California	754,695	506,551	102,395	145,749	204,353	550,342
Hawaii	28,653	19,183	4,630	4,841	7,720	20,934
Oregon	99,738	60,199	19,968	19,571	31,422	68,316
Washington	162,973	98,594	24,775	39,605	40,785	122,189

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table VII.A.1(2008) Standard error for number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	33,240	22,165	21,772	22,258	25,227	28,104
New England:						
Connecticut	2,111	2,710	1,709	1,720	937	2,234
Maine	873	848	696	645	901	842
Massachusetts	5,195	6,812	3,555	2,861	2,651	4,703
New Hampshire	1,372	1,319	729	614	863	1,219
Rhode Island	685	432	513	576	489	822
Vermont	689	632	351	347	472	655
Middle Atlantic:						
New Jersey	8,566	8,267	5,184	3,074	5,652	8,342
New York	11,623	7,898	6,900	3,465	6,602	11,752
Pennsylvania	6,099	6,107	5,059	3,480	7,369	8,024
East North Central:						
Illinois	5,800	6,116	3,962	3,780	3,939	5,463
Indiana	3,053	4,784	3,367	3,864	1,870	3,605
Michigan	5,342	4,531	3,888	3,140	3,398	6,359
Ohio	7,105	4,174	3,004	5,059	5,589	9,311
Wisconsin	4,356	4,243	3,014	3,914	2,024	3,623
West North Central:						
Iowa	1,329	1,903	1,008	1,912	1,714	1,673
Kansas	1,350	2,177	1,387	1,384	1,132	1,771
Minnesota	2,859	4,364	2,662	2,485	2,698	4,257
Missouri	2,690	3,888	3,556	3,111	4,270	4,092
Nebraska	834	1,538	949	912	1,112	1,173
North Dakota	419	678	400	544	757	791
South Dakota	858	647	501	603	790	318
South Atlantic:						
Delaware	764	1,112	252	393	697	1,183
District of Columbia	641	798	355	296	414	533
Florida	10,199	11,236	6,816	4,721	6,888	12,742
Georgia	4,977	5,047	3,476	3,285	5,020	5,595
Maryland	3,603	3,160	1,893	1,126	1,772	2,670
North Carolina	6,012	4,126	1,900	3,760	6,626	6,364
South Carolina	1,564	2,078	1,211	2,162	2,135	1,933
Virginia	4,105	4,707	2,752	3,867	5,506	2,120
West Virginia	872	566	515	782	740	683
East South Central:						
Alabama	1,616	2,139	1,168	1,322	2,262	2,686
Kentucky	1,586	2,411	1,072	2,036	2,235	2,233
Mississippi	1,301	739	476	789	2,310	1,814
Tennessee	3,156	4,389	1,998	2,662	2,833	3,542
West South Central:						
Arkansas	1,363	1,198	713	1,120	2,331	1,977
Louisiana	2,133	2,833	1,749	1,949	1,663	2,530
Oklahoma	2,380	2,616	1,780	1,553	1,895	2,888
Texas	10,627	10,231	7,762	4,070	9,336	11,796
Mountain:						
Arizona	3,555	4,046	1,907	4,284	4,536	5,285
Colorado	3,486	3,011	2,844	3,170	4,352	4,235
Idaho	1,007	1,210	792	1,104	1,415	1,143
Montana	799	664	585	729	722	923
Nevada	1,594	1,814	937	922	677	1,714
New Mexico	758	806	684	700	928	1,161
Utah	1,770	1,869	1,190	1,039	1,476	2,277
Wyoming	620	648	275	520	493	551
Pacific:						
Alaska	491	422	254	209	416	488
California	16,572	13,883	4,866	8,576	7,782	16,954
Hawaii	901	1,077	432	661	795	1,077
Oregon	2,075	1,844	1,501	1,548	2,332	1,940
Washington	4,423	4,913	3,053	3,754	2,821	3,702

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table VII.A.1.a(2008) Percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	6,634,144	64.6%	15.4%	20.0%	33.4%	66.6%
New England:						
Connecticut	80,521	65.0%	16.8%	18.3%	22.6%	77.4%
Maine	37,004	59.4%	18.4%	22.2%	36.0%	64.0%
Massachusetts	153,927	60.6%	17.4%	22.0%	23.6%	76.4%
New Hampshire	33,844	58.7%	17.2%	24.1%	26.7%	73.3%
Rhode Island	25,992	58.3%	18.8%	22.9%	26.5%	73.5%
Vermont	19,494	60.8%	16.2%	22.9%	29.1%	70.9%
Middle Atlantic:						
New Jersey	211,168	69.6%	15.1%	15.3%	23.7%	76.3%
New York	443,064	60.2%	17.3%	22.5%	28.2%	71.8%
Pennsylvania	260,043	62.2%	13.0%	24.8%	37.1%	62.9%
East North Central:						
Illinois	285,804	63.8%	16.4%	19.8%	33.0%	67.0%
Indiana	134,680	56.1%	19.3%	24.6%	36.0%	64.0%
Michigan	205,678	58.1%	16.6%	25.3%	38.0%	62.0%
Ohio	239,158	57.8%	15.1%	27.1%	39.1%	60.9%
Wisconsin	136,073	57.2%	20.4%	22.4%	38.5%	61.5%
West North Central:						
Iowa	78,974	61.8%	14.4%	23.8%	40.3%	59.7%
Kansas	72,983	56.7%	17.3%	26.0%	39.9%	60.1%
Minnesota	129,704	57.6%	17.3%	25.0%	32.8%	67.2%
Missouri	135,809	63.6%	17.6%	18.9%	41.0%	59.0%
Nebraska	49,582	62.0%	17.1%	20.9%	43.4%	56.6%
North Dakota	22,632	55.4%	18.4%	26.1%	38.4%	61.6%
South Dakota	24,873	53.9%	17.4%	28.7%	46.5%	53.5%
South Atlantic:						
Delaware	20,976	64.3%	12.0%	23.7%	32.3%	67.7%
District of Columbia	18,271	73.7%	13.8%	12.6%	18.4%	81.6%
Florida	411,678	70.9%	15.7%	13.4%	32.2%	67.8%
Georgia	193,752	73.5%	11.6%	14.9%	29.7%	70.3%
Maryland	119,233	68.8%	13.6%	17.6%	27.8%	72.2%
North Carolina	198,576	66.3%	13.1%	20.6%	38.8%	61.2%
South Carolina	88,009	68.7%	14.3%	16.9%	39.6%	60.4%
Virginia	178,630	66.5%	14.5%	19.1%	32.5%	67.5%
West Virginia	34,707	62.3%	15.2%	22.5%	47.7%	52.3%
East South Central:						
Alabama	88,427	70.3%	14.1%	15.7%	38.5%	61.5%
Kentucky	83,082	66.4%	12.9%	20.7%	42.9%	57.1%
Mississippi	54,018	67.2%	14.2%	18.6%	48.6%	51.4%
Tennessee	115,342	63.8%	16.3%	19.9%	40.7%	59.3%
West South Central:						
Arkansas	61,139	68.0%	14.3%	17.6%	46.8%	53.2%
Louisiana	93,717	66.9%	15.4%	17.7%	44.9%	55.1%
Oklahoma	82,494	68.8%	13.9%	17.3%	44.9%	55.1%
Texas	446,937	68.5%	15.7%	15.8%	38.8%	61.2%
Mountain:						
Arizona	122,210	65.7%	15.2%	19.2%	32.0%	68.0%
Colorado	133,790	67.9%	13.7%	18.3%	27.4%	72.6%
Idaho	40,361	60.6%	15.8%	23.6%	36.0%	64.0%
Montana	34,640	61.2%	13.6%	25.2%	39.2%	60.8%
Nevada	53,359	70.7%	12.2%	17.1%	27.5%	72.5%
New Mexico	39,618	64.6%	17.1%	18.3%	38.0%	62.0%
Utah	58,519	67.2%	14.9%	18.0%	25.9%	74.1%
Wyoming	18,639	61.1%	14.6%	24.3%	33.0%	67.0%
Pacific:						
Alaska	16,955	64.9%	14.3%	20.9%	21.6%	78.4%
California	754,695	67.1%	13.6%	19.3%	27.1%	72.9%
Hawaii	28,653	66.9%	16.2%	16.9%	26.9%	73.1%
Oregon	99,738	60.4%	20.0%	19.6%	31.5%	68.5%
Washington	162,973	60.5%	15.2%	24.3%	25.0%	75.0%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table VII.A.1.a(2008) Standard error for percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	33,240	0.34%	0.33%	0.25%	0.31%	0.31%
New England:						
Connecticut	2,111	3.23%	2.19%	1.95%	1.38%	1.38%
Maine	873	2.12%	1.67%	1.84%	2.10%	2.10%
Massachusetts	5,195	3.07%	2.31%	1.88%	1.56%	1.56%
New Hampshire	1,372	2.80%	2.29%	1.59%	2.12%	2.12%
Rhode Island	685	1.31%	1.79%	2.02%	1.96%	1.96%
Vermont	689	1.73%	1.69%	1.75%	2.28%	2.28%
Middle Atlantic:						
New Jersey	8,566	1.86%	2.17%	1.88%	2.36%	2.36%
New York	11,623	1.02%	1.40%	0.79%	1.41%	1.41%
Pennsylvania	6,099	1.97%	1.85%	1.45%	2.78%	2.78%
East North Central:						
Illinois	5,800	1.61%	1.28%	1.44%	1.25%	1.25%
Indiana	3,053	3.06%	2.60%	2.76%	1.69%	1.69%
Michigan	5,342	1.47%	1.75%	1.54%	1.89%	1.89%
Ohio	7,105	0.91%	1.29%	1.67%	2.42%	2.42%
Wisconsin	4,356	3.13%	1.86%	2.79%	1.32%	1.32%
West North Central:						
Iowa	1,329	2.46%	1.33%	2.19%	2.04%	2.04%
Kansas	1,350	2.80%	1.72%	2.04%	1.78%	1.78%
Minnesota	2,859	2.74%	2.20%	1.98%	2.34%	2.34%
Missouri	2,690	2.99%	2.50%	2.12%	2.97%	2.97%
Nebraska	834	2.57%	2.08%	1.82%	2.10%	2.10%
North Dakota	419	2.34%	1.79%	2.57%	3.33%	3.33%
South Dakota	858	1.80%	2.22%	1.72%	1.91%	1.91%
South Atlantic:						
Delaware	764	3.22%	1.48%	2.24%	3.69%	3.69%
District of Columbia	641	2.72%	2.14%	1.63%	1.99%	1.99%
Florida	10,199	2.13%	1.63%	1.19%	1.88%	1.88%
Georgia	4,977	1.47%	1.67%	1.85%	2.37%	2.37%
Maryland	3,603	1.70%	1.44%	0.74%	1.14%	1.14%
North Carolina	6,012	1.17%	0.95%	1.68%	2.99%	2.99%
South Carolina	1,564	2.61%	1.25%	2.33%	2.24%	2.24%
Virginia	4,105	2.44%	1.63%	1.91%	2.26%	2.26%
West Virginia	872	1.35%	1.68%	1.92%	1.61%	1.61%
East South Central:						
Alabama	1,616	2.04%	1.26%	1.48%	2.55%	2.55%
Kentucky	1,586	3.14%	1.31%	2.33%	2.59%	2.59%
Mississippi	1,301	1.36%	0.72%	1.18%	3.51%	3.51%
Tennessee	3,156	3.02%	1.62%	2.24%	2.22%	2.22%
West South Central:						
Arkansas	1,363	1.45%	1.08%	1.69%	3.30%	3.30%
Louisiana	2,133	2.18%	2.02%	1.93%	2.00%	2.00%
Oklahoma	2,380	2.18%	2.18%	1.72%	2.56%	2.56%
Texas	10,627	1.33%	1.62%	1.06%	1.95%	1.95%
Mountain:						
Arizona	3,555	2.73%	1.78%	3.14%	3.57%	3.57%
Colorado	3,486	2.36%	1.81%	2.38%	2.96%	2.96%
Idaho	1,007	2.69%	1.91%	2.29%	3.07%	3.07%
Montana	799	1.64%	1.44%	2.19%	2.04%	2.04%
Nevada	1,594	2.52%	1.80%	1.82%	1.54%	1.54%
New Mexico	758	1.48%	1.77%	1.65%	2.39%	2.39%
Utah	1,770	2.83%	1.85%	1.75%	2.64%	2.64%
Wyoming	620	2.27%	1.50%	2.57%	2.18%	2.18%
Pacific:						
Alaska	491	1.59%	1.26%	1.41%	2.28%	2.28%
California	16,572	0.99%	0.72%	0.98%	1.08%	1.08%
Hawaii	901	2.08%	1.24%	2.59%	2.83%	2.83%
Oregon	2,075	1.53%	1.40%	1.55%	1.92%	1.92%
Washington	4,423	3.02%	1.66%	1.97%	1.44%	1.44%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table VII.A.2(2008) Percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	56.4%	63.4%	55.8%	34.3%	41.8%	63.8%
New England:						
Connecticut	63.6%	75.6%	55.5%	28.6%	37.4%	71.3%
Maine	57.1%	66.2%	59.9%	30.5%	49.6%	61.4%
Massachusetts	68.7%	76.2%	71.2%	45.8%	56.4%	72.5%
New Hampshire	64.8%	76.0%	62.4%	39.0%	48.1%	70.8%
Rhode Island	63.0%	71.1%	63.5%	42.1%	50.4%	67.6%
Vermont	56.0%	65.6%	55.9%	30.4%	40.0%	62.5%
Middle Atlantic:						
New Jersey	67.5%	75.8%	59.8%	37.2%	41.1%	75.7%
New York	58.7%	64.1%	60.8%	42.5%	43.7%	64.5%
Pennsylvania	61.3%	71.8%	62.4%	34.3%	39.8%	74.0%
East North Central:						
Illinois	55.6%	61.6%	64.0%	29.0%	42.3%	62.1%
Indiana	53.8%	64.6%	52.6%	29.9%	40.2%	61.4%
Michigan	56.9%	64.2%	62.8%	36.2%	43.9%	64.8%
Ohio	61.6%	68.7%	65.0%	44.8%	49.7%	69.3%
Wisconsin	52.2%	60.5%	54.9%	28.4%	34.7%	63.1%
West North Central:						
Iowa	55.2%	63.3%	54.4%	34.8%	40.5%	65.2%
Kansas	55.3%	65.3%	64.2%	27.7%	39.7%	65.7%
Minnesota	53.5%	62.0%	54.7%	33.0%	43.7%	58.3%
Missouri	56.9%	65.9%	50.1%	32.8%	39.5%	69.0%
Nebraska	44.8%	53.6%	29.1%	31.6%	35.8%	51.7%
North Dakota	52.2%	62.6%	46.9%	34.1%	39.9%	60.0%
South Dakota	47.3%	59.0%	43.7%	27.5%	38.3%	55.1%
South Atlantic:						
Delaware	61.4%	72.1%	55.4%	35.5%	44.1%	69.7%
District of Columbia	72.5%	80.8%	61.5%	35.5%	55.9%	76.2%
Florida	55.1%	56.8%	62.5%	37.7%	44.3%	60.2%
Georgia	53.4%	58.1%	37.5%	42.4%	40.7%	58.7%
Maryland	58.2%	65.7%	47.5%	36.8%	44.1%	63.6%
North Carolina	54.4%	59.8%	49.7%	39.9%	45.9%	59.8%
South Carolina	54.8%	57.1%	56.2%	44.1%	42.8%	62.6%
Virginia	59.1%	64.5%	67.7%	33.5%	44.9%	65.9%
West Virginia	53.7%	61.1%	54.4%	32.8%	41.8%	64.6%
East South Central:						
Alabama	62.9%	67.0%	63.2%	44.6%	47.7%	72.5%
Kentucky	56.6%	67.1%	48.0%	28.3%	42.7%	67.0%
Mississippi	47.7%	54.1%	37.1%	32.7%	38.0%	56.9%
Tennessee	56.3%	64.7%	40.0%	43.0%	46.1%	63.3%
West South Central:						
Arkansas	46.0%	50.0%	48.4%	28.6%	37.4%	53.5%
Louisiana	52.8%	57.6%	49.1%	37.8%	43.0%	60.7%
Oklahoma	50.8%	57.9%	42.0%	29.7%	43.5%	56.8%
Texas	48.8%	53.2%	46.2%	32.4%	40.9%	53.8%
Mountain:						
Arizona	53.4%	58.8%	56.8%	32.2%	41.1%	59.2%
Colorado	52.1%	59.2%	57.4%	21.9%	32.6%	59.5%
Idaho	43.9%	52.5%	45.6%	20.7%	31.0%	51.1%
Montana	40.2%	49.8%	38.0%	18.0%	24.7%	50.2%
Nevada	62.8%	72.5%	50.5%	31.6%	50.5%	67.5%
New Mexico	51.1%	54.8%	51.2%	38.2%	41.0%	57.4%
Utah	51.1%	57.6%	46.0%	31.0%	38.2%	55.6%
Wyoming	46.0%	56.7%	47.6%	18.2%	32.9%	52.5%
Pacific:						
Alaska	46.0%	54.7%	42.7%	21.2%	30.9%	50.2%
California	57.6%	66.8%	54.3%	27.8%	38.5%	64.7%
Hawaii	88.5%	91.4%	92.9%	72.9%	83.3%	90.5%
Oregon	52.6%	63.3%	50.2%	22.5%	35.8%	60.4%
Washington	58.6%	70.9%	56.9%	29.1%	29.0%	68.5%

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.

\*\* 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(2008) Standard error for percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.41%	0.47%	0.72%	0.89%	0.67%	0.46%
New England:						
Connecticut	1.97%	2.00%	7.15%	4.42%	3.31%	2.43%
Maine	2.07%	1.96%	10.11%	3.26%	3.36%	2.50%
Massachusetts	1.45%	2.95%	5.90%	3.70%	3.64%	2.48%
New Hampshire	2.20%	2.64%	8.13%	2.61%	4.23%	2.11%
Rhode Island	1.35%	2.19%	3.44%	4.10%	4.35%	2.30%
Vermont	2.05%	3.40%	7.14%	3.81%	4.63%	2.04%
Middle Atlantic:						
New Jersey	1.95%	1.69%	8.28%	7.54%	5.50%	1.77%
New York	1.36%	1.78%	4.39%	5.56%	2.77%	1.34%
Pennsylvania	1.06%	1.48%	5.36%	3.25%	1.84%	1.43%
East North Central:						
Illinois	1.39%	2.15%	3.30%	2.81%	4.36%	2.54%
Indiana	2.24%	3.07%	5.50%	4.45%	3.98%	3.00%
Michigan	2.61%	2.90%	6.90%	5.99%	4.98%	2.41%
Ohio	0.78%	1.78%	3.06%	4.50%	3.54%	1.44%
Wisconsin	1.66%	1.54%	4.03%	4.19%	2.80%	2.05%
West North Central:						
Iowa	1.61%	3.22%	9.17%	4.32%	2.43%	2.18%
Kansas	1.62%	2.04%	6.22%	4.24%	2.12%	2.10%
Minnesota	2.60%	4.37%	6.56%	7.01%	3.16%	3.26%
Missouri	2.11%	1.80%	4.92%	6.38%	3.06%	2.20%
Nebraska	2.42%	4.00%	4.11%	3.24%	3.90%	3.67%
North Dakota	2.02%	2.90%	4.60%	3.81%	2.58%	3.49%
South Dakota	2.23%	3.97%	6.10%	3.87%	3.29%	1.87%
South Atlantic:						
Delaware	2.99%	2.16%	11.48%	6.95%	5.14%	2.83%
District of Columbia	1.87%	1.63%	9.56%	5.55%	4.55%	1.82%
Florida	1.40%	1.64%	4.81%	5.76%	3.82%	2.07%
Georgia	2.24%	3.41%	6.31%	7.54%	3.70%	2.78%
Maryland	2.38%	2.23%	7.02%	8.08%	6.17%	1.58%
North Carolina	3.00%	2.71%	6.14%	6.51%	4.89%	2.47%
South Carolina	2.48%	2.62%	4.57%	8.92%	4.64%	2.64%
Virginia	2.11%	2.33%	5.55%	5.29%	5.36%	1.99%
West Virginia	1.45%	2.39%	6.52%	4.55%	2.68%	3.15%
East South Central:						
Alabama	1.63%	2.03%	8.33%	5.38%	3.37%	2.07%
Kentucky	1.55%	1.70%	3.24%	3.70%	3.69%	2.14%
Mississippi	1.35%	1.30%	5.94%	4.28%	3.94%	2.38%
Tennessee	1.91%	2.77%	3.34%	5.23%	2.63%	2.59%
West South Central:						
Arkansas	2.31%	3.25%	8.36%	7.02%	3.60%	4.07%
Louisiana	2.13%	3.18%	8.09%	4.41%	2.42%	4.03%
Oklahoma	1.61%	2.19%	5.25%	5.23%	4.02%	2.83%
Texas	1.33%	1.45%	4.06%	3.39%	3.26%	2.53%
Mountain:						
Arizona	2.46%	2.27%	4.51%	6.82%	4.04%	2.18%
Colorado	2.02%	2.02%	8.24%	4.60%	3.24%	2.11%
Idaho	2.73%	4.65%	7.51%	3.46%	4.27%	2.90%
Montana	2.96%	3.39%	7.28%	2.82%	4.14%	3.07%
Nevada	1.92%	2.11%	5.42%	5.76%	4.94%	2.85%
New Mexico	2.54%	3.34%	4.53%	5.11%	2.19%	3.98%
Utah	1.72%	3.07%	7.74%	5.06%	5.62%	2.72%
Wyoming	2.50%	3.77%	5.22%	2.94%	4.36%	2.49%
Pacific:						
Alaska	2.61%	1.88%	7.03%	4.87%	5.52%	3.04%
California	1.63%	1.83%	4.57%	2.18%	2.52%	1.55%
Hawaii	1.62%	2.07%	3.55%	6.46%	3.41%	1.82%
Oregon	1.62%	2.17%	5.86%	2.04%	3.77%	1.73%
Washington	1.52%	2.71%	4.12%	4.40%	3.89%	1.84%

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.

\*\* 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(2008) 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, 2008**

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	34.2%	33.0%	32.8%	42.6%	43.0%	31.3%
New England:						
Connecticut	27.5%	25.6%	30.3% *	39.8% *	42.4%	25.2%
Maine	28.1%	25.1%	38.7%	27.9% *	37.9%	23.6%
Massachusetts	29.1%	29.7%	38.2%	14.9%	40.6%	26.3%
New Hampshire	31.9%	31.4%	40.1%	24.7%	44.9%	28.6%
Rhode Island	28.2%	29.8%	21.8% *	29.2%	37.0%	25.8%
Vermont	33.1%	37.9%	15.4%	29.3%	32.6%	33.3%
Middle Atlantic:						
New Jersey	25.5%	24.1%	23.5% *	41.0%	47.2%	21.8%
New York	27.3%	25.3%	25.4%	38.0%	30.5%	26.5%
Pennsylvania	35.3%	38.0%	14.9%	40.5%	41.9%	33.2%
East North Central:						
Illinois	37.4%	38.8%	33.5%	34.8%	44.6%	34.9%
Indiana	39.3%	35.4%	46.2%	49.0%	52.8%	34.3%
Michigan	30.2%	28.5%	27.0%	40.8%	37.4%	27.2%
Ohio	34.8%	29.4%	32.3%	54.5%	40.4%	32.2%
Wisconsin	30.9%	28.6%	42.5%	22.7%	40.3%	27.6%
West North Central:						
Iowa	33.8%	30.6%	46.9%	36.6%	35.1%	33.3%
Kansas	33.4%	30.9%	31.9% *	48.4%	38.9%	31.2%
Minnesota	37.2%	34.1%	52.6%	32.8%	39.8%	36.2%
Missouri	34.3%	36.8%	29.2%	24.3%	37.5%	33.0%
Nebraska	34.6%	37.1%	29.2% *	25.8%	30.2%	36.9%
North Dakota	35.1%	34.5%	38.9%	33.8% *	44.3%	31.3%
South Dakota	28.5%	29.1%	18.6%	35.7%	33.9%	25.3%
South Atlantic:						
Delaware	40.0%	40.0%	36.6%	43.1%	57.0%	34.9%
District of Columbia	38.0%	37.8%	42.6%	30.6% *	38.3%	37.9%
Florida	38.0%	33.4%	44.8%	61.4%	57.3%	31.3%
Georgia	36.3%	34.8%	40.0%	43.5%	41.0%	34.9%
Maryland	34.2%	33.8%	25.4% *	45.6%	40.2%	32.6%
North Carolina	40.5%	39.2%	24.6%	59.7%	56.0%	33.0%
South Carolina	38.8%	39.5%	41.9%	31.9% *	47.7%	34.9%
Virginia	33.3%	32.1%	35.8%	37.0%	28.4%	34.9%
West Virginia	39.7%	38.4%	42.3%	43.4%	37.1%	41.3%
East South Central:						
Alabama	36.8%	32.1%	44.6%	58.6%	55.9%	28.9%
Kentucky	35.6%	33.5%	46.7%	40.2%	38.0%	34.5%
Mississippi	42.4%	36.8%	53.9%	65.7%	47.4%	39.2%
Tennessee	37.8%	30.4%	49.1%	64.8%	51.9%	30.7%
West South Central:						
Arkansas	38.3%	39.2%	47.4%	20.2%	35.4%	40.2%
Louisiana	33.9%	32.0%	35.4%	43.2%	40.1%	30.3%
Oklahoma	33.2%	30.5%	37.4% *	49.1%	38.6%	29.8%
Texas	41.3%	40.4%	34.7%	57.6%	51.4%	36.5%
Mountain:						
Arizona	39.2%	38.7%	28.4%	57.4%	58.4%	32.9%
Colorado	40.6%	42.5%	37.5% *	27.8%	35.4%	41.7%
Idaho	31.7%	31.5%	24.2%	43.9% *	40.5%	28.7%
Montana	33.2%	32.1%	36.2% *	37.0% *	26.9% *	35.2%
Nevada	31.1%	30.0%	30.0% *	43.0%	33.4%	30.5%
New Mexico	40.0%	39.9%	34.8% *	47.4%	41.0%	39.6%
Utah	36.8%	38.7%	32.5%	29.0% *	45.1%	34.8%
Wyoming	40.0%	40.6%	45.5%	26.5%	33.2%	42.1%
Pacific:						
Alaska	41.1%	44.9%	12.3% *	50.4%	57.8%	38.3%
California	32.0%	31.7%	24.7%	45.1%	39.3%	30.4%
Hawaii	29.4%	30.7%	22.6%	31.1%	34.9%	27.5%
Oregon	30.2%	31.1%	27.0% *	29.2% *	39.9%	27.5%
Washington	29.4%	29.6%	25.7% *	32.3%	45.7%	27.1%

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.

\*\* 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(2008) Standard error 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, 2008**

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	0.44%	0.82%	1.62%	1.15%	1.04%	0.54%
New England:						
Connecticut	1.86%	2.42%	10.27% *	12.53% *	8.75%	1.83%
Maine	2.53%	2.66%	10.75%	9.61% *	7.81%	2.89%
Massachusetts	2.09%	2.71%	5.98%	4.24%	3.78%	2.94%
New Hampshire	1.61%	2.26%	6.55%	6.60%	5.46%	2.31%
Rhode Island	3.00%	3.67%	9.32% *	4.78%	6.52%	3.76%
Vermont	2.70%	3.84%	3.77%	8.14%	5.07%	2.97%
Middle Atlantic:						
New Jersey	2.06%	2.21%	10.24% *	10.81%	8.51%	2.20%
New York	2.12%	2.93%	4.12%	5.55%	4.77%	2.75%
Pennsylvania	2.89%	3.65%	3.37%	7.92%	5.49%	3.06%
East North Central:						
Illinois	1.60%	2.23%	6.67%	7.76%	6.22%	2.18%
Indiana	3.06%	4.86%	8.31%	10.23%	4.97%	4.53%
Michigan	2.89%	3.42%	5.26%	9.41%	6.86%	3.12%
Ohio	2.43%	2.16%	5.79%	7.79%	3.95%	2.19%
Wisconsin	4.16%	4.94%	5.72%	6.52%	6.21%	5.75%
West North Central:						
Iowa	2.24%	1.59%	9.75%	8.40%	3.38%	2.40%
Kansas	2.98%	2.65%	10.10% *	9.09%	4.01%	3.60%
Minnesota	2.09%	2.02%	7.21%	7.59%	6.05%	3.05%
Missouri	2.56%	4.02%	5.55%	5.61%	4.72%	3.06%
Nebraska	3.71%	4.48%	12.17% *	7.44%	3.55%	5.15%
North Dakota	3.58%	3.47%	8.72%	10.79% *	6.27%	3.54%
South Dakota	3.31%	4.13%	5.58%	7.85%	6.39%	4.50%
South Atlantic:						
Delaware	2.67%	3.45%	8.95%	9.98%	6.28%	3.35%
District of Columbia	1.37%	1.60%	11.64%	12.21% *	7.22%	1.89%
Florida	3.57%	4.06%	8.88%	8.70%	5.72%	4.18%
Georgia	3.66%	4.49%	8.78%	10.04%	7.57%	4.02%
Maryland	4.06%	4.43%	8.32% *	9.92%	9.00%	4.18%
North Carolina	1.64%	1.97%	6.01%	8.70%	6.25%	3.43%
South Carolina	1.87%	3.38%	4.04%	9.91% *	6.98%	3.86%
Virginia	1.46%	2.44%	8.99%	8.77%	5.01%	2.66%
West Virginia	3.89%	4.15%	9.72%	9.08%	5.15%	4.97%
East South Central:						
Alabama	2.94%	2.94%	9.85%	10.95%	7.51%	3.91%
Kentucky	3.99%	5.42%	9.23%	9.90%	4.97%	5.24%
Mississippi	4.19%	5.08%	10.01%	10.89%	6.10%	6.12%
Tennessee	2.52%	3.21%	11.19%	8.79%	6.28%	2.58%
West South Central:						
Arkansas	4.06%	4.08%	13.50%	5.32%	6.03%	5.22%
Louisiana	2.80%	3.53%	6.69%	11.39%	7.23%	3.83%
Oklahoma	3.42%	4.38%	11.68% *	11.58%	4.61%	3.14%
Texas	1.76%	2.81%	5.91%	3.28%	3.36%	3.08%
Mountain:						
Arizona	2.32%	3.82%	7.52%	12.26%	3.89%	3.78%
Colorado	3.34%	4.35%	11.43% *	7.46%	7.84%	3.76%
Idaho	2.79%	4.06%	4.67%	14.89% *	6.79%	3.10%
Montana	3.01%	3.29%	11.71% *	11.58% *	9.12% *	3.31%
Nevada	2.28%	2.84%	11.23% *	12.21%	6.86%	2.60%
New Mexico	1.93%	3.54%	10.62% *	9.26%	5.59%	2.91%
Utah	2.75%	4.81%	7.89%	9.49% *	7.72%	3.96%
Wyoming	2.93%	3.26%	12.17%	7.51%	8.11%	3.54%
Pacific:						
Alaska	4.44%	4.63%	6.74% *	11.62%	9.54%	3.54%
California	1.13%	2.21%	5.27%	6.67%	4.85%	1.74%
Hawaii	2.95%	3.27%	4.89%	8.40%	7.11%	3.53%
Oregon	3.15%	3.75%	9.78% *	9.42% *	8.14%	3.23%
Washington	3.51%	5.09%	8.78% *	7.50%	9.36%	3.85%

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.

\*\* 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.b(2008) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	40.7%	41.8%	40.7%	34.0%	31.0%	43.8%
New England:						
Connecticut	38.9%	39.4%	41.1%	30.4% *	17.3% *	42.2%
Maine	34.6%	33.9%	30.9% *	45.1%	30.0%	36.7%
Massachusetts	35.2%	37.2%	33.8%	27.6%	15.1%	40.0%
New Hampshire	34.1%	33.9%	27.7% *	42.5%	20.7% *	37.5%
Rhode Island	37.2%	35.9%	42.2%	36.5%	24.8%	40.5%
Vermont	32.7%	30.3%	48.2%	26.3% *	18.8%	36.4%
Middle Atlantic:						
New Jersey	51.4%	50.3%	59.0%	49.2%	45.2%	52.4%
New York	50.7%	54.9%	42.5%	42.8%	41.1%	53.3%
Pennsylvania	45.7%	43.9%	60.4%	41.4%	41.3%	47.1%
East North Central:						
Illinois	30.6%	28.9%	36.5%	32.1% *	24.1%	32.8%
Indiana	29.6%	30.8%	34.3%	17.2% *	20.4% *	33.0%
Michigan	45.4%	45.4%	49.6%	40.5%	46.6%	44.9%
Ohio	31.9%	37.8%	27.3%	16.6% *	26.7%	34.3%
Wisconsin	26.3%	23.7%	33.7%	27.5% *	21.6%	27.9%
West North Central:						
Iowa	31.9%	30.4%	27.5% *	42.8%	32.1%	31.8%
Kansas	36.7%	37.5%	45.4%	19.5% *	34.4%	37.6%
Minnesota	39.0%	43.0%	31.6%	30.5% *	30.2%	42.3%
Missouri	38.1%	39.5%	32.5%	36.1%	34.8%	39.3%
Nebraska	28.1%	27.1%	45.1%	20.6% *	27.0%	28.7%
North Dakota	45.6%	44.3%	54.0%	42.5%	41.3%	47.4%
South Dakota	29.1%	33.2%	27.3%	14.5% *	17.6%	36.1%
South Atlantic:						
Delaware	35.3%	34.2%	41.9%	36.4%	23.8% *	38.8%
District of Columbia	41.9%	43.4%	44.0%	18.3% *	24.0% *	44.9%
Florida	38.6%	40.6%	35.4%	29.4%	33.1%	40.5%
Georgia	31.9%	30.6%	41.7%	34.2% *	26.1%	33.7%
Maryland	35.5%	35.1%	36.0% *	37.7%	37.7%	36.2%
North Carolina	37.0%	37.4%	41.0%	31.9%	19.3% *	45.6%
South Carolina	34.1%	35.3%	31.8%	30.7%	29.4%	36.3%
Virginia	35.2%	35.5%	30.4% *	40.0%	35.4%	35.1%
West Virginia	36.7%	39.7%	34.1%	24.0% *	28.6%	41.5%
East South Central:						
Alabama	30.5%	33.4%	30.2%	11.5% *	25.3%	32.7%
Kentucky	40.8%	43.2%	28.4% *	35.1%	36.0%	43.0%
Mississippi	39.7%	41.9%	46.6%	20.9% *	29.6%	46.1%
Tennessee	33.8%	35.7%	26.2% *	30.6%	23.1%	39.2%
West South Central:						
Arkansas	30.4%	29.4%	41.2%	21.7% *	21.0%	36.1%
Louisiana	38.8%	39.3%	47.4%	26.0% *	27.5%	45.3%
Oklahoma	38.2%	41.8%	28.9% *	21.3% *	29.6%	43.6%
Texas	35.9%	37.6%	34.8%	24.9%	23.1%	42.1%
Mountain:						
Arizona	36.7%	39.2%	34.7%	24.0%	23.4%	41.0%
Colorado	32.6%	30.6%	32.6%	53.0%	27.6%	33.7%
Idaho	46.0%	44.9%	53.5%	42.1%	35.3%	49.7%
Montana	51.2%	55.3%	37.4%	39.8%	49.1%	51.9%
Nevada	43.2%	44.0%	38.0% *	42.3% *	41.3%	43.8%
New Mexico	37.3%	37.3%	39.4%	34.6% *	31.2%	39.9%
Utah	36.6%	37.9%	35.0%	29.4%	15.3%	41.7%
Wyoming	48.6%	48.3%	51.7%	46.1%	53.4%	47.1%
Pacific:						
Alaska	39.3%	38.4%	45.0%	39.0%	16.1% *	43.3%
California	52.9%	54.5%	51.2%	42.3%	41.2%	55.5%
Hawaii	65.7%	66.9%	70.8%	53.4%	57.8%	68.3%
Oregon	52.1%	51.4%	53.3%	56.2%	32.2%	57.6%
Washington	54.3%	54.0%	60.6%	48.3%	25.5% *	58.4%

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.

\*\* 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.b(2008) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.57%	0.53%	1.86%	1.15%	0.85%	0.77%
New England:						
Connecticut	2.46%	4.77%	8.86%	11.82% *	6.67% *	2.64%
Maine	4.12%	3.88%	9.83% *	9.30%	6.47%	4.16%
Massachusetts	2.84%	3.65%	6.02%	7.30%	3.46%	3.62%
New Hampshire	2.72%	2.84%	9.15% *	10.26%	6.89% *	3.03%
Rhode Island	2.31%	3.98%	7.74%	10.02%	6.14%	3.49%
Vermont	3.23%	3.31%	6.98%	11.14% *	5.00%	4.27%
Middle Atlantic:						
New Jersey	3.24%	2.58%	12.69%	10.60%	10.29%	3.49%
New York	2.34%	2.31%	2.87%	6.74%	7.66%	2.30%
Pennsylvania	2.11%	1.75%	7.90%	7.97%	5.06%	1.98%
East North Central:						
Illinois	1.74%	1.09%	5.86%	9.82% *	4.81%	1.87%
Indiana	3.13%	3.81%	9.69%	9.56% *	6.67% *	4.23%
Michigan	2.51%	3.56%	5.93%	9.47%	5.81%	2.19%
Ohio	2.63%	2.72%	8.01%	5.29% *	4.54%	4.63%
Wisconsin	4.74%	3.52%	9.65%	8.90% *	5.40%	5.07%
West North Central:						
Iowa	2.62%	3.67%	8.69% *	9.12%	3.27%	3.96%
Kansas	2.19%	2.95%	6.24%	6.88% *	6.25%	1.97%
Minnesota	3.48%	5.53%	5.92%	9.16% *	5.85%	3.86%
Missouri	3.20%	5.20%	8.26%	9.63%	5.66%	4.23%
Nebraska	2.62%	3.86%	9.30%	6.96% *	4.98%	3.68%
North Dakota	2.89%	4.12%	8.45%	10.05%	6.60%	3.26%
South Dakota	1.93%	2.36%	6.63%	5.25% *	4.90%	3.26%
South Atlantic:						
Delaware	4.06%	3.63%	11.65%	10.02%	8.99% *	5.22%
District of Columbia	3.13%	3.22%	9.27%	7.75% *	7.45% *	3.29%
Florida	3.45%	3.17%	7.01%	7.95%	6.32%	4.19%
Georgia	3.97%	4.50%	12.01%	12.54% *	5.42%	4.72%
Maryland	2.58%	2.51%	11.48% *	8.74%	8.39%	2.66%
North Carolina	3.10%	3.86%	11.46%	6.93%	6.02% *	4.07%
South Carolina	4.05%	4.87%	7.30%	8.13%	6.04%	5.89%
Virginia	4.37%	4.36%	10.48% *	7.09%	7.16%	4.28%
West Virginia	2.49%	2.36%	9.28%	8.69% *	5.21%	3.61%
East South Central:						
Alabama	1.31%	1.33%	7.79%	10.54% *	4.42%	2.90%
Kentucky	2.72%	2.40%	9.41% *	6.66%	7.41%	3.76%
Mississippi	3.16%	3.23%	9.27%	11.25% *	6.58%	2.88%
Tennessee	3.32%	3.50%	12.08% *	8.80%	4.40%	3.81%
West South Central:						
Arkansas	2.39%	3.34%	10.42%	8.63% *	3.75%	3.82%
Louisiana	2.89%	2.96%	7.98%	9.96% *	6.28%	3.89%
Oklahoma	4.65%	4.32%	13.15% *	7.09% *	4.92%	5.64%
Texas	3.09%	3.34%	5.28%	7.16%	4.00%	3.80%
Mountain:						
Arizona	3.20%	3.79%	8.07%	6.80%	5.93%	4.13%
Colorado	2.90%	3.49%	7.64%	10.49%	7.25%	3.27%
Idaho	4.13%	3.75%	11.17%	11.54%	8.11%	4.35%
Montana	4.29%	4.60%	11.08%	5.69%	9.09%	3.75%
Nevada	3.40%	3.64%	13.63% *	13.66% *	7.44%	3.33%
New Mexico	3.03%	2.76%	7.90%	11.81% *	4.31%	3.86%
Utah	2.36%	3.41%	8.66%	6.82%	4.42%	3.52%
Wyoming	2.83%	2.79%	8.82%	13.01%	6.71%	3.23%
Pacific:						
Alaska	2.72%	3.29%	11.91%	8.98%	7.61% *	3.48%
California	1.20%	1.95%	3.24%	5.72%	3.88%	1.99%
Hawaii	2.42%	2.76%	7.85%	10.90%	5.07%	2.86%
Oregon	2.44%	3.77%	7.08%	11.85%	7.88%	2.72%
Washington	3.10%	4.11%	10.33%	11.27%	8.95% *	3.34%

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.

\*\* 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.c(2008) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	21.1%	21.7%	21.5%	17.0%	14.4%	23.3%
New England:						
Connecticut	26.8%	25.2%	34.7% *	28.0% *	21.1% *	27.7%
Maine	16.1%	16.0%	12.8% *	22.3% *	7.6% *	20.1%
Massachusetts	23.6%	26.8%	18.0% *	15.6% *	19.8%	24.5%
New Hampshire	20.5%	20.8%	17.8%	22.2% *	14.7% *	22.0%
Rhode Island	25.5%	25.0%	29.7%	22.4% *	9.4% *	29.8%
Vermont	20.9%	19.1%	22.4% *	28.8% *	27.8%	19.0%
Middle Atlantic:						
New Jersey	27.4%	27.2%	30.7%	24.0% *	11.6% *	30.1%
New York	30.4%	32.6%	28.9%	23.3%	23.5%	32.3%
Pennsylvania	27.4%	27.4%	35.2%	20.3%	19.5%	30.0%
East North Central:						
Illinois	17.8%	17.4%	22.1% *	12.6% *	10.5%	20.2%
Indiana	17.6%	21.3%	15.3% *	2.8% *	5.5% *	22.1%
Michigan	27.7%	27.8%	33.0%	21.2%	22.2%	29.9%
Ohio	19.7%	23.8%	17.7% *	8.0% *	12.5% *	23.0%
Wisconsin	18.2%	14.6%	28.8% *	19.1% *	13.0% *	20.0%
West North Central:						
Iowa	19.4%	19.1%	11.9% *	27.6%	15.9%	20.8%
Kansas	23.4%	24.2%	24.8% *	16.9% *	25.7%	22.4%
Minnesota	20.8%	21.0%	20.0% *	21.3% *	11.9% *	24.1%
Missouri	21.0%	22.0%	19.2%	17.2% *	19.8%	21.5%
Nebraska	15.3%	15.1%	22.1% *	11.5% *	16.1%	14.9%
North Dakota	26.2%	25.2%	31.7% *	24.8%	26.3%	26.2%
South Dakota	14.5%	14.9%	12.0% *	15.4%	13.7% *	15.0%
South Atlantic:						
Delaware	16.7%	17.1%	16.7% *	15.0% *	10.2% *	18.7%
District of Columbia	21.1%	21.7%	20.0% *	15.9% *	1.6% *	24.4%
Florida	17.2%	17.3%	18.8%	13.4% *	12.8%	18.8%
Georgia	16.2%	14.2%	20.7% *	26.4% *	8.3% *	18.5%
Maryland	19.9%	18.8%	33.7% *	13.6% *	14.5%	21.3%
North Carolina	16.5%	15.9%	22.5% *	14.4% *	9.3%	20.0%
South Carolina	15.0%	13.8%	20.7% *	14.9% *	4.9% *	19.5%
Virginia	17.9%	20.3%	12.7% *	10.3% *	15.2%	18.9%
West Virginia	19.2%	21.6%	14.6% *	12.0% *	8.4% *	25.6%
East South Central:						
Alabama	21.7%	24.3%	12.1% *	16.4% *	15.1%	24.5%
Kentucky	19.3%	21.5%	12.7% *	9.9% *	16.4%	20.8%
Mississippi	14.8%	16.8%	7.0% *	10.0% *	9.9% *	17.9%
Tennessee	17.3%	16.7%	18.2% *	19.5% *	16.2% *	17.9%
West South Central:						
Arkansas	7.9%	7.3%	9.8% *	9.1% *	5.6% *	9.3% *
Louisiana	19.2%	21.5%	22.0% *	3.1% *	9.3% *	24.9%
Oklahoma	10.6%	11.1%	10.0% *	7.3% *	8.1% *	12.1%
Texas	15.0%	16.4%	13.7% *	7.0% *	10.5%	17.2%
Mountain:						
Arizona	12.8%	11.8%	18.7% *	10.6% *	9.1% *	13.9%
Colorado	19.6%	18.7%	20.2% *	27.0% *	9.5% *	21.7%
Idaho	17.5%	15.5%	24.7% *	19.5%	8.8% *	20.5%
Montana	19.5%	18.5%	21.7% *	23.4% *	19.2%	19.5%
Nevada	19.9%	19.9%	13.9% *	26.3%	14.7%	21.4%
New Mexico	18.7%	18.2%	17.4% *	22.9% *	9.5% *	22.8%
Utah	24.9%	25.2%	26.6%	20.2%	10.7% *	28.3%
Wyoming	16.4%	16.1%	17.8% *	16.6% *	20.3% *	15.2%
Pacific:						
Alaska	19.1%	17.9%	24.4% *	21.7% *	2.8% *	21.9%
California	24.2%	25.2%	19.1%	22.7%	20.5%	25.0%
Hawaii	27.4%	29.7%	29.2%	13.3%	19.5%	30.0%
Oregon	20.5%	22.9%	13.6% *	15.0% *	17.9% *	21.2%
Washington	25.0%	26.9%	21.3%	17.9% *	12.3% *	26.8%

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.

\*\* 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.c(2008) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.48%	0.36%	1.38%	1.15%	0.62%	0.57%
New England:						
Connecticut	2.02%	3.08%	12.07% *	11.03% *	9.49% *	1.85%
Maine	2.54%	3.63%	3.90% *	9.76% *	3.47% *	3.11%
Massachusetts	2.39%	3.67%	6.67% *	4.88% *	5.20%	2.88%
New Hampshire	3.09%	3.51%	4.91%	8.55% *	4.63% *	3.62%
Rhode Island	3.15%	3.99%	7.58%	8.58% *	3.44% *	3.60%
Vermont	2.83%	3.40%	8.27% *	9.24% *	7.32%	2.63%
Middle Atlantic:						
New Jersey	2.24%	2.46%	8.23%	12.96% *	9.92% *	2.69%
New York	2.61%	1.84%	6.91%	5.91%	4.30%	2.95%
Pennsylvania	1.99%	1.92%	7.49%	4.98%	3.77%	2.28%
East North Central:						
Illinois	1.74%	2.04%	7.60% *	6.05% *	3.15%	1.66%
Indiana	3.40%	3.72%	7.59% *	1.25% *	3.30% *	4.19%
Michigan	2.14%	2.02%	6.97%	5.93%	6.03%	2.15%
Ohio	2.49%	3.26%	6.41% *	3.63% *	4.65% *	3.20%
Wisconsin	4.38%	3.28%	9.13% *	9.02% *	4.50% *	4.36%
West North Central:						
Iowa	2.56%	3.72%	9.00% *	5.97%	4.07%	3.27%
Kansas	2.38%	3.53%	9.86% *	5.89% *	5.11%	3.11%
Minnesota	2.29%	3.20%	6.09% *	9.14% *	4.61% *	2.34%
Missouri	1.87%	3.18%	5.73%	6.20% *	3.03%	2.54%
Nebraska	2.46%	2.86%	8.07% *	5.25% *	4.58%	2.83%
North Dakota	3.09%	3.46%	9.68% *	5.82%	3.37%	3.74%
South Dakota	2.74%	4.29%	5.36% *	4.51%	4.45% *	2.83%
South Atlantic:						
Delaware	1.56%	1.60%	5.26% *	7.07% *	4.19% *	2.52%
District of Columbia	2.38%	2.12%	8.08% *	10.64% *	1.43% *	2.49%
Florida	1.69%	1.95%	4.85%	4.86% *	3.51%	2.58%
Georgia	2.73%	1.89%	10.17% *	8.09% *	5.17% *	2.77%
Maryland	2.66%	2.33%	12.70% *	4.99% *	4.14%	2.85%
North Carolina	1.44%	1.48%	10.90% *	4.93% *	2.22%	2.23%
South Carolina	3.21%	3.89%	6.38% *	5.99% *	3.19% *	4.28%
Virginia	2.22%	3.01%	6.97% *	4.94% *	4.30%	2.68%
West Virginia	1.99%	3.33%	5.72% *	7.97% *	2.56% *	3.75%
East South Central:						
Alabama	2.04%	2.71%	5.40% *	10.88% *	4.14%	2.28%
Kentucky	3.57%	4.60%	7.02% *	5.76% *	4.81%	5.06%
Mississippi	3.01%	3.61%	5.66% *	5.04% *	3.01% *	4.21%
Tennessee	3.51%	3.44%	10.08% *	8.79% *	5.21% *	3.80%
West South Central:						
Arkansas	1.97%	1.92%	4.28% *	4.89% *	1.80% *	3.05% *
Louisiana	3.04%	4.00%	8.24% *	2.50% *	3.34% *	3.95%
Oklahoma	1.72%	1.89%	9.37% *	3.44% *	2.62% *	2.10%
Texas	1.46%	1.08%	4.69% *	2.83% *	2.77%	1.51%
Mountain:						
Arizona	1.85%	2.51%	5.69% *	4.51% *	3.36% *	1.87%
Colorado	2.19%	2.22%	7.44% *	9.50% *	3.44% *	2.59%
Idaho	2.46%	3.80%	11.74% *	5.71%	3.49% *	4.19%
Montana	4.36%	3.87%	9.29% *	8.30% *	5.61%	4.48%
Nevada	1.79%	2.54%	5.59% *	7.54%	3.97%	2.34%
New Mexico	3.38%	3.35%	6.00% *	11.64% *	4.54% *	4.54%
Utah	3.00%	3.33%	7.07%	5.78%	5.08% *	4.76%
Wyoming	3.65%	4.09%	9.31% *	7.70% *	8.62% *	3.86%
Pacific:						
Alaska	2.97%	3.64%	12.17% *	6.99% *	1.58% *	3.07%
California	1.30%	1.44%	3.64%	3.73%	3.26%	1.48%
Hawaii	2.03%	2.89%	4.23%	3.65%	5.11%	3.21%
Oregon	2.32%	4.28%	5.18% *	6.72% *	7.03% *	2.71%
Washington	2.38%	3.13%	5.31%	8.52% *	7.28% *	2.54%

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.

\*\* 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.d(2008) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	38.7%	38.2%	37.9%	42.7%	42.7%	37.4%
New England:						
Connecticut	42.8%	43.5%	37.5%	45.8%	45.9%	42.4%
Maine	36.0%	37.0%	32.0% *	36.4%	37.6%	35.2%
Massachusetts	30.3%	34.0%	29.6%	14.3% *	35.9%	29.0%
New Hampshire	33.6%	34.6%	41.4%	19.6% *	37.2%	32.6%
Rhode Island	24.6%	24.0%	24.2% *	27.6% *	21.4%	25.5%
Vermont	24.0%	27.5%	15.8%	15.0% *	17.1% *	25.8%
Middle Atlantic:						
New Jersey	34.2%	34.4%	32.8% *	34.5%	37.4%	33.7%
New York	36.9%	34.2%	44.7%	39.3%	36.8%	37.0%
Pennsylvania	35.7%	37.7%	22.9% *	37.1%	31.8%	36.9%
East North Central:						
Illinois	42.0%	45.0%	30.7%	41.9%	41.9%	42.0%
Indiana	41.8%	39.6%	54.1%	35.6%	47.3%	39.8%
Michigan	38.9%	39.9%	39.6%	34.0%	36.2%	40.0%
Ohio	38.4%	34.8%	30.0%	57.2%	46.8%	34.6%
Wisconsin	32.8%	32.9%	32.1%	33.9%	31.3%	33.4%
West North Central:						
Iowa	31.8%	29.5%	48.5%	27.3% *	35.0%	30.5%
Kansas	34.3%	32.9%	26.7%	53.3%	34.8%	34.1%
Minnesota	35.1%	32.0%	50.9%	30.3% *	43.9%	31.9%
Missouri	30.8%	31.4%	28.5%	30.8%	32.0%	30.4%
Nebraska	29.0%	32.8%	14.2% *	20.5% *	21.3%	33.0%
North Dakota	19.7%	19.9%	22.0% *	16.7% *	17.8%	20.5%
South Dakota	23.5%	21.9%	19.1%	34.4%	23.4%	23.6%
South Atlantic:						
Delaware	44.5%	45.2%	41.9%	42.8%	51.1%	42.5%
District of Columbia	45.8%	45.7%	42.3%	53.8%	53.1%	44.6%
Florida	42.3%	38.7%	44.3%	66.8%	53.5%	38.4%
Georgia	45.3%	45.1%	47.4%	45.0%	48.0%	44.5%
Maryland	47.2%	45.2%	46.3%	62.6%	52.5%	45.8%
North Carolina	38.1%	34.0%	40.1%	56.3%	53.8%	30.5%
South Carolina	36.8%	36.9%	40.8%	31.7%	47.2%	32.1%
Virginia	47.1%	47.5%	45.0%	48.0%	39.0%	49.8%
West Virginia	33.3%	32.2%	41.2%	30.5%	35.8%	31.9%
East South Central:						
Alabama	27.4%	22.9%	40.7%	40.6%	39.7%	22.3%
Kentucky	42.8%	41.4%	49.7%	46.8%	42.6%	42.9%
Mississippi	32.2%	27.1%	47.9%	49.1%	40.4%	27.0%
Tennessee	39.5%	35.0%	44.6%	57.8%	46.9%	35.9%
West South Central:						
Arkansas	30.7%	31.1%	33.7% *	24.1%	26.4%	33.3%
Louisiana	34.9%	33.0%	31.9% *	49.3%	40.1%	32.0%
Oklahoma	38.3%	38.4%	43.0%	31.8% *	38.9%	37.9%
Texas	41.1%	41.7%	36.4%	43.2%	44.1%	39.6%
Mountain:						
Arizona	43.8%	42.3%	38.2%	60.7%	59.1%	38.8%
Colorado	38.6%	39.9%	41.9%	19.0% *	46.3%	37.0%
Idaho	26.1%	24.5%	30.1%	30.8% *	29.6%	25.0%
Montana	25.9%	20.7%	51.6%	31.5% *	30.1%	24.5%
Nevada	39.1%	37.8%	42.6%	47.2%	55.3%	34.5%
New Mexico	35.1%	34.4%	26.8% *	49.4%	38.9%	33.5%
Utah	38.1%	38.3%	30.3% *	46.1%	50.6%	35.1%
Wyoming	27.1%	29.2%	16.7% *	27.1%	24.9%	27.8%
Pacific:						
Alaska	23.0%	23.3%	20.3% *	24.9% *	43.3%	19.6%
California	47.7%	47.4%	44.0%	54.7%	50.2%	47.1%
Hawaii	43.6%	43.3%	46.4%	41.9%	49.2%	41.7%
Oregon	26.9%	26.2%	33.3%	17.8% *	39.2%	23.5%
Washington	30.0%	30.8%	19.9% *	37.4%	55.4%	26.4%

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.

\*\* 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.d(2008) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.39%	0.55%	1.82%	0.95%	0.54%	0.52%
New England:						
Connecticut	2.43%	3.07%	8.65%	11.29%	10.00%	2.67%
Maine	3.94%	4.13%	9.91% *	7.81%	9.04%	3.85%
Massachusetts	2.68%	3.95%	2.61%	4.93% *	6.88%	2.74%
New Hampshire	2.48%	3.08%	8.80%	6.72% *	5.92%	2.94%
Rhode Island	3.80%	4.07%	7.84% *	8.43% *	4.89%	4.02%
Vermont	2.45%	2.91%	4.37%	5.47% *	6.57% *	2.92%
Middle Atlantic:						
New Jersey	2.40%	2.63%	10.77% *	9.54%	7.47%	3.27%
New York	2.12%	2.35%	3.90%	6.39%	4.75%	2.51%
Pennsylvania	2.34%	2.14%	7.56% *	6.63%	5.13%	2.12%
East North Central:						
Illinois	2.66%	3.36%	4.95%	8.98%	3.76%	3.93%
Indiana	4.61%	5.35%	8.31%	9.94%	5.84%	6.11%
Michigan	2.88%	3.17%	6.74%	9.50%	5.74%	3.69%
Ohio	2.50%	1.88%	7.85%	9.13%	4.38%	3.61%
Wisconsin	2.43%	2.42%	7.79%	8.48%	6.87%	3.07%
West North Central:						
Iowa	3.30%	3.73%	7.54%	8.37% *	2.60%	4.11%
Kansas	3.33%	3.38%	7.47%	9.29%	5.18%	4.28%
Minnesota	3.14%	4.04%	5.97%	9.58% *	7.76%	4.50%
Missouri	2.58%	3.46%	4.15%	7.05%	3.22%	2.92%
Nebraska	2.65%	4.20%	8.92% *	6.52% *	3.71%	3.89%
North Dakota	2.80%	4.94%	7.29% *	9.50% *	3.63%	2.96%
South Dakota	2.07%	2.38%	5.00%	8.04%	4.32%	3.94%
South Atlantic:						
Delaware	2.54%	2.80%	10.08%	10.96%	5.51%	3.20%
District of Columbia	2.48%	2.19%	10.24%	11.16%	7.79%	2.65%
Florida	2.73%	2.08%	10.42%	6.11%	5.78%	2.87%
Georgia	3.21%	3.86%	9.97%	10.93%	7.02%	4.58%
Maryland	3.74%	4.93%	10.10%	9.47%	7.74%	4.19%
North Carolina	2.85%	3.49%	10.07%	10.28%	7.98%	2.69%
South Carolina	2.12%	2.70%	4.38%	9.50%	4.21%	2.72%
Virginia	1.95%	2.49%	9.81%	8.52%	4.52%	2.55%
West Virginia	2.87%	2.96%	9.19%	7.95%	4.55%	4.55%
East South Central:						
Alabama	2.44%	2.66%	9.02%	9.90%	4.99%	3.70%
Kentucky	3.56%	4.52%	12.40%	7.24%	4.29%	4.66%
Mississippi	2.57%	3.48%	11.84%	11.74%	5.52%	4.83%
Tennessee	3.10%	3.45%	11.74%	10.81%	7.19%	3.91%
West South Central:						
Arkansas	2.67%	3.21%	12.07% *	6.50%	4.58%	5.03%
Louisiana	3.27%	2.79%	9.84% *	11.68%	6.83%	4.12%
Oklahoma	3.15%	3.26%	10.44%	10.33% *	5.43%	4.25%
Texas	2.29%	2.51%	6.02%	4.17%	4.82%	2.91%
Mountain:						
Arizona	3.22%	4.50%	6.90%	9.45%	7.99%	3.51%
Colorado	3.50%	4.56%	9.39%	7.81% *	9.85%	3.37%
Idaho	3.35%	4.45%	8.39%	13.93% *	4.77%	3.91%
Montana	2.40%	3.18%	8.92%	13.06% *	6.00%	2.25%
Nevada	3.18%	3.80%	11.17%	13.13%	4.92%	3.60%
New Mexico	2.60%	3.89%	10.99% *	11.15%	6.46%	4.26%
Utah	2.72%	2.89%	11.82% *	10.32%	7.60%	3.39%
Wyoming	2.97%	3.67%	6.21% *	7.14%	7.01%	4.41%
Pacific:						
Alaska	3.17%	3.33%	10.24% *	9.83% *	11.91%	2.92%
California	0.90%	1.20%	6.41%	4.37%	5.63%	1.30%
Hawaii	3.55%	4.51%	8.56%	8.46%	6.30%	3.61%
Oregon	2.74%	4.04%	6.20%	7.05% *	7.66%	2.52%
Washington	2.07%	3.70%	6.44% *	8.42%	10.48%	2.75%

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.

\*\* 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.f(2008) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	74.4%	74.8%	72.9%	74.0%	78.0%	73.2%
New England:						
Connecticut	73.2%	73.5%	69.3%	77.9%	74.3%	73.1%
Maine	81.9%	82.0%	85.9%	75.1%	83.8%	81.1%
Massachusetts	57.7%	57.2%	60.0%	57.1%	69.8%	54.8%
New Hampshire	69.7%	70.1%	77.8%	59.0%	72.8%	69.0%
Rhode Island	73.2%	73.7%	74.7%	69.3%	85.5%	69.9%
Vermont	70.4%	69.2%	72.2%	74.5%	77.0%	68.6%
Middle Atlantic:						
New Jersey	68.4%	68.8%	67.4%	66.5%	56.7%	70.4%
New York	64.1%	64.9%	66.0%	59.0%	63.7%	64.3%
Pennsylvania	68.2%	70.1%	50.9%	74.6%	68.4%	68.1%
East North Central:						
Illinois	73.3%	74.7%	70.4%	68.5%	71.1%	74.0%
Indiana	77.4%	78.1%	75.0%	77.3%	87.0%	73.9%
Michigan	71.1%	74.0%	66.1%	65.1%	71.0%	71.2%
Ohio	79.5%	78.0%	78.7%	85.2%	88.3%	75.4%
Wisconsin	85.0%	87.6%	77.6%	84.2%	85.2%	85.0%
West North Central:						
Iowa	74.1%	72.3%	81.4%	75.3%	81.8%	70.8%
Kansas	75.7%	76.5%	66.7%	85.3%	78.1%	74.7%
Minnesota	75.8%	74.9%	78.2%	77.3%	81.8%	73.7%
Missouri	76.0%	76.6%	74.2%	75.1%	76.9%	75.7%
Nebraska	77.8%	79.5%	75.7%	70.8%	75.2%	79.1%
North Dakota	62.8%	69.4%	48.2%	51.0%	57.9%	64.8%
South Dakota	77.8%	76.5%	82.7%	78.7%	73.8%	80.3%
South Atlantic:						
Delaware	74.7%	72.8%	78.6%	82.2%	78.7%	73.5%
District of Columbia	56.6%	54.9%	59.2%	74.8%	70.1%	54.4%
Florida	78.5%	77.2%	82.5%	81.0%	77.1%	79.0%
Georgia	70.0%	67.3%	80.6%	80.8%	80.4%	66.9%
Maryland	75.9%	77.7%	55.7%	83.6%	83.4%	73.9%
North Carolina	80.6%	82.9%	82.3%	67.9%	81.7%	80.1%
South Carolina	76.8%	77.9%	72.9%	75.2%	80.8%	75.0%
Virginia	73.2%	76.0%	69.4%	60.5%	74.9%	72.6%
West Virginia	74.5%	72.4%	87.5%	70.6%	77.3%	72.8%
East South Central:						
Alabama	69.6%	65.7%	84.0%	77.7%	80.6%	65.1%
Kentucky	70.9%	69.5%	72.3%	79.9%	77.1%	67.9%
Mississippi	80.0%	78.6%	90.4%	79.5%	81.3%	79.2%
Tennessee	80.2%	78.3%	86.0%	84.7%	89.5%	75.5%
West South Central:						
Arkansas	81.6%	85.5%	63.2%	80.5%	85.7%	79.1%
Louisiana	74.5%	72.7%	83.2%	75.4%	78.2%	72.4%
Oklahoma	74.2%	74.3%	74.0%	73.6%	77.4%	72.2%
Texas	78.1%	77.3%	74.6%	89.4%	85.8%	74.4%
Mountain:						
Arizona	82.2%	84.2%	71.3%	85.0%	87.8%	80.4%
Colorado	79.6%	78.3%	84.6%	82.3%	89.7%	77.5%
Idaho	76.9%	80.8%	65.0%	69.0%	77.2%	76.8%
Montana	76.6%	76.7%	67.2%	86.6%	71.8%	78.1%
Nevada	83.2%	83.2%	77.5%	89.9%	75.6%	85.4%
New Mexico	81.4%	84.9%	81.2%	64.4%	84.3%	80.2%
Utah	83.5%	82.9%	86.4%	84.1%	84.3%	83.3%
Wyoming	75.2%	76.3%	74.7%	67.2%	71.9%	76.2%
Pacific:						
Alaska	77.8%	80.4%	62.4%	78.5%	84.8%	76.6%
California	75.8%	76.1%	74.6%	74.8%	78.7%	75.1%
Hawaii	67.1%	67.8%	64.8%	66.4%	72.8%	65.1%
Oregon	83.3%	83.8%	82.6%	80.5%	79.1%	84.4%
Washington	77.5%	80.5%	71.1%	67.0%	79.1%	77.3%

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.

\*\* 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.f(2008) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.71%	0.82%	1.28%	1.71%	1.16%	0.72%
New England:						
Connecticut	2.13%	1.79%	9.41%	7.72%	7.40%	2.52%
Maine	1.95%	2.38%	5.59%	8.97%	5.96%	2.41%
Massachusetts	3.16%	4.16%	5.39%	9.24%	6.47%	3.35%
New Hampshire	1.99%	3.45%	6.09%	5.52%	5.01%	2.33%
Rhode Island	3.03%	3.88%	7.03%	8.43%	3.67%	4.45%
Vermont	2.42%	3.26%	6.57%	11.09%	6.48%	3.81%
Middle Atlantic:						
New Jersey	2.32%	3.31%	7.19%	10.57%	8.40%	3.15%
New York	3.14%	4.03%	6.54%	5.42%	5.25%	3.35%
Pennsylvania	2.08%	2.32%	9.71%	6.76%	6.19%	2.57%
East North Central:						
Illinois	2.13%	1.88%	6.67%	5.61%	6.55%	1.63%
Indiana	3.65%	3.45%	7.34%	6.70%	5.05%	4.16%
Michigan	1.98%	1.47%	9.24%	8.04%	6.16%	2.54%
Ohio	1.14%	1.86%	3.47%	3.48%	2.54%	2.06%
Wisconsin	2.55%	2.22%	6.83%	7.68%	5.63%	2.75%
West North Central:						
Iowa	2.83%	4.67%	8.71%	9.35%	5.78%	4.50%
Kansas	3.14%	4.86%	10.39%	6.22%	5.42%	3.94%
Minnesota	3.72%	4.42%	6.62%	7.83%	4.18%	4.76%
Missouri	3.28%	2.92%	8.96%	8.93%	6.54%	3.74%
Nebraska	2.29%	2.78%	8.98%	8.51%	5.54%	2.66%
North Dakota	3.62%	4.09%	7.05%	9.85%	3.99%	4.04%
South Dakota	3.80%	4.82%	5.74%	5.67%	4.87%	5.17%
South Atlantic:						
Delaware	2.26%	2.88%	10.65%	8.30%	6.17%	3.77%
District of Columbia	3.43%	2.79%	12.01%	9.49%	5.92%	3.64%
Florida	2.70%	2.93%	5.80%	4.97%	4.19%	2.73%
Georgia	3.33%	3.44%	6.93%	7.70%	5.07%	3.47%
Maryland	2.40%	2.63%	11.34%	7.88%	5.48%	2.59%
North Carolina	2.44%	2.69%	8.94%	10.53%	6.04%	3.17%
South Carolina	3.33%	4.09%	8.12%	7.36%	5.60%	4.02%
Virginia	2.98%	3.98%	5.88%	6.69%	4.87%	3.58%
West Virginia	3.05%	4.15%	5.39%	12.46%	3.58%	4.83%
East South Central:						
Alabama	2.65%	3.23%	4.48%	10.92%	4.52%	3.44%
Kentucky	4.30%	4.18%	11.07%	10.85%	6.93%	4.26%
Mississippi	3.52%	4.09%	10.92%	7.43%	4.28%	5.57%
Tennessee	3.35%	3.38%	6.80%	10.91%	4.12%	3.22%
West South Central:						
Arkansas	3.07%	3.43%	8.13%	10.79%	4.47%	3.61%
Louisiana	2.62%	3.46%	10.40%	9.29%	3.95%	4.23%
Oklahoma	2.77%	3.44%	7.10%	8.16%	5.89%	4.29%
Texas	2.95%	2.90%	6.98%	4.15%	4.28%	3.92%
Mountain:						
Arizona	2.56%	2.54%	8.13%	14.22%	3.79%	2.91%
Colorado	3.42%	3.88%	7.14%	12.71%	3.92%	3.52%
Idaho	4.15%	3.92%	10.02%	9.89%	7.33%	5.26%
Montana	4.36%	5.52%	11.86%	6.55%	7.61%	4.19%
Nevada	2.83%	2.07%	8.30%	11.48%	7.77%	2.56%
New Mexico	3.55%	3.60%	5.98%	10.20%	4.37%	3.58%
Utah	2.67%	3.83%	4.71%	6.96%	5.40%	2.81%
Wyoming	2.12%	3.18%	8.13%	10.17%	7.32%	3.08%
Pacific:						
Alaska	2.80%	2.74%	13.78%	9.20%	6.90%	3.29%
California	2.25%	2.28%	3.88%	7.79%	3.75%	2.31%
Hawaii	2.49%	2.56%	3.61%	6.03%	5.66%	2.42%
Oregon	2.35%	2.84%	6.26%	13.39%	8.01%	2.15%
Washington	2.65%	2.40%	8.65%	10.95%	8.54%	2.85%

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.

\*\* 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.g(2008) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	8.0	7.8	8.0	9.2	9.6	7.4
New England:						
Connecticut	7.1	6.8	7.2	9.4	8.2	6.9
Maine	8.5	8.6	8.7	8.0	9.1	8.3
Massachusetts	5.2	4.7	6.4	6.1	7.7	4.7
New Hampshire	6.7	6.5	7.7	6.6	8.7	6.2
Rhode Island	7.1	6.7	7.6	8.2	9.5	6.4
Vermont	7.9	7.3	9.1	9.8	11.7	6.9
Middle Atlantic:						
New Jersey	8.0	8.0	7.1	9.7	8.9	7.9
New York	7.4	7.5	7.0	7.0	8.0	7.2
Pennsylvania	6.9	6.6	6.8	8.5	7.6	6.7
East North Central:						
Illinois	7.2	6.8	7.6	8.8	7.9	6.9
Indiana	8.6	8.2	7.3	12.6	13.1	6.9
Michigan	7.7	7.4	8.1	8.5	9.3	7.1
Ohio	7.5	6.6	7.3	10.8	8.7	7.0
Wisconsin	8.6	8.3	9.5	8.8	9.4	8.3
West North Central:						
Iowa	6.8	6.0	9.3	7.9	8.2	6.2
Kansas	7.4	7.0	6.1	11.8	10.0	6.4
Minnesota	7.6	7.1	8.1	9.0	9.6	6.8
Missouri	8.0	7.7	9.0	9.1	9.4	7.5
Nebraska	7.8	7.7	8.3	8.0	7.9	7.7
North Dakota	6.3	6.4	5.9	6.2	7.0	6.0
South Dakota	8.6	7.8	10.4	10.4	10.1	7.7
South Atlantic:						
Delaware	7.6	7.1	10.8	7.9	7.9	7.5
District of Columbia	4.3	3.8	6.4	5.8	7.5	3.7
Florida	8.7	8.6	7.9	11.1	10.1	8.2
Georgia	7.4	6.9	10.1	8.8	11.0	6.3
Maryland	7.6	7.5	5.6*	10.8	9.8	7.0
North Carolina	8.6	8.9	8.3	7.0	10.2	7.8
South Carolina	8.5	8.0	8.5	10.9	10.7	7.5
Virginia	7.5	7.7	8.1	5.5	7.7	7.4
West Virginia	8.5	7.7	9.9	11.5	10.8	7.2
East South Central:						
Alabama	7.1	6.5	6.7	11.9	11.2	5.5
Kentucky	7.4	7.1	7.4	10.1	8.6	6.8
Mississippi	9.4	8.7	11.7	11.9	10.5	8.7
Tennessee	8.7	8.1	8.4	12.0	11.1	7.5
West South Central:						
Arkansas	9.6	10.2	6.8*	9.2	12.0	8.1
Louisiana	7.2	7.2	6.4	8.2	8.1	6.7
Oklahoma	8.9	8.2	11.3	11.9	11.1	7.5
Texas	8.4	8.1	8.6	10.4	9.9	7.7
Mountain:						
Arizona	8.9	8.4	8.5	12.2	11.9	7.9
Colorado	8.3	8.3	7.7	10.0	10.6	7.9
Idaho	10.1	10.4	8.1*	11.2	11.5	9.6
Montana	10.5	10.0	11.2	13.3	10.0	10.7
Nevada	10.6	10.5	10.1	12.5	10.0	10.8
New Mexico	9.0	8.7	10.8	8.4	10.9	8.2
Utah	8.9	8.3	10.6	11.1	11.2	8.4
Wyoming	8.5	8.2	10.5	7.9	8.4	8.6
Pacific:						
Alaska	9.2	9.3	7.3	10.4	11.1	8.8
California	8.8	8.6	9.0	9.6	10.9	8.3
Hawaii	4.7	4.7	4.8	4.5	5.0	4.6
Oregon	8.5	8.8	7.7	7.7	8.8	8.4
Washington	8.8	8.8	7.9	9.6	10.8	8.5

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.

\*\* 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.g(2008) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.10	0.13	0.15	0.29	0.21	0.12
New England:						
Connecticut	0.59	0.59	1.25	1.75	1.52	0.68
Maine	0.55	0.60	2.06	1.52	1.39	0.67
Massachusetts	0.37	0.33	1.10	0.97	1.04	0.32
New Hampshire	0.52	0.69	0.81	0.98	0.90	0.51
Rhode Island	0.62	0.78	1.03	1.33	1.68	0.71
Vermont	0.48	0.41	1.61	2.24	2.18	0.61
Middle Atlantic:						
New Jersey	0.37	0.56	0.93	2.39	1.78	0.57
New York	0.38	0.48	0.83	1.36	1.00	0.40
Pennsylvania	0.35	0.28	1.81	1.03	1.24	0.36
East North Central:						
Illinois	0.26	0.43	0.85	1.15	1.34	0.35
Indiana	0.56	0.57	1.27	2.07	1.37	0.73
Michigan	0.36	0.33	1.27	1.45	1.03	0.38
Ohio	0.40	0.36	0.95	1.76	0.74	0.62
Wisconsin	0.40	0.55	1.10	1.58	0.93	0.44
West North Central:						
Iowa	0.57	0.54	1.56	1.37	0.75	0.76
Kansas	0.56	0.74	0.96	1.30	1.18	0.57
Minnesota	0.74	0.77	1.36	1.25	1.56	0.62
Missouri	0.41	0.63	1.82	1.77	0.77	0.45
Nebraska	0.63	0.51	1.94	2.31	1.31	0.49
North Dakota	0.61	0.76	1.53	1.75	1.21	0.68
South Dakota	0.64	0.93	2.05	1.67	0.92	0.76
South Atlantic:						
Delaware	0.60	0.71	2.23	1.47	1.37	0.74
District of Columbia	0.36	0.37	1.89	0.97	1.08	0.32
Florida	0.57	0.53	1.37	2.05	0.83	0.51
Georgia	0.49	0.54	2.13	1.06	1.30	0.48
Maryland	0.63	0.77	1.99*	2.39	1.38	0.63
North Carolina	0.71	0.68	1.45	1.77	1.69	0.56
South Carolina	0.86	0.91	1.45	2.73	1.64	0.69
Virginia	0.53	0.58	1.15	0.57	1.04	0.48
West Virginia	0.62	0.71	1.31	2.52	0.80	0.81
East South Central:						
Alabama	0.51	0.47	0.84	2.44	1.52	0.44
Kentucky	0.45	0.45	1.98	1.79	0.72	0.66
Mississippi	0.61	0.52	2.39	2.60	1.45	0.70
Tennessee	0.53	0.46	1.63	2.43	1.22	0.50
West South Central:						
Arkansas	0.83	0.94	2.66*	1.96	1.38	0.66
Louisiana	0.54	0.60	1.02	1.42	0.94	0.58
Oklahoma	0.47	0.69	1.75	1.76	1.05	0.73
Texas	0.50	0.50	0.94	1.02	0.73	0.57
Mountain:						
Arizona	0.67	0.63	1.45	2.36	0.98	0.71
Colorado	0.62	0.76	1.47	1.89	1.87	0.73
Idaho	0.98	0.91	2.89*	3.03	1.58	1.04
Montana	0.80	0.93	3.05	2.29	1.69	0.80
Nevada	0.99	0.94	2.64	2.35	1.34	1.02
New Mexico	0.75	0.72	2.29	1.91	1.12	0.69
Utah	0.35	0.36	2.24	1.98	0.98	0.52
Wyoming	0.52	0.72	2.46	1.46	2.00	0.54
Pacific:						
Alaska	0.62	0.78	1.53	2.65	2.35	0.68
California	0.43	0.42	1.01	1.20	0.72	0.39
Hawaii	0.24	0.41	0.71	0.77	0.56	0.21
Oregon	0.49	0.64	0.90	1.72	1.62	0.53
Washington	0.60	0.51	1.52	2.30	1.80	0.68

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.

\*\* 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.B.1 (2008) Number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	116,141,515	80,914,225	17,506,656	17,720,634	32,750,170	83,391,346
New England:						
Connecticut	1,465,237	1,027,658	288,079	149,500	256,805	1,208,433
Maine	492,211	313,437	80,121	98,653	164,868	327,342
Massachusetts	3,001,586	1,853,480	648,938	499,167	613,695	2,387,891
New Hampshire	561,196	353,599	71,281	136,317	128,391	432,806
Rhode Island	427,164	227,448	118,305	81,411	108,930	318,235
Vermont	251,353	155,538	52,896	42,919	56,800	194,553
Middle Atlantic:						
New Jersey	3,561,007	2,701,375	414,673	444,959	613,578	2,947,428
New York	7,469,664	5,440,333	1,000,082	1,029,250	1,638,064	5,831,600
Pennsylvania	5,094,013	3,611,983	586,067	895,963	1,343,883	3,750,130
East North Central:						
Illinois	5,405,168	3,713,209	608,341	1,083,618	1,309,162	4,096,006
Indiana	2,507,330	1,663,003	359,137	485,190	725,721	1,781,610
Michigan	3,449,973	2,338,530	490,263	621,180	985,007	2,464,967
Ohio	4,702,840	3,121,636	731,764	849,440	1,479,793	3,223,048
Wisconsin	2,558,435	1,722,928	373,222	462,284	752,180	1,806,255
West North Central:						
Iowa	1,304,443	935,476	182,279	186,688	384,849	919,594
Kansas	1,109,140	689,990	174,953	244,197	425,059	684,081
Minnesota	2,468,336	1,420,384	491,282	556,670	777,265	1,691,072
Missouri	2,332,099	1,542,488	404,271	385,340	866,435	1,465,664
Nebraska	806,602	546,482	128,074	132,046	266,031	540,571
North Dakota	294,768	171,494	57,379	65,895	97,654	197,114
South Dakota	320,175	204,893	43,514	71,769	117,104	203,071
South Atlantic:						
Delaware	376,347	284,920	42,580	48,848	99,898	276,449
District of Columbia	464,559	355,352	56,881	52,326	65,105	399,454
Florida	6,891,517	4,856,018	1,187,784	847,716	2,275,993	4,615,524
Georgia	3,354,107	2,433,264	450,678	470,165	856,384	2,497,724
Maryland	2,082,590	1,495,914	242,967	343,709	435,899	1,646,691
North Carolina	3,440,453	2,549,416	394,776	496,261	1,065,468	2,374,985
South Carolina	1,528,356	1,083,607	257,223	187,526	587,799	940,557
Virginia	2,989,600	2,146,287	389,558	453,755	756,755	2,232,846
West Virginia	557,756	423,868	53,397	80,491	203,042	354,714
East South Central:						
Alabama	1,574,811	1,162,472	226,045	186,294	525,358	1,049,453
Kentucky	1,501,784	1,059,687	202,957	239,140	503,826	997,957
Mississippi	866,754	672,916	83,380	110,458	352,026	514,728
Tennessee	2,428,872	1,655,265	409,785	363,822	957,931	1,470,941
West South Central:						
Arkansas	993,395	723,022	116,733	153,641	363,681	629,714
Louisiana	1,509,297	1,084,808	215,605	208,884	588,742	920,555
Oklahoma	1,219,330	832,344	240,802 *	146,184	550,334	668,996
Texas	8,741,171	6,124,878	1,524,859	1,091,435	2,975,718	5,765,453
Mountain:						
Arizona	2,205,122	1,478,863	388,823 *	337,436	641,085	1,564,037
Colorado	1,968,132	1,398,841	329,434	239,857	431,873	1,536,260
Idaho	537,075	329,513	73,970	133,592 *	153,150	383,926
Montana	359,099	206,858	70,402	81,838	130,475	228,624
Nevada	1,124,623	808,042	158,409	158,172	369,487	755,136
New Mexico	675,889	407,280	151,960 *	116,650	271,530	404,359
Utah	1,066,544	796,933	142,662	126,949	234,999	831,545
Wyoming	207,629	153,768	23,051	30,811	53,384	154,246
Pacific:						
Alaska	230,911	166,715	32,716	31,481	41,664	189,248
California	13,376,056	9,566,424	2,004,227	1,805,406	3,124,227	10,251,829
Hawaii	499,367	353,552	63,415	82,399	156,955	342,412
Oregon	1,435,738	909,024	335,103	191,612	355,807	1,079,932
Washington	2,351,885	1,639,012	331,555	381,319	510,300	1,841,585

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table VII.B.1(2008) Standard error for number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	751,026	870,532	426,353	443,997	717,180	537,883
New England:						
Connecticut	90,005	77,582	45,845	27,550	22,341	95,671
Maine	39,547	29,769	18,692	17,866	19,695	25,492
Massachusetts	206,909	195,376	79,967	77,795	70,630	227,103
New Hampshire	30,429	33,100	6,588	22,265	15,619	29,524
Rhode Island	15,479	14,731	15,030	9,166	12,285	21,342
Vermont	24,798	14,583	10,043	5,791	6,687	26,828
Middle Atlantic:						
New Jersey	161,663	150,396	97,817	64,169	77,159	196,358
New York	182,564	206,388	176,983	126,304	141,489	183,851
Pennsylvania	233,008	155,868	107,798	77,519	158,552	166,304
East North Central:						
Illinois	244,012	136,101	71,591	259,971	95,308	255,521
Indiana	124,137	140,999	60,733	84,580	50,016	135,805
Michigan	112,263	100,437	61,374	78,446	75,473	72,054
Ohio	174,973	113,649	105,853	89,521	103,203	155,548
Wisconsin	102,694	100,605	40,197	39,756	49,858	109,197
West North Central:						
Iowa	49,614	51,304	27,763	20,698	17,446	53,972
Kansas	44,505	59,629	30,245	30,104	43,042	57,615
Minnesota	155,105	90,625	121,231	84,823	105,483	96,966
Missouri	114,457	88,010	83,931	74,037	98,121	90,511
Nebraska	43,173	41,548	21,340	16,498	24,344	32,156
North Dakota	13,586	15,241	12,676	6,334	9,495	11,691
South Dakota	15,881	20,683	7,791	8,113	9,461	21,821
South Atlantic:						
Delaware	22,882	20,966	5,161	5,271	10,163	28,999
District of Columbia	30,307	35,082	15,893	9,360	8,633	35,153
Florida	311,899	424,214	292,828	99,830	253,535	396,034
Georgia	147,357	125,890	61,779	62,969	83,428	164,298
Maryland	69,166	75,064	19,170	56,260	69,508	86,827
North Carolina	222,161	160,578	76,845	68,268	151,537	149,263
South Carolina	84,709	70,133	52,720	24,755	53,526	71,242
Virginia	123,935	146,739	64,284	63,430	81,700	157,275
West Virginia	49,769	54,747	5,271	11,030	14,209	53,980
East South Central:						
Alabama	82,381	77,183	55,018	26,869	80,467	75,646
Kentucky	83,138	61,522	45,574	43,890	56,313	66,867
Mississippi	46,770	39,300	8,620	19,585	34,909	39,020
Tennessee	102,068	120,186	72,768	93,135	115,783	133,804
West South Central:						
Arkansas	43,788	34,042	24,405	24,741	30,380	45,265
Louisiana	82,280	60,262	43,919	40,455	48,089	67,737
Oklahoma	77,075	31,589	82,546*	13,660	71,819	37,318
Texas	591,362	605,940	221,733	78,666	214,438	477,392
Mountain:						
Arizona	142,533	126,192	141,539*	60,323	125,423	110,643
Colorado	116,924	127,495	76,073	37,597	63,361	120,434
Idaho	44,299	24,317	13,587	55,483*	16,592	36,885
Montana	13,061	16,236	13,008	7,435	15,970	13,213
Nevada	71,539	47,787	28,447	39,068	47,342	63,338
New Mexico	40,373	24,576	46,941*	17,518	47,865	30,349
Utah	72,425	58,612	29,057	11,759	25,772	79,165
Wyoming	10,173	9,578	3,944	3,060	5,947	10,238
Pacific:						
Alaska	11,799	13,974	7,979	5,268	6,105	14,649
California	235,534	277,636	150,627	189,848	219,569	384,105
Hawaii	29,242	28,617	13,349	15,697	19,568	21,982
Oregon	50,019	79,061	57,708	23,304	33,427	72,442
Washington	142,218	126,528	60,127	46,777	73,077	126,186

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table VII.B.1.a(2008) Percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	116,141,515	69.7%	15.1%	15.3%	28.2%	71.8%
New England:						
Connecticut	1,465,237	70.1%	19.7%	10.2%	17.5%	82.5%
Maine	492,211	63.7%	16.3%	20.0%	33.5%	66.5%
Massachusetts	3,001,586	61.8%	21.6%	16.6%	20.4%	79.6%
New Hampshire	561,196	63.0%	12.7%	24.3%	22.9%	77.1%
Rhode Island	427,164	53.2%	27.7%	19.1%	25.5%	74.5%
Vermont	251,353	61.9%	21.0%	17.1%	22.6%	77.4%
Middle Atlantic:						
New Jersey	3,561,007	75.9%	11.6%	12.5%	17.2%	82.8%
New York	7,469,664	72.8%	13.4%	13.8%	21.9%	78.1%
Pennsylvania	5,094,013	70.9%	11.5%	17.6%	26.4%	73.6%
East North Central:						
Illinois	5,405,168	68.7%	11.3%	20.0%	24.2%	75.8%
Indiana	2,507,330	66.3%	14.3%	19.4%	28.9%	71.1%
Michigan	3,449,973	67.8%	14.2%	18.0%	28.6%	71.4%
Ohio	4,702,840	66.4%	15.6%	18.1%	31.5%	68.5%
Wisconsin	2,558,435	67.3%	14.6%	18.1%	29.4%	70.6%
West North Central:						
Iowa	1,304,443	71.7%	14.0%	14.3%	29.5%	70.5%
Kansas	1,109,140	62.2%	15.8%	22.0%	38.3%	61.7%
Minnesota	2,468,336	57.5%	19.9%	22.6%	31.5%	68.5%
Missouri	2,332,099	66.1%	17.3%	16.5%	37.2%	62.8%
Nebraska	806,602	67.8%	15.9%	16.4%	33.0%	67.0%
North Dakota	294,768	58.2%	19.5%	22.4%	33.1%	66.9%
South Dakota	320,175	64.0%	13.6%	22.4%	36.6%	63.4%
South Atlantic:						
Delaware	376,347	75.7%	11.3%	13.0%	26.5%	73.5%
District of Columbia	464,559	76.5%	12.2%	11.3%	14.0%	86.0%
Florida	6,891,517	70.5%	17.2%	12.3%	33.0%	67.0%
Georgia	3,354,107	72.5%	13.4%	14.0%	25.5%	74.5%
Maryland	2,082,590	71.8%	11.7%	16.5%	20.9%	79.1%
North Carolina	3,440,453	74.1%	11.5%	14.4%	31.0%	69.0%
South Carolina	1,528,356	70.9%	16.8%	12.3%	38.5%	61.5%
Virginia	2,989,600	71.8%	13.0%	15.2%	25.3%	74.7%
West Virginia	557,756	76.0%	9.6%	14.4%	36.4%	63.6%
East South Central:						
Alabama	1,574,811	73.8%	14.4%	11.8%	33.4%	66.6%
Kentucky	1,501,784	70.6%	13.5%	15.9%	33.5%	66.5%
Mississippi	866,754	77.6%	9.6%	12.7%	40.6%	59.4%
Tennessee	2,428,872	68.1%	16.9%	15.0%	39.4%	60.6%
West South Central:						
Arkansas	993,395	72.8%	11.8%	15.5%	36.6%	63.4%
Louisiana	1,509,297	71.9%	14.3%	13.8%	39.0%	61.0%
Oklahoma	1,219,330	68.3%	19.7% *	12.0%	45.1%	54.9%
Texas	8,741,171	70.1%	17.4%	12.5%	34.0%	66.0%
Mountain:						
Arizona	2,205,122	67.1%	17.6% *	15.3%	29.1%	70.9%
Colorado	1,968,132	71.1%	16.7%	12.2%	21.9%	78.1%
Idaho	537,075	61.4%	13.8%	24.9% *	28.5%	71.5%
Montana	359,099	57.6%	19.6%	22.8%	36.3%	63.7%
Nevada	1,124,623	71.9%	14.1%	14.1%	32.9%	67.1%
New Mexico	675,889	60.3%	22.5% *	17.3%	40.2%	59.8%
Utah	1,066,544	74.7%	13.4%	11.9%	22.0%	78.0%
Wyoming	207,629	74.1%	11.1%	14.8%	25.7%	74.3%
Pacific:						
Alaska	230,911	72.2%	14.2%	13.6%	18.0%	82.0%
California	13,376,056	71.5%	15.0%	13.5%	23.4%	76.6%
Hawaii	499,367	70.8%	12.7%	16.5%	31.4%	68.6%
Oregon	1,435,738	63.3%	23.3%	13.3%	24.8%	75.2%
Washington	2,351,885	69.7%	14.1%	16.2%	21.7%	78.3%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table VII.B.1.a(2008) Standard error for percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	751,026	0.40%	0.39%	0.40%	0.50%	0.50%
New England:						
Connecticut	90,005	2.67%	2.53%	2.36%	2.09%	2.09%
Maine	39,547	3.19%	2.98%	3.39%	2.07%	2.07%
Massachusetts	206,909	3.74%	3.03%	1.55%	2.80%	2.80%
New Hampshire	30,429	4.12%	1.27%	3.69%	2.70%	2.70%
Rhode Island	15,479	3.81%	3.01%	1.59%	3.30%	3.30%
Vermont	24,798	1.82%	1.96%	2.40%	3.09%	3.09%
Middle Atlantic:						
New Jersey	161,663	2.74%	2.35%	1.93%	2.47%	2.47%
New York	182,564	2.10%	2.37%	1.59%	1.75%	1.75%
Pennsylvania	233,008	1.94%	1.84%	0.96%	2.42%	2.42%
East North Central:						
Illinois	244,012	2.95%	1.42%	3.54%	2.15%	2.15%
Indiana	124,137	3.63%	2.24%	3.62%	2.22%	2.22%
Michigan	112,263	2.33%	1.91%	1.89%	1.51%	1.51%
Ohio	174,973	2.02%	1.94%	1.64%	1.93%	1.93%
Wisconsin	102,694	1.98%	1.47%	1.66%	2.24%	2.24%
West North Central:						
Iowa	49,614	2.32%	1.86%	1.84%	1.96%	1.96%
Kansas	44,505	3.82%	2.27%	3.41%	3.89%	3.89%
Minnesota	155,105	3.44%	3.46%	3.22%	2.67%	2.67%
Missouri	114,457	3.06%	3.78%	2.36%	3.44%	3.44%
Nebraska	43,173	2.87%	2.77%	1.32%	2.31%	2.31%
North Dakota	13,586	4.16%	3.79%	1.89%	2.52%	2.52%
South Dakota	15,881	3.75%	2.59%	3.17%	3.89%	3.89%
South Atlantic:						
Delaware	22,882	2.03%	1.61%	1.23%	3.90%	3.90%
District of Columbia	30,307	4.34%	3.12%	2.26%	2.47%	2.47%
Florida	311,899	4.48%	4.27%	1.44%	3.69%	3.69%
Georgia	147,357	2.05%	1.63%	1.88%	2.71%	2.71%
Maryland	69,166	2.33%	1.02%	2.56%	3.39%	3.39%
North Carolina	222,161	2.18%	1.75%	1.86%	3.39%	3.39%
South Carolina	84,709	2.47%	2.98%	1.82%	2.88%	2.88%
Virginia	123,935	3.40%	1.82%	2.14%	3.34%	3.34%
West Virginia	49,769	2.91%	1.22%	2.41%	3.61%	3.61%
East South Central:						
Alabama	82,381	3.47%	2.85%	1.79%	3.70%	3.70%
Kentucky	83,138	2.81%	2.47%	2.89%	2.87%	2.87%
Mississippi	46,770	1.60%	1.02%	2.03%	3.30%	3.30%
Tennessee	102,068	3.80%	2.95%	3.09%	4.28%	4.28%
West South Central:						
Arkansas	43,788	2.24%	2.26%	2.31%	3.24%	3.24%
Louisiana	82,280	2.38%	2.73%	2.23%	2.52%	2.52%
Oklahoma	77,075	4.17%	4.78% *	1.42%	3.29%	3.29%
Texas	591,362	2.72%	2.37%	1.12%	1.78%	1.78%
Mountain:						
Arizona	142,533	4.89%	4.51% *	2.91%	4.11%	4.11%
Colorado	116,924	3.56%	3.44%	2.38%	3.09%	3.09%
Idaho	44,299	5.18%	3.01%	5.99% *	2.75%	2.75%
Montana	13,061	3.80%	3.16%	2.61%	3.61%	3.61%
Nevada	71,539	2.66%	2.19%	2.83%	3.48%	3.48%
New Mexico	40,373	4.41%	5.33% *	2.84%	4.59%	4.59%
Utah	72,425	2.01%	2.34%	1.51%	3.58%	3.58%
Wyoming	10,173	2.40%	1.67%	1.53%	2.60%	2.60%
Pacific:						
Alaska	11,799	3.44%	3.42%	2.23%	2.91%	2.91%
California	235,534	1.48%	1.21%	1.33%	1.83%	1.83%
Hawaii	29,242	3.79%	2.47%	3.29%	3.25%	3.25%
Oregon	50,019	3.98%	4.14%	1.64%	2.75%	2.75%
Washington	142,218	2.55%	2.69%	1.72%	2.86%	2.86%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table VII.B.2(2008) Percent of private-sector employees in establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	87.7%	92.1%	86.1%	69.4%	77.1%	91.9%
New England:						
Connecticut	92.5%	96.2%	92.8%	66.5%	77.9%	95.6%
Maine	87.3%	93.6%	82.4%	71.1%	78.8%	91.6%
Massachusetts	94.5%	97.5%	95.5%	82.3%	87.4%	96.4%
New Hampshire	90.7%	95.7%	87.2%	79.5%	79.3%	94.1%
Rhode Island	91.2%	94.7%	95.3%	75.4%	82.7%	94.1%
Vermont	86.4%	92.0%	85.2%	67.3%	74.3%	89.9%
Middle Atlantic:						
New Jersey	92.5%	96.2%	86.1%	76.2%	75.6%	96.1%
New York	90.4%	93.7%	88.1%	75.2%	79.5%	93.5%
Pennsylvania	90.3%	95.6%	87.7%	70.7%	75.6%	95.6%
East North Central:						
Illinois	86.1%	93.8%	82.9%	61.6%	79.7%	88.2%
Indiana	88.0%	92.9%	82.6%	75.6%	78.9%	91.8%
Michigan	86.0%	90.0%	86.5%	70.3%	70.0%	92.4%
Ohio	90.8%	95.6%	92.5%	71.6%	80.8%	95.3%
Wisconsin	87.1%	91.9%	84.8%	70.9%	71.5%	93.6%
West North Central:						
Iowa	88.7%	93.6%	85.5%	67.1%	75.4%	94.2%
Kansas	84.2%	92.8%	87.1%	57.6%	71.4%	92.1%
Minnesota	87.3%	92.7%	90.1%	71.1%	78.3%	91.4%
Missouri	88.9%	93.9%	80.7%	77.8%	79.4%	94.6%
Nebraska	85.3%	90.2%	78.1%	72.2%	74.3%	90.8%
North Dakota	86.5%	91.7%	86.9%	72.7%	78.2%	90.7%
South Dakota	80.9%	90.5%	64.8%	63.2%	67.7%	88.5%
South Atlantic:						
Delaware	89.6%	94.1%	77.6%	74.0%	81.0%	92.8%
District of Columbia	93.9%	97.2%	87.6%	77.8%	78.7%	96.3%
Florida	89.0%	90.3%	90.1%	79.9%	84.2%	91.4%
Georgia	86.3%	89.8%	84.3%	70.0%	73.4%	90.7%
Maryland	87.8%	91.9%	80.7%	74.9%	78.5%	90.2%
North Carolina	87.7%	91.8%	80.3%	72.8%	79.2%	91.5%
South Carolina	87.4%	90.0%	86.7%	72.9%	82.1%	90.7%
Virginia	91.0%	94.9%	87.3%	75.7%	80.9%	94.4%
West Virginia	85.1%	91.3%	76.6%	58.3%	73.2%	92.0%
East South Central:						
Alabama	88.9%	91.1%	86.9%	77.5%	78.7%	94.0%
Kentucky	88.4%	92.4%	87.8%	71.5%	77.3%	94.0%
Mississippi	83.6%	87.7%	68.5%	70.3%	74.2%	90.1%
Tennessee	87.9%	90.0%	80.6%	86.8%	83.1%	91.1%
West South Central:						
Arkansas	83.3%	88.6%	79.5%	61.5%	71.1%	90.4%
Louisiana	85.8%	89.0%	80.7%	74.7%	79.2%	90.0%
Oklahoma	82.9%	87.0%	82.9%	60.2%	77.4%	87.5%
Texas	85.0%	87.8%	86.9%	66.8%	74.9%	90.2%
Mountain:						
Arizona	87.4%	90.7%	88.1%	72.0%	79.3%	90.7%
Colorado	85.4%	90.0%	87.7%	55.3%	72.9%	88.9%
Idaho	80.3%	86.9%	71.4%	68.8%	62.3%	87.5%
Montana	71.6%	80.5%	66.4%	53.4%	57.2%	79.8%
Nevada	89.6%	94.6%	85.9%	67.7%	83.3%	92.7%
New Mexico	85.8%	87.0%	86.4%	81.0%	80.7%	89.3%
Utah	85.1%	90.1%	85.9%	52.6%	73.3%	88.4%
Wyoming	77.1%	85.6%	72.8%	38.1%	61.6%	82.5%
Pacific:						
Alaska	79.6%	86.6%	70.1%	52.7%	61.8%	83.6%
California	85.8%	91.7%	84.0%	56.3%	72.0%	89.9%
Hawaii	97.9%	99.3%	96.9%	92.9%	96.3%	98.7%
Oregon	85.1%	90.8%	84.9%	58.4%	66.7%	91.1%
Washington	86.3%	94.8%	86.7%	49.6%	68.6%	91.2%

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.

\*\* 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.B.2(2008) Standard error for percent of private-sector employees in establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.31%	0.21%	0.56%	1.35%	0.76%	0.37%
New England:						
Connecticut	0.92%	0.57%	1.67%	3.97%	3.57%	0.67%
Maine	1.56%	1.16%	5.35%	6.78%	4.31%	1.46%
Massachusetts	0.35%	0.42%	1.43%	1.69%	3.25%	0.48%
New Hampshire	0.95%	0.87%	3.90%	5.77%	2.84%	0.72%
Rhode Island	0.96%	1.10%	0.71%	3.81%	3.92%	0.92%
Vermont	0.71%	1.46%	2.90%	8.07%	3.73%	1.16%
Middle Atlantic:						
New Jersey	1.00%	0.43%	7.17%	10.63%	5.88%	0.53%
New York	0.58%	0.54%	2.80%	2.22%	2.07%	0.52%
Pennsylvania	0.63%	0.55%	5.11%	3.51%	3.36%	0.53%
East North Central:						
Illinois	2.19%	0.88%	2.88%	5.86%	2.79%	3.00%
Indiana	0.89%	0.84%	4.49%	4.42%	2.01%	0.54%
Michigan	1.74%	1.92%	2.83%	5.16%	4.72%	1.30%
Ohio	0.64%	0.47%	1.42%	2.66%	2.51%	0.42%
Wisconsin	0.93%	1.24%	2.10%	2.63%	3.84%	0.52%
West North Central:						
Iowa	0.85%	1.10%	4.34%	7.81%	3.15%	0.77%
Kansas	1.58%	1.37%	4.29%	3.45%	3.74%	1.13%
Minnesota	1.43%	1.48%	3.68%	4.76%	3.68%	1.02%
Missouri	1.45%	0.77%	9.45%	5.31%	3.83%	0.50%
Nebraska	1.62%	1.42%	5.65%	5.30%	3.50%	1.27%
North Dakota	0.99%	2.03%	5.06%	4.98%	1.35%	1.24%
South Dakota	2.27%	2.32%	6.05%	4.79%	5.39%	2.41%
South Atlantic:						
Delaware	1.50%	1.16%	10.12%	7.45%	2.48%	1.01%
District of Columbia	1.26%	0.81%	10.82%	7.71%	3.45%	0.97%
Florida	0.97%	1.15%	4.45%	4.65%	2.93%	0.78%
Georgia	1.52%	2.10%	8.20%	4.89%	2.46%	1.79%
Maryland	2.03%	1.67%	3.01%	7.56%	6.18%	1.78%
North Carolina	1.19%	0.96%	7.29%	8.19%	3.01%	0.91%
South Carolina	1.01%	1.35%	5.42%	6.98%	2.35%	1.29%
Virginia	1.02%	0.63%	2.98%	3.71%	3.83%	0.95%
West Virginia	2.18%	1.86%	5.15%	8.04%	5.16%	1.51%
East South Central:						
Alabama	1.47%	1.06%	7.13%	4.48%	2.92%	1.07%
Kentucky	1.06%	0.85%	4.08%	8.55%	2.04%	0.63%
Mississippi	1.49%	1.01%	8.31%	5.69%	2.93%	1.77%
Tennessee	1.27%	2.07%	5.22%	5.74%	1.96%	1.61%
West South Central:						
Arkansas	1.09%	1.34%	6.09%	9.05%	3.50%	1.19%
Louisiana	1.31%	1.52%	9.24%	4.47%	2.15%	1.14%
Oklahoma	1.32%	1.49%	7.22%	5.11%	4.50%	2.37%
Texas	1.09%	1.37%	2.05%	2.72%	3.02%	1.03%
Mountain:						
Arizona	1.36%	1.96%	4.73%	9.04%	4.00%	1.76%
Colorado	1.30%	1.58%	7.49%	8.65%	5.43%	1.48%
Idaho	2.05%	1.82%	7.75%	9.82%	5.22%	2.34%
Montana	1.98%	2.21%	5.84%	5.06%	5.52%	2.37%
Nevada	2.32%	0.67%	6.52%	12.24%	5.35%	1.29%
New Mexico	1.59%	1.92%	7.76%	7.93%	3.11%	1.62%
Utah	1.27%	1.24%	4.82%	4.66%	5.75%	1.39%
Wyoming	2.40%	2.20%	5.65%	5.18%	6.95%	1.78%
Pacific:						
Alaska	1.60%	1.55%	9.54%	6.83%	7.28%	1.55%
California	1.47%	0.75%	2.32%	6.09%	2.88%	1.44%
Hawaii	0.57%	0.18%	1.45%	4.40%	2.22%	0.40%
Oregon	1.00%	1.49%	4.46%	8.70%	5.63%	1.14%
Washington	1.48%	0.90%	3.89%	5.01%	4.42%	1.50%

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.

\*\* 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.B.2.a(2008) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	78.1%	86.0%	67.1%	43.5%	58.6%	84.5%
New England:						
Connecticut	79.6%	86.5%	70.4%	36.2%	58.2%	83.4%
Maine	80.3%	88.4%	78.1%	48.5%	67.3%	86.0%
Massachusetts	74.6%	85.3%	68.9%	36.2%	56.3%	78.8%
New Hampshire	76.0%	88.3%	63.4%	44.6%	53.8%	81.5%
Rhode Island	74.5%	88.6%	70.4%	32.5%	48.9%	82.2%
Vermont	79.0%	86.0%	76.0%	48.9%	48.6%	86.3%
Middle Atlantic:						
New Jersey	76.6%	82.2%	71.6%	38.5%	56.3%	79.9%
New York	78.5%	86.4%	65.5%	41.9%	59.4%	83.1%
Pennsylvania	76.5%	85.0%	68.7%	36.1%	46.1%	85.1%
East North Central:						
Illinois	78.6%	86.3%	66.9%	47.3%	56.5%	85.0%
Indiana	81.1%	90.4%	68.2%	52.6%	61.9%	87.8%
Michigan	76.5%	86.5%	65.0%	39.5%	51.1%	84.2%
Ohio	78.6%	89.0%	66.7%	40.7%	58.7%	86.3%
Wisconsin	77.2%	86.9%	68.0%	39.2%	50.8%	85.6%
West North Central:						
Iowa	79.4%	87.6%	68.9%	35.0%	55.6%	87.3%
Kansas	77.5%	86.9%	76.6%	35.9%	58.5%	86.7%
Minnesota	77.8%	88.9%	76.3%	42.5%	55.7%	86.4%
Missouri	77.0%	87.5%	63.1%	41.4%	55.7%	87.6%
Nebraska	79.6%	88.8%	72.1%	39.5%	58.5%	88.0%
North Dakota	75.9%	85.9%	78.6%	40.3%	61.0%	82.3%
South Dakota	73.4%	84.0%	69.6%	32.4%	47.2%	84.9%
South Atlantic:						
Delaware	79.1%	86.1%	58.5%	45.6%	59.0%	85.4%
District of Columbia	82.2%	90.6%	66.3%	30.3%	46.6%	86.9%
Florida	78.6%	85.8%	63.5%	55.3%	65.7%	84.4%
Georgia	81.4%	87.3%	77.0%	46.9%	66.9%	85.4%
Maryland	79.7%	85.3%	73.5%	54.4%	60.6%	84.1%
North Carolina	79.4%	84.6%	64.7%	58.2%	64.7%	85.1%
South Carolina	78.0%	86.0%	67.1%	38.7%	63.2%	86.4%
Virginia	78.0%	88.0%	62.6%	33.8%	52.0%	85.6%
West Virginia	77.2%	83.2%	63.2%	39.9%	57.8%	86.1%
East South Central:						
Alabama	78.0%	85.5%	66.1%	39.2%	57.6%	86.5%
Kentucky	80.4%	87.7%	76.9%	42.3%	62.2%	88.0%
Mississippi	80.4%	85.9%	64.6%	50.4%	65.1%	89.0%
Tennessee	73.8%	84.9%	63.2%	32.9%	52.4%	86.6%
West South Central:						
Arkansas	78.6%	86.0%	66.7%	40.2%	59.1%	87.5%
Louisiana	75.4%	83.3%	68.8%	34.0%	57.3%	85.6%
Oklahoma	72.6%	83.9%	51.4%	27.8%	59.4%	82.2%
Texas	77.0%	85.0%	63.6%	42.4%	60.3%	84.2%
Mountain:						
Arizona	74.5%	81.5%	65.0%	48.9%	54.4%	81.7%
Colorado	76.5%	83.7%	59.8%	44.1%	60.6%	80.2%
Idaho	79.1%	83.0%	61.9%	76.7%	49.4%	87.5%
Montana	75.6%	83.2%	65.9%	57.3%	56.0%	83.7%
Nevada	80.0%	87.5%	56.2%	57.2%	72.8%	83.2%
New Mexico	73.0%	84.4%	72.8%	30.4%	57.8%	82.2%
Utah	74.4%	80.7%	61.7%	29.2%	51.7%	79.7%
Wyoming	77.8%	84.4%	55.5%	35.5%	49.0%	85.3%
Pacific:						
Alaska	75.8%	80.2%	67.5%	49.4%	57.1%	78.9%
California	80.5%	86.8%	67.4%	47.8%	62.4%	84.9%
Hawaii	77.8%	85.4%	69.7%	49.3%	62.6%	84.5%
Oregon	81.7%	87.9%	75.0%	52.5%	59.9%	86.9%
Washington	78.6%	84.4%	71.3%	42.8%	51.9%	84.2%

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.

\*\* 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.B.2.a(2008) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.38%	0.36%	0.84%	1.51%	0.63%	0.36%
New England:						
Connecticut	1.89%	1.35%	3.87%	7.69%	6.30%	1.95%
Maine	1.19%	1.68%	3.96%	8.09%	3.87%	1.38%
Massachusetts	0.94%	1.46%	5.57%	3.56%	3.62%	1.35%
New Hampshire	2.64%	2.06%	2.47%	4.11%	5.88%	2.30%
Rhode Island	1.09%	1.19%	4.80%	4.07%	5.98%	1.11%
Vermont	1.97%	2.38%	5.46%	4.77%	5.31%	0.97%
Middle Atlantic:						
New Jersey	2.38%	3.12%	5.79%	6.42%	6.87%	2.78%
New York	1.27%	0.94%	3.27%	3.19%	3.74%	1.12%
Pennsylvania	2.09%	1.63%	3.01%	5.85%	5.46%	1.41%
East North Central:						
Illinois	1.60%	1.38%	2.97%	7.43%	2.29%	1.63%
Indiana	2.33%	1.54%	3.56%	5.10%	5.22%	2.16%
Michigan	2.16%	2.11%	3.22%	4.63%	4.04%	2.00%
Ohio	1.88%	1.32%	3.24%	4.64%	4.54%	1.54%
Wisconsin	1.30%	2.21%	3.34%	5.45%	3.46%	1.40%
West North Central:						
Iowa	0.61%	1.28%	2.88%	5.34%	2.69%	1.26%
Kansas	2.66%	1.95%	2.51%	4.44%	3.77%	1.57%
Minnesota	2.04%	1.36%	3.12%	5.29%	5.16%	2.79%
Missouri	2.03%	1.83%	3.23%	5.00%	3.73%	1.30%
Nebraska	1.69%	0.94%	4.72%	4.72%	4.14%	1.39%
North Dakota	1.89%	2.42%	5.47%	6.97%	3.79%	2.46%
South Dakota	2.90%	2.83%	3.32%	2.37%	4.60%	2.14%
South Atlantic:						
Delaware	2.07%	2.23%	6.75%	5.59%	4.42%	1.61%
District of Columbia	2.14%	1.73%	2.95%	7.59%	7.13%	1.45%
Florida	2.62%	2.08%	2.57%	5.20%	5.04%	2.19%
Georgia	1.29%	1.44%	4.31%	6.48%	3.73%	1.74%
Maryland	1.50%	1.41%	4.40%	9.01%	5.68%	1.81%
North Carolina	1.38%	1.45%	5.28%	7.96%	2.51%	1.54%
South Carolina	0.99%	1.07%	3.12%	6.08%	4.49%	1.18%
Virginia	2.07%	1.80%	4.70%	6.59%	4.53%	2.07%
West Virginia	2.37%	2.58%	5.96%	7.31%	6.18%	1.95%
East South Central:						
Alabama	2.41%	1.91%	5.16%	7.16%	4.47%	2.83%
Kentucky	2.24%	1.81%	5.90%	8.67%	5.72%	1.47%
Mississippi	3.08%	3.07%	9.46%	6.70%	6.81%	1.89%
Tennessee	3.04%	2.41%	5.18%	8.61%	5.07%	2.28%
West South Central:						
Arkansas	2.17%	2.30%	2.37%	9.50%	3.49%	2.55%
Louisiana	2.34%	2.79%	8.64%	7.78%	4.11%	2.11%
Oklahoma	2.05%	1.88%	6.48%	4.96%	2.25%	2.76%
Texas	1.51%	2.07%	4.49%	2.14%	2.58%	2.20%
Mountain:						
Arizona	2.63%	3.19%	4.42%	9.05%	3.25%	2.93%
Colorado	1.18%	1.69%	3.26%	6.61%	4.35%	2.05%
Idaho	2.44%	1.46%	4.89%	14.06%	5.41%	2.15%
Montana	2.24%	2.23%	6.37%	6.26%	3.68%	1.48%
Nevada	1.91%	1.58%	6.55%	12.40%	5.37%	2.07%
New Mexico	2.64%	2.00%	5.19%	3.88%	5.20%	2.00%
Utah	1.78%	1.73%	4.77%	4.10%	3.48%	2.55%
Wyoming	1.95%	1.88%	4.18%	3.98%	3.53%	1.74%
Pacific:						
Alaska	1.73%	1.68%	9.26%	6.47%	6.96%	1.78%
California	1.59%	1.59%	2.89%	6.15%	3.20%	1.12%
Hawaii	2.78%	2.91%	4.02%	5.38%	3.59%	2.89%
Oregon	1.16%	1.83%	1.58%	8.40%	4.66%	1.58%
Washington	2.23%	2.33%	2.78%	5.29%	4.33%	2.03%

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.

\*\* 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.B.2.a.(1)(2008) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	78.7%	81.1%	72.2%	62.0%	65.4%	81.7%
New England:						
Connecticut	81.9%	83.0%	80.1%	64.0%	64.2%	84.0%
Maine	74.2%	80.6%	56.5%	51.5%	56.2%	80.3%
Massachusetts	77.5%	81.0%	73.4%	52.6%	56.8%	80.9%
New Hampshire	71.6%	73.8%	70.7%	58.6%	54.9%	74.3%
Rhode Island	77.6%	80.9%	73.7%	61.7%	67.2%	79.4%
Vermont	78.4%	80.6%	76.6%	63.4%	61.8%	80.7%
Middle Atlantic:						
New Jersey	75.1%	75.7%	78.7%	58.1%	49.7%	78.0%
New York	78.0%	81.2%	63.7%	59.0%	60.1%	81.0%
Pennsylvania	82.0%	84.4%	70.6%	69.4%	72.0%	83.6%
East North Central:						
Illinois	81.2%	82.7%	72.4%	76.1%	66.3%	84.0%
Indiana	73.8%	78.7%	59.2%	54.1%	58.9%	77.5%
Michigan	79.8%	81.7%	75.8%	66.2%	65.4%	82.4%
Ohio	77.4%	80.3%	71.1%	58.4%	67.7%	80.0%
Wisconsin	75.9%	77.5%	70.1%	68.5%	69.8%	77.0%
West North Central:						
Iowa	79.8%	81.5%	75.6%	59.1%	66.5%	82.6%
Kansas	78.3%	81.9%	68.2%	62.2%	64.6%	82.7%
Minnesota	78.4%	81.6%	67.1%	78.9%	61.5%	82.7%
Missouri	79.3%	80.4%	77.3%	70.8%	69.5%	82.3%
Nebraska	75.0%	77.2%	70.6%	58.2%	60.1%	79.0%
North Dakota	78.9%	82.5%	71.6%	68.2%	70.4%	81.6%
South Dakota	77.0%	79.4%	68.6%	62.6%	61.0%	80.9%
South Atlantic:						
Delaware	79.3%	81.5%	70.0%	60.3%	65.2%	82.4%
District of Columbia	84.0%	85.5%	76.8%	65.1%	67.8%	85.2%
Florida	77.1%	80.4%	67.5%	61.7%	70.6%	79.4%
Georgia	78.0%	82.5%	65.0%	47.0%	65.0%	80.8%
Maryland	76.0%	77.8%	70.8%	66.5%	59.8%	78.7%
North Carolina	74.8%	79.0%	70.2%	39.8%	53.4%	81.1%
South Carolina	75.8%	80.3%	61.5%	45.2%	60.9%	81.9%
Virginia	77.8%	79.4%	63.2%	78.7%	68.9%	79.3%
West Virginia	75.1%	77.5%	69.3%	41.6%	57.9%	80.4%
East South Central:						
Alabama	73.4%	75.9%	65.0%	52.0%	58.0%	77.7%
Kentucky	78.5%	82.2%	68.7%	52.8%	61.2%	83.6%
Mississippi	78.8%	82.8%	69.3%	36.0%	66.9%	83.7%
Tennessee	78.6%	81.6%	77.5%	45.0%	68.6%	82.2%
West South Central:						
Arkansas	78.4%	80.8%	72.7%	52.4%	64.1%	82.8%
Louisiana	80.4%	81.5%	79.6%	65.1%	72.4%	83.4%
Oklahoma	77.5%	77.5%	81.5%	60.6%	71.0%	80.9%
Texas	79.0%	81.6%	73.3%	56.0%	67.3%	82.6%
Mountain:						
Arizona	76.2%	80.6%	70.1%	47.3%	57.7%	80.6%
Colorado	78.6%	78.9%	77.3%	76.3%	61.1%	81.7%
Idaho	79.8%	78.9%	67.7%	88.1%	63.2%	82.4%
Montana	78.3%	83.6%	70.8%	58.2%	73.4%	79.6%
Nevada	72.1%	73.8%	85.7%	37.3% *	59.3%	77.1%
New Mexico	71.5%	75.2%	62.5%	63.2%	60.6%	76.1%
Utah	77.4%	77.7%	78.6%	62.8%	63.8%	79.5%
Wyoming	82.1%	83.3%	75.1%	63.9%	79.1%	82.5%
Pacific:						
Alaska	80.1%	81.9%	76.3%	62.3%	58.1%	82.7%
California	82.2%	83.3%	79.6%	70.9%	70.7%	84.3%
Hawaii	87.4%	87.9%	86.2%	84.8%	86.5%	87.7%
Oregon	85.7%	86.8%	84.3%	76.6%	70.2%	88.2%
Washington	85.0%	87.7%	73.4%	70.7%	68.2%	87.2%

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.

\*\* 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.B.2.a.(1)(2008) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.34%	0.23%	1.06%	2.75%	0.94%	0.15%
New England:						
Connecticut	1.16%	1.08%	5.03%	8.29%	6.66%	1.23%
Maine	2.14%	2.42%	7.04%	8.03%	5.43%	2.91%
Massachusetts	1.60%	1.77%	4.20%	6.06%	5.50%	1.30%
New Hampshire	1.83%	1.96%	3.63%	4.43%	4.53%	1.58%
Rhode Island	1.31%	1.36%	2.92%	6.54%	4.52%	1.27%
Vermont	1.65%	1.95%	5.11%	7.12%	4.66%	1.66%
Middle Atlantic:						
New Jersey	1.65%	1.81%	5.99%	7.97%	6.67%	1.72%
New York	1.15%	1.27%	2.76%	5.85%	4.78%	1.05%
Pennsylvania	1.47%	1.23%	2.33%	4.64%	4.06%	1.19%
East North Central:						
Illinois	1.40%	1.45%	2.57%	6.83%	4.31%	1.29%
Indiana	1.01%	1.28%	6.14%	8.27%	4.27%	1.30%
Michigan	1.22%	1.40%	2.73%	5.97%	4.75%	0.88%
Ohio	1.32%	1.76%	4.52%	4.68%	4.12%	1.63%
Wisconsin	0.76%	0.93%	2.19%	6.16%	2.81%	0.74%
West North Central:						
Iowa	0.62%	1.05%	3.87%	7.22%	3.60%	1.42%
Kansas	1.09%	1.52%	4.77%	5.04%	3.35%	1.52%
Minnesota	2.16%	2.16%	4.54%	3.57%	3.15%	1.81%
Missouri	1.73%	2.06%	6.40%	8.09%	4.27%	1.31%
Nebraska	1.04%	1.42%	2.41%	6.65%	2.22%	1.34%
North Dakota	1.43%	1.66%	3.72%	5.63%	3.94%	1.38%
South Dakota	1.92%	2.30%	2.89%	5.25%	4.24%	1.13%
South Atlantic:						
Delaware	1.78%	1.40%	9.64%	7.62%	3.68%	1.66%
District of Columbia	1.69%	1.76%	5.21%	8.09%	6.71%	1.69%
Florida	1.64%	1.66%	6.82%	7.29%	2.25%	1.51%
Georgia	1.15%	1.27%	6.17%	7.31%	5.18%	1.48%
Maryland	1.40%	1.27%	4.40%	7.34%	4.08%	0.92%
North Carolina	1.37%	1.77%	6.76%	7.46%	3.19%	1.71%
South Carolina	1.92%	1.90%	4.93%	5.56%	3.88%	1.55%
Virginia	0.96%	1.26%	5.27%	6.90%	3.00%	1.15%
West Virginia	1.60%	1.42%	4.79%	6.81%	3.81%	1.40%
East South Central:						
Alabama	0.89%	1.70%	6.55%	9.61%	2.91%	1.37%
Kentucky	0.99%	1.47%	4.98%	9.89%	4.59%	1.72%
Mississippi	1.75%	2.28%	8.64%	8.07%	4.57%	2.90%
Tennessee	2.08%	1.03%	5.16%	8.88%	5.18%	1.11%
West South Central:						
Arkansas	1.87%	1.49%	5.51%	12.26%	4.29%	1.72%
Louisiana	1.48%	1.74%	9.19%	8.56%	2.69%	1.51%
Oklahoma	1.88%	2.22%	8.38%	7.63%	3.90%	1.53%
Texas	1.85%	1.90%	2.54%	5.91%	3.07%	1.82%
Mountain:						
Arizona	2.37%	2.14%	5.28%	8.65%	5.73%	1.66%
Colorado	1.71%	1.93%	7.06%	10.22%	4.90%	1.15%
Idaho	2.71%	2.76%	5.41%	11.38%	5.55%	2.99%
Montana	2.43%	1.69%	4.46%	8.08%	4.52%	2.49%
Nevada	2.27%	2.08%	2.54%	13.18% *	5.12%	2.17%
New Mexico	2.82%	2.86%	4.32%	6.67%	4.01%	2.54%
Utah	2.42%	2.71%	2.97%	7.36%	3.90%	2.66%
Wyoming	1.71%	1.88%	4.33%	9.85%	2.70%	1.93%
Pacific:						
Alaska	2.27%	2.17%	10.11%	7.34%	6.28%	1.97%
California	0.61%	0.88%	1.28%	3.24%	1.41%	0.84%
Hawaii	0.90%	0.88%	3.18%	4.77%	2.73%	0.72%
Oregon	1.56%	0.82%	4.88%	7.42%	6.80%	0.61%
Washington	2.02%	1.56%	5.51%	6.94%	6.01%	1.62%

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.

\*\* 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.B.2.b(2008) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	61.4%	69.7%	48.4%	27.0%	38.3%	69.0%
New England:						
Connecticut	65.2%	71.8%	56.4%	23.2% *	37.4%	70.0%
Maine	59.6%	71.3%	44.1%	25.0%	37.8%	69.0%
Massachusetts	57.8%	69.1%	50.5%	19.1%	32.0%	63.8%
New Hampshire	54.4%	65.2%	44.8%	26.1%	29.5%	60.6%
Rhode Island	57.8%	71.7%	51.8%	20.1%	32.9%	65.3%
Vermont	61.9%	69.3%	58.2%	31.0%	30.0%	69.6%
Middle Atlantic:						
New Jersey	57.5%	62.2%	56.4%	22.3%	28.0%	62.3%
New York	61.2%	70.1%	41.8%	24.7%	35.7%	67.3%
Pennsylvania	62.7%	71.8%	48.5%	25.0%	33.2%	71.1%
East North Central:						
Illinois	63.8%	71.3%	48.4%	36.0%	37.5%	71.4%
Indiana	59.9%	71.1%	40.4%	28.5%	36.4%	68.1%
Michigan	61.1%	70.7%	49.3%	26.2%	33.4%	69.4%
Ohio	60.8%	71.4%	47.4%	23.8%	39.8%	69.0%
Wisconsin	58.6%	67.4%	47.6%	26.8%	35.4%	66.0%
West North Central:						
Iowa	63.3%	71.4%	52.1%	20.7%	37.0%	72.1%
Kansas	60.7%	71.1%	52.2%	22.4%	37.8%	71.7%
Minnesota	61.0%	72.5%	51.2%	33.5%	34.3%	71.5%
Missouri	61.0%	70.4%	48.8%	29.4%	38.7%	72.1%
Nebraska	59.7%	68.6%	50.9%	23.0%	35.2%	69.6%
North Dakota	59.9%	70.9%	56.3%	27.4%	42.9%	67.2%
South Dakota	56.5%	66.7%	47.7%	20.3%	28.8%	68.7%
South Atlantic:						
Delaware	62.7%	70.2%	40.9%	27.5%	38.5%	70.4%
District of Columbia	69.0%	77.4%	50.9%	19.7%	31.6%	74.0%
Florida	60.6%	69.0%	42.9%	34.1%	46.3%	67.0%
Georgia	63.4%	72.0%	50.0%	22.0%	43.5%	69.0%
Maryland	60.6%	66.4%	52.0%	36.2%	36.2%	66.2%
North Carolina	59.3%	66.8%	45.4%	23.2%	34.6%	69.0%
South Carolina	59.1%	69.1%	41.2%	17.5%	38.5%	70.8%
Virginia	60.7%	69.9%	39.6%	26.6%	35.8%	67.9%
West Virginia	58.0%	64.5%	43.8%	16.6%	33.5%	69.2%
East South Central:						
Alabama	57.2%	64.9%	43.0%	20.4%	33.4%	67.2%
Kentucky	63.1%	72.1%	52.8%	22.3%	38.1%	73.5%
Mississippi	63.3%	71.1%	44.8%	18.1%	43.5%	74.5%
Tennessee	58.1%	69.2%	49.0%	14.8%	35.9%	71.2%
West South Central:						
Arkansas	61.6%	69.5%	48.5%	21.1%	37.9%	72.4%
Louisiana	60.6%	67.9%	54.8%	22.1%	41.4%	71.4%
Oklahoma	56.3%	65.0%	41.9%	16.8%	42.2%	66.5%
Texas	60.8%	69.4%	46.6%	23.7%	40.6%	69.5%
Mountain:						
Arizona	56.7%	65.7%	45.6%	23.2%	31.4%	65.8%
Colorado	60.1%	66.1%	46.3%	33.7%	37.0%	65.5%
Idaho	63.1%	65.5%	41.9%	67.6%	31.2%	72.1%
Montana	59.2%	69.5%	46.6%	33.3%	41.1%	66.6%
Nevada	57.7%	64.5%	48.1%	21.3% *	43.2%	64.1%
New Mexico	52.2%	63.5%	45.5%	19.2%	35.0%	62.6%
Utah	57.6%	62.8%	48.5%	18.3%	33.0%	63.3%
Wyoming	63.9%	70.4%	41.7%	22.7%	38.7%	70.4%
Pacific:						
Alaska	60.7%	65.6%	51.5%	30.8%	33.2%	65.2%
California	66.1%	72.3%	53.7%	33.9%	44.1%	71.5%
Hawaii	68.0%	75.1%	60.1%	41.8%	54.2%	74.2%
Oregon	70.0%	76.3%	63.3%	40.2%	42.0%	76.7%
Washington	66.8%	74.0%	52.3%	30.2%	35.4%	73.4%

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.

\*\* 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.B.2.b(2008) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.37%	0.25%	0.97%	1.64%	0.61%	0.24%
New England:						
Connecticut	2.25%	1.55%	5.21%	7.44% *	5.23%	1.91%
Maine	2.05%	2.88%	6.44%	4.92%	5.09%	3.25%
Massachusetts	1.13%	1.44%	4.96%	2.04%	4.16%	1.22%
New Hampshire	2.03%	2.53%	2.84%	2.08%	2.97%	1.96%
Rhode Island	1.05%	1.65%	4.06%	2.77%	4.37%	1.43%
Vermont	2.60%	3.01%	6.59%	3.76%	3.17%	1.78%
Middle Atlantic:						
New Jersey	1.17%	2.37%	5.87%	6.33%	2.76%	1.74%
New York	1.33%	1.37%	2.15%	2.31%	3.41%	1.30%
Pennsylvania	1.88%	1.69%	2.23%	4.91%	4.54%	1.39%
East North Central:						
Illinois	1.36%	1.24%	2.63%	7.18%	2.73%	1.23%
Indiana	1.87%	1.69%	3.44%	4.23%	5.06%	2.00%
Michigan	1.74%	2.08%	3.27%	1.22%	2.51%	1.85%
Ohio	1.53%	1.76%	3.78%	3.74%	4.46%	1.99%
Wisconsin	1.36%	2.25%	2.99%	3.80%	2.55%	1.39%
West North Central:						
Iowa	0.79%	1.65%	4.28%	3.73%	2.59%	1.48%
Kansas	2.33%	2.12%	3.96%	2.44%	3.86%	1.78%
Minnesota	2.35%	2.61%	3.58%	4.93%	3.12%	2.93%
Missouri	2.19%	2.75%	4.06%	4.26%	2.98%	2.01%
Nebraska	1.41%	1.08%	4.04%	3.53%	2.79%	1.63%
North Dakota	2.31%	2.75%	3.55%	7.98%	3.15%	2.44%
South Dakota	2.64%	3.08%	2.39%	1.75%	2.18%	2.23%
South Atlantic:						
Delaware	2.22%	2.30%	5.56%	5.68%	3.41%	2.12%
District of Columbia	2.13%	1.24%	4.02%	4.26%	6.03%	1.45%
Florida	2.45%	1.89%	3.51%	4.41%	4.20%	2.30%
Georgia	1.54%	1.85%	4.88%	2.85%	4.54%	1.93%
Maryland	1.81%	1.40%	3.83%	8.11%	4.33%	1.56%
North Carolina	1.68%	2.09%	3.28%	3.67%	1.72%	2.12%
South Carolina	1.71%	1.76%	2.23%	2.64%	4.12%	1.78%
Virginia	1.81%	1.98%	3.84%	5.92%	3.05%	2.02%
West Virginia	2.28%	2.18%	5.58%	3.36%	4.20%	1.99%
East South Central:						
Alabama	2.11%	2.30%	7.46%	3.68%	2.98%	2.51%
Kentucky	1.60%	1.40%	4.36%	5.16%	5.26%	1.79%
Mississippi	3.23%	3.63%	8.15%	2.59%	5.58%	3.42%
Tennessee	2.57%	2.14%	5.49%	2.30%	3.83%	1.99%
West South Central:						
Arkansas	2.50%	2.56%	3.85%	4.28%	2.90%	2.69%
Louisiana	2.13%	2.29%	7.39%	3.11%	3.54%	2.01%
Oklahoma	1.91%	2.55%	5.02%	2.02%	2.16%	2.91%
Texas	1.66%	2.19%	3.29%	2.79%	2.02%	2.18%
Mountain:						
Arizona	2.66%	3.15%	4.94%	4.22%	2.62%	2.82%
Colorado	1.81%	1.84%	5.18%	5.31%	3.38%	1.88%
Idaho	3.66%	2.80%	2.57%	13.65%	4.52%	3.55%
Montana	2.18%	1.95%	5.35%	5.72%	2.64%	2.52%
Nevada	2.34%	2.35%	5.29%	9.05% *	4.73%	2.76%
New Mexico	2.68%	3.03%	4.89%	2.88%	3.96%	2.56%
Utah	2.46%	2.84%	4.81%	2.76%	2.05%	3.57%
Wyoming	1.97%	1.67%	3.83%	3.86%	2.34%	2.56%
Pacific:						
Alaska	2.06%	1.94%	7.79%	3.89%	6.04%	2.21%
California	1.46%	1.42%	2.24%	4.90%	2.50%	1.37%
Hawaii	2.40%	2.88%	3.12%	3.95%	3.64%	2.36%
Oregon	1.85%	1.98%	4.39%	10.43%	5.41%	1.42%
Washington	2.85%	2.27%	5.23%	4.35%	3.78%	2.41%

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.

\*\* 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.B.2.b.(1)(2008) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	55.2%	55.4%	56.4%	49.7%	53.9%	55.5%
New England:						
Connecticut	49.1%	47.7%	58.9%	29.9% *	40.9%	49.9%
Maine	52.1%	55.5%	51.5%	13.3% *	54.2%	51.6%
Massachusetts	51.0%	52.0%	54.6%	21.7% *	56.8%	50.4%
New Hampshire	51.0%	50.1%	49.7%	60.1%	49.6%	51.2%
Rhode Island	38.5%	41.4%	32.5%	30.9%	33.5%	39.3%
Vermont	54.4%	52.2%	66.7%	42.8%	51.2%	54.7%
Middle Atlantic:						
New Jersey	51.4%	50.0%	60.4%	56.6%	60.7%	50.7%
New York	51.4%	52.3%	49.0%	39.4%	41.7%	52.7%
Pennsylvania	56.6%	57.8%	49.8%	47.8%	58.0%	56.4%
East North Central:						
Illinois	60.7%	61.7%	49.1%	62.9%	63.2%	60.4%
Indiana	66.0%	66.9%	53.1%	71.2%	61.5%	66.9%
Michigan	51.8%	54.3%	31.8%	54.9%	57.4%	50.9%
Ohio	52.7%	54.2%	49.2%	38.7%	54.8%	52.2%
Wisconsin	59.0%	62.6%	51.9%	27.8% *	53.7%	60.0%
West North Central:						
Iowa	67.9%	67.8%	71.9%	57.7%	55.1%	70.1%
Kansas	50.3%	50.4%	47.7%	55.7%	54.1%	49.3%
Minnesota	65.8%	64.3%	80.0%	52.1%	58.8%	67.1%
Missouri	61.2%	62.1%	67.4%	38.4%	61.6%	61.0%
Nebraska	64.4%	63.5%	74.0%	56.3%	58.6%	65.6%
North Dakota	61.8%	60.5%	69.7%	55.2%	67.4%	60.2%
South Dakota	50.0%	51.4%	48.1%	33.7%	44.1%	51.0%
South Atlantic:						
Delaware	56.7%	57.6%	43.0%	57.1%	57.1%	56.6%
District of Columbia	46.0%	44.7%	58.3%	51.7%	40.1%	46.3%
Florida	50.3%	51.4%	42.7%	49.8%	46.1%	51.5%
Georgia	65.3%	63.4%	81.3%	66.4%	72.9%	64.0%
Maryland	54.7%	53.5%	55.4%	66.0%	51.1%	55.1%
North Carolina	59.2%	59.6%	58.2%	52.9%	55.3%	59.9%
South Carolina	62.7%	64.3%	56.2%	43.4%	52.5%	65.8%
Virginia	50.8%	51.2%	48.7%	47.0%	30.1%	53.9%
West Virginia	68.1%	69.9%	61.8%	24.8%	49.4%	72.3%
East South Central:						
Alabama	57.1%	56.1%	59.9%	70.1%	51.5%	58.2%
Kentucky	55.9%	56.5%	59.9%	36.6%	52.7%	56.6%
Mississippi	57.7%	55.9%	76.6%	76.0%	48.9%	60.5%
Tennessee	62.2%	59.5%	77.2%	70.0%	60.4%	62.8%
West South Central:						
Arkansas	61.4%	61.3%	72.6%	37.9%	54.3%	63.1%
Louisiana	58.4%	57.5%	65.9%	54.5%	62.6%	57.0%
Oklahoma	52.0%	48.0%	75.8%	44.5%	60.1%	48.3%
Texas	66.5%	65.8%	73.0%	58.3%	62.4%	67.6%
Mountain:						
Arizona	56.6%	60.2%	35.8%	58.2%	62.8%	55.6%
Colorado	57.9%	57.8%	62.0%	47.0%	66.5%	56.7%
Idaho	55.0%	52.0%	45.2%	67.6%	40.9%	56.8%
Montana	49.5%	51.0%	47.2%	40.9%	45.7%	50.4%
Nevada	45.1%	46.4%	33.0% *	53.4%	46.3%	44.8%
New Mexico	58.1%	57.1%	61.6%	59.3%	70.1%	54.0%
Utah	60.9%	59.2%	78.5%	37.4% *	56.6%	61.4%
Wyoming	71.0%	71.7%	70.6%	47.7%	57.4%	72.9%
Pacific:						
Alaska	60.7%	61.1%	49.6%	79.7%	60.5%	60.8%
California	45.6%	44.7%	53.5%	40.8%	43.6%	45.9%
Hawaii	37.9%	38.9%	28.0%	41.1%	39.2%	37.5%
Oregon	48.5%	47.6%	51.4%	50.0%	53.5%	47.8%
Washington	49.3%	50.4%	46.7%	34.0%	49.1%	49.3%

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.

\*\* 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.B.2.b.(1)(2008) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.44%	0.68%	2.25%	1.66%	1.53%	0.62%
New England:						
Connecticut	5.30%	6.14%	12.08%	10.42% *	9.40%	6.29%
Maine	4.82%	3.86%	11.88%	12.30% *	8.65%	5.90%
Massachusetts	4.38%	5.29%	6.72%	7.04% *	5.84%	5.07%
New Hampshire	2.84%	3.56%	8.93%	11.50%	10.72%	3.19%
Rhode Island	5.21%	6.09%	8.87%	5.80%	6.43%	5.46%
Vermont	6.71%	7.43%	11.93%	9.98%	5.21%	7.31%
Middle Atlantic:						
New Jersey	3.71%	4.33%	13.06%	12.85%	8.54%	3.89%
New York	3.48%	3.77%	6.55%	6.40%	4.73%	4.15%
Pennsylvania	3.16%	3.41%	8.90%	6.49%	8.66%	3.45%
East North Central:						
Illinois	2.83%	3.10%	9.78%	11.94%	9.90%	3.30%
Indiana	2.08%	2.27%	9.13%	12.35%	8.15%	2.86%
Michigan	2.64%	3.35%	9.11%	9.91%	6.97%	3.09%
Ohio	2.84%	3.25%	8.38%	6.84%	6.87%	3.45%
Wisconsin	4.17%	5.48%	8.93%	9.51% *	8.72%	4.79%
West North Central:						
Iowa	3.05%	3.14%	9.92%	11.78%	8.05%	3.68%
Kansas	4.85%	4.94%	9.40%	11.85%	7.67%	5.02%
Minnesota	4.86%	5.64%	8.54%	10.42%	7.76%	5.03%
Missouri	3.35%	2.67%	10.25%	8.58%	8.30%	3.63%
Nebraska	2.95%	4.06%	13.32%	11.77%	7.00%	2.90%
North Dakota	2.99%	4.91%	9.60%	11.25%	6.18%	2.76%
South Dakota	4.70%	5.28%	7.85%	8.22%	5.65%	5.34%
South Atlantic:						
Delaware	4.29%	4.74%	8.24%	10.68%	8.92%	4.60%
District of Columbia	4.47%	4.28%	12.35%	12.52%	8.61%	4.59%
Florida	3.43%	4.35%	8.48%	9.59%	8.31%	4.21%
Georgia	3.73%	3.34%	12.55%	6.37%	9.96%	4.39%
Maryland	2.72%	3.70%	9.76%	11.48%	10.82%	3.43%
North Carolina	3.73%	4.02%	12.83%	9.59%	7.38%	3.67%
South Carolina	3.10%	2.53%	8.80%	10.83%	7.32%	2.71%
Virginia	4.51%	4.96%	10.18%	9.06%	6.17%	5.12%
West Virginia	3.07%	3.36%	9.58%	4.53%	8.19%	3.47%
East South Central:						
Alabama	4.58%	4.44%	12.65%	13.83%	5.02%	5.11%
Kentucky	3.50%	3.13%	10.23%	10.65%	6.99%	4.66%
Mississippi	5.10%	5.76%	13.36%	11.48%	7.00%	5.21%
Tennessee	3.64%	4.71%	10.83%	9.50%	5.92%	4.63%
West South Central:						
Arkansas	3.48%	3.42%	15.14%	10.00%	9.06%	3.41%
Louisiana	4.44%	4.38%	12.37%	11.67%	6.88%	5.24%
Oklahoma	4.55%	4.71%	14.52%	11.79%	6.78%	4.64%
Texas	3.12%	3.49%	8.37%	6.19%	4.17%	4.08%
Mountain:						
Arizona	3.36%	3.81%	8.81%	13.19%	6.31%	4.85%
Colorado	3.59%	4.98%	11.78%	11.15%	10.57%	4.07%
Idaho	4.67%	4.23%	9.13%	14.07%	7.61%	4.69%
Montana	3.01%	4.66%	12.50%	11.81%	7.49%	4.49%
Nevada	5.34%	7.26%	13.01% *	14.25%	9.07%	6.79%
New Mexico	3.33%	4.72%	12.96%	9.71%	9.27%	3.84%
Utah	5.02%	6.37%	13.22%	11.92% *	10.00%	5.54%
Wyoming	2.86%	3.27%	10.92%	9.86%	9.57%	3.96%
Pacific:						
Alaska	4.42%	4.35%	14.39%	12.78%	10.58%	4.88%
California	1.19%	1.77%	5.09%	4.30%	6.97%	1.65%
Hawaii	3.08%	4.78%	6.93%	11.52%	8.53%	3.74%
Oregon	3.79%	2.50%	10.59%	12.73%	7.75%	4.33%
Washington	4.24%	5.15%	11.96%	8.07%	11.10%	4.18%

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.

\*\* 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.B.2.c(2008) Percent of private-sector employees working in establishments that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	64.8%	64.9%	67.3%	60.7%	62.1%	65.6%
New England:						
Connecticut	71.5%	71.7%	75.5%	58.8%	60.9%	73.3%
Maine	58.3%	57.4%	60.9%	59.4%	55.9%	59.3%
Massachusetts	60.9%	64.3%	64.3%	40.9%	53.0%	62.8%
New Hampshire	56.3%	61.7%	62.0%	36.2%	45.0%	59.1%
Rhode Island	54.6%	49.7%	70.7%	41.8%	39.3%	59.2%
Vermont	41.6%	41.6%	51.5%	26.4%*	23.1%*	46.1%
Middle Atlantic:						
New Jersey	62.1%	59.4%	71.2%	73.0%	74.0%	60.1%
New York	66.6%	66.4%	71.2%	62.3%	52.7%	69.9%
Pennsylvania	66.6%	70.0%	57.1%	55.7%	56.0%	69.6%
East North Central:						
Illinois	68.2%	71.3%	51.8%	64.6%	56.3%	71.7%
Indiana	63.6%	62.3%	70.0%	63.9%	52.6%	67.4%
Michigan	67.1%	69.9%	57.0%	62.9%	55.3%	70.6%
Ohio	62.1%	62.8%	58.8%	62.5%	62.5%	62.0%
Wisconsin	60.1%	65.6%	47.5%	46.2%	51.9%	62.8%
West North Central:						
Iowa	54.9%	52.9%	66.8%	53.8%	56.7%	54.3%
Kansas	59.8%	59.5%	63.8%	56.4%	59.3%	60.0%
Minnesota	62.1%	56.4%	80.8%	59.9%	60.5%	62.7%
Missouri	55.4%	57.8%	61.5%	37.1%	54.8%	55.7%
Nebraska	54.5%	59.2%	57.6%	26.6%	41.6%	59.7%
North Dakota	36.7%	30.8%	49.4%	42.6%	51.7%	30.2%
South Dakota	47.8%	48.3%	48.4%	45.1%	44.6%	49.2%
South Atlantic:						
Delaware	64.2%	65.6%	57.2%	60.6%	71.7%	61.9%
District of Columbia	73.4%	75.8%	76.5%	49.5%	64.4%	74.6%
Florida	71.1%	67.0%	82.4%	79.5%	82.4%	65.9%
Georgia	66.0%	65.4%	68.2%	67.8%	69.6%	65.1%
Maryland	70.6%	68.0%	83.7%	74.8%	61.6%	72.7%
North Carolina	59.3%	59.2%	49.2%	68.6%	66.5%	56.5%
South Carolina	60.5%	62.6%	60.4%	45.0%	63.7%	58.6%
Virginia	75.8%	78.8%	76.1%	57.7%	60.9%	80.1%
West Virginia	52.8%	54.4%	57.6%	35.8%	45.8%	56.0%
East South Central:						
Alabama	49.8%	46.8%	73.5%	39.7%	53.0%	48.5%
Kentucky	68.4%	64.4%	87.2%	71.9%	71.2%	67.3%
Mississippi	45.6%	43.0%	69.6%	48.3%	49.8%	43.3%
Tennessee	60.7%	56.8%	66.9%	72.5%	60.1%	61.1%
West South Central:						
Arkansas	44.8%	43.5%	63.6%	35.0%*	45.8%	44.3%
Louisiana	50.4%	51.5%	47.4%	46.9%	50.2%	50.5%
Oklahoma	59.9%	56.4%	79.7%	43.7%	59.6%	60.1%
Texas	64.8%	66.7%	61.6%	57.1%	62.7%	65.7%
Mountain:						
Arizona	69.3%	68.5%	64.1%	81.1%	73.2%	67.9%
Colorado	63.5%	60.6%	81.5%	52.1%	71.1%	61.8%
Idaho	49.0%	42.3%	40.7%	74.5%	44.5%	50.2%
Montana	40.3%	32.1%	59.1%	51.2%	43.0%	39.2%
Nevada	64.6%	64.0%	56.3%	79.0%	70.6%	61.9%
New Mexico	58.6%	56.8%	74.3%	43.5%	66.8%	53.6%
Utah	64.0%	64.2%	73.7%	43.5%	51.9%	66.8%
Wyoming	44.9%	46.9%	28.8%*	45.1%	46.9%	44.3%
Pacific:						
Alaska	39.7%	36.3%	62.0%	38.8%	45.1%	38.8%
California	76.4%	76.6%	76.4%	75.0%	71.9%	77.6%
Hawaii	77.8%	80.4%	75.6%	67.7%	73.4%	79.8%
Oregon	51.5%	49.3%	61.5%	41.7%	55.9%	50.4%
Washington	55.7%	55.5%	60.9%	50.0%	64.9%	53.9%

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.

\*\* 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.B.2.c(2008) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.61%	0.65%	1.67%	1.17%	0.84%	0.78%
New England:						
Connecticut	2.41%	3.47%	6.25%	11.61%	11.72%	3.95%
Maine	6.41%	7.13%	13.27%	11.37%	8.92%	6.50%
Massachusetts	3.62%	4.50%	6.95%	7.84%	9.09%	5.14%
New Hampshire	3.70%	4.53%	7.83%	7.69%	8.46%	4.87%
Rhode Island	4.05%	6.50%	7.16%	8.35%	6.14%	4.26%
Vermont	6.21%	6.23%	11.23%	8.62%*	7.25%*	6.70%
Middle Atlantic:						
New Jersey	4.32%	4.15%	11.54%	13.53%	10.40%	4.62%
New York	2.19%	3.45%	6.41%	4.30%	5.47%	2.58%
Pennsylvania	1.86%	2.55%	7.49%	7.47%	7.49%	2.22%
East North Central:						
Illinois	3.10%	2.97%	7.61%	11.21%	7.16%	3.21%
Indiana	1.73%	3.74%	9.14%	11.35%	4.70%	2.05%
Michigan	2.85%	2.59%	9.26%	10.15%	7.60%	2.28%
Ohio	3.54%	3.78%	7.90%	7.67%	5.94%	3.50%
Wisconsin	2.54%	3.27%	10.56%	8.71%	4.98%	2.99%
West North Central:						
Iowa	2.34%	2.70%	8.54%	9.59%	5.52%	2.66%
Kansas	2.93%	3.17%	10.53%	10.63%	4.29%	3.44%
Minnesota	3.08%	2.95%	6.58%	10.39%	7.98%	3.35%
Missouri	3.72%	3.31%	7.13%	9.03%	6.31%	3.12%
Nebraska	2.49%	4.36%	11.59%	7.81%	7.79%	4.19%
North Dakota	5.08%	5.51%	11.29%	8.48%	6.29%	5.06%
South Dakota	2.63%	5.64%	9.66%	8.94%	8.39%	4.07%
South Atlantic:						
Delaware	2.22%	3.22%	9.98%	11.26%	2.29%	2.66%
District of Columbia	3.26%	3.27%	12.60%	12.19%	8.01%	2.93%
Florida	2.50%	3.15%	13.29%	4.59%	4.19%	2.73%
Georgia	3.07%	4.40%	12.19%	11.41%	9.49%	3.65%
Maryland	2.95%	4.06%	7.12%	9.57%	8.52%	3.01%
North Carolina	3.67%	5.30%	9.74%	9.75%	5.21%	4.65%
South Carolina	3.34%	2.78%	8.09%	11.89%	7.02%	3.80%
Virginia	2.21%	2.69%	8.92%	9.46%	6.20%	2.89%
West Virginia	4.18%	4.76%	9.43%	9.39%	4.46%	6.08%
East South Central:						
Alabama	3.26%	4.45%	13.62%	10.77%	7.78%	4.60%
Kentucky	4.48%	4.40%	10.25%	11.32%	6.55%	4.14%
Mississippi	5.13%	5.82%	13.67%	10.76%	7.30%	6.42%
Tennessee	3.59%	3.73%	7.69%	11.59%	7.21%	5.47%
West South Central:						
Arkansas	4.02%	3.61%	11.94%	11.67%*	7.72%	4.52%
Louisiana	3.17%	4.05%	9.65%	11.69%	5.90%	5.59%
Oklahoma	2.98%	3.77%	12.59%	9.59%	6.15%	3.80%
Texas	3.95%	4.57%	6.99%	4.35%	4.19%	5.16%
Mountain:						
Arizona	3.08%	3.64%	10.56%	11.17%	9.19%	3.91%
Colorado	4.59%	5.07%	5.87%	14.79%	12.10%	4.78%
Idaho	6.48%	5.45%	9.08%	15.92%	6.54%	7.34%
Montana	3.98%	3.64%	9.55%	11.99%	8.97%	3.51%
Nevada	5.72%	4.73%	14.71%	15.42%	8.63%	5.56%
New Mexico	2.82%	5.98%	13.78%	8.19%	5.83%	5.24%
Utah	3.71%	3.76%	12.51%	9.01%	8.20%	3.94%
Wyoming	4.57%	6.01%	9.17%*	8.48%	3.97%	6.57%
Pacific:						
Alaska	6.10%	5.45%	15.83%	11.43%	12.59%	6.08%
California	1.53%	1.80%	4.78%	3.60%	6.73%	1.60%
Hawaii	4.09%	4.16%	8.57%	9.66%	7.10%	4.38%
Oregon	2.07%	3.64%	4.72%	11.38%	10.42%	3.52%
Washington	2.69%	3.75%	8.82%	10.77%	8.69%	3.35%

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.

\*\* 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.B.3(2008) Number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	92,795,774	77,394,205	11,063,070	4,338,499	19,973,125	72,822,649
New England:						
Connecticut	1,187,624	975,646	176,098	35,880	150,700	1,036,925
Maine	368,705	294,370	47,344	26,990	90,544	278,161
Massachusetts	2,291,971	1,760,390	400,333	131,248	338,845	1,953,126
New Hampshire	416,776	336,488	43,387	36,901	65,424	351,352
Rhode Island	311,574	217,479	76,261	17,834	52,445	259,129
Vermont	193,341	148,355	34,557	10,430	31,645	161,696
Middle Atlantic:						
New Jersey	2,965,207	2,592,261	257,072	115,874	340,244	2,624,963
New York	6,075,165	5,189,031	625,895	260,239	995,828	5,079,338
Pennsylvania	4,003,191	3,440,250	368,578	194,364	708,470	3,294,721
East North Central:						
Illinois	4,188,081	3,573,822	383,517	230,742	781,827	3,406,254
Indiana	1,962,053	1,596,976	227,313	137,764	401,472	1,560,581
Michigan	2,707,779	2,235,594	308,299	163,886	542,204	2,165,575
Ohio	3,688,178	2,984,932	470,473	232,772	847,926	2,840,251
Wisconsin	1,991,914	1,635,599	238,336	117,979	416,499	1,575,415
West North Central:						
Iowa	1,049,950	895,288	112,602	42,060	228,347	821,603
Kansas	829,602	661,763	111,929	55,910	221,370	608,232
Minnesota	1,810,411	1,353,303	318,167	138,940	400,156	1,410,255
Missouri	1,842,230	1,488,192	255,979	98,059	547,210	1,295,020
Nebraska	638,509	522,168	81,971	34,370	161,892	476,618
North Dakota	214,498	161,326	36,374	16,798	53,171	161,327
South Dakota	238,735	193,972	27,265	17,497	63,524	175,211
South Atlantic:						
Delaware	309,358	272,237	26,056	11,066	62,596	246,762
District of Columbia	392,237	340,969	36,068 *	15,201	35,656	356,581
Florida	5,618,353	4,598,040	782,854	237,458	1,536,147	4,082,205
Georgia	2,781,503	2,357,563	284,225	139,715	564,837	2,216,665
Maryland	1,659,283	1,418,573	155,118	85,592	260,119	1,399,164
North Carolina	2,794,802	2,428,756	243,214	122,832	669,518	2,125,284
South Carolina	1,248,978	1,038,570	162,924	47,483	393,321	855,657
Virginia	2,394,234	2,053,385	240,635	100,213	446,448	1,947,785
West Virginia	458,483	406,536	33,704	18,243	134,310	324,172
East South Central:						
Alabama	1,321,279	1,123,529	147,636	50,115	350,868	970,412
Kentucky	1,205,915	1,014,819	130,496	60,600	298,762	907,153
Mississippi	723,466	645,096	51,577	26,792	240,978	482,487
Tennessee	1,909,540	1,576,051	253,175	80,313 *	594,077	1,315,462
West South Central:						
Arkansas	809,342	699,849	75,557	33,936	227,418	581,925
Louisiana	1,235,817	1,053,053	134,710	48,054	385,321	850,496
Oklahoma	996,997	798,337	159,973 *	38,686	380,461	616,535
Texas	7,196,893	5,926,692	969,011	301,190	1,960,431	5,236,463
Mountain:						
Arizona	1,747,875	1,416,247	243,611 *	88,017	352,507	1,395,368
Colorado	1,611,384	1,345,132	206,053	60,200	279,388	1,331,996
Idaho	389,872	314,549	47,494	27,829 *	88,690	301,182
Montana	255,982	195,576	44,274	16,132	72,817	183,166
Nevada	896,273	772,033	96,424	27,816 *	234,765	661,509
New Mexico	516,552	386,046	101,243 *	29,264	160,954	355,598
Utah	871,217	755,855	90,178	25,184	140,437	730,780
Wyoming	170,365	148,438	14,577	7,349	30,655	139,710
Pacific:						
Alaska	185,578	158,042	20,489	7,046	23,657	161,922
California	10,755,566	9,148,657	1,247,084	359,825	2,014,062	8,741,504
Hawaii	392,597	332,452	37,814	22,331	95,888	296,709
Oregon	1,116,332	856,603	211,730	47,998	213,442	902,889
Washington	1,854,207	1,555,310	213,415	85,482	284,850	1,569,357

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table VII.B.3(2008) Standard error for number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	800,488	831,363	300,759	130,759	526,512	644,106
New England:						
Connecticut	85,842	73,919	28,956	7,470	13,260	82,514
Maine	30,995	27,023	10,505	5,773	14,205	23,913
Massachusetts	167,747	182,642	48,918	24,360	44,105	179,841
New Hampshire	30,996	32,728	3,985	6,877	10,184	29,994
Rhode Island	10,535	14,348	10,662	2,939	10,464	18,989
Vermont	21,149	14,701	7,539	1,616	5,222	23,065
Middle Atlantic:						
New Jersey	147,800	147,528	65,858	26,394	63,318	171,379
New York	160,329	208,567	118,643	31,177	118,542	174,077
Pennsylvania	175,443	151,780	74,151	22,823	96,963	154,319
East North Central:						
Illinois	130,135	129,756	46,368	40,078	65,918	141,766
Indiana	142,661	142,538	40,722	30,499	46,206	139,192
Michigan	94,446	108,298	38,005	23,294	56,278	61,121
Ohio	145,064	118,125	72,084	27,250	101,298	142,162
Wisconsin	96,034	96,117	23,824	15,070	45,762	94,737
West North Central:						
Iowa	47,526	48,992	18,511	5,208	14,232	46,243
Kansas	55,860	57,776	21,320	12,479	35,399	54,070
Minnesota	123,660	84,274	86,680	32,712	85,161	85,480
Missouri	79,996	88,540	56,774	24,065	68,921	68,396
Nebraska	36,019	40,533	14,666	6,289	18,431	29,693
North Dakota	10,645	13,707	8,652	2,468	6,694	10,781
South Dakota	17,394	19,484	5,104	2,422	9,079	19,407
South Atlantic:						
Delaware	20,578	19,682	3,177	1,822	7,506	26,942
District of Columbia	31,686	35,214	11,060 *	3,545	4,642	34,475
Florida	279,616	394,806	204,285	28,357	172,274	349,346
Georgia	128,284	120,535	39,347	25,562	57,100	148,716
Maryland	59,606	65,471	12,481	17,644	51,747	74,322
North Carolina	179,073	157,349	50,448	15,456	95,287	140,929
South Carolina	77,936	66,232	35,951	7,948	54,503	62,445
Virginia	122,080	135,957	40,044	14,922	70,590	134,961
West Virginia	52,574	54,042	3,249	3,353	11,572	53,673
East South Central:						
Alabama	74,278	76,667	37,523	8,969	53,549	72,429
Kentucky	72,103	60,854	31,542	13,765	38,597	59,328
Mississippi	41,698	38,456	5,459	4,783	27,672	36,877
Tennessee	85,961	115,094	48,194	31,001 *	75,164	116,633
West South Central:						
Arkansas	37,243	33,303	16,952	6,480	19,207	39,750
Louisiana	65,568	58,143	27,925	6,273	28,490	59,856
Oklahoma	56,039	29,340	57,801 *	3,831	49,894	31,931
Texas	581,609	596,708	156,505	26,286	177,696	490,374
Mountain:						
Arizona	115,069	121,314	89,583 *	17,530	79,926	108,995
Colorado	115,822	121,380	51,982	11,868	47,205	124,995
Idaho	18,323	23,158	8,939	10,855 *	8,021	21,557
Montana	13,124	15,794	8,718	2,485	10,677	11,832
Nevada	54,232	43,736	16,978	8,610 *	33,289	49,327
New Mexico	28,445	24,508	33,059 *	5,925	32,012	27,187
Utah	63,906	56,554	19,301	3,852	17,184	68,328
Wyoming	9,550	9,181	2,675	975	4,724	9,976
Pacific:						
Alaska	11,176	12,844	5,079	1,673	3,855	13,700
California	211,936	255,507	93,617	43,221	159,555	334,336
Hawaii	24,273	26,164	8,377	4,535	11,925	21,621
Oregon	55,251	74,813	36,423	8,773	25,170	70,772
Washington	122,443	125,729	37,627	9,003	55,328	113,116

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table VII.B.3.a(2008) Percent of number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	92,795,774	83.4%	11.9%	4.7%	21.5%	78.5%
New England:						
Connecticut	1,187,624	82.2%	14.8%	3.0%	12.7%	87.3%
Maine	368,705	79.8%	12.8%	7.3%	24.6%	75.4%
Massachusetts	2,291,971	76.8%	17.5%	5.7%	14.8%	85.2%
New Hampshire	416,776	80.7%	10.4%	8.9%	15.7%	84.3%
Rhode Island	311,574	69.8%	24.5%	5.7%	16.8%	83.2%
Vermont	193,341	76.7%	17.9%	5.4%	16.4%	83.6%
Middle Atlantic:						
New Jersey	2,965,207	87.4%	8.7%	3.9%	11.5%	88.5%
New York	6,075,165	85.4%	10.3%	4.3%	16.4%	83.6%
Pennsylvania	4,003,191	85.9%	9.2%	4.9%	17.7%	82.3%
East North Central:						
Illinois	4,188,081	85.3%	9.2%	5.5%	18.7%	81.3%
Indiana	1,962,053	81.4%	11.6%	7.0%	20.5%	79.5%
Michigan	2,707,779	82.6%	11.4%	6.1%	20.0%	80.0%
Ohio	3,688,178	80.9%	12.8%	6.3%	23.0%	77.0%
Wisconsin	1,991,914	82.1%	12.0%	5.9%	20.9%	79.1%
West North Central:						
Iowa	1,049,950	85.3%	10.7%	4.0%	21.7%	78.3%
Kansas	829,602	79.8%	13.5%	6.7%*	26.7%	73.3%
Minnesota	1,810,411	74.8%	17.6%	7.7%	22.1%	77.9%
Missouri	1,842,230	80.8%	13.9%	5.3%	29.7%	70.3%
Nebraska	638,509	81.8%	12.8%	5.4%	25.4%	74.6%
North Dakota	214,498	75.2%	17.0%	7.8%	24.8%	75.2%
South Dakota	238,735	81.3%	11.4%	7.3%	26.6%	73.4%
South Atlantic:						
Delaware	309,358	88.0%	8.4%	3.6%	20.2%	79.8%
District of Columbia	392,237	86.9%	9.2%*	3.9%	9.1%	90.9%
Florida	5,618,353	81.8%	13.9%	4.2%	27.3%	72.7%
Georgia	2,781,503	84.8%	10.2%	5.0%	20.3%	79.7%
Maryland	1,659,283	85.5%	9.3%	5.2%	15.7%	84.3%
North Carolina	2,794,802	86.9%	8.7%	4.4%	24.0%	76.0%
South Carolina	1,248,978	83.2%	13.0%	3.8%	31.5%	68.5%
Virginia	2,394,234	85.8%	10.1%	4.2%	18.6%	81.4%
West Virginia	458,483	88.7%	7.4%	4.0%	29.3%	70.7%
East South Central:						
Alabama	1,321,279	85.0%	11.2%	3.8%	26.6%	73.4%
Kentucky	1,205,915	84.2%	10.8%	5.0%	24.8%	75.2%
Mississippi	723,466	89.2%	7.1%	3.7%	33.3%	66.7%
Tennessee	1,909,540	82.5%	13.3%	4.2%*	31.1%	68.9%
West South Central:						
Arkansas	809,342	86.5%	9.3%	4.2%	28.1%	71.9%
Louisiana	1,235,817	85.2%	10.9%	3.9%	31.2%	68.8%
Oklahoma	996,997	80.1%	16.0%*	3.9%	38.2%	61.8%
Texas	7,196,893	82.4%	13.5%	4.2%	27.2%	72.8%
Mountain:						
Arizona	1,747,875	81.0%	13.9%*	5.0%	20.2%	79.8%
Colorado	1,611,384	83.5%	12.8%	3.7%	17.3%	82.7%
Idaho	389,872	80.7%	12.2%	7.1%*	22.7%	77.3%
Montana	255,982	76.4%	17.3%	6.3%	28.4%	71.6%
Nevada	896,273	86.1%	10.8%	3.1%*	26.2%	73.8%
New Mexico	516,552	74.7%	19.6%*	5.7%	31.2%	68.8%
Utah	871,217	86.8%	10.4%	2.9%	16.1%	83.9%
Wyoming	170,365	87.1%	8.6%	4.3%	18.0%	82.0%
Pacific:						
Alaska	185,578	85.2%	11.0%	3.8%	12.7%	87.3%
California	10,755,566	85.1%	11.6%	3.3%	18.7%	81.3%
Hawaii	392,597	84.7%	9.6%	5.7%	24.4%	75.6%
Oregon	1,116,332	76.7%	19.0%	4.3%	19.1%	80.9%
Washington	1,854,207	83.9%	11.5%	4.6%	15.4%	84.6%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table VII.B.3.a(2008) Standard error for percent of number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	800,488	0.31%	0.34%	0.15%	0.49%	0.49%
New England:						
Connecticut	85,842	1.89%	1.97%	0.89%	1.23%	1.23%
Maine	30,995	2.23%	2.24%	1.68%	2.52%	2.52%
Massachusetts	167,747	3.19%	2.88%	0.76%	2.30%	2.30%
New Hampshire	30,996	2.68%	1.36%	1.74%	2.48%	2.48%
Rhode Island	10,535	3.89%	3.41%	0.93%	3.91%	3.91%
Vermont	21,149	1.61%	1.75%	1.06%	2.99%	2.99%
Middle Atlantic:						
New Jersey	147,800	2.16%	1.98%	0.97%	2.43%	2.43%
New York	160,329	1.87%	2.03%	0.55%	1.83%	1.83%
Pennsylvania	175,443	1.76%	1.66%	0.49%	2.11%	2.11%
East North Central:						
Illinois	130,135	1.09%	1.08%	0.99%	1.71%	1.71%
Indiana	142,661	2.37%	2.06%	1.86%	2.16%	2.16%
Michigan	94,446	1.77%	1.68%	0.81%	1.58%	1.58%
Ohio	145,064	1.52%	1.68%	0.75%	2.47%	2.47%
Wisconsin	96,034	1.51%	1.21%	0.85%	2.26%	2.26%
West North Central:						
Iowa	47,526	1.66%	1.64%	0.64%	1.49%	1.49%
Kansas	55,860	2.99%	2.07%	2.16%*	3.67%	3.67%
Minnesota	123,660	3.48%	3.25%	2.14%	3.22%	3.22%
Missouri	79,996	2.91%	3.22%	1.11%	3.26%	3.26%
Nebraska	36,019	2.70%	2.45%	0.77%	2.55%	2.55%
North Dakota	10,645	4.14%	4.01%	1.11%	2.99%	2.99%
South Dakota	17,394	2.74%	2.41%	1.53%	4.19%	4.19%
South Atlantic:						
Delaware	20,578	1.39%	1.31%	0.46%	3.74%	3.74%
District of Columbia	31,686	3.29%	2.73%*	1.11%	1.87%	1.87%
Florida	279,616	4.09%	3.99%	0.56%	3.31%	3.31%
Georgia	128,284	1.48%	1.25%	1.03%	2.51%	2.51%
Maryland	59,606	1.20%	0.80%	1.20%	3.22%	3.22%
North Carolina	179,073	1.35%	1.44%	0.71%	2.90%	2.90%
South Carolina	77,936	2.29%	2.49%	0.64%	3.44%	3.44%
Virginia	122,080	2.08%	1.60%	0.72%	3.19%	3.19%
West Virginia	52,574	1.75%	1.07%	1.02%	3.42%	3.42%
East South Central:						
Alabama	74,278	2.71%	2.54%	0.77%	3.32%	3.32%
Kentucky	72,103	1.95%	2.13%	1.25%	2.47%	2.47%
Mississippi	41,698	0.65%	0.71%	0.64%	3.31%	3.31%
Tennessee	85,961	2.99%	2.49%	1.76%*	4.01%	4.01%
West South Central:						
Arkansas	37,243	1.64%	1.88%	0.85%	2.79%	2.79%
Louisiana	65,568	1.96%	2.11%	0.57%	2.25%	2.25%
Oklahoma	56,039	4.13%	4.32%*	0.52%	3.19%	3.19%
Texas	581,609	2.28%	2.08%	0.42%	1.89%	1.89%
Mountain:						
Arizona	115,069	4.11%	3.97%*	1.20%	3.44%	3.44%
Colorado	115,822	2.76%	2.95%	1.03%	3.20%	3.20%
Idaho	18,323	3.22%	2.42%	3.06%*	2.61%	2.61%
Montana	13,124	3.94%	3.31%	1.42%	3.49%	3.49%
Nevada	54,232	1.56%	1.69%	0.84%*	3.13%	3.13%
New Mexico	28,445	4.67%	5.09%*	1.43%	4.54%	4.54%
Utah	63,906	2.00%	1.98%	0.44%	2.86%	2.86%
Wyoming	9,550	1.68%	1.39%	0.67%	2.67%	2.67%
Pacific:						
Alaska	11,176	2.77%	2.85%	0.99%	2.47%	2.47%
California	211,936	0.97%	0.95%	0.42%	1.69%	1.69%
Hawaii	24,273	2.55%	2.23%	1.44%	2.83%	2.83%
Oregon	55,251	3.73%	3.60%	0.83%	2.82%	2.82%
Washington	122,443	2.17%	2.23%	0.59%	2.72%	2.72%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table VII.B.3.b(2008) Percent of private-sector full-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	91.0%	92.1%	87.1%	81.0%	81.5%	93.6%
New England:						
Connecticut	95.0%	96.1%	92.9%	74.5%	85.3%	96.4%
Maine	91.4%	93.7%	83.6%	80.5%	84.7%	93.6%
Massachusetts	96.7%	97.5%	95.9%	88.7%	93.2%	97.3%
New Hampshire	94.3%	95.9%	88.4%	86.5%	86.8%	95.7%
Rhode Island	94.3%	94.6%	95.7%	85.9%	89.8%	95.3%
Vermont	90.5%	92.0%	86.5%	83.1%	82.9%	92.0%
Middle Atlantic:						
New Jersey	95.1%	96.2%	87.3%	88.0%	81.6%	96.8%
New York	92.8%	93.6%	88.9%	85.1%	83.2%	94.7%
Pennsylvania	94.4%	95.6%	88.8%	84.2%	82.2%	97.1%
East North Central:						
Illinois	91.9%	93.9%	83.5%	74.5%	85.5%	93.3%
Indiana	91.2%	92.9%	83.1%	85.4%	83.6%	93.2%
Michigan	89.5%	89.9%	88.1%	86.4%	73.5%	93.5%
Ohio	94.3%	95.5%	93.2%	81.9%	88.2%	96.1%
Wisconsin	90.9%	92.1%	85.7%	84.4%	76.9%	94.6%
West North Central:						
Iowa	92.4%	93.5%	87.1%	81.1%	82.4%	95.1%
Kansas	90.8%	92.7%	88.8%	72.6%	82.3%	93.9%
Minnesota	91.4%	92.5%	91.5%	80.7%	85.3%	93.1%
Missouri	92.0%	93.9%	82.7%	88.5%	83.7%	95.6%
Nebraska	88.2%	90.2%	79.6%	78.8%	77.3%	91.9%
North Dakota	90.2%	91.6%	88.1%	81.1%	85.1%	91.9%
South Dakota	86.4%	90.2%	66.3%	75.3%	76.7%	89.9%
South Atlantic:						
Delaware	92.9%	94.1%	79.0%	94.4%	88.3%	94.0%
District of Columbia	95.8%	97.3%	88.5%	79.1%	82.3%	97.1%
Florida	90.3%	90.3%	90.9%	89.0%	84.5%	92.5%
Georgia	89.0%	89.8%	85.7%	81.9%	79.8%	91.4%
Maryland	90.4%	91.7%	83.2%	81.5%	83.6%	91.6%
North Carolina	90.4%	91.7%	81.5%	82.1%	81.8%	93.1%
South Carolina	89.1%	89.9%	87.4%	77.3%	84.1%	91.4%
Virginia	93.9%	94.9%	88.8%	84.9%	86.8%	95.5%
West Virginia	89.5%	91.4%	77.4%	68.9%	80.0%	93.4%
East South Central:						
Alabama	90.6%	91.3%	86.7%	86.9%	80.8%	94.2%
Kentucky	91.7%	92.5%	89.2%	83.6%	82.4%	94.8%
Mississippi	86.3%	87.9%	71.2%	77.9%	76.3%	91.3%
Tennessee	89.2%	90.1%	82.2%	92.8%	83.1%	92.0%
West South Central:						
Arkansas	87.3%	88.9%	80.4%	71.0%	76.2%	91.7%
Louisiana	87.9%	89.0%	80.6%	84.7%	81.5%	90.8%
Oklahoma	85.6%	87.0%	84.2%	62.9%	80.4%	88.8%
Texas	87.2%	87.8%	87.7%	72.9%	77.0%	91.0%
Mountain:						
Arizona	89.9%	90.6%	88.7%	83.4%	82.1%	91.9%
Colorado	89.0%	89.9%	88.8%	69.3%	80.9%	90.7%
Idaho	84.2%	86.8%	73.0%	73.7%	68.9%	88.7%
Montana	77.2%	80.2%	68.5%	65.2%	64.2%	82.4%
Nevada	93.6%	94.6%	86.1%	91.0%	90.7%	94.6%
New Mexico	87.0%	86.9%	87.8%	86.0%	81.9%	89.4%
Utah	89.1%	89.9%	87.3%	71.8%	84.7%	89.9%
Wyoming	83.0%	85.7%	73.2%	48.1%	73.4%	85.1%
Pacific:						
Alaska	84.5%	86.8%	71.9%	70.1%	69.1%	86.8%
California	90.3%	91.7%	84.9%	74.5%	76.8%	93.5%
Hawaii	98.8%	99.3%	96.7%	95.2%	97.4%	99.2%
Oregon	88.9%	90.6%	86.0%	71.3%	72.7%	92.7%
Washington	92.8%	94.9%	87.5%	69.5%	81.5%	94.9%

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.

\*\* 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.B.3.b(2008) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.21%	0.20%	0.56%	0.99%	0.81%	0.17%
New England:						
Connecticut	0.44%	0.55%	1.63%	3.79%	2.12%	0.50%
Maine	1.20%	1.14%	4.80%	8.32%	3.24%	1.28%
Massachusetts	0.30%	0.44%	1.33%	2.16%	3.16%	0.33%
New Hampshire	0.86%	0.81%	3.66%	4.64%	3.58%	0.84%
Rhode Island	0.97%	1.15%	0.76%	3.37%	4.45%	0.83%
Vermont	1.10%	1.50%	2.78%	10.13%	3.76%	1.32%
Middle Atlantic:						
New Jersey	0.44%	0.43%	7.39%	12.52%	5.73%	0.51%
New York	0.57%	0.55%	3.12%	2.36%	2.01%	0.56%
Pennsylvania	0.46%	0.51%	5.34%	3.72%	4.30%	0.28%
East North Central:						
Illinois	0.80%	0.85%	2.75%	6.11%	2.63%	1.12%
Indiana	0.53%	0.85%	4.23%	6.88%	1.48%	0.39%
Michigan	1.77%	1.97%	2.50%	2.92%	5.68%	1.43%
Ohio	0.38%	0.44%	1.25%	2.88%	1.77%	0.29%
Wisconsin	1.18%	1.22%	2.26%	2.55%	5.63%	0.54%
West North Central:						
Iowa	0.84%	1.06%	4.00%	9.54%	4.52%	0.67%
Kansas	1.45%	1.32%	4.36%	4.11%	4.13%	1.06%
Minnesota	1.50%	1.53%	3.48%	4.44%	4.35%	1.10%
Missouri	1.30%	0.77%	9.40%	5.19%	4.26%	0.43%
Nebraska	1.70%	1.46%	5.39%	5.00%	3.89%	1.20%
North Dakota	1.00%	2.09%	5.02%	6.46%	1.33%	1.07%
South Dakota	2.29%	2.42%	6.00%	5.31%	6.43%	3.10%
South Atlantic:						
Delaware	1.19%	1.16%	10.34%	3.33%	2.28%	1.15%
District of Columbia	0.95%	0.70%	10.55%	10.93%	3.25%	0.78%
Florida	0.84%	1.10%	4.57%	3.93%	3.51%	0.69%
Georgia	1.67%	2.11%	7.76%	5.05%	3.83%	1.89%
Maryland	1.57%	1.71%	2.94%	8.08%	6.70%	1.44%
North Carolina	1.02%	0.92%	7.05%	9.41%	3.47%	0.81%
South Carolina	1.10%	1.36%	5.56%	7.91%	4.81%	1.50%
Virginia	0.64%	0.60%	2.65%	5.95%	2.82%	0.53%
West Virginia	1.66%	1.82%	5.26%	9.71%	5.18%	1.03%
East South Central:						
Alabama	1.33%	1.07%	7.52%	4.03%	2.93%	1.16%
Kentucky	0.80%	0.82%	4.40%	11.12%	3.15%	0.59%
Mississippi	1.19%	1.03%	8.45%	7.32%	3.38%	1.85%
Tennessee	1.28%	2.03%	5.42%	5.67%	1.95%	1.75%
West South Central:						
Arkansas	1.06%	1.25%	6.00%	11.29%	3.07%	1.17%
Louisiana	1.21%	1.50%	9.33%	3.67%	2.74%	1.12%
Oklahoma	1.16%	1.51%	7.53%	6.81%	4.40%	2.33%
Texas	1.09%	1.31%	2.03%	3.94%	3.34%	0.97%
Mountain:						
Arizona	1.32%	1.96%	4.84%	10.32%	2.84%	1.71%
Colorado	1.27%	1.56%	7.03%	10.23%	5.20%	1.41%
Idaho	1.92%	1.87%	8.01%	10.56%	4.53%	1.70%
Montana	2.41%	2.32%	5.91%	4.28%	6.16%	2.58%
Nevada	0.84%	0.70%	6.63%	10.88%	1.96%	0.87%
New Mexico	1.68%	1.99%	8.19%	7.00%	2.51%	1.77%
Utah	1.01%	1.31%	4.52%	4.30%	4.88%	1.45%
Wyoming	2.05%	2.08%	5.53%	5.90%	8.29%	1.62%
Pacific:						
Alaska	1.64%	1.49%	9.57%	7.90%	9.34%	1.40%
California	0.72%	0.78%	2.03%	5.78%	2.10%	0.52%
Hawaii	0.40%	0.19%	1.54%	3.17%	2.18%	0.20%
Oregon	1.07%	1.43%	4.57%	11.98%	5.77%	0.98%
Washington	0.86%	0.90%	4.05%	4.08%	4.88%	0.76%

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.

\*\* 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.B.3.b.(1)(2008) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	87.4%	88.1%	83.6%	83.1%	77.1%	89.8%
New England:						
Connecticut	88.8%	89.4%	86.9%	79.8%	73.1%	90.8%
Maine	89.7%	91.0%	86.4%	80.5%	83.7%	91.5%
Massachusetts	87.3%	87.4%	85.2%	93.3%	81.1%	88.3%
New Hampshire	90.1%	90.9%	86.6%	85.6%	78.5%	92.0%
Rhode Island	88.8%	91.4%	83.7%	78.3%	78.2%	90.9%
Vermont	88.0%	87.8%	87.7%	92.6%	63.5%	92.3%
Middle Atlantic:						
New Jersey	84.0%	83.9%	85.3%	84.1%	80.4%	84.4%
New York	87.3%	88.4%	82.6%	74.1%	74.5%	89.5%
Pennsylvania	86.8%	87.4%	84.4%	80.3%	64.4%	90.9%
East North Central:						
Illinois	87.7%	88.0%	87.4%	81.2%	80.2%	89.2%
Indiana	91.8%	92.8%	88.6%	84.1%	82.9%	93.8%
Michigan	87.5%	88.3%	84.8%	81.1%	76.1%	89.7%
Ohio	90.5%	91.3%	87.9%	85.1%	83.4%	92.5%
Wisconsin	89.3%	89.5%	89.9%	83.9%	80.0%	91.3%
West North Central:						
Iowa	89.4%	90.0%	84.7%	86.9%	78.2%	92.1%
Kansas	89.1%	89.3%	89.9%	84.4%	84.1%	90.7%
Minnesota	91.3%	90.8%	93.5%	91.1%	83.3%	93.3%
Missouri	88.4%	89.2%	82.7%	90.4%	74.1%	93.8%
Nebraska	90.9%	91.4%	88.9%	88.0%	81.3%	93.7%
North Dakota	89.4%	88.5%	94.4%	88.0%	81.5%	91.8%
South Dakota	86.7%	86.6%	88.3%	86.0%	68.9%	92.3%
South Atlantic:						
Delaware	87.8%	88.2%	82.8%	89.0%	72.5%	91.5%
District of Columbia	90.9%	92.0%	88.4%	69.5%	73.8%	92.4%
Florida	86.6%	88.3%	78.9%	79.2%	78.4%	89.5%
Georgia	87.9%	88.5%	86.2%	79.4%	79.5%	89.7%
Maryland	88.0%	88.0%	90.4%	82.9%	77.1%	89.9%
North Carolina	86.5%	86.5%	86.5%	86.9%	75.1%	89.6%
South Carolina	88.2%	88.1%	90.3%	80.9%	81.3%	91.1%
Virginia	88.6%	90.1%	82.8%	68.9%	77.1%	91.0%
West Virginia	84.9%	85.0%	82.8%	84.4%	71.1%	89.8%
East South Central:						
Alabama	86.2%	87.4%	78.7%	79.1%	71.5%	90.7%
Kentucky	90.0%	90.1%	89.7%	89.3%	82.8%	92.1%
Mississippi	88.0%	88.2%	84.0%	91.1%	78.8%	91.9%
Tennessee	85.7%	87.4%	72.9%	88.1%	71.9%	91.3%
West South Central:						
Arkansas	87.1%	87.5%	86.1%	79.2%	77.0%	90.4%
Louisiana	84.4%	84.8%	84.3%	75.6%	73.5%	88.8%
Oklahoma	81.7%	85.9%	60.6%	77.4%	73.6%	86.2%
Texas	85.5%	86.6%	78.9%	85.3%	76.6%	88.3%
Mountain:						
Arizona	83.7%	83.7%	80.7%	92.7%	75.5%	85.6%
Colorado	85.5%	85.3%	88.5%	76.7%	78.9%	86.7%
Idaho	85.2%	84.9%	80.2%	96.9%	68.0%	89.1%
Montana	85.9%	86.3%	82.9%	87.8%	70.7%	90.5%
Nevada	89.2%	89.7%	88.1%	76.9%	89.3%	89.1%
New Mexico	85.5%	86.6%	86.1%	69.1%	77.0%	89.1%
Utah	82.8%	83.5%	78.7%	72.0%	69.2%	85.2%
Wyoming	85.9%	86.5%	81.3%	81.0%	67.1%	89.5%
Pacific:						
Alaska	82.4%	82.5%	80.5%	86.9%	66.7%	84.3%
California	87.5%	88.7%	79.1%	83.8%	76.5%	89.6%
Hawaii	88.4%	87.8%	91.2%	92.7%	87.3%	88.8%
Oregon	89.9%	89.7%	90.6%	92.3%	77.5%	92.2%
Washington	86.6%	86.5%	87.3%	85.3%	70.6%	89.1%

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.

\*\* 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.B.3.b.(1)(2008) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.35%	0.36%	1.02%	1.20%	1.01%	0.35%
New England:						
Connecticut	1.60%	1.41%	4.38%	9.55%	5.51%	1.95%
Maine	1.20%	1.73%	3.56%	5.80%	3.60%	1.04%
Massachusetts	1.27%	1.53%	4.47%	2.90%	5.19%	1.39%
New Hampshire	1.56%	1.96%	2.65%	2.72%	4.33%	1.04%
Rhode Island	1.30%	1.36%	5.23%	5.38%	4.67%	1.35%
Vermont	1.72%	2.37%	4.44%	9.98%	5.60%	1.02%
Middle Atlantic:						
New Jersey	2.76%	3.13%	4.33%	10.70%	6.28%	3.09%
New York	1.16%	1.12%	4.25%	3.29%	5.09%	1.06%
Pennsylvania	1.70%	1.66%	4.93%	6.78%	5.93%	1.31%
East North Central:						
Illinois	1.17%	1.32%	4.23%	5.73%	2.53%	1.50%
Indiana	1.13%	1.42%	3.47%	7.67%	3.45%	1.47%
Michigan	1.99%	2.15%	3.01%	5.20%	4.76%	2.13%
Ohio	1.36%	1.16%	4.15%	5.56%	2.84%	1.42%
Wisconsin	1.70%	2.21%	3.09%	4.94%	2.60%	1.84%
West North Central:						
Iowa	1.09%	1.41%	3.21%	10.38%	5.07%	1.13%
Kansas	1.64%	2.03%	2.87%	7.48%	2.97%	1.55%
Minnesota	1.13%	1.20%	2.19%	2.14%	4.18%	0.81%
Missouri	1.80%	1.94%	5.62%	6.83%	4.11%	0.88%
Nebraska	0.86%	0.71%	5.22%	8.88%	1.69%	1.08%
North Dakota	1.09%	2.16%	5.27%	2.55%	4.42%	1.86%
South Dakota	2.34%	2.66%	3.61%	6.52%	6.16%	1.26%
South Atlantic:						
Delaware	1.90%	2.16%	11.45%	4.44%	5.59%	1.59%
District of Columbia	1.81%	1.94%	3.08%	9.61%	7.43%	1.75%
Florida	1.93%	2.17%	3.54%	4.71%	2.70%	1.89%
Georgia	1.49%	1.40%	4.46%	5.41%	4.81%	2.08%
Maryland	1.05%	1.32%	5.01%	8.57%	5.23%	1.48%
North Carolina	1.49%	1.68%	4.08%	10.37%	5.82%	1.66%
South Carolina	1.03%	1.32%	2.19%	9.78%	2.67%	1.05%
Virginia	1.84%	1.69%	4.88%	8.53%	4.68%	1.57%
West Virginia	2.59%	2.78%	7.06%	9.99%	7.06%	2.27%
East South Central:						
Alabama	1.95%	1.98%	5.38%	10.15%	5.01%	2.53%
Kentucky	1.69%	1.99%	5.60%	10.93%	3.84%	1.21%
Mississippi	2.84%	3.10%	9.64%	5.86%	7.03%	2.12%
Tennessee	2.10%	2.17%	7.21%	8.80%	5.26%	1.48%
West South Central:						
Arkansas	2.12%	2.29%	4.43%	11.07%	3.29%	2.76%
Louisiana	2.45%	2.80%	9.96%	8.56%	4.43%	2.26%
Oklahoma	2.16%	1.98%	7.67%	6.49%	3.93%	2.41%
Texas	2.15%	2.20%	5.75%	1.84%	1.68%	2.59%
Mountain:						
Arizona	2.86%	3.31%	4.05%	10.03%	5.27%	3.23%
Colorado	1.21%	1.61%	3.97%	9.78%	3.85%	1.58%
Idaho	1.78%	1.60%	5.84%	11.34%	4.82%	1.64%
Montana	1.58%	1.98%	6.06%	4.13%	5.33%	0.86%
Nevada	1.47%	1.43%	8.57%	11.88%	4.45%	1.30%
New Mexico	2.13%	2.09%	3.57%	7.89%	5.24%	1.63%
Utah	2.12%	1.93%	5.70%	8.74%	5.37%	2.49%
Wyoming	1.76%	1.76%	6.73%	5.94%	6.13%	1.64%
Pacific:						
Alaska	1.63%	2.09%	11.48%	4.32%	7.37%	1.88%
California	1.32%	1.66%	4.17%	4.37%	3.84%	1.10%
Hawaii	2.04%	2.55%	2.02%	2.98%	3.12%	2.52%
Oregon	1.63%	1.89%	2.19%	13.92%	5.94%	1.38%
Washington	1.97%	2.46%	3.63%	8.32%	5.12%	1.81%

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.

\*\* 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.B.3.b.(1).a(2008) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	80.7%	81.7%	77.0%	71.2%	71.0%	82.8%
New England:						
Connecticut	83.5%	83.7%	84.4%	68.8%	71.4%	84.8%
Maine	79.1%	81.4%	73.9%	57.2%	68.2%	82.1%
Massachusetts	80.7%	81.9%	82.2%	59.7%	63.0%	83.4%
New Hampshire	73.5%	74.2%	72.1%	67.8%	63.3%	75.2%
Rhode Island	79.9%	81.5%	76.8%	69.7%	72.6%	81.0%
Vermont	80.7%	81.5%	80.4%	70.7%	71.3%	81.9%
Middle Atlantic:						
New Jersey	76.8%	76.4%	85.1%	69.4%	53.7%	79.2%
New York	80.7%	82.0%	72.2%	70.9%	67.2%	82.6%
Pennsylvania	84.5%	85.0%	79.8%	84.8%	80.1%	85.1%
East North Central:						
Illinois	82.0%	82.9%	77.1%	73.1%	69.7%	84.4%
Indiana	76.5%	79.2%	64.0%	60.6%	69.3%	78.0%
Michigan	81.8%	82.3%	81.3%	74.5%	70.1%	83.7%
Ohio	79.0%	80.8%	72.6%	64.4%	71.6%	80.8%
Wisconsin	77.7%	78.1%	76.9%	72.5%	71.2%	78.9%
West North Central:						
Iowa	80.7%	82.0%	75.1%	63.8%	68.5%	83.2%
Kansas	81.1%	82.4%	75.2%	74.6%	69.4%	84.5%
Minnesota	80.0%	82.0%	71.6%	80.8%	67.4%	83.0%
Missouri	80.7%	81.0%	78.8%	79.4%	71.9%	83.2%
Nebraska	77.3%	77.5%	76.5%	74.7%	66.3%	80.0%
North Dakota	81.5%	83.5%	76.7%	71.8%	75.5%	83.1%
South Dakota	79.2%	80.4%	73.8%	69.8%	64.7%	82.5%
South Atlantic:						
Delaware	80.9%	82.0%	72.6%	70.9%	70.2%	83.0%
District of Columbia	85.7%	86.2%	83.5%	75.3%	71.1%	86.7%
Florida	79.8%	81.0%	74.9%	68.9%	78.2%	80.2%
Georgia	81.2%	83.0%	72.3%	65.4%	72.7%	82.9%
Maryland	78.4%	78.5%	77.7%	76.9%	68.1%	79.9%
North Carolina	79.9%	80.0%	79.7%	76.0%	67.6%	82.7%
South Carolina	78.8%	80.9%	67.2%	72.3%	67.0%	83.3%
Virginia	78.8%	80.1%	63.9%	84.8%	69.4%	80.4%
West Virginia	77.4%	78.2%	73.9%	60.3%	62.7%	81.5%
East South Central:						
Alabama	75.3%	76.1%	68.8%	74.5%	64.8%	77.9%
Kentucky	81.1%	82.7%	77.3%	61.0%	65.8%	85.1%
Mississippi	81.9%	83.1%	75.5%	61.6%	75.7%	84.1%
Tennessee	81.2%	82.3%	82.1%	57.6%	75.1%	83.1%
West South Central:						
Arkansas	80.6%	81.2%	77.2%	72.7%	70.1%	83.5%
Louisiana	81.7%	82.1%	82.0%	71.5%	74.7%	84.1%
Oklahoma	78.0%	78.0%	79.0%	72.5%	71.3%	81.1%
Texas	80.7%	82.1%	76.8%	61.9%	71.7%	83.2%
Mountain:						
Arizona	78.9%	81.1%	74.4%	55.7%	64.6%	81.7%
Colorado	79.7%	79.5%	78.5%	91.8%	63.0%	82.6%
Idaho	79.5%	79.4%	73.4%	89.3%	68.3%	81.4%
Montana	82.8%	84.2%	76.3%	79.8%	79.1%	83.7%
Nevada	74.9%	74.4%	86.5%	51.5%	65.9%	78.0%
New Mexico	74.6%	76.2%	70.2%	68.1%	65.7%	77.9%
Utah	78.3%	78.1%	81.1%	72.3%	66.6%	80.0%
Wyoming	82.6%	83.5%	76.6%	65.3%	82.4%	82.6%
Pacific:						
Alaska	81.7%	82.1%	79.1%	77.9%	64.8%	83.2%
California	83.8%	84.0%	83.0%	80.2%	75.7%	85.1%
Hawaii	88.7%	88.2%	91.3%	90.8%	87.3%	89.1%
Oregon	86.8%	87.3%	85.7%	82.8%	72.2%	89.1%
Washington	86.1%	88.4%	72.4%	71.1%	70.1%	88.0%

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.

\*\* 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.B.3.b.(1).a(2008) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.26%	0.23%	0.97%	1.71%	0.87%	0.13%
New England:						
Connecticut	0.80%	1.06%	3.47%	8.69%	5.99%	1.19%
Maine	2.11%	2.41%	6.60%	9.32%	5.79%	2.82%
Massachusetts	1.14%	1.86%	3.91%	4.64%	4.89%	1.03%
New Hampshire	1.85%	1.98%	3.61%	4.66%	4.62%	1.59%
Rhode Island	1.27%	1.43%	2.79%	4.33%	2.56%	1.12%
Vermont	1.64%	1.91%	4.59%	9.87%	3.04%	1.63%
Middle Atlantic:						
New Jersey	1.82%	1.86%	5.19%	10.29%	6.52%	1.75%
New York	1.28%	1.25%	2.89%	4.62%	5.81%	0.93%
Pennsylvania	1.17%	1.24%	1.94%	3.47%	3.41%	1.14%
East North Central:						
Illinois	1.34%	1.47%	2.97%	6.67%	4.27%	1.34%
Indiana	1.31%	1.24%	5.68%	7.29%	4.12%	1.35%
Michigan	1.07%	1.54%	3.02%	5.11%	3.86%	0.99%
Ohio	1.30%	1.81%	4.19%	5.38%	4.12%	1.68%
Wisconsin	0.98%	0.93%	3.04%	7.49%	3.24%	0.86%
West North Central:						
Iowa	0.74%	1.11%	4.18%	7.73%	3.59%	1.44%
Kansas	1.29%	1.45%	4.48%	5.10%	3.46%	1.31%
Minnesota	2.14%	2.22%	4.31%	3.44%	2.84%	2.18%
Missouri	1.79%	2.10%	6.63%	6.06%	3.97%	1.39%
Nebraska	1.29%	1.35%	3.31%	4.55%	2.64%	1.45%
North Dakota	1.25%	1.52%	3.12%	4.73%	3.08%	1.19%
South Dakota	2.08%	2.41%	2.24%	4.33%	4.30%	1.35%
South Atlantic:						
Delaware	1.58%	1.47%	9.96%	6.59%	3.50%	1.82%
District of Columbia	1.78%	1.82%	3.76%	6.90%	6.71%	1.73%
Florida	1.61%	1.74%	7.25%	7.34%	3.35%	1.45%
Georgia	1.22%	1.26%	5.48%	6.36%	5.50%	0.98%
Maryland	1.31%	1.31%	3.87%	4.89%	4.74%	0.94%
North Carolina	1.84%	1.89%	4.93%	8.90%	4.11%	1.98%
South Carolina	1.92%	1.91%	4.52%	8.65%	4.12%	1.36%
Virginia	1.13%	1.32%	5.54%	6.75%	3.70%	1.26%
West Virginia	1.35%	1.31%	4.15%	10.13%	3.88%	1.36%
East South Central:						
Alabama	0.98%	1.64%	6.98%	6.59%	2.77%	1.37%
Kentucky	1.08%	1.53%	4.63%	9.23%	5.29%	1.67%
Mississippi	2.03%	2.33%	10.01%	7.84%	3.63%	3.04%
Tennessee	1.47%	1.01%	4.06%	10.19%	4.79%	0.92%
West South Central:						
Arkansas	1.44%	1.47%	6.21%	10.30%	3.34%	1.64%
Louisiana	1.54%	1.67%	9.35%	7.22%	2.09%	1.62%
Oklahoma	1.84%	2.13%	7.99%	6.69%	4.03%	1.47%
Texas	1.74%	1.86%	4.64%	4.51%	2.39%	1.88%
Mountain:						
Arizona	2.16%	2.19%	5.23%	9.89%	6.13%	1.70%
Colorado	1.78%	1.97%	7.48%	10.20%	5.19%	1.22%
Idaho	2.74%	2.84%	4.12%	10.86%	5.14%	3.14%
Montana	1.53%	1.62%	5.26%	4.09%	3.86%	1.69%
Nevada	1.83%	2.08%	2.95%	12.56%	4.36%	2.57%
New Mexico	2.60%	2.94%	5.40%	5.18%	3.42%	2.57%
Utah	2.70%	2.87%	2.83%	6.17%	3.70%	2.92%
Wyoming	1.70%	1.87%	4.14%	9.26%	2.76%	1.90%
Pacific:						
Alaska	2.05%	2.21%	10.28%	8.32%	7.24%	2.01%
California	0.61%	0.85%	1.72%	2.83%	1.77%	0.84%
Hawaii	0.93%	0.93%	2.57%	3.69%	3.14%	0.65%
Oregon	1.10%	0.75%	6.35%	14.58%	6.07%	0.72%
Washington	1.97%	1.48%	6.63%	6.15%	5.27%	1.79%

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.

\*\* 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.B.3.b.(2)(2008) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	70.5%	71.9%	64.3%	59.2%	54.7%	74.3%
New England:						
Connecticut	74.2%	74.8%	73.4%	54.9%	52.2%	77.0%
Maine	71.0%	74.0%	63.8%	46.0%	57.1%	75.1%
Massachusetts	70.5%	71.6%	70.0%	55.7%	51.0%	73.7%
New Hampshire	66.2%	67.5%	62.5%	58.0%	48.9%	69.2%
Rhode Island	70.9%	74.5%	64.3%	54.6%	56.7%	73.7%
Vermont	71.0%	71.5%	70.5%	65.5%	45.3%	75.6%
Middle Atlantic:						
New Jersey	64.6%	64.1%	72.5%	58.3%	43.2%	66.9%
New York	70.4%	72.5%	59.6%	52.5%	50.1%	73.9%
Pennsylvania	73.4%	74.2%	67.4%	68.0%	51.6%	77.4%
East North Central:						
Illinois	71.9%	73.0%	67.4%	59.4%	55.9%	75.3%
Indiana	70.3%	73.5%	56.7%	51.0%	57.4%	73.2%
Michigan	71.5%	72.7%	69.0%	60.4%	53.4%	75.1%
Ohio	71.5%	73.8%	63.8%	54.9%	59.7%	74.7%
Wisconsin	69.3%	69.9%	69.2%	60.9%	56.9%	72.0%
West North Central:						
Iowa	72.1%	73.8%	63.6%	55.4%	53.6%	76.6%
Kansas	72.3%	73.6%	67.6%	63.0%	58.4%	76.7%
Minnesota	73.0%	74.4%	66.9%	73.6%	56.1%	77.4%
Missouri	71.3%	72.2%	65.2%	71.8%	53.2%	78.0%
Nebraska	70.3%	70.8%	68.0%	65.7%	53.9%	74.9%
North Dakota	72.9%	73.9%	72.4%	63.2%	61.5%	76.3%
South Dakota	68.7%	69.7%	65.2%	60.1%	44.6%	76.1%
South Atlantic:						
Delaware	71.1%	72.3%	60.1%	63.1%	50.9%	75.9%
District of Columbia	77.9%	79.3%	73.8%	52.3%	52.5%	80.1%
Florida	69.1%	71.6%	59.1%	54.6%	61.3%	71.8%
Georgia	71.4%	73.5%	62.3%	51.9%	57.8%	74.4%
Maryland	69.0%	69.1%	70.3%	63.7%	52.5%	71.8%
North Carolina	69.1%	69.2%	69.0%	66.0%	50.7%	74.1%
South Carolina	69.5%	71.3%	60.6%	58.4%	54.4%	75.8%
Virginia	69.8%	72.2%	52.9%	58.4%	53.5%	73.2%
West Virginia	65.7%	66.5%	61.1%	50.9%	44.6%	73.2%
East South Central:						
Alabama	64.9%	66.5%	54.1%	58.9%	46.3%	70.7%
Kentucky	73.0%	74.5%	69.3%	54.4%	54.5%	78.3%
Mississippi	72.1%	73.2%	63.5%	56.1%	59.6%	77.3%
Tennessee	69.6%	72.0%	59.9%	50.8%	54.0%	75.9%
West South Central:						
Arkansas	70.2%	71.1%	66.4%	57.6%	54.0%	75.5%
Louisiana	69.0%	69.6%	69.1%	54.0%	54.9%	74.7%
Oklahoma	63.7%	67.0%	47.9%	56.1%	52.5%	69.9%
Texas	69.0%	71.1%	60.6%	52.8%	54.9%	73.5%
Mountain:						
Arizona	66.0%	67.9%	60.1%	51.6%	48.8%	69.9%
Colorado	68.2%	67.9%	69.5%	70.4%	49.7%	71.6%
Idaho	67.7%	67.4%	58.9%	86.6%	46.4%	72.6%
Montana	71.1%	72.6%	63.3%	70.0%	56.0%	75.7%
Nevada	66.8%	66.7%	76.1%	39.6%	58.8%	69.5%
New Mexico	63.8%	66.0%	60.5%	47.0%	50.5%	69.3%
Utah	64.8%	65.2%	63.9%	52.1%	46.1%	68.2%
Wyoming	71.0%	72.2%	62.3%	52.9%	55.3%	74.0%
Pacific:						
Alaska	67.3%	67.7%	63.7%	67.7%	43.2%	70.1%
California	73.3%	74.5%	65.7%	67.2%	57.9%	76.3%
Hawaii	78.4%	77.5%	83.3%	84.2%	76.2%	79.1%
Oregon	78.1%	78.3%	77.6%	76.4%	56.0%	82.2%
Washington	74.5%	76.5%	63.2%	60.7%	49.5%	78.4%

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.

\*\* 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.B.3.b.(2)(2008) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.31%	0.26%	1.23%	1.64%	0.96%	0.26%
New England:						
Connecticut	1.73%	1.62%	5.29%	11.30%	5.20%	2.04%
Maine	2.46%	2.93%	6.97%	10.23%	6.44%	2.92%
Massachusetts	0.92%	1.49%	5.50%	4.57%	4.79%	1.11%
New Hampshire	2.07%	2.53%	3.80%	4.85%	4.68%	1.69%
Rhode Island	1.45%	1.81%	4.82%	4.56%	4.10%	1.37%
Vermont	2.46%	3.04%	5.45%	9.43%	5.13%	1.76%
Middle Atlantic:						
New Jersey	1.93%	2.48%	5.92%	10.18%	4.47%	2.07%
New York	1.59%	1.51%	3.89%	4.79%	6.83%	1.10%
Pennsylvania	1.76%	1.63%	5.10%	6.16%	6.60%	1.22%
East North Central:						
Illinois	1.13%	1.29%	3.18%	6.49%	3.08%	1.20%
Indiana	1.53%	1.62%	5.32%	6.92%	4.92%	1.44%
Michigan	1.95%	2.12%	3.61%	5.09%	4.92%	2.03%
Ohio	1.48%	1.64%	4.48%	5.02%	4.60%	1.95%
Wisconsin	1.66%	2.21%	3.87%	6.94%	2.85%	1.66%
West North Central:						
Iowa	1.27%	1.74%	3.98%	7.21%	3.44%	1.38%
Kansas	2.04%	2.29%	4.60%	8.08%	3.58%	2.05%
Minnesota	2.58%	2.68%	3.96%	3.88%	2.92%	2.37%
Missouri	1.80%	2.78%	6.81%	7.51%	3.85%	1.39%
Nebraska	1.40%	0.88%	5.57%	7.58%	2.21%	1.78%
North Dakota	1.77%	2.63%	3.35%	5.99%	3.48%	2.12%
South Dakota	2.53%	3.18%	1.85%	4.08%	3.83%	1.74%
South Atlantic:						
Delaware	2.19%	2.30%	8.96%	7.23%	5.10%	2.38%
District of Columbia	1.81%	1.45%	5.49%	7.37%	7.68%	1.57%
Florida	1.95%	1.93%	5.03%	6.59%	3.29%	2.08%
Georgia	1.78%	1.91%	5.21%	4.86%	5.47%	2.09%
Maryland	1.54%	1.54%	3.69%	6.57%	4.66%	1.09%
North Carolina	1.94%	2.14%	4.27%	8.15%	3.20%	2.37%
South Carolina	1.74%	1.84%	4.05%	8.51%	3.20%	1.64%
Virginia	1.81%	1.93%	5.95%	7.85%	3.82%	1.89%
West Virginia	2.19%	2.35%	7.05%	8.88%	4.04%	2.23%
East South Central:						
Alabama	1.74%	2.19%	8.35%	9.47%	3.84%	2.33%
Kentucky	1.14%	1.40%	5.28%	7.83%	5.73%	1.35%
Mississippi	3.44%	3.81%	9.64%	6.40%	6.39%	3.56%
Tennessee	1.79%	2.01%	6.16%	8.71%	4.54%	1.62%
West South Central:						
Arkansas	2.57%	2.62%	5.82%	9.88%	3.24%	3.03%
Louisiana	2.18%	2.27%	8.63%	6.99%	3.50%	2.31%
Oklahoma	1.71%	2.46%	8.57%	6.45%	3.39%	2.57%
Texas	2.14%	2.27%	6.12%	4.28%	1.98%	2.54%
Mountain:						
Arizona	3.01%	3.27%	4.55%	9.57%	6.08%	3.15%
Colorado	1.48%	1.86%	7.12%	9.37%	4.03%	1.62%
Idaho	3.21%	2.95%	6.01%	11.05%	4.67%	3.63%
Montana	1.52%	1.75%	6.19%	5.51%	4.38%	1.94%
Nevada	1.96%	2.21%	7.55%	10.73%	4.21%	2.80%
New Mexico	2.69%	3.29%	4.90%	7.14%	4.73%	2.51%
Utah	3.02%	3.13%	4.25%	7.21%	3.55%	3.76%
Wyoming	1.89%	1.76%	6.85%	8.85%	5.01%	2.50%
Pacific:						
Alaska	1.89%	2.08%	10.23%	8.22%	9.38%	2.07%
California	1.30%	1.52%	3.62%	4.27%	2.59%	1.46%
Hawaii	2.03%	2.60%	3.18%	4.05%	3.43%	2.17%
Oregon	2.00%	2.08%	5.76%	13.67%	6.51%	1.42%
Washington	2.88%	2.33%	7.11%	6.09%	6.08%	2.56%

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.

\*\* 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.B.4(2008) Number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	23,345,741	3,520,020	6,443,586	13,382,135	12,777,045	10,568,696
New England:						
Connecticut	277,613	52,012	111,981	113,620	106,105	171,508
Maine	123,506	19,066	32,777	71,663	74,325	49,181
Massachusetts	709,615	93,090	248,606	367,920	274,850	434,766
New Hampshire	144,420	17,111	27,894	99,416	62,966	81,454
Rhode Island	115,590	9,969	42,044	63,577	56,484	59,106
Vermont	58,012	7,183	18,340	32,490	25,156	32,857
Middle Atlantic:						
New Jersey	595,800	109,114	157,601	329,085	273,334	322,465
New York	1,394,499	251,301	374,187	769,011	642,236	752,262
Pennsylvania	1,090,822	171,734	217,489	701,599	635,413	455,409
East North Central:						
Illinois	1,217,086	139,387	224,824	852,876	527,335	689,751
Indiana	545,278	66,027	131,824	347,426	324,249	221,029
Michigan	742,194	102,935	181,965	457,294	442,803	299,391
Ohio	1,014,663	136,704	261,290	616,668	631,866	382,796
Wisconsin	566,521	87,329	134,886	344,306	335,680	230,840
West North Central:						
Iowa	254,493	40,188	69,677	144,628	156,502	97,991
Kansas	279,538	28,227	63,025	188,287	203,690	75,849
Minnesota	657,926	67,081	173,115	417,730	377,109	280,817
Missouri	489,869	54,296	148,293	287,281	319,225	170,644
Nebraska	168,093	24,314	46,103	97,676	104,139	63,954
North Dakota	80,270	10,168	21,005	49,097	44,483	35,787
South Dakota	81,441	10,920	16,249	54,272	53,580	27,861
South Atlantic:						
Delaware	66,989	12,683	16,524	37,782	37,302	29,687
District of Columbia	72,322	14,383	20,813	37,126	29,449	42,873
Florida	1,273,165	257,978	404,929	610,258	739,846	533,319
Georgia	572,605	75,701	166,453	330,451	291,547	281,058
Maryland	423,307	77,341	87,849	258,117	175,780	247,527
North Carolina	645,652	120,660	151,562	373,429	395,950	249,701
South Carolina	279,378	45,037	94,298	140,043	194,479	84,900
Virginia	595,366	92,902	148,923	353,542	310,306	285,060
West Virginia	99,273	17,332	19,693	62,248	68,732	30,541
East South Central:						
Alabama	253,532	38,944	78,408	136,179	174,491	79,041
Kentucky	295,868	44,868	72,461	178,540	205,064	90,804
Mississippi	143,288	27,819	31,803	83,666	111,047	32,241
Tennessee	519,333	79,214	156,610	283,509	363,854	155,479
West South Central:						
Arkansas	184,053	23,172	41,176	119,705	136,263	47,790
Louisiana	273,480	31,754	80,895	160,830	203,421	70,059
Oklahoma	222,333	34,007	80,829*	107,497	169,873	52,461
Texas	1,544,278	198,187	555,847	790,244	1,015,288	528,990
Mountain:						
Arizona	457,247	62,616	145,212*	249,419	288,578	168,669
Colorado	356,748	53,709	123,382	179,657	152,484	204,264
Idaho	147,203	14,963	26,477	105,763*	64,460	82,743*
Montana	103,117	11,282	26,128	65,707	57,658	45,459
Nevada	228,350	36,009	61,985	130,356	134,722	93,627
New Mexico	159,337	21,234	50,717	87,386	110,576	48,761
Utah	195,327	41,077	52,484	101,765	94,562	100,765
Wyoming	37,264	5,330	8,474	23,461	22,729	14,536
Pacific:						
Alaska	45,333	8,672	12,226	24,434	18,007	27,326
California	2,620,490	417,767	757,143	1,445,581	1,110,165	1,510,325
Hawaii	106,770	21,100	25,601	60,068	61,067	45,703
Oregon	319,407	52,420	123,373	143,613	142,365	177,042
Washington	497,679	83,702	118,140	295,837	225,450	272,228

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.

\*\* 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.

Totals may not sum exactly because of rounding.

**Table VII.B.4(2008) Standard error for number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	270,670	64,791	135,402	332,467	236,938	246,370
New England:						
Connecticut	20,727	6,748	17,161	20,744	16,945	18,647
Maine	13,445	2,959	8,201	12,538	10,848	6,308
Massachusetts	73,965	15,016	31,721	55,005	33,940	70,908
New Hampshire	15,576	2,853	2,787	15,701	8,490	11,140
Rhode Island	9,628	1,302	4,496	7,143	7,845	7,286
Vermont	5,299	810	2,555	4,380	3,407	4,501
Middle Atlantic:						
New Jersey	40,918	11,079	32,444	41,342	34,533	37,742
New York	92,965	12,656	59,055	96,640	53,770	62,492
Pennsylvania	79,340	15,402	35,375	61,370	67,839	34,304
East North Central:						
Illinois	218,773	12,080	26,361	226,143	52,068	190,505
Indiana	56,105	4,311	20,830	56,800	47,676	15,596
Michigan	62,958	11,262	23,722	56,792	40,717	39,938
Ohio	68,419	22,741	34,469	65,021	70,494	20,030
Wisconsin	31,764	8,549	16,996	27,569	20,138	35,124
West North Central:						
Iowa	18,245	4,590	9,642	16,294	16,167	14,577
Kansas	20,827	3,122	9,113	21,842	20,712	7,114
Minnesota	55,484	10,250	34,787	56,448	32,804	45,965
Missouri	48,393	5,283	28,806	51,049	43,650	32,742
Nebraska	12,824	2,824	6,823	11,091	11,925	8,335
North Dakota	5,817	1,692	4,059	4,170	4,194	2,458
South Dakota	5,481	1,546	2,756	6,112	5,391	3,307
South Atlantic:						
Delaware	4,749	2,081	2,077	3,779	4,695	3,133
District of Columbia	8,502	1,629	4,903	6,291	5,716	5,370
Florida	111,254	40,768	89,168	76,786	109,124	55,079
Georgia	52,041	14,141	23,828	42,975	39,998	29,859
Maryland	38,688	12,375	7,887	41,353	26,260	35,648
North Carolina	68,958	13,103	27,052	56,884	70,853	22,164
South Carolina	20,697	6,571	17,139	21,376	20,126	17,079
Virginia	65,053	14,357	24,707	54,328	26,157	58,039
West Virginia	7,196	1,894	2,111	7,901	7,319	4,394
East South Central:						
Alabama	31,388	3,821	17,743	19,097	31,969	10,744
Kentucky	30,235	5,195	14,628	30,897	27,053	15,626
Mississippi	12,844	3,252	3,363	15,149	14,242	3,744
Tennessee	65,522	7,671	25,064	64,428	59,866	22,996
West South Central:						
Arkansas	17,312	3,278	7,595	18,972	16,175	7,990
Louisiana	33,068	3,358	16,275	35,883	34,235	12,942
Oklahoma	24,802	4,505	24,812 *	10,533	23,170	11,921
Texas	69,598	20,875	66,790	60,966	72,687	41,794
Mountain:						
Arizona	66,304	8,345	52,133 *	44,809	56,390	25,809
Colorado	28,313	6,889	24,540	26,968	21,482	22,224
Idaho	42,872	2,280	4,777	44,802 *	12,362	34,762 *
Montana	6,449	2,064	4,484	6,476	6,540	6,342
Nevada	29,922	5,342	12,110	33,247	26,269	17,682
New Mexico	18,981	3,764	13,895	12,701	17,196	9,993
Utah	13,605	4,681	10,278	10,046	12,109	14,291
Wyoming	2,720	615	1,301	2,169	1,791	1,496
Pacific:						
Alaska	3,656	1,365	2,912	3,697	3,117	2,428
California	157,006	30,349	59,183	178,445	83,992	116,620
Hawaii	13,904	4,119	5,051	11,812	12,275	4,629
Oregon	15,780	7,261	21,764	15,889	12,790	15,569
Washington	40,821	8,295	22,727	41,806	29,943	32,469

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.

\*\* 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.

Totals may not sum exactly because of rounding.



**Table VII.B.4.a(2008) Percent of number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	23,345,741	15.1%	27.6%	57.3%	54.7%	45.3%
New England:						
Connecticut	277,613	18.7%	40.3%	40.9%	38.2%	61.8%
Maine	123,506	15.4%	26.5%	58.0%	60.2%	39.8%
Massachusetts	709,615	13.1%	35.0%	51.8%	38.7%	61.3%
New Hampshire	144,420	11.8%	19.3%	68.8%	43.6%	56.4%
Rhode Island	115,590	8.6%	36.4%	55.0%	48.9%	51.1%
Vermont	58,012	12.4%	31.6%	56.0%	43.4%	56.6%
Middle Atlantic:						
New Jersey	595,800	18.3%	26.5%	55.2%	45.9%	54.1%
New York	1,394,499	18.0%	26.8%	55.1%	46.1%	53.9%
Pennsylvania	1,090,822	15.7%	19.9%	64.3%	58.3%	41.7%
East North Central:						
Illinois	1,217,086	11.5%	18.5%	70.1%	43.3%	56.7%
Indiana	545,278	12.1%	24.2%	63.7%	59.5%	40.5%
Michigan	742,194	13.9%	24.5%	61.6%	59.7%	40.3%
Ohio	1,014,663	13.5%	25.8%	60.8%	62.3%	37.7%
Wisconsin	566,521	15.4%	23.8%	60.8%	59.3%	40.7%
West North Central:						
Iowa	254,493	15.8%	27.4%	56.8%	61.5%	38.5%
Kansas	279,538	10.1%	22.5%	67.4%	72.9%	27.1%
Minnesota	657,926	10.2%	26.3%	63.5%	57.3%	42.7%
Missouri	489,869	11.1%	30.3%	58.6%	65.2%	34.8%
Nebraska	168,093	14.5%	27.4%	58.1%	62.0%	38.0%
North Dakota	80,270	12.7%	26.2%	61.2%	55.4%	44.6%
South Dakota	81,441	13.4%	20.0%	66.6%	65.8%	34.2%
South Atlantic:						
Delaware	66,989	18.9%	24.7%	56.4%	55.7%	44.3%
District of Columbia	72,322	19.9%	28.8%	51.3%	40.7%	59.3%
Florida	1,273,165	20.3%	31.8%	47.9%	58.1%	41.9%
Georgia	572,605	13.2%	29.1%	57.7%	50.9%	49.1%
Maryland	423,307	18.3%	20.8%	61.0%	41.5%	58.5%
North Carolina	645,652	18.7%	23.5%	57.8%	61.3%	38.7%
South Carolina	279,378	16.1%	33.8%	50.1%	69.6%	30.4%
Virginia	595,366	15.6%	25.0%	59.4%	52.1%	47.9%
West Virginia	99,273	17.5%	19.8%	62.7%	69.2%	30.8%
East South Central:						
Alabama	253,532	15.4%	30.9%	53.7%	68.8%	31.2%
Kentucky	295,868	15.2%	24.5%	60.3%	69.3%	30.7%
Mississippi	143,288	19.4%	22.2%	58.4%	77.5%	22.5%
Tennessee	519,333	15.3%	30.2%	54.6%	70.1%	29.9%
West South Central:						
Arkansas	184,053	12.6%	22.4%	65.0%	74.0%	26.0%
Louisiana	273,480	11.6%	29.6%	58.8%	74.4%	25.6%
Oklahoma	222,333	15.3%	36.4% *	48.3%	76.4%	23.6%
Texas	1,544,278	12.8%	36.0%	51.2%	65.7%	34.3%
Mountain:						
Arizona	457,247	13.7%	31.8% *	54.5%	63.1%	36.9%
Colorado	356,748	15.1%	34.6%	50.4%	42.7%	57.3%
Idaho	147,203	10.2% *	18.0% *	71.8% *	43.8%	56.2% *
Montana	103,117	10.9%	25.3%	63.7%	55.9%	44.1%
Nevada	228,350	15.8%	27.1%	57.1%	59.0%	41.0%
New Mexico	159,337	13.3%	31.8%	54.8%	69.4%	30.6%
Utah	195,327	21.0%	26.9%	52.1%	48.4%	51.6%
Wyoming	37,264	14.3%	22.7%	63.0%	61.0%	39.0%
Pacific:						
Alaska	45,333	19.1%	27.0%	53.9%	39.7%	60.3%
California	2,620,490	15.9%	28.9%	55.2%	42.4%	57.6%
Hawaii	106,770	19.8%	24.0%	56.3%	57.2%	42.8%
Oregon	319,407	16.4%	38.6%	45.0%	44.6%	55.4%
Washington	497,679	16.8%	23.7%	59.4%	45.3%	54.7%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table VII.B.4.a(2008) Standard error for percent of number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	270,670	0.33%	0.72%	0.88%	0.85%	0.85%
New England:						
Connecticut	20,727	3.13%	5.96%	5.81%	5.40%	5.40%
Maine	13,445	2.64%	5.56%	6.01%	4.49%	4.49%
Massachusetts	73,965	2.27%	3.32%	2.46%	4.83%	4.83%
New Hampshire	15,576	3.47%	2.82%	5.07%	3.52%	3.52%
Rhode Island	9,628	1.74%	2.47%	3.04%	5.93%	5.93%
Vermont	5,299	1.23%	4.46%	4.76%	4.91%	4.91%
Middle Atlantic:						
New Jersey	40,918	3.31%	4.42%	5.49%	4.92%	4.92%
New York	92,965	1.42%	3.63%	4.11%	2.26%	2.26%
Pennsylvania	79,340	1.15%	2.52%	2.30%	3.25%	3.25%
East North Central:						
Illinois	218,773	2.09%	3.50%	5.00%	6.02%	6.02%
Indiana	56,105	1.87%	4.60%	5.66%	3.82%	3.82%
Michigan	62,958	1.40%	3.03%	4.16%	3.11%	3.11%
Ohio	68,419	2.58%	3.62%	3.06%	3.32%	3.32%
Wisconsin	31,764	1.43%	2.86%	3.00%	4.21%	4.21%
West North Central:						
Iowa	18,245	1.82%	3.65%	3.90%	4.77%	4.77%
Kansas	20,827	1.69%	3.51%	4.02%	2.81%	2.81%
Minnesota	55,484	1.97%	5.17%	4.93%	3.92%	3.92%
Missouri	48,393	1.72%	6.47%	6.18%	5.81%	5.81%
Nebraska	12,824	1.86%	4.19%	3.31%	4.32%	4.32%
North Dakota	5,817	2.23%	3.46%	2.84%	2.06%	2.06%
South Dakota	5,481	2.36%	3.65%	3.89%	3.49%	3.49%
South Atlantic:						
Delaware	4,749	3.00%	3.06%	4.10%	5.10%	5.10%
District of Columbia	8,502	3.87%	4.26%	4.74%	4.46%	4.46%
Florida	111,254	3.68%	5.10%	4.39%	5.15%	5.15%
Georgia	52,041	1.68%	4.51%	4.47%	4.04%	4.04%
Maryland	38,688	3.09%	2.28%	4.28%	5.16%	5.16%
North Carolina	68,958	3.02%	3.60%	5.55%	5.37%	5.37%
South Carolina	20,697	1.98%	5.87%	6.33%	4.75%	4.75%
Virginia	65,053	4.21%	2.49%	4.20%	5.29%	5.29%
West Virginia	7,196	2.44%	3.08%	4.64%	4.35%	4.35%
East South Central:						
Alabama	31,388	2.04%	5.29%	5.43%	4.81%	4.81%
Kentucky	30,235	3.85%	4.97%	6.32%	4.63%	4.63%
Mississippi	12,844	3.57%	3.18%	5.63%	4.01%	4.01%
Tennessee	65,522	2.18%	4.98%	4.70%	4.57%	4.57%
West South Central:						
Arkansas	17,312	2.50%	4.59%	5.08%	4.14%	4.14%
Louisiana	33,068	2.14%	6.05%	6.33%	5.04%	5.04%
Oklahoma	24,802	2.50%	6.14% *	5.19%	4.51%	4.51%
Texas	69,598	1.61%	3.59%	2.87%	2.88%	2.88%
Mountain:						
Arizona	66,304	3.54%	6.29% *	5.83%	5.86%	5.86%
Colorado	28,313	3.33%	5.13%	5.60%	4.55%	4.55%
Idaho	42,872	3.28% *	5.85% *	7.03% *	6.88%	6.88% *
Montana	6,449	2.04%	4.26%	4.40%	4.76%	4.76%
Nevada	29,922	3.21%	4.63%	6.40%	5.97%	5.97%
New Mexico	18,981	2.15%	6.98%	5.86%	4.34%	4.34%
Utah	13,605	1.50%	4.18%	4.82%	5.88%	5.88%
Wyoming	2,720	1.82%	3.09%	2.94%	2.57%	2.57%
Pacific:						
Alaska	3,656	3.79%	5.37%	5.06%	5.59%	5.59%
California	157,006	1.81%	2.63%	3.36%	2.42%	2.42%
Hawaii	13,904	3.57%	5.19%	5.69%	4.82%	4.82%
Oregon	15,780	2.69%	5.67%	5.01%	3.65%	3.65%
Washington	40,821	2.74%	5.08%	5.52%	4.49%	4.49%

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.

\*\* 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.

Percents may not add to 100% because of rounding.

**Table VII.B.4.b(2008) Percent of private-sector part-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	74.8%	92.5%	84.4%	65.6%	70.2%	80.5%
New England:						
Connecticut	81.5%	96.2%	92.6%	64.0%	67.4%	90.3%
Maine	74.9%	92.9%	80.7%	67.5%	71.5%	80.1%
Massachusetts	87.6%	98.1%	94.8%	80.0%	80.2%	92.2%
New Hampshire	80.3%	92.2%	85.3%	76.9%	71.5%	87.2%
Rhode Island	82.7%	97.7%	94.6%	72.5%	76.2%	89.0%
Vermont	72.5%	92.5%	83.0%	62.2%	63.5%	79.5%
Middle Atlantic:						
New Jersey	79.8%	96.6%	84.2%	72.1%	68.1%	89.7%
New York	80.2%	95.9%	86.7%	71.8%	73.6%	85.8%
Pennsylvania	75.2%	95.3%	85.6%	67.0%	68.2%	84.9%
East North Central:						
Illinois	66.5%	92.9%	81.7%	58.1%	71.0%	63.0%
Indiana	76.6%	92.5%	81.8%	71.7%	73.2%	81.7%
Michigan	73.1%	91.7%	83.8%	64.6%	65.6%	84.0%
Ohio	77.8%	97.8%	91.2%	67.7%	70.9%	89.3%
Wisconsin	73.7%	88.1%	83.2%	66.3%	64.8%	86.6%
West North Central:						
Iowa	73.4%	94.1%	83.0%	63.1%	65.0%	86.7%
Kansas	64.4%	94.7%	84.1%	53.2%	59.6%	77.0%
Minnesota	76.0%	96.6%	87.4%	68.0%	70.9%	82.8%
Missouri	77.3%	94.1%	77.2%	74.1%	71.9%	87.3%
Nebraska	74.5%	90.7%	75.5%	69.9%	69.7%	82.2%
North Dakota	76.8%	93.9%	84.9%	69.8%	70.0%	85.3%
South Dakota	64.8%	95.8%	62.3%	59.3%	57.1%	79.5%
South Atlantic:						
Delaware	74.7%	93.9%	75.4%	68.0%	68.8%	82.2%
District of Columbia	83.4%	95.4%	86.0%	77.2%	74.3%	89.6%
Florida	83.4%	91.8%	88.5%	76.4%	83.5%	83.2%
Georgia	72.9%	87.4%	82.0%	65.0%	61.2%	85.0%
Maryland	77.5%	94.6%	76.3%	72.7%	70.8%	82.2%
North Carolina	76.2%	93.7%	78.3%	69.7%	74.8%	78.4%
South Carolina	79.6%	93.1%	85.5%	71.4%	77.9%	83.5%
Virginia	79.4%	94.7%	84.9%	73.0%	72.4%	87.0%
West Virginia	65.0%	88.7%	75.2%	55.2%	59.8%	76.8%
East South Central:						
Alabama	79.8%	85.3%	87.1%	74.0%	74.4%	91.7%
Kentucky	74.9%	88.4%	85.2%	67.4%	70.0%	86.2%
Mississippi	70.2%	84.0%	64.2%	67.8%	69.7%	71.7%
Tennessee	83.2%	86.7%	78.0%	85.1%	83.2%	83.2%
West South Central:						
Arkansas	65.8%	80.5%	77.8%	58.8%	62.7%	74.8%
Louisiana	76.4%	88.9%	80.8%	71.7%	74.9%	80.8%
Oklahoma	71.0%	86.0%	80.5%	59.2%	70.6%	72.6%
Texas	74.9%	86.7%	85.5%	64.5%	71.0%	82.4%
Mountain:						
Arizona	77.6%	93.3%	87.2%	68.0%	75.8%	80.6%
Colorado	69.1%	92.4%	85.9%	50.6%	58.4%	77.1%
Idaho	70.0%	89.7%	68.5%	67.6%	53.3%	82.9%
Montana	57.5%	86.3%	62.7%	50.5%	48.4%	69.1%
Nevada	74.0%	94.9%	85.5%	62.7%	70.5%	79.0%
New Mexico	81.9%	88.8%	83.6%	79.3%	79.0%	88.7%
Utah	67.2%	94.4%	83.5%	47.8%	56.4%	77.4%
Wyoming	50.3%	83.2%	72.1%	34.9%	45.6%	57.6%
Pacific:						
Alaska	59.7%	83.1%	67.1%	47.6%	52.3%	64.6%
California	66.9%	90.9%	82.6%	51.8%	63.5%	69.5%
Hawaii	94.9%	100.0%	97.2%	92.0%	94.5%	95.3%
Oregon	71.6%	93.3%	82.9%	54.1%	57.6%	82.9%
Washington	62.0%	93.2%	85.4%	43.9%	52.2%	70.1%

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.

\*\* 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.B.4.b(2008) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	1.01%	0.36%	0.59%	1.54%	1.11%	1.98%
New England:						
Connecticut	2.50%	1.57%	1.93%	4.36%	6.33%	2.64%
Maine	3.98%	3.19%	6.34%	6.73%	6.76%	3.17%
Massachusetts	1.45%	0.80%	1.62%	2.28%	3.32%	2.11%
New Hampshire	1.86%	3.53%	4.30%	5.86%	3.97%	2.67%
Rhode Island	2.23%	1.33%	0.68%	3.92%	4.79%	1.81%
Vermont	2.39%	1.68%	3.41%	7.52%	4.53%	2.87%
Middle Atlantic:						
New Jersey	5.77%	1.04%	6.98%	10.45%	10.47%	2.16%
New York	1.35%	1.62%	2.40%	2.76%	3.22%	1.54%
Pennsylvania	2.29%	1.81%	4.70%	3.53%	3.45%	3.63%
East North Central:						
Illinois	4.88%	2.02%	3.31%	5.82%	4.03%	7.72%
Indiana	3.06%	1.49%	4.99%	4.20%	4.66%	5.16%
Michigan	3.61%	1.58%	3.41%	5.85%	5.37%	3.36%
Ohio	1.77%	2.14%	1.88%	2.88%	3.00%	2.42%
Wisconsin	1.48%	4.16%	1.91%	2.65%	3.42%	2.21%
West North Central:						
Iowa	2.31%	2.26%	5.07%	7.39%	6.03%	4.05%
Kansas	2.73%	2.46%	4.28%	3.32%	3.69%	6.67%
Minnesota	2.61%	1.03%	3.97%	4.89%	4.22%	1.91%
Missouri	3.35%	2.47%	9.62%	5.56%	6.78%	3.76%
Nebraska	3.40%	3.31%	6.03%	5.51%	4.79%	5.22%
North Dakota	2.52%	1.85%	5.17%	4.67%	2.57%	3.75%
South Dakota	3.48%	1.71%	6.16%	5.01%	4.33%	4.66%
South Atlantic:						
Delaware	4.95%	6.15%	9.91%	8.11%	6.53%	5.03%
District of Columbia	2.56%	3.40%	11.15%	6.78%	7.00%	2.94%
Florida	2.48%	2.64%	4.43%	5.30%	3.11%	3.30%
Georgia	3.18%	3.97%	8.88%	4.97%	5.58%	4.70%
Maryland	4.67%	2.55%	3.52%	8.01%	7.05%	4.44%
North Carolina	3.26%	4.00%	7.67%	8.09%	4.76%	4.89%
South Carolina	3.14%	2.69%	5.23%	6.97%	4.20%	4.70%
Virginia	2.24%	1.74%	3.81%	3.38%	4.89%	5.87%
West Virginia	3.72%	3.41%	5.18%	7.68%	6.10%	6.89%
East South Central:						
Alabama	3.14%	3.51%	6.45%	5.07%	5.07%	2.45%
Kentucky	2.03%	2.88%	3.70%	8.16%	3.00%	4.64%
Mississippi	3.27%	3.08%	8.19%	5.45%	4.52%	7.55%
Tennessee	2.92%	4.63%	5.12%	5.82%	3.04%	4.83%
West South Central:						
Arkansas	4.14%	4.63%	6.33%	8.67%	5.21%	5.17%
Louisiana	3.70%	5.16%	9.16%	5.14%	4.62%	8.41%
Oklahoma	3.88%	2.11%	6.72%	4.93%	5.27%	4.45%
Texas	1.91%	3.91%	2.22%	2.87%	3.08%	3.42%
Mountain:						
Arizona	3.46%	2.50%	4.85%	9.07%	6.43%	3.97%
Colorado	3.01%	2.52%	8.30%	8.28%	7.82%	5.28%
Idaho	4.96%	1.78%	7.43%	9.82%	6.69%	8.10%
Montana	4.49%	4.66%	5.87%	5.92%	6.46%	4.84%
Nevada	6.74%	3.45%	6.51%	12.06%	9.84%	5.17%
New Mexico	3.23%	3.33%	7.05%	8.19%	4.87%	2.68%
Utah	3.15%	1.15%	5.47%	4.96%	7.77%	3.42%
Wyoming	4.48%	6.51%	5.99%	5.29%	5.32%	5.35%
Pacific:						
Alaska	3.17%	2.88%	9.59%	6.61%	8.15%	3.91%
California	5.08%	1.07%	2.89%	6.23%	5.19%	6.43%
Hawaii	1.74%	0.00%	1.32%	4.70%	2.30%	4.47%
Oregon	2.57%	2.82%	4.29%	7.97%	6.50%	3.09%
Washington	4.88%	1.22%	3.91%	5.16%	4.96%	5.46%

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.

\*\* 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.B.4.b.(1)(2008) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	33.4%	41.2%	37.8%	27.7%	25.1%	42.0%
New England:						
Connecticut	33.9%	32.4%	44.2%	20.1% *	31.3%	35.1%
Maine	45.9%	48.5%	65.8%	34.2%	43.6%	49.2%
Massachusetts	29.3%	45.9%	42.3%	13.7% *	20.8%	33.9%
New Hampshire	28.2%	35.3%	25.9%	27.5%	22.6% *	31.8%
Rhode Island	30.4%	29.3%	45.8%	17.3%	16.9% *	41.5%
Vermont	41.4%	49.2%	52.9%	30.1%	24.0% *	52.0%
Middle Atlantic:						
New Jersey	32.3%	42.0%	48.5%	18.9% *	20.3% *	40.0%
New York	34.5%	44.9%	36.3%	29.0%	32.9%	35.8%
Pennsylvania	28.7%	37.8%	41.1%	20.7% *	21.7% *	36.7%
East North Central:						
Illinois	35.5%	41.3%	31.1%	35.6%	14.4%	53.7%
Indiana	35.4%	30.8%	32.4%	37.8%	32.2%	39.5%
Michigan	27.5%	48.9%	29.6%	19.6% *	16.8% *	39.9%
Ohio	26.1%	40.4%	27.9%	20.4%	17.6% *	37.2%
Wisconsin	24.9%	35.7%	28.0%	19.7% *	7.8% *	43.4%
West North Central:						
Iowa	27.4%	33.4%	42.0%	15.6%	13.8% *	43.7%
Kansas	28.9%	30.9%	51.7%	16.3% *	20.2%	47.0%
Minnesota	33.0%	52.1%	43.2%	23.3%	20.5%	47.5%
Missouri	25.8%	41.4%	26.9%	21.5% *	19.1% *	36.1%
Nebraska	28.5%	35.0%	40.6%	20.2%	19.3%	41.2%
North Dakota	33.6%	46.3%	50.3%	21.3% *	31.2%	35.9%
South Dakota	21.2%	39.8%	36.2%	10.4% *	12.8%	32.7%
South Atlantic:						
Delaware	28.9%	41.9%	18.3% *	27.9%	29.8%	27.9%
District of Columbia	27.7%	57.4%	27.0%	13.9% *	10.1% *	37.7%
Florida	39.9%	41.5%	32.9%	44.5%	38.9%	41.3%
Georgia	42.9%	49.8%	60.6%	29.5%	34.9% *	48.9%
Maryland	41.6%	36.6%	40.8%	43.8%	31.7%	47.7%
North Carolina	42.9%	48.5%	28.2% *	47.1%	45.5%	38.9%
South Carolina	27.4%	39.6%	26.2%	23.3% *	23.7%	35.3%
Virginia	27.5%	41.6%	28.6%	22.2% *	8.7% *	44.6%
West Virginia	28.6%	39.6%	28.7%	23.6% *	23.2% *	37.9%
East South Central:						
Alabama	29.6%	27.1%	42.3%	21.9% *	27.3%	33.9%
Kentucky	32.5%	31.4%	52.8%	22.5% *	26.8% *	42.9%
Mississippi	33.0%	30.2%	29.7% *	35.4%	32.5%	34.6%
Tennessee	27.0%	31.1%	46.7%	15.8% *	20.5% *	42.2%
West South Central:						
Arkansas	29.1%	35.5%	30.1%	26.9% *	22.7% *	44.4%
Louisiana	28.7%	34.0%	42.9%	19.3% *	23.7%	42.1%
Oklahoma	23.8%	37.0%	32.5%	8.8% *	23.2%	25.7%
Texas	31.0%	37.2%	36.2%	23.9%	26.1%	39.0%
Mountain:						
Arizona	33.5%	33.4%	38.2%	30.0% *	26.4%	44.9%
Colorado	24.2%	45.1%	10.3% *	29.2%	14.2% *	29.9%
Idaho	59.5%	43.0%	27.0%	70.9%	16.2% *	81.2%
Montana	41.5%	33.1%	34.3%	47.6%	31.3%	50.7%
Nevada	34.8%	40.0%	6.3% *	51.1%	35.8%	33.5%
New Mexico	29.9%	46.0%	44.9%	16.3%	28.8%	31.9%
Utah	24.7%	31.7%	31.3% *	13.3% *	12.7% *	33.0%
Wyoming	16.6%	26.1% *	10.6% *	15.8% *	9.7% *	25.0%
Pacific:						
Alaska	37.4%	36.0%	44.2%	33.5%	40.3%	35.8%
California	41.3%	43.9%	47.5%	34.9%	31.5%	47.9%
Hawaii	36.9%	46.9%	38.1%	32.6%	22.7%	55.8%
Oregon	46.0%	60.4%	47.4%	35.0% *	26.7%	56.7%
Washington	34.3%	43.4%	41.5%	23.3%	15.2%	46.1%

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.

\*\* 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.B.4.b.(1)(2008) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	1.11%	1.06%	0.81%	1.89%	1.54%	1.50%
New England:						
Connecticut	5.07%	5.33%	7.99%	8.95% *	7.14%	6.78%
Maine	4.08%	7.72%	9.75%	9.48%	6.97%	7.35%
Massachusetts	2.78%	6.18%	9.17%	5.67% *	4.32%	4.58%
New Hampshire	3.11%	4.37%	6.00%	5.89%	9.01% *	3.21%
Rhode Island	4.06%	6.12%	6.31%	4.97%	5.42% *	6.40%
Vermont	5.46%	4.82%	8.79%	6.09%	9.72% *	5.90%
Middle Atlantic:						
New Jersey	4.80%	6.05%	10.85%	7.95% *	6.55% *	4.75%
New York	2.52%	3.27%	4.35%	4.18%	5.00%	3.23%
Pennsylvania	5.13%	4.36%	5.91%	6.83% *	8.26% *	4.03%
East North Central:						
Illinois	5.60%	7.25%	4.18%	9.37%	3.44%	7.43%
Indiana	5.93%	4.70%	7.56%	7.43%	8.44%	8.54%
Michigan	4.81%	6.90%	8.76%	6.40% *	7.55% *	5.87%
Ohio	3.88%	5.97%	5.03%	5.75%	5.83% *	5.96%
Wisconsin	4.93%	4.23%	4.77%	6.76% *	3.91% *	5.02%
West North Central:						
Iowa	3.42%	7.54%	8.26%	4.40%	4.36% *	7.36%
Kansas	4.98%	5.09%	9.26%	6.19% *	5.44%	9.25%
Minnesota	4.54%	6.07%	6.05%	6.68%	4.66%	9.06%
Missouri	5.16%	6.81%	6.14%	7.48% *	7.05% *	4.95%
Nebraska	2.68%	5.51%	7.26%	4.41%	4.23%	4.32%
North Dakota	5.74%	7.81%	7.98%	9.05% *	8.20%	6.36%
South Dakota	4.47%	7.92%	7.24%	3.20% *	3.07%	6.99%
South Atlantic:						
Delaware	5.11%	7.16%	8.03% *	7.16%	6.65%	6.21%
District of Columbia	4.73%	7.26%	8.05%	7.27% *	5.19% *	6.06%
Florida	4.77%	4.43%	5.55%	8.43%	8.47%	7.87%
Georgia	4.07%	7.08%	9.83%	6.22%	10.90% *	7.66%
Maryland	6.77%	6.75%	7.19%	10.06%	8.14%	8.77%
North Carolina	5.24%	8.80%	11.94% *	8.93%	7.02%	6.19%
South Carolina	3.32%	6.39%	6.00%	8.27% *	3.84%	5.44%
Virginia	5.90%	6.70%	6.81%	7.65% *	3.44% *	6.24%
West Virginia	4.63%	6.76%	7.02%	7.79% *	7.14% *	5.70%
East South Central:						
Alabama	2.85%	7.48%	8.41%	6.67% *	5.30%	4.83%
Kentucky	6.85%	4.88%	9.98%	9.86% *	9.91% *	7.66%
Mississippi	7.00%	6.90%	12.94% *	8.01%	8.77%	7.76%
Tennessee	6.34%	5.06%	11.03%	9.67% *	7.66% *	9.72%
West South Central:						
Arkansas	5.33%	8.09%	6.38%	9.79% *	6.95% *	7.96%
Louisiana	6.05%	8.05%	11.33%	8.38% *	5.88%	6.45%
Oklahoma	4.32%	5.47%	9.72%	5.21% *	5.30%	5.78%
Texas	2.73%	4.67%	6.98%	3.21%	4.27%	5.77%
Mountain:						
Arizona	4.70%	5.34%	9.85%	10.99% *	6.85%	6.69%
Colorado	4.07%	5.82%	4.26% *	7.30%	5.35% *	7.17%
Idaho	9.82%	5.11%	7.45%	15.71%	5.72% *	11.36%
Montana	5.46%	3.65%	8.44%	8.35%	7.46%	7.08%
Nevada	7.13%	5.62%	6.29% *	14.45%	9.82%	8.02%
New Mexico	3.62%	6.62%	10.55%	4.86%	5.33%	6.23%
Utah	4.77%	5.94%	10.28% *	4.69% *	3.86% *	5.18%
Wyoming	2.90%	9.86% *	5.01% *	5.13% *	3.11% *	5.88%
Pacific:						
Alaska	4.62%	6.59%	9.53%	9.07%	11.24%	4.29%
California	3.92%	4.68%	3.41%	7.01%	5.93%	3.66%
Hawaii	3.90%	7.49%	7.76%	6.64%	3.54%	6.47%
Oregon	3.26%	6.67%	4.95%	11.68% *	5.40%	3.81%
Washington	3.66%	5.04%	8.70%	5.32%	3.32%	4.50%

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.

\*\* 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.B.4.b.(1).(a)(2008) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	52.3%	53.2%	53.3%	50.9%	34.4%	63.6%
New England:						
Connecticut	61.0%	48.3%	66.8%	57.1%	34.2% *	72.1%
Maine	38.7%	58.9%	22.3% *	45.6%	22.9% *	57.7%
Massachusetts	43.0%	48.7%	44.4%	33.5% *	22.3% *	49.9%
New Hampshire	50.4%	51.1%	62.7%	46.6%	22.6%	62.9%
Rhode Island	57.2%	40.3%	63.0%	49.8%	40.1% *	62.9%
Vermont	58.0%	49.8%	64.5%	53.9%	20.1% *	68.7%
Middle Atlantic:						
New Jersey	47.8%	42.0%	59.8%	36.4% *	26.2% *	54.9%
New York	43.0%	50.7%	30.6%	46.9%	31.7%	50.5%
Pennsylvania	47.3%	58.1%	37.0%	48.6%	39.8%	52.3%
East North Central:						
Illinois	71.0%	69.5%	49.1%	78.5%	32.3% *	79.9%
Indiana	43.4%	37.5%	36.3%	47.2%	21.0% *	67.4%
Michigan	52.1%	59.6%	47.5%	49.6%	36.1% *	59.8%
Ohio	53.7%	54.1%	62.2%	46.8%	37.4%	63.7%
Wisconsin	47.9%	47.2%	30.0%	60.9%	48.2%	47.9%
West North Central:						
Iowa	64.1%	55.2%	77.3%	49.4%	45.9%	70.9%
Kansas	42.1%	43.7%	45.2%	36.1%	34.3%	49.0%
Minnesota	63.5%	69.0%	48.1%	75.9%	31.4% *	79.4%
Missouri	57.9%	45.2%	69.1%	56.1%	51.5%	63.0%
Nebraska	42.4%	58.3%	46.3%	29.7% *	14.9% *	60.2%
North Dakota	57.2%	54.7%	54.3%	62.2%	51.0%	62.7%
South Dakota	42.3%	42.6%	45.9%	38.2% *	29.6% *	49.3%
South Atlantic:						
Delaware	51.0%	57.8%	50.1%	46.6%	39.0%	64.5%
District of Columbia	48.8%	58.2%	37.8% *	43.7%	35.2% *	50.9%
Florida	49.4%	56.3%	32.4% *	55.9%	38.4%	63.9%
Georgia	38.2%	51.3%	46.4%	20.6% *	20.9%	47.4%
Maryland	53.3%	47.3%	41.2%	59.3%	24.4% *	65.1%
North Carolina	22.1%	40.8%	21.4% *	14.0% *	10.2% *	43.2%
South Carolina	27.1%	50.4%	26.7% *	10.8% *	15.5% *	43.7%
Virginia	62.4%	48.9%	59.9%	72.5%	61.3%	62.6%
West Virginia	32.6%	44.1%	45.8%	17.1% *	19.2%	47.1%
East South Central:						
Alabama	39.6%	55.1%	52.0%	16.9%	19.3% *	68.7%
Kentucky	42.2%	51.5%	41.1%	39.2%	36.8%	48.4%
Mississippi	27.0%	60.9%	37.9%	11.8% *	16.2% *	60.8%
Tennessee	47.2%	42.3%	65.1%	23.3% *	31.6% *	64.9%
West South Central:						
Arkansas	39.8%	49.4%	48.7%	32.0% *	22.6% *	60.8%
Louisiana	59.6%	30.9%	72.1%	56.2%	57.4%	62.9%
Oklahoma	68.8%	50.2%	91.1%	20.7% *	68.0%	71.0%
Texas	53.0%	47.6%	59.4%	46.8%	40.6%	66.7%
Mountain:						
Arizona	46.6%	54.6%	54.5%	36.1%	31.8%	60.7%
Colorado	55.7%	51.3%	59.9%	57.6%	34.7% *	61.3%
Idaho	81.0%	61.7%	35.3% *	87.6%	25.2% *	86.6%
Montana	47.3%	57.9%	46.1%	45.5%	51.7%	44.8%
Nevada	36.2%	45.5%	67.5%	30.7% *	22.6% *	54.9%
New Mexico	40.5%	40.5%	31.5%	55.6%	40.3%	40.8%
Utah	60.3%	61.7%	66.9%	43.6%	29.8% *	68.3%
Wyoming	61.6%	65.7%	55.7% *	60.9%	29.2% *	77.2%
Pacific:						
Alaska	60.4%	74.1%	66.9%	45.2%	38.9% *	73.2%
California	63.7%	53.7%	70.0%	62.9%	44.1%	72.4%
Hawaii	76.1%	79.7%	68.3%	78.2%	81.1%	73.4%
Oregon	75.8%	75.9%	79.5%	69.2%	58.8%	80.3%
Washington	70.0%	60.8%	77.5%	70.0%	50.6%	74.0%

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.

\*\* 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.B.4.b.(1).(a)(2008) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	2.29%	2.08%	1.86%	4.16%	2.32%	1.67%
New England:						
Connecticut	9.37%	4.92%	11.15%	14.30%	14.01% *	8.54%
Maine	5.63%	6.92%	8.31% *	11.23%	8.79% *	5.17%
Massachusetts	5.85%	8.33%	9.42%	12.30% *	14.81% *	5.24%
New Hampshire	5.20%	9.87%	9.66%	7.38%	4.94%	7.36%
Rhode Island	6.76%	10.60%	8.39%	10.91%	13.35% *	6.58%
Vermont	5.24%	5.81%	12.30%	12.59%	8.65% *	6.42%
Middle Atlantic:						
New Jersey	6.69%	6.97%	13.29%	11.35% *	11.60% *	7.26%
New York	4.11%	5.25%	6.60%	7.11%	7.62%	3.55%
Pennsylvania	4.35%	4.23%	6.98%	9.90%	8.47%	3.91%
East North Central:						
Illinois	7.74%	7.25%	11.35%	14.25%	10.11% *	6.60%
Indiana	6.71%	7.53%	10.34%	12.83%	10.28% *	8.72%
Michigan	6.01%	7.05%	13.09%	11.40%	11.41% *	6.94%
Ohio	4.66%	6.88%	9.71%	7.56%	6.23%	5.82%
Wisconsin	4.30%	7.71%	6.03%	9.05%	10.94%	5.98%
West North Central:						
Iowa	6.93%	9.30%	10.51%	11.73%	11.45%	8.84%
Kansas	4.21%	9.93%	9.64%	8.67%	5.23%	9.35%
Minnesota	7.45%	7.50%	9.58%	9.77%	9.72% *	5.69%
Missouri	8.99%	5.99%	16.77%	11.69%	10.08%	8.56%
Nebraska	6.82%	8.75%	10.11%	11.86% *	6.74% *	5.13%
North Dakota	5.88%	11.20%	9.73%	12.95%	10.78%	5.68%
South Dakota	6.82%	10.80%	10.62%	12.69% *	11.14% *	8.84%
South Atlantic:						
Delaware	6.43%	9.29%	14.35%	11.95%	10.44%	5.91%
District of Columbia	5.25%	5.87%	14.59% *	12.58%	11.47% *	6.20%
Florida	5.15%	8.37%	10.19% *	8.77%	7.71%	6.04%
Georgia	6.60%	8.42%	12.13%	6.66% *	5.78%	9.04%
Maryland	6.97%	4.90%	9.64%	14.45%	9.34% *	8.37%
North Carolina	6.55%	6.72%	11.95% *	8.94% *	8.46% *	7.67%
South Carolina	5.36%	8.97%	11.55% *	3.97% *	6.46% *	7.64%
Virginia	7.20%	7.04%	12.17%	18.01%	13.89%	7.96%
West Virginia	4.81%	8.87%	12.80%	6.99% *	5.59%	7.57%
East South Central:						
Alabama	6.48%	11.56%	8.80%	4.65%	5.84% *	9.66%
Kentucky	6.96%	6.97%	10.75%	11.74%	9.59%	5.01%
Mississippi	5.69%	11.20%	10.64%	5.35% *	6.12% *	11.66%
Tennessee	7.54%	5.62%	15.05%	13.25% *	10.50% *	9.68%
West South Central:						
Arkansas	8.56%	9.41%	12.64%	17.06% *	11.53% *	9.09%
Louisiana	8.12%	9.08%	16.55%	13.83%	13.03%	12.92%
Oklahoma	9.86%	12.31%	19.92%	16.02% *	16.12%	12.55%
Texas	6.40%	7.55%	8.29%	11.67%	9.44%	6.78%
Mountain:						
Arizona	7.29%	10.37%	11.55%	8.58%	8.21%	8.61%
Colorado	6.16%	7.82%	10.88%	14.38%	11.16% *	7.72%
Idaho	9.61%	7.16%	11.91% *	17.65%	11.03% *	7.46%
Montana	7.73%	9.19%	11.55%	10.04%	11.69%	9.38%
Nevada	8.04%	8.96%	17.37%	11.66% *	16.08% *	11.02%
New Mexico	5.78%	10.74%	9.31%	11.80%	7.76%	9.05%
Utah	5.55%	10.46%	17.57%	12.98%	10.38% *	5.71%
Wyoming	10.40%	10.51%	16.88% *	16.88%	13.01% *	9.41%
Pacific:						
Alaska	5.25%	5.91%	15.69%	13.29%	11.83% *	5.17%
California	3.17%	5.84%	5.66%	6.47%	7.34%	2.70%
Hawaii	4.07%	5.37%	7.68%	6.79%	8.05%	3.88%
Oregon	5.49%	9.13%	5.05%	9.90%	11.93%	5.50%
Washington	6.16%	8.13%	11.19%	15.23%	14.61%	6.34%

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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**Table VII.B.4.b.(2)(2008) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	17.4%	21.9%	20.2%	14.1%	8.6%	26.7%
New England:						
Connecticut	20.7%	15.6%	29.5%	11.5% *	10.7% *	25.3%
Maine	17.8%	28.6%	14.6% *	15.6%	10.0% *	28.3%
Massachusetts	12.6%	22.3%	18.8%	4.6% *	4.6% *	16.9%
New Hampshire	14.2%	18.0%	16.2% *	12.8%	5.1% *	20.0%
Rhode Island	17.4%	11.8%	28.9%	8.6% *	6.8% *	26.1%
Vermont	24.0%	24.5%	34.1%	16.2%	4.8% *	35.7%
Middle Atlantic:						
New Jersey	15.4%	17.6%	29.0%	6.9% *	5.3% *	21.9%
New York	14.8%	22.8%	11.1%	13.6%	10.4%	18.1%
Pennsylvania	13.6%	22.0%	15.2%	10.1% *	8.6% *	19.2%
East North Central:						
Illinois	25.2%	28.7%	15.2%	27.9% *	4.6%	42.9%
Indiana	15.4%	11.6% *	11.8% *	17.8%	6.8%	26.7%
Michigan	14.3%	29.2%	14.1% *	9.7%	6.1% *	23.9%
Ohio	14.0%	21.8%	17.4%	9.6% *	6.6% *	23.7%
Wisconsin	11.9%	16.8%	8.4%	12.0% *	3.8% *	20.8%
West North Central:						
Iowa	17.5%	18.4%	32.5%	7.7% *	6.3% *	31.0%
Kansas	12.2%	13.5%	23.3%	5.9% *	6.9% *	23.0%
Minnesota	21.0%	36.0%	20.8%	17.7% *	6.4%	37.7%
Missouri	14.9%	18.7%	18.6% *	12.0% *	9.8% *	22.8%
Nebraska	12.1%	20.4%	18.8%	6.0% *	2.9% *	24.8%
North Dakota	19.2%	25.3%	27.3%	13.2% *	15.9% *	22.5%
South Dakota	9.0% *	16.9%	16.6% *	4.0% *	3.8% *	16.1%
South Atlantic:						
Delaware	14.7%	24.2%	9.2% *	13.0% *	11.6% *	18.0%
District of Columbia	13.5%	33.4%	10.2% *	6.1% *	3.6% *	19.2%
Florida	19.7%	23.3%	10.6%	24.9%	14.9% *	26.4%
Georgia	16.4%	25.5%	28.2% *	6.1% *	7.3% *	23.1% *
Maryland	22.2%	17.3%	16.8% *	26.0% *	7.7% *	31.0%
North Carolina	9.5%	19.8%	6.0% *	6.6%	4.7% *	16.8%
South Carolina	7.4%	19.9%	7.0% *	2.5% *	3.7% *	15.4%
Virginia	17.2%	20.3%	17.2%	16.1% *	5.3% *	27.9%
West Virginia	9.3%	17.5%	13.1% *	4.0% *	4.5% *	17.8%
East South Central:						
Alabama	11.7%	14.9% *	22.0% *	3.7% *	5.3% *	23.3%
Kentucky	13.7%	16.2%	21.7%	8.8% *	9.9% *	20.8%
Mississippi	8.9% *	18.4%	11.2% *	4.2% *	5.3% *	21.0%
Tennessee	12.7%	13.2%	30.4% *	3.7% *	6.5% *	27.4%
West South Central:						
Arkansas	11.6%	17.5%	14.7%	8.6%	5.1% *	27.0%
Louisiana	17.1%	10.5%	31.0%	10.9%	13.6%	26.5%
Oklahoma	16.4%	18.6% *	29.6%	1.8% *	15.8% *	18.3%
Texas	16.4%	17.7%	21.5%	11.2%	10.6%	26.0%
Mountain:						
Arizona	15.6%	18.2%	20.8% *	10.8% *	8.4% *	27.2%
Colorado	13.5%	23.1%	6.2% *	16.8% *	4.9% *	18.3%
Idaho	48.2%	26.5%	9.5%	62.1%	4.1% *	70.3%
Montana	19.6%	19.2%	15.8% *	21.7%	16.2% *	22.7%
Nevada	12.6%	18.2% *	4.2% *	15.7% *	8.1% *	18.4%
New Mexico	12.1%	18.6%	14.1% *	9.1%	11.6%	13.0%
Utah	14.9%	19.5%	20.9% *	5.8% *	3.8% *	22.5%
Wyoming	10.2%	17.2% *	5.9% *	9.6% *	2.8% *	19.3%
Pacific:						
Alaska	22.6%	26.7%	29.6%	15.1% *	15.7% *	26.2%
California	26.3%	23.6%	33.3%	21.9%	13.9% *	34.7%
Hawaii	28.1%	37.4%	26.0%	25.5%	18.4%	41.0%
Oregon	34.9%	45.8%	37.7%	24.3% *	15.7% *	45.6%
Washington	24.0%	26.4%	32.1%	16.3%	7.7% *	34.1%

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.

\*\* 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.B.4.b.(2)(2008) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	1.03%	1.05%	0.87%	1.78%	0.58%	1.37%
New England:						
Connecticut	5.43%	4.52%	7.42%	7.40% *	5.45% *	6.49%
Maine	2.27%	4.69%	7.02% *	4.27%	3.63% *	4.75%
Massachusetts	2.23%	4.43%	5.03%	1.80% *	2.20% *	2.97%
New Hampshire	1.99%	4.37%	5.21% *	3.42%	2.47% *	3.11%
Rhode Island	3.23%	3.03%	5.18%	3.24% *	2.22% *	5.94%
Vermont	4.73%	3.63%	8.71%	4.61%	2.18% *	5.45%
Middle Atlantic:						
New Jersey	4.33%	3.56%	8.51%	7.48% *	1.93% *	5.23%
New York	1.41%	2.61%	2.23%	2.26%	2.17%	2.42%
Pennsylvania	3.02%	3.78%	4.03%	4.30% *	4.64% *	2.60%
East North Central:						
Illinois	5.16%	5.68%	3.84%	8.41% *	1.36%	6.76%
Indiana	3.25%	3.59% *	4.35% *	5.18%	1.65%	7.98%
Michigan	2.88%	6.01%	6.04% *	2.44%	2.00% *	4.25%
Ohio	2.05%	4.00%	3.73%	3.78% *	2.46% *	4.14%
Wisconsin	2.51%	3.26%	1.99%	3.78% *	1.67% *	2.86%
West North Central:						
Iowa	3.10%	5.44%	7.10%	2.91% *	2.89% *	5.97%
Kansas	2.66%	3.80%	5.12%	2.48% *	2.44% *	5.14%
Minnesota	3.99%	6.73%	5.98%	5.88% *	1.53%	8.27%
Missouri	3.76%	4.44%	6.65% *	5.57% *	4.11% *	4.55%
Nebraska	2.53%	5.64%	3.69%	4.46% *	1.21% *	3.43%
North Dakota	5.41%	4.97%	4.88%	9.59% *	8.46% *	4.27%
South Dakota	3.26% *	4.33%	6.14% *	1.70% *	2.19% *	4.48%
South Atlantic:						
Delaware	3.54%	5.08%	7.87% *	5.37% *	4.47% *	3.98%
District of Columbia	3.08%	6.52%	6.76% *	2.49% *	1.70% *	4.47%
Florida	3.32%	4.11%	1.59%	5.95%	5.04% *	6.08%
Georgia	4.22%	4.61%	8.95% *	2.64% *	3.14% *	6.99% *
Maryland	6.03%	3.04%	8.26% *	8.69% *	6.67% *	8.40%
North Carolina	1.48%	3.51%	2.38% *	1.90%	1.51% *	2.72%
South Carolina	1.82%	4.31%	2.37% *	2.94% *	2.50% *	3.61%
Virginia	4.67%	5.37%	5.14%	6.12% *	3.48% *	5.74%
West Virginia	2.12%	3.93%	4.98% *	2.31% *	3.42% *	4.46%
East South Central:						
Alabama	2.31%	7.57% *	7.69% *	1.24% *	1.71% *	4.45%
Kentucky	3.61%	3.68%	5.98%	6.19% *	3.56% *	4.71%
Mississippi	3.13% *	5.31%	5.50% *	2.52% *	2.76% *	6.10%
Tennessee	3.81%	3.04%	10.07% *	2.37% *	3.80% *	7.82%
West South Central:						
Arkansas	2.53%	5.19%	4.38%	2.56%	1.80% *	5.71%
Louisiana	4.00%	3.09%	8.69%	3.00%	3.70%	7.53%
Oklahoma	4.11%	5.83% *	7.03%	1.14% *	4.85% *	4.64%
Texas	2.68%	2.71%	6.41%	3.09%	2.29%	5.71%
Mountain:						
Arizona	3.16%	3.65%	7.24% *	5.02% *	4.55% *	6.07%
Colorado	3.14%	4.49%	2.64% *	5.15% *	1.80% *	5.03%
Idaho	10.41%	4.58%	2.81%	14.83%	1.84% *	12.01%
Montana	2.82%	2.77%	5.42% *	5.36%	5.60% *	2.43%
Nevada	2.41%	5.52% *	3.84% *	10.28% *	7.93% *	5.27%
New Mexico	1.48%	4.48%	5.78% *	2.71%	2.29%	2.82%
Utah	3.34%	5.04%	8.85% *	2.34% *	2.13% *	4.19%
Wyoming	2.63%	5.81% *	4.56% *	3.31% *	1.30% *	5.15%
Pacific:						
Alaska	2.43%	4.47%	7.93%	4.87% *	6.74% *	3.45%
California	3.28%	2.57%	4.11%	5.22%	4.58% *	3.05%
Hawaii	3.16%	6.19%	4.91%	4.43%	3.58%	5.50%
Oregon	4.03%	6.55%	4.70%	12.93% *	5.24% *	4.97%
Washington	3.31%	3.94%	7.23%	4.58%	2.70% *	4.19%

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.

\*\* 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.C.1(2008) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	4,386	4,385	4,413	4,349	4,176	4,432
New England:						
Connecticut	4,740	4,747	4,781	4,364	4,316	4,788
Maine	4,910	4,741	5,654	5,226	4,752	4,957
Massachusetts	4,836	4,683	5,114	5,605	4,509	4,880
New Hampshire	5,247	5,163	5,190	5,825	4,633	5,348
Rhode Island	4,930	4,839	5,241	4,670	4,607	4,990
Vermont	4,900	4,831	5,204	4,746	4,734	4,921
Middle Atlantic:						
New Jersey	4,798	4,863	4,431	4,552	4,066	4,860
New York	4,638	4,675	4,564	4,176	4,208	4,702
Pennsylvania	4,499	4,499	4,564	4,399	4,234	4,544
East North Central:						
Illinois	4,643	4,640	4,967	4,366	5,056	4,566
Indiana	4,495	4,468	4,516	4,727	4,342	4,531
Michigan	4,388	4,357	4,564	4,404	4,344	4,397
Ohio	4,089	4,056	4,200	4,225	4,165	4,067
Wisconsin	4,777	4,722	5,189	4,678	4,593	4,819
West North Central:						
Iowa	4,146	4,060	4,576	4,443	4,496	4,066
Kansas	4,197	4,135	4,740	3,678	4,139	4,214
Minnesota	4,432	4,390	4,375	4,727	3,963	4,555
Missouri	4,124	4,191	3,828	3,948	4,060	4,146
Nebraska	4,392	4,463	3,784	4,776	4,100	4,456
North Dakota	3,830	3,847	3,508	4,287	4,258	3,689
South Dakota	4,233	4,201	4,649	3,964	4,582	4,158
South Atlantic:						
Delaware	4,733	4,720	5,091	4,420	4,141	4,844
District of Columbia	4,890	4,888	4,790	5,203	4,637	4,905
Florida	4,517	4,578	4,246	4,341	4,415	4,550
Georgia	4,160	4,207	3,896	3,986	3,919	4,201
Maryland	4,360	4,300	4,883	4,330	4,483	4,344
North Carolina	4,460	4,437	4,664	4,445	3,927	4,578
South Carolina	4,477	4,539	4,183	4,259	4,079	4,631
Virginia	4,202	4,193	4,181	4,370	3,996	4,237
West Virginia	4,892	4,868	5,228	4,806	4,353	5,069
East South Central:						
Alabama	4,139	4,190	3,783	4,171	3,675	4,256
Kentucky	4,009	4,111	3,732	3,041	3,952	4,023
Mississippi	4,124	4,144	4,068	3,715	3,863	4,236
Tennessee	4,276	4,282	4,328	4,026	3,948	4,403
West South Central:						
Arkansas	3,923	3,884	4,398	3,670	4,014	3,894
Louisiana	4,055	4,004	4,360	4,123	4,144	4,023
Oklahoma	4,072	4,088	3,966	4,322	3,956	4,137
Texas	4,205	4,255	3,908	4,259	4,168	4,217
Mountain:						
Arizona	4,214	4,217	4,299	3,928	3,832	4,299
Colorado	4,303	4,314	4,133	4,529	3,949	4,355
Idaho	4,104	3,911	3,824	4,631	3,736	4,158
Montana	4,355	4,376	4,259	4,346	4,188	4,407
Nevada	3,927	3,977	3,521	3,911	3,417	4,111
New Mexico	4,074	3,963	4,014	5,208	3,935	4,132
Utah	4,197	4,240	4,002	4,045	3,790	4,266
Wyoming	4,622	4,694	4,089	3,793	4,462	4,648
Pacific:						
Alaska	5,293	5,322	5,381	4,630	5,488	5,273
California	4,280	4,228	4,635	4,183	4,009	4,328
Hawaii	3,831	3,924	3,550	3,482	3,911	3,798
Oregon	4,384	4,380	4,483	4,076	4,398	4,382
Washington	4,404	4,435	4,337	4,053	4,404	4,404

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.

\*\* 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.C.1(2008) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	15.46	14.60	65.74	61.06	54.41	18.18
New England:						
Connecticut	102.28	101.93	358.88	212.48	251.82	123.49
Maine	142.98	182.07	591.20	547.03	235.19	151.45
Massachusetts	146.92	129.12	288.75	325.67	263.99	145.28
New Hampshire	95.95	92.90	258.56	246.39	305.50	103.25
Rhode Island	39.79	103.82	250.70	686.77	270.18	56.74
Vermont	139.04	187.13	144.03	543.53	188.78	151.14
Middle Atlantic:						
New Jersey	114.20	133.68	471.39	334.44	459.70	118.27
New York	93.80	89.54	245.40	81.26	240.58	94.10
Pennsylvania	97.13	105.40	162.27	298.46	189.99	104.11
East North Central:						
Illinois	106.73	102.20	204.18	214.21	251.62	131.49
Indiana	142.42	177.16	218.34	356.15	232.90	152.65
Michigan	139.55	185.57	195.00	247.00	182.83	151.19
Ohio	78.76	89.54	216.53	422.25	192.07	90.95
Wisconsin	112.73	132.91	378.93	299.07	129.15	129.47
West North Central:						
Iowa	164.95	190.05	295.74	550.59	353.78	197.70
Kansas	86.11	110.26	562.70	238.28	314.05	107.10
Minnesota	156.76	168.10	324.39	299.97	159.88	164.50
Missouri	116.78	118.20	331.90	325.61	174.19	136.09
Nebraska	153.49	171.17	319.32	312.62	266.25	175.98
North Dakota	172.42	140.88	417.30	175.91	142.67	242.74
South Dakota	84.89	73.77	531.48	254.87	451.88	44.99
South Atlantic:						
Delaware	187.79	208.26	742.50	222.08	100.03	225.42
District of Columbia	76.75	77.74	750.62	659.87	196.78	78.79
Florida	110.31	106.04	277.28	383.60	227.46	92.86
Georgia	111.68	148.79	479.08	269.17	161.33	124.74
Maryland	58.11	61.82	218.02	259.16	463.71	60.58
North Carolina	101.10	131.02	226.22	510.72	118.94	113.96
South Carolina	79.52	115.37	252.93	384.89	157.25	147.57
Virginia	74.99	80.89	203.69	235.20	108.03	82.35
West Virginia	160.48	168.92	387.01	626.71	538.24	194.18
East South Central:						
Alabama	92.10	113.39	484.17	460.52	113.29	132.73
Kentucky	223.12	237.06	389.52	394.17	209.46	249.21
Mississippi	116.31	128.74	481.90	426.71	205.68	164.90
Tennessee	130.82	150.18	255.66	373.01	180.25	156.36
West South Central:						
Arkansas	81.32	109.00	277.37	570.52	195.79	130.18
Louisiana	123.20	162.66	503.04	746.52	188.66	168.20
Oklahoma	109.98	121.73	641.91	470.36	204.81	121.33
Texas	67.16	75.44	171.69	432.63	189.52	84.69
Mountain:						
Arizona	86.42	87.19	275.26	560.57	147.15	74.15
Colorado	104.85	113.34	225.29	542.00	370.61	120.82
Idaho	120.40	134.54	223.05	830.33	310.93	153.80
Montana	116.04	129.60	341.48	239.59	426.23	128.72
Nevada	84.43	103.81	353.25	547.02	185.62	111.13
New Mexico	63.36	86.54	286.16	659.95	133.46	83.07
Utah	114.45	130.80	445.43	702.76	244.06	167.96
Wyoming	113.27	118.47	311.40	524.74	436.45	96.47
Pacific:						
Alaska	158.52	201.50	765.76	223.12	497.21	179.22
California	74.72	64.46	271.60	148.06	132.95	83.93
Hawaii	115.31	142.49	148.93	135.87	243.69	63.62
Oregon	112.15	91.47	247.48	651.47	229.70	109.63
Washington	113.69	136.98	237.50	361.25	245.39	124.72

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.

\*\* 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.C.1.a(2008) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	4,385	4,376	4,395	4,504	4,175	4,426
New England:						
Connecticut	4,701	4,672	4,876	4,801	5,040	4,663
Maine	5,250	5,050	5,759	5,814	5,260	5,248
Massachusetts	4,897	4,825	4,916	5,430	5,011	4,885
New Hampshire	5,523	5,491	5,525	5,936	5,328	5,556
Rhode Island	5,140	5,201	5,282	3,864	5,268	5,114
Vermont	5,222	5,241	5,164	5,185	5,472	5,179
Middle Atlantic:						
New Jersey	5,046	4,995	5,659	4,734	4,597	5,078
New York	4,759	4,827	4,619	4,138	4,856	4,743
Pennsylvania	4,439	4,354	4,580	5,277	4,711	4,400
East North Central:						
Illinois	4,637	4,695	4,122	4,691	4,729	4,619
Indiana	4,952	4,645	4,003	6,835	5,200	4,900
Michigan	4,193	4,277	4,187	2,908	4,010	4,222
Ohio	4,154	4,263	3,973	3,204	3,776	4,225
Wisconsin	4,685	4,631	5,006	4,500	4,339	4,809
West North Central:						
Iowa	4,587	4,483	5,092	4,765	5,560	4,267
Kansas	4,130	4,002	4,942	2,854	3,631	4,226
Minnesota	4,381	4,385	4,376	4,367	3,838	4,481
Missouri	4,267	4,443	3,598	3,037	3,534	4,478
Nebraska	4,145	4,187	3,987	4,360	3,668	4,315
North Dakota	4,050	4,223	3,331	3,013	4,041	4,053
South Dakota	4,355	4,422	3,870 *	4,276	3,984	4,408
South Atlantic:						
Delaware	4,583	4,372	5,359	5,307	4,318	4,632
District of Columbia	4,901	4,974	4,306	4,374	4,386	4,937
Florida	4,328	4,440	3,855	4,325	3,828	4,473
Georgia	3,876	3,854	4,569 *	3,221	3,331	3,943
Maryland	4,355	4,213	5,126	4,655	4,893	4,305
North Carolina	4,736	4,727	4,769	4,740	4,517	4,795
South Carolina	4,574	4,879	3,333	3,767	3,796	4,917
Virginia	4,100	4,083	4,010	4,620	3,843	4,150
West Virginia	5,132	5,264	4,564	4,842	4,443	5,303
East South Central:						
Alabama	3,675	3,660	3,778	1,791 *	3,053	3,796
Kentucky	4,405	4,510	4,077	3,338	5,125	4,288
Mississippi	3,799	3,789	3,600 *	4,332	3,854	3,793
Tennessee	4,628	4,639	4,763	3,586	4,620	4,631
West South Central:						
Arkansas	4,238	4,303	4,574	2,333	3,758	4,363
Louisiana	4,349	4,348	4,505	4,065	4,241	4,409
Oklahoma	4,158	4,241	3,038	5,213	4,399	4,088
Texas	4,504	4,648	3,313	4,843	4,397	4,542
Mountain:						
Arizona	4,122	4,182	3,613	6,010	4,411	4,066
Colorado	4,279	4,261	4,321	4,446	3,717	4,341
Idaho	4,342	3,963	3,669	4,780	3,026	4,370
Montana	4,359	4,551	3,029	4,024	2,950	4,798
Nevada	3,459	3,451	3,404	3,644	3,119	3,654
New Mexico	4,551	4,586	4,248	4,927	3,849	4,683
Utah	4,108	4,166	2,726	3,013	3,336	4,149
Wyoming	4,814	4,895	4,020	4,857	7,636	4,376
Pacific:						
Alaska	5,610	5,355	7,151	3,553	6,985	5,234
California	4,071	4,022	4,430	4,115	3,753	4,129
Hawaii	3,844	4,035	3,298	3,178	4,024	3,730
Oregon	4,480	4,489	4,504	4,325	4,373	4,499
Washington	4,540	4,529	4,600	4,525	4,653	4,524

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.

\*\* 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.C.1.a(2008) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	24.61	21.68	90.28	143.58	78.54	24.00
New England:						
Connecticut	249.92	227.72	988.64	1,306.06	809.94	267.20
Maine	160.78	129.84	961.00	1,420.82	639.51	186.99
Massachusetts	159.44	137.75	358.75	306.95	321.20	176.83
New Hampshire	117.32	174.78	432.32	1,132.19	799.21	153.69
Rhode Island	213.60	258.43	841.05	668.50	621.66	219.28
Vermont	154.19	176.70	230.41	643.02	1,048.82	161.14
Middle Atlantic:						
New Jersey	228.08	215.81	1,147.22	882.49	364.11	235.82
New York	86.89	104.72	529.33	196.04	249.57	98.12
Pennsylvania	135.60	87.35	573.38	1,018.28	774.42	110.78
East North Central:						
Illinois	199.78	225.13	805.34	971.85	263.40	270.18
Indiana	215.62	353.44	918.37	1,654.05	1,466.70	278.79
Michigan	102.95	133.25	506.45	579.24	486.94	116.88
Ohio	154.58	186.59	552.86	834.38	764.13	131.91
Wisconsin	208.26	282.17	827.27	860.89	298.85	250.33
West North Central:						
Iowa	314.36	323.41	966.56	1,252.85	593.34	228.90
Kansas	227.17	435.80	1,080.66	850.90	813.63	283.90
Minnesota	207.78	210.93	847.14	943.25	605.27	225.64
Missouri	266.80	306.55	1,012.16	801.00	497.94	379.47
Nebraska	282.78	352.94	784.37	1,220.23	572.92	311.63
North Dakota	323.56	351.87	995.16	673.89	699.43	353.67
South Dakota	354.44	416.44	1,164.66*	927.78	854.40	496.24
South Atlantic:						
Delaware	191.91	130.11	913.61	1,009.24	794.79	244.16
District of Columbia	244.67	242.11	998.14	1,298.91	561.78	267.36
Florida	127.53	140.89	452.61	915.56	272.15	106.94
Georgia	161.21	128.31	1,407.77*	881.55	731.65	306.41
Maryland	126.88	106.73	285.71	878.69	410.15	121.70
North Carolina	205.18	204.15	1,101.47	1,131.20	697.43	187.94
South Carolina	264.31	245.82	941.06	1,108.12	544.02	343.69
Virginia	135.04	168.39	456.40	934.56	228.46	143.10
West Virginia	278.72	408.15	966.19	1,351.53	1,009.32	441.47
East South Central:						
Alabama	292.18	283.09	1,032.31	546.47*	751.04	405.75
Kentucky	456.70	461.45	1,059.22	898.03	1,127.21	462.64
Mississippi	516.18	650.04	1,138.42*	1,228.26	738.52	658.67
Tennessee	332.52	395.03	1,174.75	928.71	876.09	394.24
West South Central:						
Arkansas	330.99	468.57	986.78	605.27	680.79	459.13
Louisiana	177.07	203.40	1,174.50	1,102.35	532.61	214.01
Oklahoma	466.27	487.00	847.32	1,408.98	775.48	230.07
Texas	175.22	190.13	410.80	825.04	383.02	168.18
Mountain:						
Arizona	206.48	162.22	677.34	1,507.53	624.63	146.02
Colorado	168.36	192.11	944.79	1,058.28	823.31	157.50
Idaho	369.52	435.19	1,035.44	1,234.42	717.01	374.84
Montana	327.08	876.64	871.11	957.77	631.80	714.33
Nevada	125.50	205.85	872.76	835.84	433.06	209.25
New Mexico	167.40	248.39	987.36	1,098.84	643.58	153.64
Utah	171.93	167.29	812.87	874.99	866.87	170.03
Wyoming	420.50	671.94	1,128.08	1,357.89	1,959.67	346.90
Pacific:						
Alaska	403.48	695.12	2,035.36	927.17	1,766.89	364.42
California	71.51	77.95	296.82	283.97	133.30	80.56
Hawaii	132.43	168.74	399.84	381.81	253.19	121.16
Oregon	188.01	235.24	518.50	1,037.39	931.33	196.53
Washington	124.87	176.25	1,002.06	1,236.12	1,006.86	345.43

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.

\*\* 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.C.1.b(2008) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	4,376	4,373	4,408	4,350	4,215	4,412
New England:						
Connecticut	4,726	4,763	4,677	4,261	4,010	4,810
Maine	4,673	4,510	5,548	4,657	4,423	4,750
Massachusetts	4,709	4,539	5,152	5,735	4,175	4,801
New Hampshire	5,054	4,897	4,936	5,878	4,328	5,165
Rhode Island	4,797	4,609	5,380	4,331	4,336	4,860
Vermont	4,785	4,681	5,166	4,539	4,289	4,839
Middle Atlantic:						
New Jersey	4,670	4,755	4,069	4,740	4,073	4,717
New York	4,543	4,553	4,558	4,308	3,885	4,632
Pennsylvania	4,461	4,476	4,444	4,313	4,211	4,505
East North Central:						
Illinois	4,632	4,603	5,344	4,264	5,249	4,518
Indiana	4,400	4,396	4,600	4,174	4,345	4,413
Michigan	4,453	4,348	4,939	4,786	4,565	4,428
Ohio	4,041	4,012	4,188	4,089	4,259	3,975
Wisconsin	4,809	4,758	5,235	4,702	4,585	4,857
West North Central:						
Iowa	4,071	3,985	4,461	4,485	4,244	4,034
Kansas	4,253	4,199	4,755	3,679	4,270	4,248
Minnesota	4,428	4,393	4,300	4,815	3,900	4,570
Missouri	4,112	4,153	3,862	4,191	4,171	4,091
Nebraska	4,445	4,516	3,674	4,865	4,265	4,479
North Dakota	3,835	3,953	3,366	4,377	4,255	3,720
South Dakota	4,272	4,216	4,839	4,003	4,713	4,176
South Atlantic:						
Delaware	4,807	4,850	5,014	3,810	4,029	4,955
District of Columbia	4,887	4,852	5,051	5,777	4,762	4,893
Florida	4,573	4,601	4,478	4,432	4,654	4,546
Georgia	4,244	4,309	3,848	4,314	3,976	4,290
Maryland	4,361	4,332	4,744	4,274	4,363	4,360
North Carolina	4,408	4,375	4,666	4,482	3,863	4,526
South Carolina	4,421	4,425	4,393	4,416	4,059	4,560
Virginia	4,205	4,190	4,258	4,349	4,033	4,233
West Virginia	4,813	4,803	5,335	4,103	4,364	4,962
East South Central:						
Alabama	4,195	4,267	3,703	4,216	3,820	4,289
Kentucky	3,990	4,091	3,670	3,146	3,923	4,007
Mississippi	4,125	4,143	4,186	3,563	3,915	4,221
Tennessee	4,235	4,222	4,243	4,437	3,893	4,355
West South Central:						
Arkansas	3,960	3,919	4,366	3,916	4,109	3,911
Louisiana	3,987	3,910	4,386	4,114	4,114	3,943
Oklahoma	4,145	4,139	4,122	4,523	4,062	4,193
Texas	4,194	4,227	4,000	4,268	4,183	4,197
Mountain:						
Arizona	4,278	4,250	4,551	3,917	3,859	4,371
Colorado	4,312	4,346	4,066	4,329	3,970	4,366
Idaho	4,065	3,888	3,861	4,530	3,764	4,117
Montana	4,393	4,443	4,144	4,443	4,276	4,432
Nevada	4,103	4,193	3,542	3,944	3,582	4,268
New Mexico	3,930	3,739	3,965	5,348	3,963	3,914
Utah	4,087	4,103	4,015	4,139	3,843	4,137
Wyoming	4,629	4,653	4,345	4,214	4,391	4,672
Pacific:						
Alaska	5,297	5,418	4,775	4,704	4,913	5,334
California	4,422	4,375	4,773	4,043	4,217	4,451
Hawaii	3,888	3,962	3,577	3,676	3,764	3,925
Oregon	4,338	4,340	4,366	4,190	4,518	4,312
Washington	4,435	4,504	4,204	3,994	4,353	4,444

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.

\*\* 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.C.1.b(2008) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	15.12	13.36	91.83	27.04	62.92	21.51
New England:						
Connecticut	107.79	131.88	327.55	508.89	302.82	140.75
Maine	159.93	225.66	871.84	914.38	582.28	183.56
Massachusetts	256.97	229.59	866.75	718.46	509.28	256.16
New Hampshire	130.90	122.64	577.54	766.40	355.39	138.66
Rhode Island	111.12	167.09	468.27	466.04	398.59	152.67
Vermont	178.41	231.68	187.71	532.28	195.38	199.64
Middle Atlantic:						
New Jersey	126.49	166.48	755.72	293.40	541.35	138.72
New York	125.18	109.23	369.69	210.19	404.83	120.47
Pennsylvania	119.20	129.39	170.46	426.94	235.68	112.22
East North Central:						
Illinois	137.05	122.75	266.49	268.47	375.38	113.53
Indiana	164.10	167.22	226.58	340.02	220.35	187.33
Michigan	193.38	238.69	405.92	379.17	255.32	212.59
Ohio	108.17	113.56	299.04	236.64	198.15	140.14
Wisconsin	126.88	133.85	422.96	354.11	250.72	142.21
West North Central:						
Iowa	167.65	208.57	213.31	590.36	316.58	216.06
Kansas	89.52	137.04	559.07	237.50	263.16	111.77
Minnesota	185.60	215.26	419.68	428.47	200.65	187.97
Missouri	126.87	128.11	379.48	427.28	185.82	146.84
Nebraska	152.73	181.40	355.75	364.52	266.94	176.65
North Dakota	186.52	103.69	558.44	309.47	198.14	265.61
South Dakota	104.60	78.38	579.21	254.15	570.13	78.30
South Atlantic:						
Delaware	244.98	282.74	873.55	582.82	106.27	280.74
District of Columbia	148.25	152.76	784.57	1,087.88	222.12	151.06
Florida	121.96	118.08	457.91	453.92	263.05	104.09
Georgia	103.54	138.27	466.56	306.85	216.00	120.25
Maryland	80.20	96.59	302.39	289.26	894.27	78.04
North Carolina	127.99	163.44	758.35	597.79	124.10	143.89
South Carolina	85.47	113.32	369.78	560.47	186.22	107.94
Virginia	95.39	114.66	658.60	524.87	125.09	115.39
West Virginia	206.97	210.37	683.55	532.31	719.46	178.24
East South Central:						
Alabama	98.47	108.12	441.18	618.15	190.42	132.72
Kentucky	237.26	251.38	314.48	367.88	221.73	265.98
Mississippi	148.97	173.59	546.63	568.58	278.20	180.05
Tennessee	120.01	124.13	293.02	331.58	169.81	140.71
West South Central:						
Arkansas	84.04	108.44	426.28	677.81	217.43	152.73
Louisiana	140.29	188.29	500.93	753.00	232.99	183.02
Oklahoma	114.02	128.20	628.13	435.00	196.02	117.41
Texas	62.35	67.67	206.78	432.52	217.57	88.92
Mountain:						
Arizona	84.48	76.98	319.09	539.22	230.24	65.96
Colorado	142.25	158.28	301.57	538.92	460.67	169.20
Idaho	121.75	140.59	244.94	880.39	310.17	153.08
Montana	138.41	181.27	519.40	273.38	445.90	166.48
Nevada	130.05	148.49	349.10	856.52	250.85	135.40
New Mexico	89.43	110.19	259.78	717.87	179.10	116.48
Utah	128.73	138.19	479.15	742.90	243.04	191.99
Wyoming	197.98	199.97	864.73	971.40	426.23	177.17
Pacific:						
Alaska	129.57	173.66	757.92	457.72	299.55	130.95
California	93.41	83.21	381.40	130.48	139.64	92.45
Hawaii	126.45	161.87	465.74	515.95	303.44	70.82
Oregon	108.38	110.78	293.86	797.02	253.73	110.85
Washington	121.02	136.20	239.22	345.45	296.20	126.37

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.

\*\* 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.C.1.c(2008) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	4,515	4,568	4,577	4,023	3,773	4,712
New England:						
Connecticut	5,114	5,106	5,982	4,457	3,899	5,232
Maine	5,348	5,270	6,074	5,129	5,368	5,341
Massachusetts	5,506	5,025	6,427	6,240	5,901	5,483
New Hampshire	5,157	5,163	4,453	5,292	2,868	5,665
Rhode Island	5,024	4,942	4,754	7,470	4,349	5,240
Vermont	4,688	4,583	6,003	3,992	4,299	4,727
Middle Atlantic:						
New Jersey	5,395	5,772	5,008	1,456 *	3,043	6,068
New York	5,236	5,551	4,198	3,166	3,747	5,547
Pennsylvania	5,094	5,216	6,072	1,916 *	2,889	5,422
East North Central:						
Illinois	4,861	5,055	3,708	5,173	3,257	5,153
Indiana	4,945	5,294	6,249 *	2,513	3,308	5,814
Michigan	4,475	4,749	3,597	3,239	2,878	4,793
Ohio	4,494	4,230	4,614	5,327	3,562	4,757
Wisconsin	4,593	4,436	5,303 *	4,950	6,169 *	4,377
West North Central:						
Iowa	3,937	3,907	4,112	4,138	3,421	4,002
Kansas	3,857	3,826	4,038	3,939	3,724	3,918
Minnesota	4,551	4,375	5,671	4,493	4,604	4,532
Missouri	4,044	4,247	3,708 *	3,614	3,163	4,242
Nebraska	4,041	4,019	4,274	1,560 *	3,496	4,316
North Dakota	3,750	3,487	4,352	4,440	4,314	3,481
South Dakota	3,694	3,681	4,187	3,526	4,316	3,503
South Atlantic:						
Delaware	4,641	4,686	2,848 *	4,975	4,433	4,680
District of Columbia	4,871	4,943	2,784 *	4,455	4,683	4,898
Florida	4,811	5,023	3,729	3,036 *	3,076	5,000
Georgia	4,085	4,344	3,562 *	2,628	4,523	3,956
Maryland	4,380	4,385	4,541	4,016	4,375	4,381
North Carolina	4,598	4,678	4,259	3,435	3,600	4,791
South Carolina	4,965	5,272	3,489	4,241	5,268	4,878
Virginia	4,593	4,717	4,167	3,729	4,313	4,651
West Virginia	5,475	5,082	5,966	8,787	4,119	6,124
East South Central:						
Alabama	4,297	4,250	5,554	3,962	3,346	4,610
Kentucky	3,698	3,764	4,274	2,124	3,404	3,804
Mississippi	4,559	4,683	2,776 *	5,051 *	3,303	5,268
Tennessee	4,059	4,201	5,149	1,896 *	3,188	4,644
West South Central:						
Arkansas	2,471	2,223	4,194	3,554	3,312	2,070
Louisiana	4,591	4,745	2,975 *	4,584 *	4,361	4,669
Oklahoma	3,191	3,377	2,027 *	2,086	2,642	3,592
Texas	3,696	3,845	2,999	2,446	3,551	3,764
Mountain:						
Arizona	3,684	3,876	4,635	1,487 *	2,262	4,074
Colorado	4,250	4,004	4,200 *	5,328 *	4,329	4,240
Idaho	4,177	4,019	3,344	7,471	3,489	4,232
Montana	4,133	3,915	5,667	3,389	4,658	4,026
Nevada	3,967	3,883	.	5,851 *	5,568 *	3,944
New Mexico	3,372	2,959 *	3,881	4,338	3,611	3,154
Utah	5,202	5,280	4,568	2,385 *	3,493	5,418
Wyoming	4,562	4,750	3,915	3,045	3,815	4,659
Pacific:						
Alaska	5,109	4,979	6,693	5,194	5,895	5,074
California	4,927	5,094	4,583	4,637	4,378	5,219
Hawaii	3,533	3,339	4,207	3,951	3,916	3,413
Oregon	4,678	4,518	6,066	2,255 *	2,255 *	5,015
Washington	3,635	3,390	5,183	5,212	3,957	3,613

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.

. Data suppressed due to high standard errors or no 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.C.1.c(2008) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	73.80	107.23	212.72	227.32	152.64	94.65
New England:						
Connecticut	458.61	598.24	1,579.00	1,074.57	1,119.54	487.35
Maine	485.81	432.36	1,621.37	1,119.01	993.00	693.04
Massachusetts	640.03	1,027.57	1,729.54	1,216.23	1,648.82	889.77
New Hampshire	282.66	324.40	1,335.77	1,337.40	776.67	260.72
Rhode Island	309.21	343.45	642.42	1,870.89	781.06	352.62
Vermont	285.66	229.31	1,645.09	923.94	780.81	299.75
Middle Atlantic:						
New Jersey	780.04	932.69	1,431.30	460.43 *	871.42	953.96
New York	354.57	449.17	887.39	736.46	667.58	494.97
Pennsylvania	637.20	579.32	1,671.31	612.69 *	825.91	604.57
East North Central:						
Illinois	275.99	330.71	952.94	1,277.37	854.26	650.48
Indiana	775.95	778.69	1,886.98 *	730.64	811.17	870.14
Michigan	577.94	559.07	966.22	874.02	794.89	541.87
Ohio	613.04	674.07	1,331.41	1,439.70	828.77	883.79
Wisconsin	336.60	416.83	1,737.77 *	1,273.41	1,870.55 *	311.31
West North Central:						
Iowa	310.27	280.54	1,135.65	930.39	748.99	263.26
Kansas	192.99	455.10	1,045.73	1,008.54	856.84	263.76
Minnesota	275.38	601.40	1,357.75	731.08	548.06	643.64
Missouri	300.54	445.75	1,113.98 *	918.89	769.84	493.51
Nebraska	895.67	974.49	1,250.10	493.32 *	807.10	1,077.64
North Dakota	294.18	307.95	632.72	356.33	136.86	342.87
South Dakota	375.96	398.05	1,223.12	685.90	765.34	473.16
South Atlantic:						
Delaware	424.90	645.41	858.96 *	1,416.30	779.37	898.40
District of Columbia	821.87	817.28	880.38 *	1,329.28	1,220.59	830.28
Florida	589.98	653.62	1,088.26	932.45 *	894.08	592.58
Georgia	875.95	883.16	1,126.40 *	778.18	1,280.42	919.99
Maryland	551.34	685.97	1,356.47	1,158.77	1,074.06	683.14
North Carolina	599.86	610.17	1,205.88	951.76	776.65	610.02
South Carolina	570.66	1,146.73	869.70	1,047.63	1,137.60	784.43
Virginia	215.21	348.10	1,055.86	1,092.53	862.89	555.15
West Virginia	577.42	892.13	1,705.18	2,441.17	1,108.28	1,033.40
East South Central:						
Alabama	111.82	130.08	1,560.21	1,181.28	627.03	237.86
Kentucky	194.03	366.85	1,228.36	566.93	688.89	339.46
Mississippi	358.38	607.70	835.67 *	1,522.28 *	617.23	1,022.31
Tennessee	487.10	562.98	1,442.69	686.31 *	646.64	875.92
West South Central:						
Arkansas	455.53	604.29	1,130.24	1,026.89	588.46	608.13
Louisiana	535.33	645.30	912.67 *	1,449.59 *	1,160.06	781.30
Oklahoma	299.00	395.44	660.02 *	621.78	631.17	514.55
Texas	252.25	270.67	824.95	728.79	599.40	399.65
Mountain:						
Arizona	593.00	881.41	1,253.88	599.33 *	640.11	898.32
Colorado	607.54	583.74	1,328.16 *	1,684.86 *	1,262.82	560.69
Idaho	501.46	626.43	939.95	2,140.82	950.68	690.43
Montana	275.86	237.92	1,377.38	1,001.18	956.28	528.81
Nevada	763.39	750.85	.	1,804.91 *	1,760.76 *	766.35
New Mexico	825.19	920.48 *	1,104.70	1,168.92	869.80	725.79
Utah	767.49	1,055.98	1,276.73	721.96 *	1,043.52	818.65
Wyoming	184.87	155.19	681.69	710.24	757.48	164.53
Pacific:						
Alaska	703.21	778.19	1,791.68	1,417.39	1,732.39	687.64
California	510.71	651.64	818.65	967.24	825.50	661.74
Hawaii	331.41	542.42	509.16	957.84	859.40	518.46
Oregon	671.88	870.56	1,251.26	722.75 *	722.75 *	712.58
Washington	603.20	690.52	1,366.80	1,556.19	1,120.32	628.51

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.

. Data suppressed due to high standard errors or no 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.C.2(2008) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	882	873	903	955	1,004	855
New England:						
Connecticut	992	1,044	799	882 *	1,183	970
Maine	1,054	1,080	1,032	852	957	1,083
Massachusetts	1,110	1,020	1,250	1,657	1,431	1,067
New Hampshire	1,264	1,317	1,167	1,022	1,280	1,261
Rhode Island	1,050	1,130	845	1,019	1,338	997
Vermont	986	942	1,092	1,135	1,056	977
Middle Atlantic:						
New Jersey	1,033	1,023	897	1,504	1,257	1,014
New York	947	932	1,050	1,008	764	974
Pennsylvania	852	862	756	871	971	832
East North Central:						
Illinois	954	918	1,297	927	1,227	902
Indiana	950	873	1,152	1,461 *	953	950
Michigan	735	735	640 *	876	839	714
Ohio	885	839	916	1,306	998	852
Wisconsin	1,069	1,041	1,271	1,032	1,189	1,041
West North Central:						
Iowa	756	719	945	861	863	731
Kansas	807	772	934	939	877	786
Minnesota	891	793	950	1,316	930	880
Missouri	956	991	855	747	1,500	770
Nebraska	1,010	1,026	866	1,116	1,291	949
North Dakota	754	736	774	828	886	711
South Dakota	887	809	1,413	1,055	1,216	817
South Atlantic:						
Delaware	885	893	845 *	817	1,056	853
District of Columbia	991	961	1,151 *	1,623	1,292	974
Florida	1,065	1,073	1,034	1,026	1,167	1,033
Georgia	972	996	785	1,017	878	987
Maryland	964	975	944	899	907	972
North Carolina	827	830	829	759	970	795
South Carolina	849	855	799	905	847	850
Virginia	988	984	1,028	989	1,120	966
West Virginia	1,049	1,045	1,024	1,225	802	1,131
East South Central:						
Alabama	959	952	918	1,225	896	975
Kentucky	806	801	861 *	723	856	792
Mississippi	749	733	1,065	613	591	816
Tennessee	914	896	943	1,132 *	943	902
West South Central:						
Arkansas	781	734	1,145	885	914	738
Louisiana	868	872	843	857	918	849
Oklahoma	787	773	853	787	745	811
Texas	844	851	778	915	1,050	780
Mountain:						
Arizona	811	785	878	943	779	818
Colorado	998	973	1,193	926 *	1,106	982
Idaho	476	581	741	151 *	886	416
Montana	583	569	737	439 *	597	578
Nevada	863	871	764 *	940	1,060	791
New Mexico	950	954	949	912	919	962
Utah	752	770	626	914 *	910	725
Wyoming	717	709	854	586 *	844	696
Pacific:						
Alaska	814	767	1,035 *	1,044	1,423	753
California	741	736	796	678	999	696
Hawaii	451	465	322	505	537	415
Oregon	612	627	543	671	805	583
Washington	569	557	619	618 *	872	534

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.

\*\* 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.C.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	6.04	6.69	20.69	27.69	27.16	4.49
New England:						
Connecticut	73.88	80.61	107.69	416.01 *	183.39	75.89
Maine	81.02	89.04	187.08	196.07	85.65	105.88
Massachusetts	54.88	73.50	177.81	173.59	147.17	53.49
New Hampshire	80.69	99.18	111.71	182.01	108.51	90.29
Rhode Island	49.40	71.92	122.16	265.68	184.66	52.49
Vermont	52.05	84.15	172.70	260.66	153.91	56.92
Middle Atlantic:						
New Jersey	59.76	74.11	258.95	243.66	224.86	59.60
New York	39.85	37.12	137.27	146.44	128.80	39.41
Pennsylvania	49.76	53.47	54.92	96.06	109.32	49.07
East North Central:						
Illinois	42.58	51.44	131.68	151.57	127.79	52.06
Indiana	35.80	37.57	140.51	516.63 *	106.95	35.43
Michigan	28.35	48.35	207.29 *	135.58	103.62	41.64
Ohio	36.73	47.54	114.81	144.16	85.20	60.32
Wisconsin	40.13	50.31	261.70	128.31	92.09	53.02
West North Central:						
Iowa	63.63	68.48	62.52	183.30	57.61	79.18
Kansas	56.55	71.72	155.43	88.37	84.75	65.06
Minnesota	59.05	47.33	68.33	130.71	76.55	70.84
Missouri	100.06	116.96	103.37	157.03	242.03	47.15
Nebraska	55.30	55.64	107.00	229.08	78.89	53.90
North Dakota	55.76	80.61	181.21	160.56	143.38	78.72
South Dakota	43.83	46.00	269.51	81.80	123.24	42.27
South Atlantic:						
Delaware	80.03	88.52	409.46 *	143.11	144.91	89.78
District of Columbia	62.09	69.26	691.43 *	358.11	113.49	72.84
Florida	52.51	56.67	126.04	57.56	121.32	56.02
Georgia	93.95	116.46	142.27	192.09	78.32	111.35
Maryland	46.39	49.11	112.17	150.43	159.52	53.12
North Carolina	74.29	79.04	175.88	122.84	85.57	98.22
South Carolina	34.33	32.50	141.22	154.06	96.05	58.51
Virginia	36.66	46.82	168.68	182.68	140.66	38.83
West Virginia	128.45	144.53	199.72	259.35	75.72	196.03
East South Central:						
Alabama	46.77	44.89	177.39	235.04	108.07	53.76
Kentucky	38.17	43.65	314.23 *	139.41	119.59	45.96
Mississippi	72.96	81.30	173.35	99.17	110.20	72.01
Tennessee	31.28	43.76	112.95	353.31 *	114.50	43.84
West South Central:						
Arkansas	49.62	50.28	190.98	154.25	115.27	62.45
Louisiana	45.00	51.95	129.83	253.66	86.83	48.55
Oklahoma	63.66	76.57	128.90	92.04	119.75	68.84
Texas	37.05	45.29	89.35	108.94	48.93	51.23
Mountain:						
Arizona	74.05	89.03	236.53	136.47	73.01	84.80
Colorado	58.50	68.07	196.37	393.10 *	197.45	66.14
Idaho	89.52	66.63	161.84	136.32 *	128.79	82.16
Montana	41.86	47.17	119.59	144.90 *	96.60	52.08
Nevada	91.71	91.97	322.42 *	203.53	135.27	120.96
New Mexico	113.09	135.05	151.53	236.75	119.64	135.02
Utah	34.12	34.06	138.72	631.97 *	120.98	40.50
Wyoming	81.99	85.25	145.72	261.19 *	161.14	69.27
Pacific:						
Alaska	70.05	44.20	325.57 *	262.62	337.37	55.19
California	34.20	37.21	98.29	108.25	127.80	27.57
Hawaii	54.02	67.59	70.28	107.99	90.00	72.37
Oregon	51.21	70.36	101.62	140.26	160.44	61.94
Washington	41.37	66.71	122.98	201.16 *	67.18	51.60

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.

\*\* 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.C.2.a(2008) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	880	873	892	971	993	858
New England:						
Connecticut	921	957	741	415 *	1,307	878
Maine	1,135	1,145	1,316	921	759 *	1,232
Massachusetts	1,253	1,134	1,376	1,867	1,915	1,186
New Hampshire	1,434	1,485	1,206	1,255 *	1,673	1,393
Rhode Island	1,148	1,276	878 *	591 *	1,229	1,132
Vermont	888	821	1,194	867 *	975	873
Middle Atlantic:						
New Jersey	1,023	1,034	966 *	873 *	730 *	1,044
New York	937	926	919	1,106	692	978
Pennsylvania	823	874	531	620 *	731 *	836
East North Central:						
Illinois	901	888	1,641	193 *	1,415	797
Indiana	1,401	1,045	1,610	2,579 *	1,973	1,283
Michigan	794	820	774 *	482 *	937	771
Ohio	923	916	580 *	1,950	1,005 *	907
Wisconsin	1,307	1,376	1,044	1,292	1,221	1,337
West North Central:						
Iowa	835	769	1,182	756 *	946	799
Kansas	838	782	1,070 *	915	406	921
Minnesota	732	741	595 *	831 *	1,240	640
Missouri	1,014	972	1,276 *	1,127	1,199 *	961
Nebraska	1,086	1,196	790 *	1,129	1,439	960
North Dakota	1,069 *	1,075 *	177 *	1,348	1,411	956 *
South Dakota	1,072	935	2,143 *	1,089	646 *	1,133
South Atlantic:						
Delaware	772	757	907 *	678	1,231	687
District of Columbia	1,104	1,088	1,095 *	1,576	1,302	1,090
Florida	1,008	1,012	967	1,197	715 *	1,093
Georgia	847	802	1,492 *	1,328 *	425	898
Maryland	1,019	1,049	1,054	494 *	1,057 *	1,015
North Carolina	925	1,090	337 *	689 *	955	917
South Carolina	872	986	250 *	995 *	699	948
Virginia	1,010	992	1,276	836	1,150 *	983
West Virginia	1,515 *	1,597 *	1,003 *	1,728	1,012 *	1,640
East South Central:						
Alabama	736	830	373 *	143 *	303 *	821
Kentucky	903	926	924 *	566 *	977 *	891
Mississippi	921	942	.	165 *	896	924
Tennessee	999	1,008	912	966	997	1,001
West South Central:						
Arkansas	580	562	583 *	845	626	568
Louisiana	842	840	455 *	1,637 *	1,125	683
Oklahoma	617	619	351 *	1,584	611 *	618
Texas	880	899	827	746	880	880
Mountain:						
Arizona	815	745	974	931	686	840
Colorado	1,016	1,024	1,009	891	966	1,022
Idaho	482 *	826	768 *	96 *	603 *	480 *
Montana	595 *	517 *	688 *	1,312	581 *	600 *
Nevada	925 *	897 *	1,360	904	1,168	785 *
New Mexico	1,262	1,303	848 *	1,871 *	869	1,335
Utah	730	751	305 *	65 *	615 *	736
Wyoming	749	698	1,474	213 *	391 *	805
Pacific:						
Alaska	1,575	1,125	3,046 *	2,268	3,219	1,125
California	685	681	676	806	1,133	603
Hawaii	336	343	272 *	351 *	335	336
Oregon	601	612	438 *	929 *	1,042	523
Washington	793	824	623	879	922	775 *

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.

. Data suppressed due to high standard errors or no 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.C.2.a(2008) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	20.69	24.81	41.27	88.53	54.32	18.84
New England:						
Connecticut	88.55	88.90	190.61	184.37 *	288.78	76.64
Maine	102.71	152.29	315.03	268.51	271.91 *	160.74
Massachusetts	79.28	99.99	223.73	283.37	256.09	70.18
New Hampshire	152.53	158.09	205.43	515.60 *	360.83	172.91
Rhode Island	248.76	316.67	344.92 *	387.78 *	316.28	243.34
Vermont	146.19	230.37	173.37	282.04 *	254.92	190.18
Middle Atlantic:						
New Jersey	160.67	172.61	377.79 *	280.33 *	277.11 *	162.86
New York	101.48	106.13	201.51	126.37	202.86	108.58
Pennsylvania	107.28	126.21	114.26	359.22 *	374.10 *	108.45
East North Central:						
Illinois	79.19	62.88	353.03	303.03 *	260.40	84.26
Indiana	241.76	141.58	401.03	1,024.03 *	543.37	247.25
Michigan	67.01	94.35	235.73 *	191.87 *	225.83	61.70
Ohio	100.81	105.38	248.41 *	500.23	408.98 *	145.08
Wisconsin	88.44	127.03	230.00	289.60	123.97	112.91
West North Central:						
Iowa	94.42	105.75	283.68	231.25 *	161.47	115.86
Kansas	136.68	115.34	322.66 *	260.76	121.53	146.04
Minnesota	127.52	151.60	292.00 *	268.85 *	297.96	118.43
Missouri	119.61	129.38	497.84 *	306.71	365.82 *	107.92
Nebraska	124.75	103.81	268.84 *	314.86	288.48	126.13
North Dakota	353.19 *	389.75 *	57.03 *	350.24	415.11	410.39 *
South Dakota	242.49	170.89	683.35 *	306.95	219.08 *	277.39
South Atlantic:						
Delaware	129.17	104.88	503.12 *	200.23	301.98	115.96
District of Columbia	149.12	168.14	329.79 *	414.66	264.01	167.42
Florida	87.24	94.13	282.99	298.86	230.64 *	74.16
Georgia	88.43	95.00	663.89 *	407.20 *	125.32	170.07
Maryland	110.38	121.33	205.59	389.31 *	432.68 *	125.33
North Carolina	195.20	220.58	156.82 *	217.85 *	213.77	257.42
South Carolina	107.06	90.51	90.71 *	315.72 *	208.46	77.85
Virginia	76.42	77.00	204.69	220.07	405.67 *	99.26
West Virginia	479.98 *	501.82 *	440.17 *	493.31	418.54 *	480.17
East South Central:						
Alabama	149.40	178.45	199.39 *	70.46 *	113.30 *	180.65
Kentucky	174.77	161.80	574.07 *	201.51 *	568.55 *	177.39
Mississippi	190.53	221.79	.	76.49 *	243.27	220.65
Tennessee	164.05	173.71	256.72	284.86	217.64	172.96
West South Central:						
Arkansas	61.73	63.93	177.29 *	208.40	175.39	149.28
Louisiana	128.66	131.47	200.54 *	499.90 *	289.79	201.71
Oklahoma	121.59	123.39	108.37 *	421.56	343.13 *	94.48
Texas	75.56	87.08	158.92	220.31	170.52	71.58
Mountain:						
Arizona	83.82	95.53	249.13	256.39	132.46	118.39
Colorado	142.76	145.85	240.17	260.25	233.69	172.93
Idaho	229.24 *	229.32	236.06 *	156.55 *	205.87 *	275.29 *
Montana	222.27 *	204.18 *	250.52 *	357.22	227.02 *	259.29 *
Nevada	287.31 *	383.39 *	395.85	221.35	264.78	385.94 *
New Mexico	223.84	205.03	325.82 *	654.47 *	173.06	240.85
Utah	86.89	86.23	93.17 *	90.38 *	189.41 *	86.64
Wyoming	216.29	186.88	434.52	186.21 *	196.66 *	220.98
Pacific:						
Alaska	364.68	252.72	984.97 *	618.56	949.35	247.94
California	61.05	64.61	100.25	115.80	142.12	41.32
Hawaii	48.57	55.97	121.31 *	125.87 *	79.50	71.82
Oregon	82.99	83.02	242.97 *	352.32 *	299.96	90.98
Washington	226.15	239.63	181.48	262.70	221.33	291.28 *

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.

. Data suppressed due to high standard errors or no 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.C.2.b(2008) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	888	879	911	969	1,021	859
New England:						
Connecticut	1,043	1,104	835	1,040 *	1,121	1,034
Maine	988	1,012	912	864 *	1,084	959
Massachusetts	964	920	1,087	1,180	1,113	938
New Hampshire	1,120	1,165	1,148	884	989	1,140
Rhode Island	963	1,057	747	932	1,213	929
Vermont	1,010	955	1,124	1,225	1,168	993
Middle Atlantic:						
New Jersey	1,030	1,008	903	1,628	1,458	996
New York	977	959	1,164	979	775	1,005
Pennsylvania	872	864	869	970	1,071	836
East North Central:						
Illinois	966	932	1,160	1,071	1,202	923
Indiana	902	867	1,061	1,098	810	922
Michigan	717	706	599 *	918	826	692
Ohio	907	852	1,045	1,285	998	879
Wisconsin	1,052	1,011	1,394	964	1,204	1,019
West North Central:						
Iowa	749	709	909	1,008	852	726
Kansas	836	819	858	1,008	978	794
Minnesota	911	802	925	1,457	871	921
Missouri	973	1,009	837	806	1,599	746
Nebraska	993	1,007	824	1,117	1,266	941
North Dakota	719	692	674	1,074	877	676
South Dakota	845	779	1,241	1,060	1,261	754
South Atlantic:						
Delaware	861	871	722 *	850	963	841
District of Columbia	951	912	1,196 *	1,795	1,278	935
Florida	1,073	1,081	1,056	1,004	1,330	985
Georgia	1,021	1,084	680	964	981	1,028
Maryland	904	898	900	939	686 *	934
North Carolina	802	788	946	756	956	768
South Carolina	852	847	894	803	880	841
Virginia	970	974	903	1,014	1,086	952
West Virginia	1,017	1,014	1,191	775	799	1,090
East South Central:						
Alabama	1,005	978	1,095	1,223	1,014	1,003
Kentucky	804	795	892 *	685	862	789
Mississippi	720	695	1,079	693	573	788
Tennessee	903	887	932	1,096 *	904	903
West South Central:						
Arkansas	807	747	1,358	850	932	766
Louisiana	876	884	861	787 *	885	872
Oklahoma	828	815	901	658	753	872
Texas	853	859	794	936	1,096	781
Mountain:						
Arizona	811	795	872 *	867	776	819
Colorado	1,014	974	1,230 *	1,187 *	1,111	999
Idaho	484	579	778	163 *	895	414
Montana	585	593	732	303 *	587	584
Nevada	837	860	657 *	955	997	786
New Mexico	833	797	974	694 *	909	794
Utah	763	785	632	980 *	934	728
Wyoming	753	738	1,162	544 *	911	724
Pacific:						
Alaska	763	777	624	871 *	927	748
California	803	791	891	717 *	972	779
Hawaii	537	550	388	667	812	454
Oregon	623	631	606	577	729	607
Washington	498	488	510	610 *	878	456

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.

\*\* 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.C.2.b(2008) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	6.85	7.76	20.30	37.63	32.36	8.86
New England:						
Connecticut	105.78	116.61	125.22	421.27 *	184.16	114.38
Maine	95.57	106.12	204.61	322.75 *	157.22	102.95
Massachusetts	47.91	69.82	174.58	314.35	169.56	50.77
New Hampshire	72.02	87.85	215.65	192.26	135.78	90.48
Rhode Island	72.85	87.70	148.03	202.82	128.94	69.73
Vermont	85.47	109.98	265.10	249.89	234.63	92.66
Middle Atlantic:						
New Jersey	71.22	76.19	235.36	256.37	263.04	66.60
New York	47.66	50.17	298.74	190.11	138.51	52.77
Pennsylvania	59.22	55.27	206.58	123.07	101.04	55.89
East North Central:						
Illinois	61.49	68.60	137.50	118.49	151.46	63.97
Indiana	38.01	43.33	133.10	158.77	66.52	49.64
Michigan	51.01	57.20	255.32 *	147.33	150.85	61.96
Ohio	43.79	69.48	189.05	163.72	105.81	74.03
Wisconsin	50.13	53.88	306.39	125.58	170.22	67.76
West North Central:						
Iowa	77.06	88.08	69.19	180.88	61.90	96.88
Kansas	70.52	78.70	139.26	128.77	121.85	70.80
Minnesota	68.43	53.46	83.53	218.51	114.93	87.16
Missouri	109.30	121.16	124.65	186.67	262.66	44.90
Nebraska	62.92	67.79	88.13	268.94	97.98	64.25
North Dakota	61.65	87.61	184.98	136.32	155.98	85.10
South Dakota	50.56	44.62	311.02	86.65	157.43	41.38
South Atlantic:						
Delaware	79.07	101.69	585.32 *	239.33	216.10	98.29
District of Columbia	86.76	93.49	696.39 *	426.60	302.57	95.92
Florida	75.54	85.28	134.52	90.31	160.88	93.69
Georgia	125.13	161.52	131.60	182.76	69.10	140.37
Maryland	35.00	53.83	144.54	132.10	331.87 *	41.53
North Carolina	80.80	86.23	196.60	124.98	105.61	103.30
South Carolina	36.18	36.69	108.19	135.49	93.13	65.81
Virginia	42.83	60.17	270.29	238.96	234.30	56.22
West Virginia	109.64	111.33	213.35	166.25	114.30	148.29
East South Central:						
Alabama	72.43	96.59	187.75	261.29	125.59	104.11
Kentucky	43.12	51.72	306.75 *	140.81	125.43	52.51
Mississippi	83.37	92.45	204.37	122.69	136.96	82.17
Tennessee	33.43	45.85	145.87	355.15 *	115.42	55.75
West South Central:						
Arkansas	65.96	64.19	238.02	181.78	140.06	71.08
Louisiana	47.35	54.72	138.18	245.04 *	100.32	48.56
Oklahoma	67.61	79.39	146.75	123.78	118.37	71.03
Texas	39.30	48.25	99.57	109.18	47.30	53.69
Mountain:						
Arizona	81.21	94.67	337.86 *	127.78	90.94	91.71
Colorado	74.78	83.96	377.18 *	385.01 *	253.65	93.57
Idaho	106.97	84.34	176.80	143.20 *	130.33	98.07
Montana	50.92	68.21	120.32	116.23 *	118.70	58.02
Nevada	91.82	101.68	359.64 *	248.44	203.86	138.18
New Mexico	57.87	81.91	153.52	235.65 *	158.55	61.19
Utah	52.49	45.00	140.65	669.16 *	119.95	68.26
Wyoming	90.75	99.49	217.08	163.32 *	201.84	85.98
Pacific:						
Alaska	59.43	60.01	175.49	290.76 *	207.88	71.71
California	32.59	38.85	219.24	222.50 *	115.24	37.34
Hawaii	97.91	132.26	87.45	146.00	223.58	94.68
Oregon	61.79	82.18	136.80	139.40	108.84	70.31
Washington	47.73	76.29	85.98	204.04 *	172.48	57.13

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.

\*\* 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.C.3(2008) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	20.1%	19.9%	20.5%	22.0%	24.0%	19.3%
New England:						
Connecticut	20.9%	22.0%	16.7%	20.2% *	27.4%	20.3%
Maine	21.5%	22.8%	18.2% *	16.3% *	20.1%	21.8%
Massachusetts	23.0%	21.8%	24.4%	29.6%	31.7%	21.9%
New Hampshire	24.1%	25.5%	22.5%	17.5%	27.6%	23.6%
Rhode Island	21.3%	23.4%	16.1%	21.8%	29.0%	20.0%
Vermont	20.1%	19.5%	21.0%	23.9%	22.3%	19.9%
Middle Atlantic:						
New Jersey	21.5%	21.0%	20.3% *	33.0%	30.9%	20.9%
New York	20.4%	19.9%	23.0%	24.1%	18.1%	20.7%
Pennsylvania	18.9%	19.2%	16.6%	19.8%	22.9%	18.3%
East North Central:						
Illinois	20.5%	19.8%	26.1%	21.2%	24.3%	19.8%
Indiana	21.1%	19.5%	25.5%	30.9%	21.9%	21.0%
Michigan	16.8%	16.9%	14.0%	19.9%	19.3%	16.2%
Ohio	21.6%	20.7%	21.8%	30.9%	24.0%	21.0%
Wisconsin	22.4%	22.0%	24.5%	22.1%	25.9%	21.6%
West North Central:						
Iowa	18.2%	17.7%	20.6%	19.4% *	19.2%	18.0%
Kansas	19.2%	18.7%	19.7%	25.5%	21.2%	18.6%
Minnesota	20.1%	18.1%	21.7%	27.8%	23.5%	19.3%
Missouri	23.2%	23.6%	22.3%	18.9% *	36.9%	18.6%
Nebraska	23.0%	23.0%	22.9%	23.4%	31.5%	21.3%
North Dakota	19.7%	19.1%	22.1%	19.3%	20.8%	19.3%
South Dakota	21.0%	19.3%	30.4%	26.6%	26.5%	19.7%
South Atlantic:						
Delaware	18.7%	18.9%	16.6%	18.5%	25.5%	17.6%
District of Columbia	20.3%	19.7%	24.0%	31.2%	27.9%	19.9%
Florida	23.6%	23.4%	24.3%	23.6%	26.4%	22.7%
Georgia	23.4%	23.7%	20.1%	25.5%	22.4%	23.5%
Maryland	22.1%	22.7%	19.3%	20.8%	20.2%	22.4%
North Carolina	18.5%	18.7%	17.8%	17.1%	24.7%	17.4%
South Carolina	19.0%	18.8%	19.1%	21.3%	20.8%	18.3%
Virginia	23.5%	23.5%	24.6%	22.6%	28.0%	22.8%
West Virginia	21.4%	21.5%	19.6%	25.5%	18.4%	22.3%
East South Central:						
Alabama	23.2%	22.7%	24.3%	29.4%	24.4%	22.9%
Kentucky	20.1%	19.5%	23.1%	23.8%	21.7%	19.7%
Mississippi	18.2%	17.7%	26.2%	16.5%	15.3%	19.3%
Tennessee	21.4%	20.9%	21.8%	28.1% *	23.9%	20.5%
West South Central:						
Arkansas	19.9%	18.9%	26.0%	24.1%	22.8%	19.0%
Louisiana	21.4%	21.8%	19.3%	20.8%	22.2%	21.1%
Oklahoma	19.3%	18.9%	21.5%	18.2%	18.8%	19.6%
Texas	20.1%	20.0%	19.9%	21.5%	25.2%	18.5%
Mountain:						
Arizona	19.2%	18.6%	20.4% *	24.0% *	20.3%	19.0%
Colorado	23.2%	22.5%	28.9%	20.5% *	28.0%	22.5%
Idaho	11.6%	14.8%	19.4%	3.3% *	23.7%	10.0%
Montana	13.4%	13.0%	17.3%	10.1% *	14.3%	13.1%
Nevada	22.0%	21.9%	21.7% *	24.0% *	31.0%	19.3%
New Mexico	23.3%	24.1%	23.6%	17.5% *	23.4%	23.3%
Utah	17.9%	18.2%	15.6%	22.6%	24.0%	17.0%
Wyoming	15.5%	15.1%	20.9%	15.4% *	18.9%	15.0%
Pacific:						
Alaska	15.4%	14.4%	19.2%	22.5% *	25.9%	14.3%
California	17.3%	17.4%	17.2%	16.2%	24.9%	16.1%
Hawaii	11.8%	11.8%	9.1%	14.5%	13.7%	10.9%
Oregon	14.0%	14.3%	12.1%	16.5% *	18.3%	13.3%
Washington	12.9%	12.6%	14.3%	15.3%	19.8%	12.1%

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.

\*\* 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.C.3(2008) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.16%	0.15%	0.56%	0.73%	0.51%	0.14%
New England:						
Connecticut	1.72%	1.77%	4.42%	9.28% *	5.28%	1.77%
Maine	1.96%	2.23%	6.03% *	5.33% *	1.68%	2.42%
Massachusetts	1.21%	1.37%	3.25%	3.38%	3.26%	1.23%
New Hampshire	1.67%	2.01%	2.85%	3.58%	4.56%	1.70%
Rhode Island	0.98%	1.69%	2.99%	4.56%	2.42%	1.07%
Vermont	1.07%	1.61%	3.52%	6.79%	4.23%	1.09%
Middle Atlantic:						
New Jersey	1.43%	1.84%	8.24% *	5.69%	5.41%	1.36%
New York	1.12%	1.05%	3.18%	3.12%	3.12%	1.08%
Pennsylvania	1.02%	1.21%	1.43%	2.06%	2.39%	1.03%
East North Central:						
Illinois	0.67%	0.91%	3.28%	3.79%	2.32%	0.82%
Indiana	0.99%	1.04%	3.14%	7.65%	2.66%	0.98%
Michigan	0.91%	1.26%	3.67%	4.84%	3.12%	1.17%
Ohio	0.78%	1.05%	3.76%	3.47%	1.90%	1.25%
Wisconsin	0.83%	0.73%	4.47%	2.38%	2.26%	1.05%
West North Central:						
Iowa	1.12%	1.21%	2.16%	6.87% *	2.17%	1.59%
Kansas	1.46%	1.69%	3.62%	3.13%	2.40%	1.60%
Minnesota	1.64%	1.20%	1.74%	3.37%	1.89%	1.81%
Missouri	2.23%	2.64%	2.24%	5.68% *	5.14%	1.22%
Nebraska	0.89%	0.93%	2.15%	3.91%	1.78%	0.86%
North Dakota	1.06%	1.83%	2.85%	4.18%	3.44%	1.52%
South Dakota	0.95%	1.02%	3.77%	2.65%	1.38%	1.09%
South Atlantic:						
Delaware	1.94%	2.00%	4.89%	3.59%	3.64%	2.12%
District of Columbia	1.33%	1.50%	6.44%	7.99%	3.40%	1.53%
Florida	1.14%	1.22%	3.20%	4.12%	1.87%	1.46%
Georgia	1.89%	2.29%	3.68%	5.07%	2.98%	2.25%
Maryland	0.98%	1.16%	1.95%	4.95%	4.04%	1.28%
North Carolina	2.01%	2.22%	3.83%	3.82%	1.84%	2.64%
South Carolina	0.77%	0.82%	3.41%	4.31%	2.39%	1.36%
Virginia	0.96%	1.27%	4.44%	4.28%	3.54%	1.20%
West Virginia	2.94%	3.19%	4.32%	4.46%	2.06%	3.74%
East South Central:						
Alabama	0.93%	0.82%	7.20%	5.80%	3.25%	0.91%
Kentucky	0.78%	0.87%	6.88%	6.01%	2.99%	1.00%
Mississippi	2.00%	2.19%	3.79%	2.99%	3.57%	2.22%
Tennessee	0.71%	0.82%	1.97%	9.66% *	2.92%	1.24%
West South Central:						
Arkansas	1.09%	1.32%	4.32%	4.76%	3.09%	1.48%
Louisiana	1.51%	1.82%	3.45%	4.21%	2.61%	1.58%
Oklahoma	1.70%	2.01%	3.38%	3.32%	3.24%	1.79%
Texas	0.84%	0.86%	2.59%	3.54%	1.56%	1.10%
Mountain:						
Arizona	1.80%	2.03%	6.39% *	7.80% *	1.78%	2.01%
Colorado	1.13%	1.37%	4.90%	7.17% *	4.41%	1.17%
Idaho	2.34%	1.66%	4.44%	3.75% *	3.50%	2.17%
Montana	1.12%	1.15%	2.87%	3.81% *	2.43%	1.24%
Nevada	2.31%	2.16%	9.46% *	7.39% *	4.28%	2.53%
New Mexico	2.57%	3.34%	2.99%	5.68% *	3.04%	3.10%
Utah	0.62%	0.96%	4.66%	6.73%	2.20%	0.71%
Wyoming	1.83%	1.82%	3.43%	7.19% *	3.74%	1.49%
Pacific:						
Alaska	1.23%	0.87%	4.96%	7.34% *	5.41%	1.10%
California	0.87%	0.91%	1.96%	3.25%	3.22%	0.70%
Hawaii	1.22%	1.51%	1.89%	3.53%	2.09%	1.72%
Oregon	1.13%	1.53%	2.57%	5.21% *	4.09%	1.37%
Washington	1.07%	1.61%	2.54%	4.39%	2.10%	1.23%

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.

\*\* 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.C.3.a(2008) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	20.1%	19.9%	20.3%	21.5%	23.8%	19.4%
New England:						
Connecticut	19.6%	20.5%	15.2% *	8.6% *	25.9%	18.8%
Maine	21.6%	22.7%	22.9%	15.8% *	14.4% *	23.5%
Massachusetts	25.6%	23.5%	28.0%	34.4%	38.2%	24.3%
New Hampshire	26.0%	27.0%	21.8%	21.1% *	31.4%	25.1%
Rhode Island	22.3%	24.5%	16.6%	15.3% *	23.3%	22.1%
Vermont	17.0%	15.7%	23.1%	16.7% *	17.8%	16.9%
Middle Atlantic:						
New Jersey	20.3%	20.7%	17.1% *	18.4% *	15.9% *	20.6%
New York	19.7%	19.2%	19.9%	26.7%	14.3% *	20.6%
Pennsylvania	18.5%	20.1%	11.6%	11.7% *	15.5% *	19.0%
East North Central:						
Illinois	19.4%	18.9%	39.8%	4.1% *	29.9%	17.3%
Indiana	28.3%	22.5%	40.2%	37.7% *	37.9%	26.2%
Michigan	18.9%	19.2%	18.5%	16.6% *	23.4%	18.3%
Ohio	22.2%	21.5%	14.6% *	60.9%	26.6%	21.5%
Wisconsin	27.9%	29.7%	20.9%	28.7%	28.1%	27.8%
West North Central:						
Iowa	18.2%	17.2%	23.2% *	15.9% *	17.0%	18.7%
Kansas	20.3%	19.6%	21.7%	32.1% *	11.2% *	21.8%
Minnesota	16.7%	16.9%	13.6% *	19.0% *	32.3%	14.3%
Missouri	23.8%	21.9%	35.5%	37.1% *	33.9%	21.5%
Nebraska	26.2%	28.6%	19.8% *	25.9%	39.2%	22.3%
North Dakota	26.4%	25.5%	5.3% *	44.7%	34.9%	23.6% *
South Dakota	24.6%	21.1%	55.4% *	25.5%	16.2% *	25.7%
South Atlantic:						
Delaware	16.9%	17.3%	16.9% *	12.8% *	28.5%	14.8%
District of Columbia	22.5%	21.9%	25.4%	36.0%	29.7%	22.1%
Florida	23.3%	22.8%	25.1%	27.7%	18.7%	24.4%
Georgia	21.8%	20.8%	32.7% *	41.2%	12.8% *	22.8%
Maryland	23.4%	24.9%	20.6%	10.6% *	21.6% *	23.6%
North Carolina	19.5%	23.0%	7.1% *	14.5% *	21.1%	19.1%
South Carolina	19.1%	20.2%	7.5% *	26.4% *	18.4% *	19.3%
Virginia	24.6%	24.3%	31.8%	18.1%	29.9%	23.7%
West Virginia	29.5%	30.3%	22.0% *	35.7%	22.8% *	30.9%
East South Central:						
Alabama	20.0%	22.7%	9.9% *	8.0% *	9.9% *	21.6%
Kentucky	20.5%	20.5%	22.7% *	17.0%	19.1% *	20.8%
Mississippi	24.2%	24.9%	.	3.8% *	23.2%	24.4%
Tennessee	21.6%	21.7%	19.2%	26.9% *	21.6%	21.6%
West South Central:						
Arkansas	13.7%	13.1% *	12.7%	36.2% *	16.7% *	13.0% *
Louisiana	19.4%	19.3%	10.1% *	40.3%	26.5%	15.5%
Oklahoma	14.8%	14.6%	11.6% *	30.4%	13.9% *	15.1%
Texas	19.5%	19.3%	25.0%	15.4% *	20.0%	19.4%
Mountain:						
Arizona	19.8%	17.8%	26.9%	15.5% *	15.6%	20.7%
Colorado	23.7%	24.0%	23.3%	20.0%	26.0%	23.5%
Idaho	11.1% *	20.9%	20.9%	2.0% *	19.9% *	11.0% *
Montana	13.7% *	11.4%	22.7% *	32.6%	19.7% *	12.5% *
Nevada	26.7%	26.0%	40.0% *	24.8% *	37.5%	21.5% *
New Mexico	27.7%	28.4%	20.0% *	38.0% *	22.6%	28.5%
Utah	17.8%	18.0%	11.2% *	2.2% *	18.4% *	17.7%
Wyoming	15.6% *	14.3%	36.7%	4.4% *	5.1% *	18.4%
Pacific:						
Alaska	28.1%	21.0%	42.6% *	63.8%	46.1%	21.5%
California	16.8%	16.9%	15.2%	19.6%	30.2%	14.6%
Hawaii	8.7%	8.5%	8.2% *	11.1% *	8.3%	9.0%
Oregon	13.4%	13.6%	9.7% *	21.5% *	23.8% *	11.6%
Washington	17.5%	18.2%	13.5% *	19.4% *	19.8%	17.1% *

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.

. Data suppressed due to high standard errors or no 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.C.3.a(2008) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.53%	0.62%	0.91%	2.19%	1.59%	0.47%
New England:						
Connecticut	2.60%	2.47%	5.48% *	4.81% *	5.95%	2.51%
Maine	2.07%	3.32%	6.76%	5.60% *	5.27% *	3.53%
Massachusetts	2.11%	2.30%	4.29%	4.64%	4.36%	1.94%
New Hampshire	2.77%	2.93%	5.18%	8.07% *	5.73%	2.99%
Rhode Island	4.37%	5.65%	4.82%	8.06% *	5.58%	4.34%
Vermont	2.60%	4.36%	4.24%	5.53% *	5.00%	3.49%
Middle Atlantic:						
New Jersey	3.76%	4.04%	11.47% *	6.75% *	6.01% *	3.76%
New York	2.38%	2.41%	4.81%	3.08%	4.50% *	2.52%
Pennsylvania	2.48%	2.90%	2.57%	5.32% *	5.68% *	2.53%
East North Central:						
Illinois	1.72%	1.43%	10.43%	5.98% *	5.87%	2.28%
Indiana	4.77%	4.16%	11.09%	11.78% *	11.04%	5.31%
Michigan	1.89%	2.34%	4.18%	5.39% *	5.87%	1.81%
Ohio	2.30%	2.11%	5.65% *	15.68%	7.91%	3.84%
Wisconsin	1.67%	1.76%	4.94%	6.33%	3.15%	2.46%
West North Central:						
Iowa	1.99%	2.34%	9.76% *	5.35% *	4.62%	2.78%
Kansas	3.39%	3.23%	6.31%	11.47% *	3.52% *	3.57%
Minnesota	3.22%	4.35%	4.87% *	7.74% *	7.96%	2.24%
Missouri	2.93%	3.43%	8.08%	12.17% *	7.77%	3.32%
Nebraska	2.73%	3.35%	5.97% *	7.27%	7.20%	3.06%
North Dakota	5.88%	7.17%	1.73% *	10.89%	9.02%	7.38% *
South Dakota	5.76%	3.96%	17.37% *	7.44%	8.42% *	6.26%
South Atlantic:						
Delaware	2.66%	2.48%	7.69% *	4.18% *	6.98%	2.42%
District of Columbia	2.26%	2.72%	6.20%	9.43%	5.77%	2.64%
Florida	2.05%	2.47%	4.96%	6.87%	5.33%	1.92%
Georgia	2.50%	2.69%	10.64% *	11.00%	4.21% *	2.92%
Maryland	2.41%	3.04%	4.84%	11.30% *	9.88% *	3.20%
North Carolina	3.64%	3.91%	2.80% *	4.53% *	4.87%	4.86%
South Carolina	2.47%	2.63%	3.98% *	8.37% *	5.69% *	2.49%
Virginia	2.10%	2.09%	5.44%	4.88%	8.24%	2.60%
West Virginia	7.36%	7.81%	9.99% *	10.10%	10.01% *	7.50%
East South Central:						
Alabama	3.61%	4.81%	5.46% *	8.94% *	7.73% *	4.35%
Kentucky	4.22%	3.60%	12.06% *	4.62%	11.94% *	3.62%
Mississippi	4.92%	5.71%	.	2.35% *	6.49%	5.77%
Tennessee	4.91%	5.35%	5.49%	8.43% *	4.74%	5.38%
West South Central:						
Arkansas	2.85%	3.98% *	3.73%	12.80% *	10.36% *	9.74% *
Louisiana	3.43%	3.50%	5.59% *	11.44%	6.99%	4.44%
Oklahoma	3.00%	3.06%	3.52% *	8.36%	8.09% *	2.62%
Texas	2.15%	2.24%	5.03%	5.94% *	4.37%	1.72%
Mountain:						
Arizona	2.10%	2.16%	6.87%	5.56% *	3.70%	2.97%
Colorado	3.46%	3.22%	6.20%	5.76%	6.52%	4.00%
Idaho	4.99% *	4.79%	6.09%	3.14% *	10.14% *	5.58% *
Montana	5.69% *	3.35%	7.04% *	8.93%	6.67% *	4.63% *
Nevada	6.58%	7.55%	12.09% *	9.92% *	5.99%	7.32% *
New Mexico	4.44%	4.47%	6.00% *	11.63% *	4.37%	4.75%
Utah	1.60%	1.69%	3.43% *	10.34% *	10.29% *	1.49%
Wyoming	4.81% *	3.44%	10.84%	4.70% *	5.49% *	4.85%
Pacific:						
Alaska	5.77%	5.47%	12.96% *	17.80%	12.00%	5.26%
California	1.64%	1.70%	3.45%	3.98%	3.77%	1.14%
Hawaii	1.31%	1.55%	2.88% *	5.59% *	2.01%	2.03%
Oregon	2.19%	1.87%	5.47% *	7.72% *	7.38% *	2.13%
Washington	5.00%	5.30%	4.87% *	5.92% *	5.08%	6.21% *

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.

. Data suppressed due to high standard errors or no 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.C.3.b(2008) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	20.3%	20.1%	20.7%	22.3%	24.2%	19.5%
New England:						
Connecticut	22.1%	23.2%	17.9%	24.4% *	28.0%	21.5%
Maine	21.1%	22.4%	16.4% *	18.6% *	24.5%	20.2%
Massachusetts	20.5%	20.3%	21.1%	20.6% *	26.7%	19.5%
New Hampshire	22.2%	23.8%	23.3% *	15.0% *	22.9%	22.1%
Rhode Island	20.1%	22.9%	13.9% *	21.5%	28.0%	19.1%
Vermont	21.1%	20.4%	21.8%	27.0%	27.2%	20.5%
Middle Atlantic:						
New Jersey	22.1%	21.2%	22.2% *	34.3%	35.8%	21.1%
New York	21.5%	21.1%	25.5%	22.7%	19.9%	21.7%
Pennsylvania	19.5%	19.3%	19.5%	22.5%	25.4%	18.6%
East North Central:						
Illinois	20.9%	20.3%	21.7%	25.1%	22.9%	20.4%
Indiana	20.5%	19.7%	23.1%	26.3%	18.6%	20.9%
Michigan	16.1%	16.2%	12.1% *	19.2%	18.1%	15.6%
Ohio	22.4%	21.2%	25.0%	31.4%	23.4%	22.1%
Wisconsin	21.9%	21.3%	26.6%	20.5%	26.3%	21.0%
West North Central:						
Iowa	18.4%	17.8%	20.4%	22.5%	20.1%	18.0%
Kansas	19.7%	19.5%	18.0%	27.4%	22.9%	18.7%
Minnesota	20.6%	18.3%	21.5%	30.3%	22.3%	20.2%
Missouri	23.7%	24.3%	21.7%	19.2%	38.3%	18.2%
Nebraska	22.3%	22.3%	22.4%	23.0%	29.7%	21.0%
North Dakota	18.8%	17.5%	20.0%	24.5%	20.6%	18.2%
South Dakota	19.8%	18.5%	25.6%	26.5%	26.7%	18.1%
South Atlantic:						
Delaware	17.9%	18.0%	14.4% *	22.3% *	23.9%	17.0%
District of Columbia	19.5%	18.8%	23.7%	31.1% *	26.8% *	19.1%
Florida	23.5%	23.5%	23.6%	22.6%	28.6%	21.7%
Georgia	24.1%	25.1%	17.7%	22.4%	24.7%	24.0%
Maryland	20.7%	20.7%	19.0%	22.0%	15.7% *	21.4%
North Carolina	18.2%	18.0%	20.3%	16.9% *	24.8%	17.0%
South Carolina	19.3%	19.1%	20.3%	18.2%	21.7%	18.4%
Virginia	23.1%	23.2%	21.2% *	23.3%	26.9%	22.5%
West Virginia	21.1%	21.1%	22.3%	18.9%	18.3%	22.0%
East South Central:						
Alabama	24.0%	22.9%	29.6%	29.0%	26.6%	23.4%
Kentucky	20.2%	19.4%	24.3%	21.8%	22.0%	19.7%
Mississippi	17.5%	16.8%	25.8%	19.4%	14.6% *	18.7%
Tennessee	21.3%	21.0%	22.0%	24.7% *	23.2%	20.7%
West South Central:						
Arkansas	20.4%	19.0%	31.1%	21.7%	22.7%	19.6%
Louisiana	22.0%	22.6%	19.6%	19.1%	21.5%	22.1%
Oklahoma	20.0%	19.7%	21.9%	14.5%	18.5%	20.8%
Texas	20.3%	20.3%	19.9%	21.9%	26.2%	18.6%
Mountain:						
Arizona	19.0%	18.7%	19.2% *	22.1%	20.1%	18.7%
Colorado	23.5%	22.4%	30.2%	27.4%	28.0%	22.9%
Idaho	11.9%	14.9%	20.2%	3.6% *	23.8%	10.1%
Montana	13.3%	13.4%	17.7%	6.8% *	13.7%	13.2%
Nevada	20.4%	20.5%	18.5% *	24.2%	27.8%	18.4%
New Mexico	21.2%	21.3%	24.6%	13.0% *	22.9%	20.3%
Utah	18.7%	19.1%	15.8%	23.7% *	24.3%	17.6%
Wyoming	16.3%	15.9%	26.7%	12.9% *	20.8%	15.5%
Pacific:						
Alaska	14.4%	14.3%	13.1%	18.5% *	18.9%	14.0%
California	18.2%	18.1%	18.7%	17.7%	23.1%	17.5%
Hawaii	13.8%	13.9%	10.8%	18.1%	21.6%	11.6%
Oregon	14.4%	14.5%	13.9%	13.8%	16.1%	14.1%
Washington	11.2%	10.8%	12.1%	15.3%	20.2%	10.3%

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.

\*\* 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.C.3.b(2008) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.16%	0.16%	0.66%	0.85%	0.52%	0.20%
New England:						
Connecticut	2.04%	2.18%	5.01%	9.32% *	5.36%	2.22%
Maine	2.40%	3.29%	6.14% *	8.06% *	5.31%	2.30%
Massachusetts	1.02%	1.21%	4.13%	6.31% *	4.11%	1.02%
New Hampshire	1.51%	1.81%	9.12% *	5.33% *	2.99%	1.77%
Rhode Island	1.62%	2.00%	5.10% *	3.55%	3.17%	1.57%
Vermont	1.91%	2.39%	4.60%	7.67%	4.97%	1.95%
Middle Atlantic:						
New Jersey	1.78%	1.92%	8.49% *	5.40%	9.17%	1.58%
New York	1.38%	1.41%	6.06%	4.19%	3.16%	1.36%
Pennsylvania	1.11%	1.22%	4.53%	2.68%	2.02%	1.10%
East North Central:						
Illinois	1.03%	1.13%	2.94%	2.97%	1.94%	1.15%
Indiana	1.04%	1.35%	2.80%	5.05%	1.77%	1.24%
Michigan	1.49%	1.63%	3.76% *	4.13%	4.91%	1.72%
Ohio	0.94%	1.56%	3.77%	3.50%	2.29%	1.53%
Wisconsin	1.11%	0.82%	5.91%	2.31%	4.32%	1.28%
West North Central:						
Iowa	1.76%	2.02%	2.01%	6.48%	2.69%	2.12%
Kansas	1.62%	1.84%	3.70%	4.32%	2.83%	1.66%
Minnesota	1.99%	1.49%	2.02%	5.96%	3.06%	2.32%
Missouri	2.43%	2.71%	3.61%	5.44%	5.59%	1.27%
Nebraska	0.96%	1.03%	2.58%	3.94%	2.22%	0.94%
North Dakota	1.27%	2.38%	3.55%	3.85%	3.83%	1.72%
South Dakota	1.11%	1.13%	3.69%	2.43%	1.03%	1.17%
South Atlantic:						
Delaware	1.95%	2.25%	8.49% *	6.87% *	5.12%	2.17%
District of Columbia	1.60%	1.76%	6.86%	9.36% *	9.26% *	1.73%
Florida	1.60%	1.88%	3.76%	5.06%	2.63%	2.27%
Georgia	2.63%	3.24%	3.48%	5.13%	2.97%	2.89%
Maryland	0.90%	1.44%	3.17%	3.25%	5.64% *	1.06%
North Carolina	2.26%	2.49%	4.36%	6.04% *	2.45%	2.94%
South Carolina	0.91%	0.99%	1.80%	4.21%	2.03%	1.42%
Virginia	1.12%	1.53%	7.19% *	5.33%	6.06%	1.71%
West Virginia	2.71%	2.74%	4.40%	4.15%	2.51%	3.06%
East South Central:						
Alabama	1.40%	1.99%	7.00%	5.73%	3.52%	2.05%
Kentucky	0.99%	0.94%	6.96%	3.93%	3.01%	1.09%
Mississippi	2.06%	2.17%	4.61%	4.87%	6.11% *	2.23%
Tennessee	0.68%	0.75%	5.98%	7.47% *	3.30%	1.15%
West South Central:						
Arkansas	1.32%	1.42%	4.67%	4.74%	3.70%	1.43%
Louisiana	1.55%	1.97%	3.54%	4.11%	3.05%	1.62%
Oklahoma	1.87%	2.17%	3.77%	3.22%	3.44%	1.78%
Texas	0.94%	0.92%	2.85%	3.53%	1.70%	1.23%
Mountain:						
Arizona	1.94%	2.18%	9.34% *	4.65%	2.25%	2.13%
Colorado	1.55%	1.68%	6.90%	7.20%	5.06%	1.74%
Idaho	2.74%	2.14%	4.83%	4.40% *	3.46%	2.69%
Montana	1.32%	1.56%	3.10%	3.88% *	3.62%	1.39%
Nevada	2.17%	2.18%	10.18% *	6.27%	5.10%	2.87%
New Mexico	1.28%	2.63%	4.01%	6.49% *	3.55%	1.59%
Utah	1.04%	1.03%	4.68%	12.02% *	2.22%	1.29%
Wyoming	1.90%	2.01%	5.05%	4.11% *	4.96%	1.69%
Pacific:						
Alaska	1.15%	1.19%	3.50%	8.40% *	5.33%	1.38%
California	0.61%	0.69%	4.14%	4.66%	2.66%	0.73%
Hawaii	2.17%	2.77%	2.24%	3.76%	5.17%	2.16%
Oregon	1.30%	1.79%	3.54%	3.06%	2.53%	1.53%
Washington	1.25%	1.94%	2.24%	4.42%	4.27%	1.35%

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.

\*\* 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.C.4(2008) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	50.2%	48.9%	56.2%	57.7%	58.2%	48.8%
New England:						
Connecticut	45.3%	43.7%	50.1%	64.6%	54.8%	44.5%
Maine	52.6%	49.8%	64.3%	66.6%	63.0%	50.2%
Massachusetts	49.3%	46.1%	58.9%	61.5%	55.5%	48.6%
New Hampshire	46.7%	44.4%	55.3%	55.4%	60.6%	45.0%
Rhode Island	47.9%	47.4%	47.1%	58.9%	56.9%	46.6%
Vermont	49.9%	49.2%	51.4%	52.5%	59.0%	48.9%
Middle Atlantic:						
New Jersey	49.3%	48.4%	52.7%	61.4%	55.9%	48.9%
New York	49.6%	49.1%	51.1%	56.7%	56.8%	48.7%
Pennsylvania	48.8%	46.7%	61.1%	62.2%	60.1%	47.3%
East North Central:						
Illinois	49.8%	48.3%	55.4%	59.8%	59.8%	48.3%
Indiana	44.7%	44.0%	48.4%	48.0%	53.6%	43.0%
Michigan	43.1%	41.0%	47.9%	60.5%	58.1%	40.9%
Ohio	44.5%	42.6%	50.4%	59.8%	53.7%	42.5%
Wisconsin	46.9%	45.5%	51.2%	57.7%	60.4%	44.7%
West North Central:						
Iowa	47.7%	46.0%	58.9%	53.5%	60.2%	45.6%
Kansas	48.2%	47.1%	51.4%	55.3%	54.8%	46.5%
Minnesota	49.0%	46.1%	52.4%	63.7%	64.2%	46.1%
Missouri	52.3%	51.6%	60.2%	45.8%	63.5%	49.3%
Nebraska	47.8%	47.5%	49.7%	48.3%	50.8%	47.2%
North Dakota	50.4%	47.5%	54.4%	67.1%	58.3%	48.3%
South Dakota	52.7%	51.9%	59.9%	52.9%	59.4%	51.4%
South Atlantic:						
Delaware	50.9%	49.5%	63.7%	61.7%	55.0%	50.3%
District of Columbia	55.5%	56.5%	44.9%	56.4%	56.7%	55.5%
Florida	52.6%	51.7%	61.3%	46.7%	52.7%	52.5%
Georgia	49.3%	48.1%	57.7%	51.6%	47.4%	49.6%
Maryland	53.2%	51.9%	57.3%	61.8%	55.1%	53.0%
North Carolina	57.4%	55.7%	71.8%	64.0%	63.7%	56.1%
South Carolina	51.9%	49.7%	63.2%	71.4%	61.6%	49.0%
Virginia	50.1%	49.5%	56.1%	49.4%	55.1%	49.3%
West Virginia	44.8%	44.1%	50.7%	54.0%	61.3%	41.1%
East South Central:						
Alabama	49.5%	48.2%	58.0%	54.0%	57.9%	47.7%
Kentucky	46.9%	45.5%	56.5%	49.0%	54.6%	45.3%
Mississippi	55.4%	54.8%	61.0%	63.7%	66.8%	51.6%
Tennessee	46.7%	45.7%	50.4%	57.0%	56.3%	43.8%
West South Central:						
Arkansas	51.7%	50.6%	57.0%	66.4%	65.9%	48.4%
Louisiana	52.1%	51.4%	55.0%	57.6%	57.2%	50.4%
Oklahoma	53.9%	52.1%	64.6%	49.7%	61.0%	50.6%
Texas	50.6%	49.4%	53.7%	65.7%	59.6%	48.4%
Mountain:						
Arizona	51.7%	49.3%	62.6%	59.5%	64.1%	49.6%
Colorado	49.3%	49.4%	46.3%	56.4%	55.4%	48.5%
Idaho	51.1%	46.2%	59.9%	62.7%	58.8%	50.2%
Montana	51.2%	50.3%	55.7%	51.9%	60.3%	49.0%
Nevada	54.2%	54.8%	50.4%	50.9%	62.8%	51.6%
New Mexico	55.2%	51.7%	62.9%	73.4%	64.7%	52.0%
Utah	44.2%	41.8%	60.3%	54.8%	58.9%	42.4%
Wyoming	44.1%	43.6%	49.2%	48.7%	50.0%	43.3%
Pacific:						
Alaska	54.6%	53.1%	63.0%	62.7%	65.6%	53.7%
California	52.8%	51.6%	59.5%	57.6%	59.9%	51.8%
Hawaii	60.3%	58.6%	68.2%	64.8%	71.8%	56.5%
Oregon	52.6%	52.1%	52.4%	60.0%	59.0%	51.8%
Washington	54.7%	52.7%	68.3%	59.0%	60.6%	54.1%

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.

\*\* 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.C.4(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.35%	0.35%	1.02%	0.68%	0.59%	0.38%
New England:						
Connecticut	1.94%	2.06%	5.09%	6.57%	4.60%	2.05%
Maine	0.97%	1.26%	4.40%	5.96%	4.30%	1.44%
Massachusetts	1.76%	2.39%	2.65%	4.78%	2.23%	2.00%
New Hampshire	1.16%	1.50%	4.70%	5.65%	3.00%	0.95%
Rhode Island	1.51%	1.78%	4.62%	5.79%	5.06%	1.54%
Vermont	1.47%	1.97%	2.68%	8.85%	5.63%	1.39%
Middle Atlantic:						
New Jersey	2.22%	2.45%	5.55%	6.18%	4.86%	2.29%
New York	1.51%	1.38%	5.03%	2.87%	3.52%	1.42%
Pennsylvania	0.79%	1.11%	2.12%	3.95%	2.03%	0.89%
East North Central:						
Illinois	2.04%	2.15%	3.91%	4.70%	2.74%	2.27%
Indiana	1.24%	1.27%	3.83%	4.79%	6.22%	1.63%
Michigan	1.82%	1.86%	4.49%	2.33%	3.48%	1.66%
Ohio	1.09%	1.24%	3.70%	2.91%	3.44%	1.01%
Wisconsin	1.11%	1.40%	2.61%	4.25%	3.22%	1.55%
West North Central:						
Iowa	1.65%	1.81%	4.96%	8.47%	2.92%	1.87%
Kansas	0.98%	1.25%	5.69%	6.10%	3.24%	0.97%
Minnesota	2.29%	3.10%	5.15%	1.26%	2.27%	2.56%
Missouri	2.26%	2.02%	6.59%	7.49%	4.53%	1.71%
Nebraska	1.83%	1.81%	4.25%	4.10%	3.89%	1.86%
North Dakota	2.93%	2.58%	5.71%	4.57%	3.83%	3.14%
South Dakota	2.53%	3.40%	3.23%	5.64%	3.58%	2.34%
South Atlantic:						
Delaware	1.66%	1.92%	8.94%	5.09%	3.26%	1.84%
District of Columbia	1.25%	1.32%	8.50%	7.88%	2.72%	1.38%
Florida	1.50%	1.40%	2.92%	3.99%	3.49%	1.56%
Georgia	1.39%	1.49%	3.61%	8.60%	2.67%	1.60%
Maryland	1.56%	1.60%	2.79%	5.94%	4.54%	1.52%
North Carolina	2.14%	2.29%	3.42%	8.12%	3.51%	2.50%
South Carolina	1.89%	1.89%	3.74%	6.27%	4.33%	1.83%
Virginia	1.73%	1.75%	2.88%	4.44%	4.04%	1.84%
West Virginia	1.49%	1.57%	6.52%	8.12%	4.94%	1.87%
East South Central:						
Alabama	1.82%	1.73%	4.88%	4.91%	3.33%	1.75%
Kentucky	1.16%	1.62%	4.33%	8.32%	2.56%	1.18%
Mississippi	2.05%	1.77%	9.74%	7.79%	4.21%	1.81%
Tennessee	1.64%	1.55%	6.87%	6.66%	4.42%	1.90%
West South Central:						
Arkansas	1.89%	1.78%	5.56%	8.08%	4.33%	1.20%
Louisiana	1.83%	2.19%	6.88%	6.87%	4.10%	2.17%
Oklahoma	2.12%	2.56%	4.96%	5.58%	2.13%	2.61%
Texas	1.58%	1.75%	3.09%	3.69%	2.80%	1.48%
Mountain:						
Arizona	1.80%	2.19%	6.75%	7.79%	4.09%	2.00%
Colorado	1.68%	1.73%	6.55%	8.07%	5.22%	1.83%
Idaho	1.67%	1.32%	3.55%	10.82%	5.09%	2.07%
Montana	1.25%	1.59%	5.38%	3.69%	3.38%	1.42%
Nevada	1.82%	2.27%	6.83%	8.59%	4.23%	1.95%
New Mexico	1.70%	2.50%	5.88%	9.07%	3.05%	2.88%
Utah	2.67%	2.86%	4.65%	7.45%	5.81%	3.06%
Wyoming	1.49%	1.76%	7.19%	11.13%	5.02%	1.96%
Pacific:						
Alaska	1.89%	2.37%	10.91%	7.54%	3.75%	2.19%
California	1.10%	1.23%	1.67%	3.89%	2.00%	1.10%
Hawaii	2.34%	2.52%	4.36%	4.86%	2.84%	2.65%
Oregon	1.46%	1.82%	3.60%	9.74%	4.51%	2.01%
Washington	1.92%	2.15%	3.82%	7.47%	4.80%	2.27%

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.

\*\* 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.C.4.a(2008) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	22.0%	22.5%	18.2%	22.7%	16.5%	23.2%
New England:						
Connecticut	17.7%	18.9%	11.4% *	26.9% *	8.9% *	18.8%
Maine	18.7%	18.7%	15.3% *	24.2% *	19.6% *	18.5%
Massachusetts	9.9%	11.1%	5.1% *	13.4% *	2.4% *	10.9%
New Hampshire	13.0%	9.4%	17.3% *	31.3% *	7.1% *	14.0%
Rhode Island	18.7%	17.1%	20.7% *	27.6%	15.6% *	19.3%
Vermont	18.3%	21.7%	8.6% *	11.6% *	16.9% *	18.5%
Middle Atlantic:						
New Jersey	26.5%	26.5%	29.7% *	17.7% *	22.4% *	26.8%
New York	26.7%	25.6%	35.2%	30.2%	34.2%	25.6%
Pennsylvania	21.4%	20.9%	20.8% *	28.4%	18.1% *	21.9%
East North Central:						
Illinois	16.4%	16.1%	13.7%	20.8%	9.9%	17.6%
Indiana	16.2%	17.3%	14.0% *	7.5% *	21.7% *	14.9%
Michigan	25.9%	24.6%	40.1%	16.6% *	26.5%	25.8%
Ohio	14.3%	14.2%	18.5% *	8.0% *	11.3%	15.2%
Wisconsin	10.2%	9.9%	11.5% *	10.9% *	9.0% *	10.5%
West North Central:						
Iowa	14.0%	15.6%	4.2% *	12.7% *	15.2% *	13.7%
Kansas	22.0%	24.9%	11.5% *	11.8% *	20.5% *	22.5%
Minnesota	18.9%	24.6%	2.3% *	12.1% *	14.6% *	20.0%
Missouri	16.5%	16.5%	9.5% *	33.2%	12.6%	17.9%
Nebraska	8.9%	8.8%	9.9% *	8.0% *	6.9%	9.4%
North Dakota	23.7%	26.9%	5.1% *	37.1%	27.6% *	22.5%
South Dakota	19.6%	21.9%	7.7%	8.7% *	16.2% *	20.3%
South Atlantic:						
Delaware	20.5%	16.6%	46.6%	43.3%	21.0% *	20.4%
District of Columbia	22.9%	24.0%	13.9% *	8.3% *	19.3% *	23.1%
Florida	17.3%	18.7%	8.3% *	20.4%	10.9% *	19.3%
Georgia	16.9%	17.1%	16.5% *	13.7% *	13.5%	17.5%
Maryland	19.3%	20.4%	12.3% *	17.5%	22.7% *	18.9%
North Carolina	24.7%	25.4%	15.9% *	30.7%	16.2% *	26.6%
South Carolina	18.6%	19.5%	15.4% *	11.8% *	15.9% *	19.6%
Virginia	18.1%	17.4%	17.2% *	30.6%	13.1% *	19.0%
West Virginia	22.8%	22.1%	31.4% *	20.9% *	16.4%	24.9%
East South Central:						
Alabama	19.2%	21.5%	8.8% *	2.1% *	17.5%	19.6%
Kentucky	22.1%	24.0%	10.1% *	24.1%	26.9%	20.9%
Mississippi	29.6%	31.9%	6.3% *	12.9% *	41.4%	24.6%
Tennessee	15.1%	17.3%	4.2% *	10.4% *	10.8% *	16.8%
West South Central:						
Arkansas	15.3%	15.1%	12.5% *	25.1% *	12.2%	16.4%
Louisiana	17.1%	16.9%	17.0% *	19.6% *	12.0% *	19.0%
Oklahoma	21.9%	24.0%	12.2% *	23.8% *	21.7% *	22.0%
Texas	20.8%	20.8%	20.9% *	19.8%	13.2%	23.1%
Mountain:						
Arizona	19.8%	23.9%	5.9% *	7.6% *	10.1% *	22.0%
Colorado	20.9%	22.2%	8.1% *	30.3% *	12.7% *	22.1%
Idaho	48.3%	35.7%	28.5% *	83.0%	19.9% *	52.4%
Montana	44.9%	46.5%	24.0% *	66.3%	39.7%	46.5%
Nevada	28.6%	28.9%	32.5% *	9.2% *	12.5% *	34.4%
New Mexico	17.3%	16.6%	10.5% *	43.1%	14.0%	18.8%
Utah	17.8%	15.5%	26.6%	34.5%	6.1%	19.8%
Wyoming	36.4%	37.4%	22.7% *	41.7% *	30.2% *	37.4%
Pacific:						
Alaska	27.2%	26.2%	31.2% *	32.4%	22.5% *	27.6%
California	30.8%	31.7%	25.2%	30.5%	20.9%	32.5%
Hawaii	45.5%	47.2%	57.2%	18.7% *	32.8%	50.7%
Oregon	35.9%	35.8%	37.7% *	29.6% *	17.1% *	38.7%
Washington	37.3%	38.5%	31.1% *	33.9%	9.4% *	40.4%

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.

\*\* 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.C.4.a(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.42%	0.37%	1.56%	1.03%	0.85%	0.42%
New England:						
Connecticut	3.55%	4.67%	4.95% *	12.90% *	8.30% *	4.14%
Maine	1.92%	2.16%	9.06% *	11.14% *	6.90% *	1.75%
Massachusetts	1.21%	2.44%	2.17% *	4.66% *	3.88% *	1.39%
New Hampshire	3.04%	2.31%	5.83% *	10.10% *	3.91% *	3.34%
Rhode Island	4.26%	4.61%	7.54% *	7.31%	5.99% *	4.54%
Vermont	3.30%	3.56%	7.16% *	7.60% *	5.77% *	3.32%
Middle Atlantic:						
New Jersey	2.40%	2.55%	12.84% *	11.01% *	7.01% *	2.49%
New York	2.78%	2.60%	7.58%	6.09%	7.67%	2.52%
Pennsylvania	2.99%	3.65%	6.57% *	3.96%	5.55% *	3.24%
East North Central:						
Illinois	1.91%	2.51%	3.83%	5.19%	2.95%	2.36%
Indiana	1.66%	2.43%	7.12% *	3.84% *	7.63% *	2.21%
Michigan	3.10%	3.30%	10.74%	10.25% *	5.70%	3.42%
Ohio	1.02%	1.51%	5.84% *	2.68% *	2.22%	1.52%
Wisconsin	2.35%	2.45%	6.44% *	5.24% *	4.93% *	2.94%
West North Central:						
Iowa	3.40%	4.17%	1.34% *	5.90% *	4.81% *	4.08%
Kansas	3.64%	5.25%	3.98% *	8.59% *	7.48% *	3.50%
Minnesota	4.49%	5.18%	3.28% *	5.15% *	8.18% *	4.04%
Missouri	2.13%	2.58%	4.94% *	7.80%	3.37%	2.45%
Nebraska	1.37%	1.91%	9.94% *	10.21% *	1.88%	1.64%
North Dakota	2.31%	5.63%	2.15% *	10.39%	8.54% *	2.51%
South Dakota	1.90%	2.17%	2.27%	3.95% *	4.99% *	2.24%
South Atlantic:						
Delaware	3.16%	3.60%	10.47%	11.52%	6.63% *	4.34%
District of Columbia	3.69%	4.10%	6.21% *	5.78% *	5.84% *	3.92%
Florida	2.03%	2.06%	9.22% *	5.22%	3.31% *	2.78%
Georgia	3.05%	4.06%	11.53% *	10.78% *	2.69%	4.04%
Maryland	1.87%	2.01%	4.44% *	4.38%	7.97% *	2.10%
North Carolina	2.63%	2.76%	11.08% *	7.06%	6.20% *	2.52%
South Carolina	2.69%	3.16%	6.96% *	12.01% *	6.60% *	4.13%
Virginia	2.68%	3.14%	7.93% *	5.62%	6.70% *	3.16%
West Virginia	4.27%	4.72%	11.06% *	11.22% *	4.67%	5.92%
East South Central:						
Alabama	2.39%	2.88%	8.58% *	10.35% *	3.19%	2.80%
Kentucky	3.03%	4.29%	9.75% *	5.98%	5.43%	4.63%
Mississippi	3.34%	3.61%	3.24% *	10.41% *	8.83%	1.91%
Tennessee	2.30%	2.60%	2.39% *	6.16% *	7.70% *	3.05%
West South Central:						
Arkansas	2.56%	2.71%	5.63% *	8.13% *	2.46%	3.35%
Louisiana	2.68%	3.01%	5.39% *	6.44% *	3.68% *	3.07%
Oklahoma	2.82%	2.65%	11.18% *	8.54% *	6.70% *	2.83%
Texas	2.40%	2.53%	7.51% *	5.74%	3.71%	3.21%
Mountain:						
Arizona	3.42%	3.90%	5.39% *	8.36% *	6.49% *	3.70%
Colorado	2.71%	3.49%	5.31% *	12.22% *	11.37% *	2.90%
Idaho	7.96%	4.24%	12.85% *	20.64%	7.21% *	8.40%
Montana	3.63%	4.17%	13.31% *	9.77%	9.15%	4.69%
Nevada	4.39%	3.26%	10.91% *	17.00% *	4.15% *	5.05%
New Mexico	2.07%	3.21%	8.96% *	11.99%	2.89%	2.40%
Utah	2.97%	3.69%	7.48%	8.51%	1.60%	3.79%
Wyoming	3.88%	4.45%	10.52% *	14.89% *	10.75% *	4.95%
Pacific:						
Alaska	2.68%	3.43%	11.90% *	8.78%	9.61% *	3.00%
California	1.73%	1.96%	5.22%	6.99%	5.81%	2.10%
Hawaii	3.81%	4.54%	9.52%	6.66% *	5.85%	5.62%
Oregon	2.86%	4.05%	11.49% *	10.20% *	8.82% *	3.61%
Washington	2.50%	4.25%	12.82% *	8.62%	3.37% *	2.67%

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.

\*\* 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.D.1 (2008) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	12,298	12,319	12,417	11,641	11,768	12,371
New England:						
Connecticut	13,436	13,339	14,043	12,942	13,494	13,431
Maine	13,102	12,917	15,761	13,125	10,156	13,550
Massachusetts	13,788	13,721	14,077	14,213	12,949	13,861
New Hampshire	13,592	13,421	12,388	16,804	13,343	13,612
Rhode Island	13,363	12,880	14,704	11,975	12,118	13,500
Vermont	13,091	13,062	13,687	12,010	11,920	13,192
Middle Atlantic:						
New Jersey	12,789	12,765	12,812	13,458	10,884	12,913
New York	12,824	12,974	11,465	11,950	10,942	13,034
Pennsylvania	12,339	12,385	11,691	12,256	11,229	12,449
East North Central:						
Illinois	12,603	12,617	13,406	11,426	12,179	12,641
Indiana	13,504	13,656	12,742	12,613	12,208	13,713
Michigan	11,321	11,229	12,117	11,355	11,298	11,323
Ohio	11,425	11,307	12,366	11,368	11,654	11,392
Wisconsin	12,956	12,963	13,061	12,640	12,075	13,063
West North Central:						
Iowa	10,947	10,791	12,324	11,418	10,135	11,045
Kansas	11,662	11,525	12,903	10,871	10,308	11,951
Minnesota	13,639	13,575	14,662	12,551	12,251	13,769
Missouri	11,557	11,690	10,607	11,371	10,466	11,749
Nebraska	11,648	11,420	12,111	14,179	10,214	11,934
North Dakota	11,178	11,107	11,528	11,257	11,575	11,106
South Dakota	11,382	11,475	12,238	9,077	10,715	11,478
South Atlantic:						
Delaware	13,386	13,486	12,087	12,694	11,599	13,666
District of Columbia	13,427	13,548	12,379	12,801	13,067	13,448
Florida	12,697	13,052	12,307	9,302	14,148	12,271
Georgia	11,659	11,664	11,666	11,519	11,012	11,793
Maryland	12,541	12,470	13,630	12,108	12,603	12,535
North Carolina	12,308	12,422	10,123	12,321	10,912	12,494
South Carolina	12,068	12,074	11,786	13,034	10,297	12,458
Virginia	11,935	11,871	12,734	12,038	12,459	11,877
West Virginia	12,887	12,939	12,429	11,781	11,413	13,082
East South Central:						
Alabama	11,119	11,123	11,049	11,176	10,082	11,273
Kentucky	11,506	11,691	11,150	8,964	10,159	11,749
Mississippi	11,363	11,468	10,814	8,836	9,432	11,880
Tennessee	12,302	12,179	13,776	10,564	11,754	12,421
West South Central:						
Arkansas	11,220	11,148	12,380	10,486	11,486	11,183
Louisiana	11,207	11,010	13,384	11,092	10,681	11,317
Oklahoma	11,053	11,019	11,282	11,702	11,371	10,964
Texas	11,967	12,253	10,261	10,984	11,845	11,989
Mountain:						
Arizona	12,292	12,312	12,325	11,732	11,257	12,397
Colorado	11,952	11,886	11,809	14,295	11,135	12,036
Idaho	10,837	10,925	9,674	10,774	9,925	10,927
Montana	11,438	11,524	10,930	11,343	9,052	11,858
Nevada	11,487	11,725	10,354	10,212	10,437	11,720
New Mexico	12,071	11,959	12,868	12,111	11,332	12,188
Utah	11,783	11,885	10,752	10,153	10,044	11,921
Wyoming	12,734	12,869	11,788	9,787	10,966	12,910
Pacific:						
Alaska	13,383	13,433	13,381	12,152	12,391	13,435
California	12,254	12,140	13,348	12,101	12,218	12,258
Hawaii	11,044	11,078	11,427	9,825	10,774	11,087
Oregon	12,585	12,420	13,833	9,939	12,570	12,586
Washington	13,036	13,137	11,503	13,474	14,507	12,908

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.

\*\* 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.D.1(2008) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	81.11	87.21	263.44	190.21	217.48	88.11
New England:						
Connecticut	400.98	395.44	786.95	1,986.16	743.15	442.95
Maine	410.04	433.83	2,142.71	2,419.29	734.63	488.91
Massachusetts	278.75	292.20	435.05	1,038.49	679.38	291.21
New Hampshire	480.19	490.26	1,193.88	1,898.99	890.76	514.19
Rhode Island	181.93	284.25	470.45	968.80	904.35	169.86
Vermont	364.75	518.21	552.67	2,321.00	488.79	397.05
Middle Atlantic:						
New Jersey	343.66	412.15	1,497.02	1,903.15	1,762.75	367.40
New York	297.14	269.51	1,251.82	634.07	846.33	289.04
Pennsylvania	304.29	307.62	407.10	1,052.73	831.81	318.13
East North Central:						
Illinois	381.01	411.10	980.73	908.15	369.64	419.36
Indiana	664.25	759.57	1,649.31	1,465.15	819.03	672.07
Michigan	314.65	390.18	617.08	472.98	521.10	338.34
Ohio	328.80	362.00	906.40	1,182.11	555.93	327.24
Wisconsin	285.45	298.74	799.81	704.50	368.18	307.00
West North Central:						
Iowa	242.71	254.38	774.36	1,382.46	1,094.59	329.27
Kansas	268.01	349.27	931.63	763.36	380.83	328.63
Minnesota	654.11	754.65	976.75	672.49	363.39	684.88
Missouri	292.32	315.67	1,620.25	969.33	549.11	338.54
Nebraska	337.39	331.62	553.58	526.55	838.36	297.30
North Dakota	257.28	269.08	1,091.50	813.55	617.73	309.86
South Dakota	212.02	212.20	1,279.45	424.81	626.54	241.91
South Atlantic:						
Delaware	453.63	460.49	2,110.75	760.03	627.58	519.79
District of Columbia	286.29	352.52	1,623.37	1,697.99	536.09	315.18
Florida	397.77	424.09	610.03	990.70	750.65	431.99
Georgia	291.74	303.77	1,652.80	1,863.22	1,002.94	338.39
Maryland	399.90	391.90	816.78	784.09	1,200.07	397.98
North Carolina	202.17	230.74	1,217.45	1,481.75	526.54	216.38
South Carolina	338.94	376.62	607.05	2,138.41	573.95	421.06
Virginia	317.42	353.19	861.10	1,156.59	671.23	344.34
West Virginia	488.74	531.48	1,701.42	2,231.89	628.53	514.31
East South Central:						
Alabama	239.54	239.34	1,629.11	881.40	434.67	234.35
Kentucky	262.55	249.03	898.68	1,080.76	600.08	257.51
Mississippi	301.41	344.06	1,863.95	1,015.72	630.28	362.88
Tennessee	310.48	340.60	1,001.53	1,366.37	423.22	341.77
West South Central:						
Arkansas	309.13	371.65	1,852.89	1,698.86	739.25	371.11
Louisiana	323.71	438.54	1,927.48	1,701.68	387.29	420.98
Oklahoma	322.06	328.86	1,891.99	901.64	514.98	267.67
Texas	390.85	333.38	1,194.49	817.46	530.73	476.65
Mountain:						
Arizona	403.38	451.14	1,462.63	1,841.06	455.26	421.12
Colorado	393.83	432.95	1,413.93	2,361.15	1,492.07	495.25
Idaho	383.28	395.69	1,534.00	2,160.73	909.77	459.42
Montana	448.43	439.47	1,529.36	1,006.27	867.75	406.33
Nevada	286.69	289.24	1,394.47	1,847.31	1,036.08	335.19
New Mexico	609.68	666.98	1,665.58	1,962.42	786.61	689.24
Utah	365.48	399.96	1,311.03	946.33	822.25	418.82
Wyoming	579.10	624.72	755.56	2,042.01	1,362.91	650.08
Pacific:						
Alaska	571.81	694.77	2,304.96	2,186.84	1,490.44	622.86
California	184.86	185.87	479.62	868.08	367.56	195.07
Hawaii	281.07	292.55	590.20	1,539.11	415.07	319.30
Oregon	305.25	266.18	893.11	1,349.41	1,567.55	280.70
Washington	322.75	379.40	1,336.00	1,812.68	885.54	332.10

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.

\*\* 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.D.1.a(2008) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	12,379	12,369	12,741	11,877	12,375	12,380
New England:						
Connecticut	13,716	13,777	13,364	11,084	14,483	13,572
Maine	13,886	13,771	12,994	15,416	11,959	14,144
Massachusetts	14,001	13,738	14,717	15,446	14,702	13,943
New Hampshire	14,874	14,894	14,019	17,221	15,976	14,729
Rhode Island	13,586	13,812	13,375	10,361	14,641	13,492
Vermont	14,047	14,248	13,013	13,392	12,732	14,221
Middle Atlantic:						
New Jersey	13,557	13,658	12,550	12,807	12,732	13,601
New York	13,276	13,367	13,958	11,121	14,866	13,153
Pennsylvania	12,743	12,808	11,020	13,603	11,096	12,839
East North Central:						
Illinois	11,635	11,625	13,456	10,749	10,934	11,728
Indiana	13,842	13,482	10,735	16,592	17,817	13,330
Michigan	11,417	11,356	11,625	11,479	11,228	11,433
Ohio	11,646	11,738	11,123	8,641 *	14,920	11,077
Wisconsin	13,182	13,454	12,487	12,052	11,497	13,547
West North Central:						
Iowa	10,654	10,551	11,656	9,458	9,525	10,876
Kansas	12,272	12,385	13,353	6,853	11,123	12,354
Minnesota	12,932	13,062	14,001	10,931	12,652	12,959
Missouri	12,862	12,486	12,283	14,189	11,192	13,025
Nebraska	11,860	12,135	10,768	16,859	11,441	11,955
North Dakota	11,525	11,959	12,246 *	6,894	9,145	12,003
South Dakota	11,778	11,899	10,233 *	11,737	8,797	11,985
South Atlantic:						
Delaware	13,046	12,913	14,727	13,200	12,613	13,092
District of Columbia	13,804	14,266	11,591	11,880	13,592	13,816
Florida	11,683	11,714	12,624	10,281	11,975	11,624
Georgia	11,644	11,540	13,708	9,835	11,480	11,658
Maryland	12,132	12,009	14,429	10,968	11,700	12,172
North Carolina	12,860	13,723	8,726	12,219	11,490	13,098
South Carolina	12,667	12,819	9,516 *	12,396	11,882	12,895
Virginia	11,876	11,800	11,990	13,401	13,499	11,667
West Virginia	14,484	14,490	13,801	16,571	13,832	14,506
East South Central:						
Alabama	10,400	10,439	10,491	9,711	10,372	10,402
Kentucky	11,833	12,004	11,214	9,706	13,937	11,564
Mississippi	11,524	11,532	12,672 *	10,200 *	9,131	11,814
Tennessee	12,899	12,801	13,420	13,391	13,180	12,801
West South Central:						
Arkansas	11,096	10,910	12,846	11,122	11,206	11,088
Louisiana	12,280	12,444	10,387	7,746	12,866	12,139
Oklahoma	10,487	10,443	12,246	9,240 *	14,044	9,936
Texas	13,497	13,843	12,210	9,751	13,074	13,580
Mountain:						
Arizona	11,678	12,002	10,863	9,156	10,930	11,742
Colorado	12,185	12,162	12,169	13,192	13,863	12,102
Idaho	11,214	11,754	13,256	10,949	12,463	11,175
Montana	12,198	12,631	8,351	11,492	6,777	13,584
Nevada	10,722	11,128	9,351	9,008	9,556	11,318
New Mexico	12,364	12,218	12,907	13,356	10,901	12,622
Utah	12,616	12,817	9,746	11,084	7,893	12,882
Wyoming	12,540	13,429	9,780	10,166 *	8,940	13,270
Pacific:						
Alaska	13,895	14,038	12,328 *	13,644 *	14,847	13,831
California	11,611	11,475	12,977	12,035	11,085	11,655
Hawaii	10,602	10,537	12,147	9,385	10,788	10,542
Oregon	12,991	12,977	14,749	9,985	15,873	12,811
Washington	13,503	13,736	10,497	12,756 *	14,407	13,495

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.

\*\* 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.D.1.a(2008) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	73.82	78.98	182.23	351.13	341.39	83.29
New England:						
Connecticut	527.78	512.29	2,936.59	3,306.02	2,247.08	534.06
Maine	480.63	577.62	3,459.86	3,850.32	2,655.63	499.14
Massachusetts	402.28	457.98	352.29	1,063.03	1,872.94	353.04
New Hampshire	441.51	567.09	1,345.48	3,835.30	1,388.25	423.28
Rhode Island	448.01	467.27	1,478.03	2,259.83	2,852.53	438.08
Vermont	471.98	583.35	1,986.08	3,249.09	2,452.28	551.60
Middle Atlantic:						
New Jersey	437.87	503.33	2,529.29	3,612.34	2,852.95	430.67
New York	469.75	536.40	1,907.44	1,345.74	1,927.97	416.83
Pennsylvania	263.44	293.31	1,906.01	3,245.75	1,893.32	258.02
East North Central:						
Illinois	455.65	464.45	3,014.29	2,569.97	765.07	533.53
Indiana	876.07	1,453.11	2,654.87	4,791.90	4,728.32	728.38
Michigan	347.28	352.60	1,565.16	2,470.38	1,349.68	360.53
Ohio	930.02	1,009.99	1,925.69	2,609.67 *	3,816.54	694.39
Wisconsin	729.81	959.77	2,665.20	2,326.17	1,061.92	852.96
West North Central:						
Iowa	683.14	711.97	2,588.40	2,833.24	2,342.03	693.35
Kansas	484.49	582.52	3,487.60	1,929.44	2,933.13	520.80
Minnesota	794.45	861.15	2,922.61	3,059.23	2,748.77	972.68
Missouri	584.37	572.69	2,951.92	3,396.81	1,892.57	629.69
Nebraska	503.11	553.91	2,659.63	5,037.25	2,197.70	1,486.28
North Dakota	1,045.61	1,138.51	3,872.53 *	1,958.88	1,995.00	1,171.15
South Dakota	726.29	1,558.25	3,137.19 *	2,662.91	2,016.21	875.30
South Atlantic:						
Delaware	572.73	594.72	2,759.68	2,521.59	1,920.69	653.79
District of Columbia	859.47	923.11	2,769.51	3,048.75	2,546.29	912.86
Florida	314.30	433.49	1,672.75	1,856.70	927.54	336.48
Georgia	423.01	455.47	3,439.07	2,587.82	2,411.54	474.08
Maryland	391.77	441.46	1,639.47	2,613.07	1,774.16	422.54
North Carolina	961.67	756.12	2,346.50	3,412.29	2,989.90	975.08
South Carolina	321.19	344.79	2,855.24 *	3,458.95	2,583.73	330.87
Virginia	553.97	568.20	2,240.91	3,252.01	1,145.40	580.53
West Virginia	1,019.29	1,816.36	3,944.63	4,648.31	3,582.18	1,057.21
East South Central:						
Alabama	316.54	1,167.19	2,980.32	2,567.32	2,505.48	413.92
Kentucky	864.55	978.62	2,957.96	2,427.06	3,106.13	807.11
Mississippi	1,761.29	1,775.76	4,007.24 *	3,225.52 *	2,463.06	2,527.68
Tennessee	696.42	880.71	3,173.05	3,996.50	2,437.38	913.79
West South Central:						
Arkansas	811.19	889.13	3,360.84	3,334.44	1,816.85	1,427.44
Louisiana	576.48	578.00	2,903.72	2,317.39	3,152.35	637.65
Oklahoma	1,047.07	1,067.94	3,651.05	2,921.94 *	2,715.48	777.87
Texas	585.63	624.30	1,202.43	2,547.57	1,122.46	607.83
Mountain:						
Arizona	478.04	634.47	2,365.11	2,437.87	1,414.94	566.73
Colorado	465.59	510.49	2,610.77	3,686.41	3,517.72	519.33
Idaho	578.28	695.49	3,699.00	2,595.59	2,932.96	607.02
Montana	995.72	2,109.44	2,435.77	3,205.50	1,486.35	2,136.80
Nevada	656.09	896.10	2,439.55	2,168.65	1,798.91	955.49
New Mexico	533.56	683.17	3,064.60	3,275.47	1,676.86	564.01
Utah	765.45	860.68	2,636.46	2,958.18	2,076.57	890.24
Wyoming	814.85	1,588.74	2,746.40	3,051.43 *	2,211.63	707.68
Pacific:						
Alaska	1,530.33	2,137.64	3,722.09 *	4,314.61 *	4,167.81	1,514.40
California	164.50	151.30	672.32	1,334.29	1,247.64	150.83
Hawaii	472.74	486.61	1,943.67	1,759.10	1,315.59	462.08
Oregon	677.76	713.97	2,304.88	2,696.98	4,161.32	508.04
Washington	1,486.99	1,494.51	2,414.38	4,033.80 *	4,061.90	1,484.56

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.

\*\* 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.D.1.b(2008) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	12,294	12,327	12,282	11,610	11,751	12,371
New England:						
Connecticut	13,423	13,238	14,333	13,134	12,291	13,474
Maine	13,160	12,933	16,319	13,104	10,215	13,566
Massachusetts	13,515	13,649	12,693	11,291	11,364	13,697
New Hampshire	12,999	12,827	11,353	16,333	11,570	13,083
Rhode Island	13,540	12,868	15,130	11,569	12,627	13,619
Vermont	13,016	12,820	13,811	12,551	11,753	13,118
Middle Atlantic:						
New Jersey	12,575	12,499	12,816	14,071	10,568	12,699
New York	12,578	12,759	10,541	12,361	9,978	12,910
Pennsylvania	12,137	12,151	11,826	12,391	11,472	12,206
East North Central:						
Illinois	12,864	12,870	13,515	11,863	12,880	12,863
Indiana	13,501	13,682	12,931	11,611	11,840	13,766
Michigan	11,246	11,122	12,678	11,528	11,527	11,215
Ohio	11,368	11,228	12,638	11,192	11,349	11,371
Wisconsin	12,893	12,906	13,012	12,409	12,220	12,969
West North Central:						
Iowa	11,012	10,829	12,523	11,677	10,424	11,082
Kansas	11,617	11,384	13,173	11,051	10,303	11,948
Minnesota	13,734	13,793	13,610	12,962	10,428	13,979
Missouri	11,417	11,628	10,461	10,404	10,492	11,590
Nebraska	11,642	11,356	12,773	14,025	10,395	11,882
North Dakota	11,264	11,151	11,691	11,696	12,300	11,098
South Dakota	11,332	11,401	12,577	8,823	11,027	11,381
South Atlantic:						
Delaware	13,539	13,707	10,768	12,284	11,340	13,941
District of Columbia	13,327	13,368	12,823	13,360	13,042	13,344
Florida	12,929	13,337	12,175	9,063	14,518	12,418
Georgia	11,931	11,995	11,118	12,073	10,984	12,181
Maryland	12,668	12,618	13,267	12,561	12,498	12,687
North Carolina	12,231	12,294	10,640	12,617	10,980	12,407
South Carolina	11,767	11,728	11,951	13,140	10,121	12,157
Virginia	11,891	11,820	13,003	11,779	12,526	11,829
West Virginia	12,791	12,873	11,751	11,355	11,352	13,011
East South Central:						
Alabama	11,269	11,276	11,132	11,404	10,839	11,328
Kentucky	11,500	11,544	11,276	10,702	10,308	11,690
Mississippi	11,573	11,726	10,775	8,690	10,193	11,962
Tennessee	12,268	12,138	13,842	10,416	11,594	12,400
West South Central:						
Arkansas	11,297	11,237	12,502	10,008	11,652	11,246
Louisiana	11,086	10,817	13,779	11,306	10,411	11,222
Oklahoma	11,250	11,228	11,245	12,235	11,483	11,179
Texas	11,761	12,046	9,978	11,336	11,753	11,762
Mountain:						
Arizona	12,532	12,425	13,492	13,480	11,771	12,614
Colorado	11,923	11,852	11,682	14,439	10,911	12,022
Idaho	10,935	11,045	9,752	10,809	9,229	11,133
Montana	11,424	11,493	10,783	11,664	9,355	11,802
Nevada	11,942	12,161	10,667	11,785	11,374	12,032
New Mexico	12,146	12,056	12,878	11,532	11,650	12,219
Utah	11,115	11,167	10,748	9,966	10,330	11,188
Wyoming	12,655	12,731	12,013	9,337	11,196	12,787
Pacific:						
Alaska	13,324	13,351	13,421	12,454	12,140	13,393
California	12,734	12,686	13,482	11,827	12,645	12,745
Hawaii	11,698	11,870	11,501	9,981	10,683	11,816
Oregon	12,600	12,357	13,786	10,453	12,300	12,630
Washington	13,009	13,102	11,706	13,290	14,445	12,862

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.

\*\* 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.D.1.b(2008) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	100.26	112.94	351.14	231.56	294.58	111.26
New England:						
Connecticut	424.19	408.68	787.62	2,475.67	1,464.18	497.25
Maine	392.70	415.60	3,173.53	3,248.37	1,391.01	511.21
Massachusetts	331.93	353.88	1,519.72	2,688.10	1,297.51	358.02
New Hampshire	480.57	569.88	1,436.22	1,971.80	535.07	539.75
Rhode Island	318.33	336.07	1,693.31	1,965.94	1,158.02	320.63
Vermont	363.01	514.00	1,593.66	2,694.80	737.80	395.94
Middle Atlantic:						
New Jersey	417.30	522.01	2,710.34	1,857.90	1,780.44	424.25
New York	335.14	284.00	1,411.55	1,103.26	809.15	350.77
Pennsylvania	352.36	366.73	626.06	2,006.41	813.98	384.33
East North Central:						
Illinois	375.36	395.59	1,238.58	1,596.24	770.70	412.48
Indiana	721.52	786.96	1,667.46	1,522.13	737.72	741.72
Michigan	474.17	517.93	1,281.11	567.50	724.73	522.40
Ohio	387.96	399.09	1,079.07	1,164.16	473.18	421.07
Wisconsin	369.40	367.69	866.49	737.18	466.34	378.72
West North Central:						
Iowa	310.14	345.53	1,464.19	1,645.28	1,235.73	421.50
Kansas	270.47	368.27	1,184.37	826.92	399.51	324.35
Minnesota	786.67	853.23	1,136.09	701.77	673.07	772.56
Missouri	289.33	337.90	1,637.13	874.80	541.87	352.19
Nebraska	363.84	371.13	1,452.56	491.56	850.44	296.40
North Dakota	333.00	345.31	1,311.97	1,571.19	1,403.43	493.15
South Dakota	203.48	243.95	1,098.23	818.51	921.77	218.48
South Atlantic:						
Delaware	603.30	606.26	2,237.18	1,882.81	718.33	636.41
District of Columbia	388.83	472.21	1,657.43	2,233.12	1,513.15	425.95
Florida	448.27	478.57	521.07	1,431.62	817.34	500.01
Georgia	269.81	311.13	1,626.71	1,869.30	1,466.07	320.64
Maryland	537.20	526.94	1,704.01	1,002.67	1,637.62	551.41
North Carolina	229.80	242.43	1,611.56	1,757.05	566.58	232.09
South Carolina	394.59	438.24	1,392.96	2,625.70	848.03	431.66
Virginia	429.29	485.37	1,036.35	1,696.27	660.74	491.14
West Virginia	435.44	467.97	1,603.20	2,244.35	801.92	450.91
East South Central:						
Alabama	306.98	303.33	1,436.97	1,522.83	502.91	321.10
Kentucky	267.45	234.95	905.18	1,473.67	371.11	353.42
Mississippi	331.43	410.52	1,860.50	1,368.75	599.91	459.46
Tennessee	324.42	341.82	1,786.98	1,258.16	427.93	345.72
West South Central:						
Arkansas	347.14	377.87	2,031.29	1,657.91	856.73	426.11
Louisiana	376.33	508.91	2,020.00	1,729.76	323.07	467.09
Oklahoma	330.18	329.98	1,888.62	1,641.20	527.54	290.12
Texas	404.90	330.83	1,272.71	853.82	587.72	490.35
Mountain:						
Arizona	498.44	549.90	2,307.85	1,971.72	1,330.33	517.66
Colorado	490.25	515.04	1,549.42	2,916.32	1,581.59	603.22
Idaho	459.04	477.18	1,531.76	2,633.94	837.31	531.13
Montana	461.12	482.04	1,511.36	797.36	885.31	445.06
Nevada	350.99	462.13	1,802.19	2,600.02	1,266.30	316.74
New Mexico	678.81	722.03	1,721.70	1,979.42	988.78	768.66
Utah	283.08	276.40	1,560.83	1,279.44	761.33	345.11
Wyoming	664.63	701.53	1,857.99	2,450.70	1,796.68	752.86
Pacific:						
Alaska	594.43	711.55	2,921.18	2,679.50	2,070.51	652.12
California	401.09	418.04	856.24	1,389.51	451.26	426.55
Hawaii	458.53	499.12	1,799.53	2,166.67	432.86	473.44
Oregon	362.77	365.37	1,069.00	1,420.13	1,537.27	327.57
Washington	347.47	422.94	1,433.19	1,830.64	1,155.39	365.54

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.

\*\* 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.D.1.c(2008) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	12,031	11,990	13,146	11,221	10,378	12,320
New England:						
Connecticut	12,521	12,582	11,760	13,667	13,658	12,445
Maine	12,139	12,191	16,408	8,548	9,030	12,896
Massachusetts	14,877	14,608	17,376	12,845	13,820	15,077
New Hampshire	14,472	13,015	15,137	18,742	10,180	15,053
Rhode Island	12,276	11,824	13,769	14,940	9,981	12,894
Vermont	12,153	12,396	13,564	9,208	10,370	12,242
Middle Atlantic:						
New Jersey	14,642	15,329	15,024 *	3,900 *	10,637 *	16,127
New York	13,764	13,823	13,006 *	13,150	10,595	14,029
Pennsylvania	13,451	13,717	10,944 *	9,154 *	9,821	14,269
East North Central:						
Illinois	12,619	12,830	12,367	7,970	8,487 *	12,892
Indiana	12,276	13,260	.	9,552	9,524	13,313
Michigan	11,850	12,082	10,394	8,932	7,140 *	12,145
Ohio	11,786	11,643	11,827 *	12,380	9,265	12,320
Wisconsin	13,395	12,821	15,767	14,726	12,516	13,423
West North Central:						
Iowa	10,810	10,794	11,164	.	7,557	10,961
Kansas	10,747	10,911	7,587	14,085	9,379	10,946
Minnesota	13,486	10,420	20,014	12,465	17,549	11,706
Missouri	10,888	10,942	11,328	9,944	8,797	11,237
Nebraska	11,140	11,166	10,767 *	.	3,854 *	13,111
North Dakota	10,821	10,695	10,987	11,573	10,582	10,880
South Dakota	11,090	11,419	.	7,514	8,349	11,434
South Atlantic:						
Delaware	13,186	13,294	11,935	12,623	11,909	13,334
District of Columbia	13,365	13,479	9,225	10,272 *	10,356	13,442
Florida	12,170	12,288	13,073	5,419 *	8,906	12,478
Georgia	9,503	9,386	11,570	9,423	10,571	9,405
Maryland	12,979	12,851	14,411 *	14,287	15,338	12,475
North Carolina	12,445	12,511	.	4,108 *	5,813	12,690
South Carolina	14,941	15,146	9,218	12,836	14,106	14,959
Virginia	12,974	13,233	12,579	10,624	8,233	14,010
West Virginia	10,931	10,563	17,355	11,193	10,818	10,945
East South Central:						
Alabama	10,537	10,542	10,417	10,504 *	7,345	11,418
Kentucky	11,185	12,621	9,729	7,505	8,128	12,551
Mississippi	9,219	9,204	.	10,800 *	3,704 *	11,179
Tennessee	11,084	11,184	13,302	3,900	9,653	11,674
West South Central:						
Arkansas	8,661	8,382	9,314 *	8,688 *	9,408	8,145
Louisiana	10,455	10,361	10,654	12,780 *	9,248	10,853
Oklahoma	9,129	9,146	.	8,704	5,528	9,834
Texas	11,834	11,986	11,168	8,790	10,021	12,250
Mountain:						
Arizona	11,246	11,775	6,815	6,442	4,212	11,752
Colorado	11,445	11,445	.	.	10,610 *	11,956
Idaho	9,796	10,007	5,388 *	4,728 *	13,497	9,441
Montana	11,070	11,024	15,058	8,354 *	8,371	11,298
Nevada	9,384	9,401	.	9,000 *	7,053 *	9,580
New Mexico	8,242	8,117	10,764 *	9,344 *	8,696	8,066
Utah	15,847	15,923	14,204	3,224 *	13,923 *	15,881
Wyoming	13,085	13,304	12,311	10,256	11,239	13,282
Pacific:						
Alaska	13,490	13,643	13,758	9,347 *	.	13,490
California	11,027	9,671	14,921	13,487	13,176	9,812
Hawaii	8,478	8,260	9,878	9,276 *	12,417	8,364
Oregon	9,935	10,167	10,854	6,847 *	6,847 *	10,324
Washington	12,017	11,808	1,548 *	16,647	16,647	11,730

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.

. Data suppressed due to high standard errors or no 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.D.1.c(2008) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	188.74	219.42	806.74	648.18	359.63	196.57
New England:						
Connecticut	1,241.44	1,582.10	3,255.79	3,581.19	3,857.77	1,241.63
Maine	1,833.91	2,226.33	4,909.98	2,212.77	1,756.39	2,168.29
Massachusetts	1,907.00	2,757.01	4,898.31	3,366.36	3,354.08	1,974.73
New Hampshire	1,801.29	2,328.16	4,512.98	5,242.65	2,305.98	1,964.10
Rhode Island	687.00	767.76	2,614.47	3,860.18	1,973.56	783.16
Vermont	1,039.55	1,672.35	3,593.63	2,578.99	2,479.50	1,053.18
Middle Atlantic:						
New Jersey	3,273.40	3,749.83	4,751.01 *	1,233.29 *	3,261.27 *	3,815.81
New York	1,215.11	1,895.27	4,112.70 *	3,673.46	2,923.90	1,949.94
Pennsylvania	1,089.47	1,811.08	3,297.10 *	2,858.60 *	2,620.21	1,851.47
East North Central:						
Illinois	1,575.30	2,239.68	3,145.10	2,332.69	2,705.51 *	2,052.01
Indiana	2,362.59	2,482.29	.	2,753.42	2,556.56	2,816.07
Michigan	638.28	635.07	2,933.74	2,609.81	2,197.14 *	588.90
Ohio	1,570.34	1,944.72	3,570.68 *	2,794.55	2,472.24	2,288.36
Wisconsin	732.71	1,110.87	4,257.10	4,036.99	3,497.76	735.27
West North Central:						
Iowa	731.12	1,450.90	2,909.57	.	1,976.70	830.65
Kansas	459.71	1,333.35	1,952.11	3,966.50	2,220.20	1,334.22
Minnesota	1,440.47	1,443.84	5,604.92	2,911.53	3,519.25	1,346.26
Missouri	745.96	941.25	3,211.17	2,966.94	2,392.16	632.67
Nebraska	2,245.93	2,465.98	3,344.86 *	.	1,229.77 *	2,895.19
North Dakota	439.89	447.66	1,445.68	2,224.79	1,221.01	510.65
South Dakota	1,559.64	1,969.45	.	2,088.02	2,365.73	1,965.61
South Atlantic:						
Delaware	1,627.41	1,577.44	3,519.55	3,748.97	3,103.28	2,160.80
District of Columbia	1,796.34	1,794.11	2,757.15	3,248.29 *	3,087.85	1,798.47
Florida	2,053.77	2,276.82	3,897.78	1,629.96 *	2,553.01	2,312.96
Georgia	1,608.44	1,621.97	3,449.72	2,779.18	3,011.47	1,936.36
Maryland	1,996.22	1,982.35	4,337.18 *	4,270.64	3,655.81	2,361.76
North Carolina	1,955.14	1,986.29	.	1,299.06 *	1,693.21	2,005.74
South Carolina	2,517.27	2,557.58	2,655.33	3,627.14	4,120.47	2,530.11
Virginia	838.06	772.61	3,627.08	3,176.58	1,952.86	1,235.13
West Virginia	1,892.18	2,001.89	4,975.02	3,138.05	2,826.66	1,934.50
East South Central:						
Alabama	590.71	595.45	3,091.24	3,321.66 *	1,565.41	497.48
Kentucky	764.14	949.60	2,804.38	2,034.32	1,713.01	918.90
Mississippi	1,496.19	1,495.87	.	3,415.26 *	1,193.93 *	2,171.84
Tennessee	1,344.77	1,732.85	3,916.64	1,162.76	2,272.16	2,521.18
West South Central:						
Arkansas	1,965.28	2,173.19	2,912.37 *	2,747.39 *	2,597.26	2,274.38
Louisiana	1,762.05	1,815.13	3,192.35	4,041.39 *	2,555.83	2,059.02
Oklahoma	1,153.30	1,155.22	.	2,609.16	1,658.26	1,348.20
Texas	1,242.13	1,251.61	3,170.91	2,542.20	1,523.45	1,635.54
Mountain:						
Arizona	2,400.56	3,002.89	2,032.59	1,904.50	1,176.09	2,954.66
Colorado	2,607.30	2,607.30	.	.	3,235.25 *	2,962.36
Idaho	469.02	1,154.94	1,703.84 *	1,472.15 *	3,850.18	1,086.40
Montana	1,576.70	1,961.44	3,645.44	2,550.12 *	2,301.68	1,942.48
Nevada	1,807.68	1,815.58	.	2,846.05 *	2,126.10 *	1,826.05
New Mexico	1,581.69	1,595.16	3,403.88 *	2,830.36 *	2,155.28	1,608.11
Utah	2,691.79	3,187.04	4,243.24	1,019.52 *	4,199.44 *	2,736.27
Wyoming	769.85	750.10	2,844.51	2,743.00	2,288.01	730.11
Pacific:						
Alaska	1,605.83	2,289.16	3,690.63	2,945.44 *	.	1,605.83
California	846.86	1,090.63	4,225.47	3,409.08	2,397.80	1,108.71
Hawaii	1,084.20	1,332.88	2,396.04	2,933.33 *	3,235.73	1,250.72
Oregon	1,815.60	2,282.17	2,973.04	2,145.37 *	2,145.37 *	2,080.73
Washington	2,072.34	2,421.92	489.52 *	4,981.17	4,981.17	2,336.79

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.

. Data suppressed due to high standard errors or no 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.D.2(2008) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	3,394	3,371	3,479	3,669	3,764	3,343
New England:						
Connecticut	3,075	3,225	2,244	2,895	3,796	3,020
Maine	4,017	4,028	3,937	3,907	4,115	4,002
Massachusetts	3,363	3,085	4,302	6,019	3,873	3,318
New Hampshire	3,922	3,852	4,252	4,282	4,661	3,862
Rhode Island	2,960	3,276	2,187	3,098	5,018	2,733
Vermont	3,435	3,232	3,329	5,791	2,897	3,481
Middle Atlantic:						
New Jersey	3,286	3,285	3,122 *	3,855	3,448	3,275
New York	3,376	3,403	2,763	3,842	2,835	3,437
Pennsylvania	2,971	2,956	2,846	3,625	3,478	2,920
East North Central:						
Illinois	3,366	3,324	4,465	2,758 *	3,932	3,316
Indiana	2,472	2,251	3,282	4,109	2,594	2,452
Michigan	2,522	2,496	2,718	2,602	3,194	2,455
Ohio	2,642	2,535	3,037	4,043	3,140	2,568
Wisconsin	3,301	3,141	4,484	3,553	3,599	3,266
West North Central:						
Iowa	2,524	2,402	3,626	2,782	2,684	2,504
Kansas	2,954	2,840	3,632	3,117 *	2,707	3,006
Minnesota	3,279	3,196	3,988	3,074	4,567	3,159
Missouri	2,994	2,946	3,323	3,075	3,534	2,900
Nebraska	3,173	3,126	3,516	3,223	3,441	3,120
North Dakota	3,388	3,491	3,034	2,925	3,247	3,414
South Dakota	3,503	3,432	4,808	3,080	3,909	3,445
South Atlantic:						
Delaware	3,373	3,311	4,431	3,476	3,694	3,323
District of Columbia	3,834	3,799	4,095	4,152	4,899	3,774
Florida	4,412	4,426	4,490	4,192	5,077	4,218
Georgia	3,814	3,871	3,137	3,791	3,944	3,787
Maryland	3,920	4,088	3,204	2,521	2,911	4,031
North Carolina	4,115	4,149	4,110	3,157	3,999	4,131
South Carolina	3,377	3,321	4,094	3,207	2,891	3,484
Virginia	3,854	3,799	4,065	4,575	5,356	3,690
West Virginia	3,056	3,036	3,497	2,927	3,292	3,025
East South Central:						
Alabama	3,265	3,211	3,456 *	4,425	3,186	3,276
Kentucky	2,918	2,767	3,500 *	4,546	3,332	2,843
Mississippi	3,458	3,499	2,899	3,096	2,502	3,714
Tennessee	3,366	3,373	3,534	2,529	3,124	3,418
West South Central:						
Arkansas	3,085	2,873	5,045	4,719	3,723	2,998
Louisiana	3,607	3,563	3,741	4,481	3,482	3,634
Oklahoma	3,619	3,622	3,726	3,075	3,318	3,703
Texas	3,872	4,003	3,154	3,101	3,955	3,857
Mountain:						
Arizona	4,136	4,152	4,086	3,872	3,879	4,162
Colorado	4,151	4,182	3,804 *	4,994	4,878	4,076
Idaho	2,562	3,064	3,344	585 *	4,420	2,378
Montana	3,823	3,761	3,376	4,834	3,671	3,850
Nevada	3,575	3,455	4,544	2,988 *	4,658	3,334
New Mexico	4,021	4,119	3,738	2,239	3,911	4,038
Utah	2,760	2,768	2,470	3,414	3,255	2,721
Wyoming	3,052	3,020	3,919	1,761 *	2,828	3,075
Pacific:						
Alaska	3,248	3,319	2,685 *	2,959 *	3,663	3,226
California	3,398	3,371	3,388	3,956	4,011	3,329
Hawaii	2,597	2,544	2,446 *	3,666	3,731	2,416
Oregon	3,297	3,282	3,209	3,907	3,463	3,281
Washington	3,258	3,117	3,793	5,513	4,392	3,159

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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\*\* 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.D.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	54.07	49.31	95.20	117.64	139.61	44.93
New England:						
Connecticut	291.10	285.31	481.36	609.87	738.64	299.43
Maine	224.73	249.45	574.98	954.33	582.99	244.47
Massachusetts	140.51	247.07	784.94	621.62	306.38	146.49
New Hampshire	275.65	300.41	715.57	625.61	504.73	269.53
Rhode Island	224.49	293.64	538.39	666.78	796.16	227.43
Vermont	223.95	247.05	498.71	1,518.22	451.21	233.36
Middle Atlantic:						
New Jersey	343.08	343.34	1,363.72 *	761.39	823.81	324.01
New York	241.29	257.41	448.07	530.26	719.66	224.69
Pennsylvania	130.70	143.93	199.18	355.54	423.38	115.77
East North Central:						
Illinois	110.26	122.45	624.35	906.82 *	224.10	117.09
Indiana	163.96	167.30	471.03	711.54	229.86	175.66
Michigan	160.25	185.96	361.38	665.96	513.00	191.35
Ohio	228.53	262.21	394.51	629.51	569.48	193.83
Wisconsin	179.70	188.95	941.65	540.34	471.17	214.03
West North Central:						
Iowa	204.30	189.89	592.42	711.10	273.95	240.14
Kansas	156.06	219.17	539.71	1,006.79 *	253.93	203.86
Minnesota	139.90	137.75	363.15	682.45	437.62	126.79
Missouri	96.93	105.55	583.63	559.04	512.17	87.94
Nebraska	123.22	126.96	710.80	413.07	334.67	105.55
North Dakota	190.82	209.35	641.01	519.74	321.67	239.30
South Dakota	126.88	139.84	591.84	515.94	273.99	142.24
South Atlantic:						
Delaware	222.47	210.80	804.18	756.45	419.35	219.37
District of Columbia	236.56	244.28	770.55	995.52	633.86	243.63
Florida	258.09	289.68	600.95	578.69	471.29	263.54
Georgia	246.69	256.75	579.56	638.22	546.41	284.16
Maryland	331.22	372.76	377.52	473.44	655.45	317.97
North Carolina	296.96	295.76	883.70	747.39	516.42	332.98
South Carolina	203.86	244.65	713.98	782.97	608.38	231.88
Virginia	224.73	235.79	667.81	683.53	598.97	242.90
West Virginia	412.17	437.26	669.75	759.95	432.71	515.46
East South Central:						
Alabama	166.76	181.41	1,061.72 *	804.86	415.46	197.53
Kentucky	200.84	215.56	1,387.12 *	771.14	444.12	193.31
Mississippi	233.22	218.56	829.50	341.46	355.26	285.14
Tennessee	152.84	170.75	533.61	532.79	503.92	164.57
West South Central:						
Arkansas	421.27	450.00	896.89	882.91	387.16	470.90
Louisiana	217.74	250.01	736.37	944.40	470.72	238.18
Oklahoma	369.15	399.76	720.44	694.07	429.82	426.77
Texas	197.83	219.02	328.94	489.04	182.07	234.40
Mountain:						
Arizona	369.27	364.47	795.38	785.99	207.05	389.05
Colorado	273.40	369.26	1,164.06 *	994.37	1,014.34	358.44
Idaho	310.80	189.64	605.54	336.67 *	615.78	326.08
Montana	355.47	388.96	532.03	739.58	526.48	386.90
Nevada	284.98	238.89	865.43	1,182.17 *	453.95	249.17
New Mexico	615.85	795.68	585.55	549.39	512.93	731.58
Utah	188.11	211.46	449.87	793.68	360.24	212.76
Wyoming	229.34	252.89	981.52	859.11 *	572.88	257.29
Pacific:						
Alaska	200.33	254.99	1,112.10 *	1,661.59 *	1,076.13	193.15
California	137.87	133.33	516.45	523.40	329.62	138.99
Hawaii	313.57	325.46	878.41 *	763.28	723.73	388.82
Oregon	199.68	257.73	472.08	879.44	724.40	186.14
Washington	248.11	246.94	511.00	1,055.96	717.23	228.38

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.

\*\* 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.D.2.a(2008) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	3,499	3,485	3,798	3,166	3,995	3,444
New England:						
Connecticut	3,836	3,998	2,392	.	3,962*	3,812
Maine	4,642	4,471	6,176	4,757*	5,908	4,473
Massachusetts	3,537	3,162	4,249	6,513	4,001	3,499
New Hampshire	4,392	4,292	4,818	5,404*	6,231	4,149
Rhode Island	3,427	3,933	2,080*	3,184*	6,930	3,115*
Vermont	4,105	4,114	4,012	4,141*	2,580*	4,306
Middle Atlantic:						
New Jersey	4,190	4,052	4,864	7,678	6,472	4,070
New York	3,454	3,437	3,762*	3,354*	2,363*	3,538
Pennsylvania	2,825	2,807	2,801	3,647	2,916*	2,820
East North Central:						
Illinois	3,042	3,203	4,421	640*	3,878	2,931
Indiana	3,476	3,475	2,202*	3,991	5,806	3,175
Michigan	2,780	2,835	2,323*	3,662*	2,148*	2,832
Ohio	3,000	2,972	2,973*	5,633*	6,725*	2,352
Wisconsin	3,796	3,826	3,361	4,785	3,850	3,784
West North Central:						
Iowa	2,846	2,898	2,331	3,454*	3,564	2,704
Kansas	2,257	1,932*	6,503	4,567	4,248	2,114*
Minnesota	3,274	3,450	4,085	1,119*	4,043	3,202
Missouri	3,566	3,402	6,092	3,720	5,457	3,382
Nebraska	3,917	4,369	2,873*	3,847*	4,758	3,728
North Dakota	4,820	5,126	4,966*	1,577*	2,983*	5,188
South Dakota	3,911	3,793	6,265*	2,865*	4,379	3,879
South Atlantic:						
Delaware	2,838	2,718	5,197	2,146*	3,523	2,765
District of Columbia	3,983	3,916	4,221	4,515	5,576	3,890
Florida	4,054	4,205	4,076	2,830*	4,086	4,047
Georgia	3,654	3,606	4,585	2,848*	3,756	3,645
Maryland	3,600	3,816	3,432	1,268*	2,662*	3,687
North Carolina	4,401	4,704	5,324	1,122*	1,838*	4,847
South Carolina	3,573	3,600	4,011	1,906*	2,749	3,811
Virginia	3,862	3,774	5,142	3,942	4,804	3,741
West Virginia	4,500	4,386	5,343	8,402	5,432*	4,468
East South Central:						
Alabama	3,280	3,342	4,686	1,227	2,133	3,357
Kentucky	3,202	3,070	4,948	3,646	1,621*	3,404
Mississippi	3,493	3,431	9,072*	4,200*	3,405	3,503
Tennessee	4,124	3,840	6,230	3,100	4,731	3,912
West South Central:						
Arkansas	4,249	3,877	6,821	5,440*	3,125	4,333
Louisiana	3,578	3,562	2,774*	5,944	5,601	3,091*
Oklahoma	3,420	3,381	4,966	2,316*	3,832	3,356
Texas	3,905	3,932	4,470	1,025*	4,638	3,760
Mountain:						
Arizona	4,038	4,047	4,031*	3,928	3,594	4,076
Colorado	5,396	5,773	4,112	4,902	5,589	5,387
Idaho	1,199*	3,383	3,597	172*	2,668	1,153*
Montana	4,635	4,719	3,489*	5,308	2,412*	5,204
Nevada	4,389	4,257	6,542	2,498*	5,156	3,998*
New Mexico	3,760	3,905	3,799	1,662	2,991	3,895
Utah	3,051	3,046	2,361*	6,059	2,634	3,075
Wyoming	4,461	4,636	5,501	489*	3,103	4,737
Pacific:						
Alaska	2,851*	2,456	7,275*	3,072*	9,077	2,433
California	3,245	3,244	3,130	3,583	3,718	3,206
Hawaii	2,742	2,448	5,707	3,917	3,546	2,479
Oregon	3,932	4,030	3,590*	3,647*	3,487*	3,959
Washington	4,204	4,242	3,713*	4,021*	5,639*	4,191

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.

. Data suppressed due to high standard errors or no 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.D.2.a(2008) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	94.33	93.21	167.36	350.18	316.24	89.25
New England:						
Connecticut	422.72	441.53	657.27	.	1,199.26*	400.64
Maine	418.44	586.99	1,600.61	1,587.37*	1,417.54	498.27
Massachusetts	142.23	243.53	1,053.97	986.83	1,063.81	144.54
New Hampshire	274.64	350.04	1,058.67	2,232.61*	1,703.02	315.92
Rhode Island	971.06	1,115.95	1,005.16*	1,162.29*	1,639.55	951.28*
Vermont	621.81	517.88	1,089.81	1,540.45*	955.00*	935.22
Middle Atlantic:						
New Jersey	698.03	644.90	1,438.11	2,198.73	1,773.30	585.09
New York	223.81	283.97	1,345.94*	1,230.28*	1,274.73*	243.71
Pennsylvania	243.91	271.40	552.68	909.46	951.52*	259.49
East North Central:						
Illinois	232.21	173.71	1,299.17	998.54*	439.16	248.47
Indiana	355.39	454.61	693.56*	1,116.22	1,530.70	283.48
Michigan	281.38	468.69	1,387.49*	1,215.91*	848.99*	452.25
Ohio	713.54	751.76	943.90*	1,832.40*	2,059.19*	640.77
Wisconsin	321.52	369.50	870.55	1,100.69	765.50	391.53
West North Central:						
Iowa	273.94	316.83	692.01	1,205.57*	1,012.71	267.11
Kansas	644.58	889.28*	1,710.73	1,299.43	1,107.56	790.83*
Minnesota	380.27	698.36	928.95	785.81*	1,067.85	470.62
Missouri	191.20	243.80	1,554.12	914.70	1,069.78	221.67
Nebraska	341.89	176.85	1,410.97*	1,162.56*	1,048.42	605.22
North Dakota	1,118.38	1,146.94	1,570.39*	669.65*	1,084.63*	1,180.30
South Dakota	510.40	626.84	1,892.54*	1,246.40*	1,281.37	1,034.00
South Atlantic:						
Delaware	481.59	415.92	1,244.07	812.53*	665.99	554.59
District of Columbia	321.89	339.59	1,189.50	1,243.29	1,079.35	362.49
Florida	444.16	422.40	755.81	1,127.44*	681.64	387.92
Georgia	336.20	341.59	1,170.02	923.71*	1,026.39	336.55
Maryland	403.89	393.55	695.42	924.55*	1,393.46*	385.78
North Carolina	514.55	478.09	1,561.63	476.31*	738.84*	524.77
South Carolina	732.85	858.53	1,201.15	713.01*	699.67	849.35
Virginia	218.58	234.01	1,164.06	1,067.34	700.93	231.91
West Virginia	1,250.02	1,312.95	1,575.53	2,494.67	1,995.78*	1,257.26
East South Central:						
Alabama	698.25	836.47	1,324.16	359.77	584.58	748.15
Kentucky	348.78	395.04	1,401.52	966.06	548.83*	320.88
Mississippi	872.33	873.41	2,868.82*	1,328.16*	989.93	969.79
Tennessee	393.81	309.46	1,589.97	924.53	949.86	328.25
West South Central:						
Arkansas	632.70	675.38	1,958.71	1,720.74*	809.56	787.67
Louisiana	985.08	979.01	1,066.34*	1,772.64	1,340.49	1,006.33*
Oklahoma	905.61	925.17	1,480.58	732.38*	934.48	904.26
Texas	330.53	286.73	753.85	628.31*	760.52	416.45
Mountain:						
Arizona	699.04	952.49	1,439.65*	1,014.73	739.78	775.03
Colorado	977.37	997.84	1,094.61	1,407.53	1,420.12	1,060.38
Idaho	647.18*	499.57	1,016.55	474.37*	788.51	669.75*
Montana	549.00	995.91	1,089.84*	1,481.44	832.85*	1,069.74
Nevada	814.38	1,162.10	1,704.24	858.71*	930.48	1,224.70*
New Mexico	636.33	761.43	1,045.43	448.74	658.28	759.53
Utah	357.07	379.48	754.49*	1,723.93	740.23	417.79
Wyoming	617.67	763.08	1,549.45	879.24*	875.26	674.17
Pacific:						
Alaska	1,086.70*	698.59	2,257.22*	971.45*	2,627.02	593.31
California	255.01	246.73	609.10	776.29	692.51	276.66
Hawaii	368.72	388.69	1,448.93	902.65	797.65	380.28
Oregon	551.23	560.91	1,305.79*	1,415.61*	1,142.27*	577.75
Washington	947.94	985.21	1,272.07*	1,271.55*	1,724.11*	957.47

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.

. Data suppressed due to high standard errors or no 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.D.2.b(2008) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	3,374	3,357	3,338	3,826	3,689	3,330
New England:						
Connecticut	2,881	3,022	2,228	2,604	3,446	2,856
Maine	3,666	3,682	3,302	4,024	4,159	3,598
Massachusetts	3,143	3,006	4,236	3,761	3,530	3,111
New Hampshire	3,694	3,698	3,760	3,587	3,853	3,685
Rhode Island	2,793	3,123	2,066	3,324	4,749	2,625
Vermont	3,321	3,092	3,269	5,925	3,375	3,317
Middle Atlantic:						
New Jersey	3,063	3,082	2,850	3,215	2,843	3,077
New York	3,477	3,524	2,453	4,520	2,930	3,547
Pennsylvania	2,995	2,985	2,813	3,613	3,375	2,956
East North Central:						
Illinois	3,463	3,408	3,979	3,788 *	3,895	3,429
Indiana	2,262	2,073	3,384	3,440	1,919	2,317
Michigan	2,355	2,300	3,208	2,147	3,542	2,225
Ohio	2,548	2,472	2,785	3,932	2,587	2,543
Wisconsin	3,205	3,064	4,488	3,360	3,495	3,172
West North Central:						
Iowa	2,592	2,435	4,027	2,693	2,552	2,597
Kansas	3,112	3,031	3,589	3,062 *	2,672	3,222
Minnesota	3,253	3,179	3,623	3,742	4,098	3,190
Missouri	2,820	2,823	2,887	2,701	3,392	2,712
Nebraska	3,111	3,040	3,764	3,187	3,331	3,068
North Dakota	3,348	3,364	3,153	3,699	3,554	3,315
South Dakota	3,448	3,375	4,561	3,155	3,807	3,390
South Atlantic:						
Delaware	3,581	3,517	4,109	4,886	3,715	3,556
District of Columbia	3,878	3,852	4,025	4,276	4,832	3,821
Florida	4,508	4,489	4,687	4,562	5,249	4,270
Georgia	4,002	4,114	2,731	3,933	3,994	4,005
Maryland	4,062	4,224	3,114 *	3,056	2,383	4,245
North Carolina	4,125	4,144	3,661	4,182 *	4,303	4,100
South Carolina	3,268	3,186	4,158	3,415	2,872	3,362
Virginia	3,780	3,721	3,858	4,703	5,847	3,579
West Virginia	2,974	2,973	3,224	2,268	3,235	2,934
East South Central:						
Alabama	3,264	3,183	3,548 *	4,858	3,188	3,274
Kentucky	2,816	2,732	3,302 *	4,184	3,055	2,778
Mississippi	3,570	3,638	2,768 *	3,133	2,598	3,844
Tennessee	3,239	3,291	3,041	2,394	2,793	3,326
West South Central:						
Arkansas	2,835	2,666	4,793	4,186	3,933	2,676
Louisiana	3,635	3,602	3,662	4,394	3,100	3,743
Oklahoma	3,744	3,773	3,678	2,765	3,364	3,859
Texas	3,857	4,010	2,962	3,332	3,772	3,872
Mountain:						
Arizona	4,142	4,158	4,134	3,712	3,910	4,167
Colorado	3,799	3,763	3,696 *	5,006	3,951 *	3,784
Idaho	2,846	3,089	3,452	1,075 *	3,682	2,749
Montana	3,858	3,813	3,142	5,022	3,916	3,847
Nevada	3,345	3,228	3,922	3,983 *	4,461	3,169
New Mexico	4,079	4,163	3,753	2,579 *	4,038	4,085
Utah	2,593	2,597	2,462	2,866	3,310	2,527
Wyoming	3,084	3,072	3,541	2,595 *	2,928	3,099
Pacific:						
Alaska	3,331	3,467	2,303 *	2,741 *	3,110	3,344
California	3,536	3,491	3,494	4,495	4,322	3,443
Hawaii	2,738	2,815	1,583 *	3,761	3,961	2,595
Oregon	3,171	3,105	3,275	4,007	3,395	3,148
Washington	3,079	2,881	3,816	5,834	4,480	2,936

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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\*\* 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.D.2.b(2008) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	51.02	50.29	82.41	135.66	146.52	42.99
New England:						
Connecticut	362.19	364.97	529.16	655.92	576.17	377.62
Maine	163.29	179.11	926.61	1,119.53	674.39	184.58
Massachusetts	233.07	291.86	850.56	931.44	456.16	239.47
New Hampshire	362.56	405.25	661.03	752.05	672.96	416.27
Rhode Island	257.35	275.89	506.73	723.61	862.85	233.50
Vermont	233.65	206.82	709.61	1,638.39	772.37	240.75
Middle Atlantic:						
New Jersey	354.87	377.45	689.69	682.26	579.23	368.58
New York	333.08	345.19	697.74	845.88	764.94	321.38
Pennsylvania	135.27	149.10	275.15	710.21	500.74	116.91
East North Central:						
Illinois	148.68	168.36	550.64	1,178.73 *	486.10	152.55
Indiana	159.08	186.30	463.25	484.69	276.36	231.50
Michigan	223.25	240.92	824.70	423.48	481.16	251.48
Ohio	190.01	212.87	458.38	582.65	433.17	214.25
Wisconsin	221.92	224.55	936.86	570.78	571.42	265.73
West North Central:						
Iowa	223.23	196.23	819.93	647.24	308.34	255.93
Kansas	143.90	187.58	561.19	1,072.04 *	250.51	187.10
Minnesota	135.27	151.33	342.11	775.29	328.87	128.75
Missouri	91.49	93.35	514.31	550.58	530.69	84.26
Nebraska	137.58	146.78	877.42	416.23	339.45	115.57
North Dakota	201.92	363.68	927.41	597.81	596.87	197.12
South Dakota	179.43	185.36	732.99	516.84	785.31	226.96
South Atlantic:						
Delaware	230.24	239.66	911.89	1,146.99	415.44	228.26
District of Columbia	289.08	319.58	938.95	1,140.33	855.61	294.48
Florida	324.10	368.72	847.01	586.55	489.53	344.72
Georgia	352.36	380.43	598.88	632.06	473.35	407.55
Maryland	366.00	441.80	1,131.35 *	373.30	417.23	368.19
North Carolina	323.82	326.44	941.73	1,377.54 *	416.64	358.17
South Carolina	188.62	229.05	894.39	793.39	518.43	226.43
Virginia	290.33	297.40	745.97	949.13	750.22	333.09
West Virginia	261.30	280.96	634.77	678.32	473.98	315.99
East South Central:						
Alabama	225.74	232.29	1,180.17 *	885.12	522.63	263.82
Kentucky	190.49	218.24	1,518.80 *	831.66	295.08	227.44
Mississippi	216.08	206.09	842.22 *	462.37	342.38	310.06
Tennessee	158.50	198.77	361.03	542.31	587.08	184.59
West South Central:						
Arkansas	349.50	385.31	1,126.34	757.37	450.67	399.43
Louisiana	221.96	251.46	644.96	1,027.27	525.31	245.73
Oklahoma	370.95	398.99	716.45	729.59	416.38	472.02
Texas	231.14	260.51	329.60	487.12	305.92	278.32
Mountain:						
Arizona	352.50	353.10	945.40	859.63	481.21	372.13
Colorado	349.97	437.23	1,345.63 *	1,127.57	1,263.42 *	476.53
Idaho	308.15	276.24	649.79	355.74 *	287.31	325.21
Montana	391.64	482.13	501.87	857.03	632.00	416.44
Nevada	259.22	296.32	854.95	1,226.43 *	403.41	262.98
New Mexico	737.22	936.68	898.55	784.86 *	697.27	878.52
Utah	205.65	226.10	496.44	792.93	363.14	248.08
Wyoming	278.43	280.23	940.42	881.91 *	624.80	307.37
Pacific:						
Alaska	173.47	207.40	1,086.63 *	1,287.81 *	724.20	172.72
California	210.29	242.32	559.41	691.40	292.49	211.66
Hawaii	349.94	330.76	909.06 *	893.61	865.70	398.66
Oregon	223.89	257.88	471.32	937.36	593.87	235.30
Washington	216.55	189.98	828.13	1,089.53	742.72	188.18

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.

\*\* 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.D.3(2008) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	27.6%	27.4%	28.0%	31.5%	32.0%	27.0%
New England:						
Connecticut	22.9%	24.2%	16.0%	22.4%	28.1%	22.5%
Maine	30.7%	31.2%	25.0% *	29.8%	40.5%	29.5%
Massachusetts	24.4%	22.5%	30.6%	42.3%	29.9%	23.9%
New Hampshire	28.9%	28.7%	34.3%	25.5%	34.9%	28.4%
Rhode Island	22.1%	25.4%	14.9%	25.9%	41.4%	20.2%
Vermont	26.2%	24.7%	24.3%	48.2%	24.3%	26.4%
Middle Atlantic:						
New Jersey	25.7%	25.7%	24.4% *	28.6%	31.7%	25.4%
New York	26.3%	26.2%	24.1%	32.2%	25.9%	26.4%
Pennsylvania	24.1%	23.9%	24.3%	29.6%	31.0%	23.5%
East North Central:						
Illinois	26.7%	26.3%	33.3%	24.1% *	32.3%	26.2%
Indiana	18.3%	16.5%	25.8%	32.6%	21.3%	17.9%
Michigan	22.3%	22.2%	22.4%	22.9%	28.3%	21.7%
Ohio	23.1%	22.4%	24.6%	35.6%	26.9%	22.5%
Wisconsin	25.5%	24.2%	34.3%	28.1%	29.8%	25.0%
West North Central:						
Iowa	23.1%	22.3%	29.4%	24.4%	26.5%	22.7%
Kansas	25.3%	24.6%	28.1%	28.7% *	26.3%	25.2%
Minnesota	24.0%	23.5%	27.2%	24.5%	37.3%	22.9%
Missouri	25.9%	25.2%	31.3%	27.0%	33.8%	24.7%
Nebraska	27.2%	27.4%	29.0%	22.7%	33.7%	26.1%
North Dakota	30.3%	31.4%	26.3%	26.0%	28.1%	30.7%
South Dakota	30.8%	29.9%	39.3%	33.9%	36.5%	30.0%
South Atlantic:						
Delaware	25.2%	24.6%	36.7%	27.4% *	31.8%	24.3%
District of Columbia	28.6%	28.0%	33.1%	32.4%	37.5%	28.1%
Florida	34.8%	33.9%	36.5%	45.1%	35.9%	34.4%
Georgia	32.7%	33.2%	26.9%	32.9%	35.8%	32.1%
Maryland	31.3%	32.8%	23.5%	20.8% *	23.1%	32.2%
North Carolina	33.4%	33.4%	40.6%	25.6%	36.6%	33.1%
South Carolina	28.0%	27.5%	34.7%	24.6% *	28.1%	28.0%
Virginia	32.3%	32.0%	31.9%	38.0%	43.0%	31.1%
West Virginia	23.7%	23.5%	28.1%	24.8%	28.8%	23.1%
East South Central:						
Alabama	29.4%	28.9%	31.3%	39.6%	31.6%	29.1%
Kentucky	25.4%	23.7%	31.4%	50.7%	32.8%	24.2%
Mississippi	30.4%	30.5%	26.8%	35.0%	26.5%	31.3%
Tennessee	27.4%	27.7%	25.7%	23.9%	26.6%	27.5%
West South Central:						
Arkansas	27.5%	25.8%	40.7%	45.0%	32.4%	26.8%
Louisiana	32.2%	32.4%	28.0%	40.4%	32.6%	32.1%
Oklahoma	32.7%	32.9%	33.0%	26.3% *	29.2%	33.8%
Texas	32.4%	32.7%	30.7%	28.2%	33.4%	32.2%
Mountain:						
Arizona	33.6%	33.7%	33.2%	33.0%	34.5%	33.6%
Colorado	34.7%	35.2%	32.2%	34.9%	43.8%	33.9%
Idaho	23.6%	28.0%	34.6%	5.4% *	44.5%	21.8%
Montana	33.4%	32.6%	30.9%	42.6%	40.6%	32.5%
Nevada	31.1%	29.5%	43.9%	29.3%	44.6%	28.4%
New Mexico	33.3%	34.4%	29.1%	18.5% *	34.5%	33.1%
Utah	23.4%	23.3%	23.0% *	33.6%	32.4%	22.8%
Wyoming	24.0%	23.5%	33.2%	18.0% *	25.8%	23.8%
Pacific:						
Alaska	24.3%	24.7%	20.1% *	24.3% *	29.6%	24.0%
California	27.7%	27.8%	25.4%	32.7%	32.8%	27.2%
Hawaii	23.5%	23.0%	21.4% *	37.3%	34.6%	21.8%
Oregon	26.2%	26.4%	23.2%	39.3%	27.6%	26.1%
Washington	25.0%	23.7%	33.0%	40.9%	30.3%	24.5%

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.

\*\* 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.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 proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.40%	0.39%	0.52%	1.08%	0.90%	0.39%
New England:						
Connecticut	2.09%	2.00%	4.64%	4.68%	5.95%	2.09%
Maine	1.68%	1.87%	11.57% *	8.47%	6.40%	2.07%
Massachusetts	1.00%	1.87%	5.48%	4.48%	2.63%	1.07%
New Hampshire	1.65%	1.64%	5.39%	4.06%	3.89%	1.63%
Rhode Island	1.90%	2.93%	3.81%	5.53%	6.45%	1.86%
Vermont	1.96%	2.25%	3.66%	11.48%	4.08%	1.95%
Middle Atlantic:						
New Jersey	2.91%	2.90%	10.15% *	6.58%	9.20%	2.92%
New York	1.91%	2.15%	3.79%	4.94%	5.05%	1.78%
Pennsylvania	1.03%	1.14%	1.91%	5.47%	3.66%	0.96%
East North Central:						
Illinois	0.86%	0.98%	5.99%	9.16% *	2.05%	0.99%
Indiana	1.97%	1.82%	3.48%	6.78%	3.04%	1.98%
Michigan	1.38%	1.53%	3.97%	5.98%	4.39%	1.66%
Ohio	1.96%	2.34%	5.25%	5.47%	4.22%	1.94%
Wisconsin	1.56%	1.64%	5.84%	3.97%	3.96%	1.78%
West North Central:						
Iowa	1.83%	1.68%	4.86%	7.02%	4.72%	1.95%
Kansas	1.49%	1.85%	3.55%	10.44% *	2.81%	1.81%
Minnesota	1.78%	1.98%	2.71%	5.08%	2.95%	1.65%
Missouri	0.90%	0.78%	5.54%	7.38%	3.84%	0.70%
Nebraska	1.00%	1.06%	5.36%	3.62%	2.21%	0.89%
North Dakota	1.53%	2.04%	4.93%	5.17%	3.52%	2.16%
South Dakota	1.36%	1.46%	3.09%	5.65%	3.93%	1.69%
South Atlantic:						
Delaware	2.56%	2.31%	6.79%	9.19% *	4.50%	2.61%
District of Columbia	1.88%	2.07%	5.78%	6.34%	4.11%	1.94%
Florida	1.97%	2.29%	4.45%	8.10%	2.66%	2.39%
Georgia	2.50%	2.61%	5.31%	6.56%	5.51%	3.03%
Maryland	2.12%	2.52%	2.65%	6.31% *	5.38%	1.96%
North Carolina	2.26%	2.31%	8.93%	4.97%	4.69%	2.60%
South Carolina	1.31%	1.53%	5.25%	7.60% *	4.23%	1.31%
Virginia	1.42%	1.49%	5.60%	6.38%	4.07%	1.60%
West Virginia	2.99%	3.12%	7.57%	6.28%	3.91%	3.48%
East South Central:						
Alabama	1.74%	1.82%	4.49%	7.37%	3.86%	1.91%
Kentucky	1.88%	1.86%	8.65%	8.86%	4.20%	1.60%
Mississippi	2.00%	1.97%	7.36%	5.44%	4.68%	2.33%
Tennessee	1.53%	1.57%	4.70%	6.76%	4.94%	1.54%
West South Central:						
Arkansas	3.53%	3.71%	7.21%	8.86%	3.19%	4.03%
Louisiana	2.27%	2.89%	8.11%	8.56%	3.67%	2.57%
Oklahoma	3.25%	3.54%	6.35%	8.57% *	3.77%	3.67%
Texas	1.62%	2.03%	2.91%	3.52%	1.99%	1.83%
Mountain:						
Arizona	2.03%	1.93%	7.45%	6.69%	1.78%	2.17%
Colorado	2.56%	3.10%	8.31%	7.38%	6.96%	2.85%
Idaho	2.85%	1.72%	8.22%	3.07% *	7.44%	2.81%
Montana	2.73%	2.87%	5.48%	5.97%	4.71%	3.13%
Nevada	2.61%	2.24%	8.89%	7.24%	4.95%	1.91%
New Mexico	3.68%	4.45%	4.89%	5.83% *	4.30%	4.32%
Utah	1.64%	1.82%	7.63% *	7.42%	2.62%	1.76%
Wyoming	1.80%	2.09%	9.13%	7.20% *	5.31%	1.88%
Pacific:						
Alaska	1.19%	1.28%	7.30% *	10.37% *	7.64%	1.31%
California	1.08%	0.99%	3.82%	3.31%	2.79%	1.00%
Hawaii	2.22%	2.31%	7.65% *	8.63%	6.72%	2.92%
Oregon	1.43%	1.70%	6.11%	10.53%	5.75%	1.25%
Washington	2.40%	2.45%	5.08%	7.46%	6.51%	2.29%

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.

\*\* 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.D.3.a(2008) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	28.3%	28.2%	29.8%	26.7%	32.3%	27.8%
New England:						
Connecticut	28.0%	29.0%	17.9% *	.	27.4%	28.1%
Maine	33.4%	32.5%	47.5%	30.9% *	49.4%	31.6%
Massachusetts	25.3%	23.0%	28.9%	42.2%	27.2%	25.1%
New Hampshire	29.5%	28.8%	34.4%	31.4% *	39.0%	28.2%
Rhode Island	25.2%	28.5%	15.6% *	30.7% *	47.3%	23.1%
Vermont	29.2%	28.9%	30.8%	30.9% *	20.3% *	30.3%
Middle Atlantic:						
New Jersey	30.9%	29.7%	38.8%	60.0%	50.8%	29.9%
New York	26.0%	25.7%	27.0% *	30.2% *	15.9% *	26.9%
Pennsylvania	22.2%	21.9%	25.4%	26.8%	26.3%	22.0%
East North Central:						
Illinois	26.1%	27.6%	32.9%	6.0% *	35.5%	25.0%
Indiana	25.1%	25.8% *	20.5% *	24.1% *	32.6% *	23.8%
Michigan	24.3%	25.0%	20.0% *	31.9% *	19.1% *	24.8%
Ohio	25.8%	25.3%	26.7% *	65.2% *	45.1% *	21.2% *
Wisconsin	28.8%	28.4%	26.9%	39.7%	33.5%	27.9%
West North Central:						
Iowa	26.7%	27.5%	20.0% *	36.5% *	37.4%	24.9%
Kansas	18.4%	15.6% *	48.7%	66.6%	38.2%	17.1% *
Minnesota	25.3%	26.4%	29.2% *	10.2% *	32.0%	24.7%
Missouri	27.7%	27.2%	49.6%	26.2% *	48.8%	26.0%
Nebraska	33.0%	36.0%	26.7% *	22.8% *	41.6%	31.2%
North Dakota	41.8%	42.9%	40.6% *	22.9% *	32.6%	43.2%
South Dakota	33.2%	31.9%	61.2% *	24.4% *	49.8%	32.4%
South Atlantic:						
Delaware	21.8%	21.1%	35.3%	16.3% *	27.9%	21.1%
District of Columbia	28.9%	27.4%	36.4%	38.0%	41.0%	28.2%
Florida	34.7%	35.9%	32.3%	27.5% *	34.1%	34.8%
Georgia	31.4%	31.2%	33.4%	29.0% *	32.7% *	31.3%
Maryland	29.7%	31.8%	23.8%	11.6% *	22.8% *	30.3%
North Carolina	34.2%	34.3%	61.0%	9.2% *	16.0% *	37.0%
South Carolina	28.2%	28.1%	42.2%	15.4% *	23.1%	29.6%
Virginia	32.5%	32.0%	42.9%	29.4%	35.6%	32.1%
West Virginia	31.1%	30.3%	38.7%	50.7% *	39.3% *	30.8%
East South Central:						
Alabama	31.5%	32.0%	44.7%	12.6%	20.6% *	32.3%
Kentucky	27.1%	25.6%	44.1%	37.6%	11.6% *	29.4%
Mississippi	30.3%	29.8%	71.6% *	41.2% *	37.3%	29.7% *
Tennessee	32.0%	30.0%	46.4%	23.2%	35.9%	30.6%
West South Central:						
Arkansas	38.3%	35.5%	53.1%	48.9% *	27.9% *	39.1%
Louisiana	29.1%	28.6%	26.7% *	76.7% *	43.5%	25.5% *
Oklahoma	32.6%	32.4%	40.6%	25.1% *	27.3%	33.8%
Texas	28.9%	28.4%	36.6%	10.5% *	35.5%	27.7%
Mountain:						
Arizona	34.6%	33.7%	37.1%	42.9%	32.9%	34.7%
Colorado	44.3%	47.5%	33.8%	37.2%	40.3%	44.5%
Idaho	10.7% *	28.8%	27.1%	1.6% *	21.4% *	10.3% *
Montana	38.0%	37.4%	41.8%	46.2%	35.6%	38.3%
Nevada	40.9%	38.3%	70.0%	27.7%	54.0%	35.3%
New Mexico	30.4%	32.0%	29.4%	12.4% *	27.4%	30.9%
Utah	24.2%	23.8%	24.2% *	54.7%	33.4% *	23.9%
Wyoming	35.6%	34.5%	56.2%	4.8% *	34.7%	35.7%
Pacific:						
Alaska	20.5% *	17.5%	59.0% *	22.5% *	61.1%	17.6%
California	28.0%	28.3%	24.1%	29.8%	33.5%	27.5%
Hawaii	25.9%	23.2%	47.0%	41.7%	32.9%	23.5%
Oregon	30.3%	31.1%	24.3% *	36.5% *	22.0% *	30.9%
Washington	31.1%	30.9%	35.4%	31.5% *	39.1%	31.1%

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.

. Data suppressed due to high standard errors or no 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.D.3.a(2008) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.75%	0.73%	1.51%	2.82%	2.25%	0.69%
New England:						
Connecticut	3.35%	3.52%	6.70% *	.	7.89%	3.13%
Maine	3.16%	4.30%	13.23%	9.41% *	11.95%	3.89%
Massachusetts	0.99%	2.29%	6.23%	7.24%	8.01%	1.06%
New Hampshire	1.45%	2.02%	7.84%	11.02% *	8.58%	1.78%
Rhode Island	5.48%	6.61%	6.53% *	9.46% *	10.83%	5.22%
Vermont	4.72%	4.17%	8.16%	9.73% *	6.87% *	6.22%
Middle Atlantic:						
New Jersey	5.21%	4.87%	10.26%	16.83%	13.13%	4.45%
New York	1.95%	2.43%	10.22% *	9.53% *	10.41% *	1.96%
Pennsylvania	1.93%	2.06%	4.89%	7.21%	7.14%	2.00%
East North Central:						
Illinois	1.77%	1.72%	9.42%	10.05% *	4.53%	2.06%
Indiana	2.54%	8.06% *	8.82% *	10.45% *	12.35% *	2.31%
Michigan	2.23%	3.56%	9.06% *	9.79% *	9.62% *	3.27%
Ohio	5.38%	5.85%	11.26% *	20.76% *	13.67% *	6.56% *
Wisconsin	1.75%	1.85%	7.12%	9.44%	5.15%	2.42%
West North Central:						
Iowa	3.09%	4.22%	12.10% *	11.89% *	10.96%	3.82%
Kansas	5.44%	8.31% *	12.71%	19.42%	10.48%	5.92% *
Minnesota	2.36%	5.08%	9.65% *	6.11% *	8.37%	3.25%
Missouri	2.02%	2.44%	13.09%	11.97% *	10.49%	2.55%
Nebraska	2.71%	2.48%	8.85% *	6.85% *	8.68%	4.32%
North Dakota	8.05%	8.56%	12.82% *	7.33% *	8.10%	8.94%
South Dakota	5.06%	5.05%	18.58% *	10.53% *	12.83%	7.10%
South Atlantic:						
Delaware	3.88%	3.58%	8.12%	8.20% *	5.21%	4.32%
District of Columbia	1.64%	1.73%	9.06%	10.34%	8.00%	1.98%
Florida	4.15%	4.19%	6.53%	11.79% *	9.11%	3.71%
Georgia	2.92%	3.22%	9.86%	9.18% *	9.91% *	3.13%
Maryland	3.71%	3.99%	4.75%	9.93% *	9.75% *	3.68%
North Carolina	7.42%	4.53%	17.19%	3.77% *	5.75% *	7.39%
South Carolina	6.60%	7.51%	12.57%	5.86% *	6.45%	7.52%
Virginia	1.52%	1.72%	9.75%	8.23%	5.88%	1.38%
West Virginia	8.65%	9.06%	11.51%	15.33% *	13.65% *	8.81%
East South Central:						
Alabama	6.40%	7.95%	12.47%	3.62%	6.30% *	7.02%
Kentucky	5.30%	6.60%	12.49%	10.36%	4.34% *	4.95%
Mississippi	8.43%	8.47%	22.64% *	13.02% *	10.00%	9.04% *
Tennessee	3.09%	4.63%	12.23%	6.92%	7.23%	4.85%
West South Central:						
Arkansas	5.14%	5.31%	15.22%	15.47% *	9.09% *	6.38%
Louisiana	8.54%	8.51%	9.61% *	23.04% *	12.32%	8.87% *
Oklahoma	6.12%	6.31%	12.09%	7.93% *	6.40%	6.44%
Texas	3.41%	3.03%	6.02%	5.72% *	5.86%	4.01%
Mountain:						
Arizona	5.20%	6.45%	10.97%	12.20%	7.02%	6.80%
Colorado	7.91%	8.05%	9.70%	11.00%	10.49%	8.62%
Idaho	6.48% *	6.24%	7.73%	3.64% *	9.85% *	6.59% *
Montana	6.07%	8.57%	12.47%	12.90%	10.09%	8.81%
Nevada	6.98%	7.17%	19.01%	8.24%	10.48%	9.88%
New Mexico	5.48%	6.06%	8.23%	4.10% *	5.78%	6.09%
Utah	2.73%	2.78%	7.37% *	16.18%	11.65% *	2.68%
Wyoming	5.37%	5.66%	15.99%	6.47% *	10.27%	4.99%
Pacific:						
Alaska	6.63% *	4.80%	17.76% *	7.12% *	17.63%	4.40%
California	2.35%	2.33%	5.64%	6.24%	7.12%	2.33%
Hawaii	3.04%	3.30%	11.58%	9.79%	7.58%	3.13%
Oregon	4.62%	3.87%	9.50% *	11.39% *	8.74% *	4.36%
Washington	6.08%	6.21%	9.70%	9.97% *	11.57%	6.19%

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.

. Data suppressed due to high standard errors or no 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.D.3.b(2008) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	27.4%	27.2%	27.2%	33.0%	31.4%	26.9%
New England:						
Connecticut	21.5%	22.8%	15.5% *	19.8%	28.0%	21.2%
Maine	27.9%	28.5%	20.2% *	30.7% *	40.7%	26.5%
Massachusetts	23.3%	22.0%	33.4%	33.3%	31.1%	22.7%
New Hampshire	28.4%	28.8%	33.1%	22.0%	33.3%	28.2%
Rhode Island	20.6%	24.3%	13.7%	28.7%	37.6%	19.3%
Vermont	25.5%	24.1%	23.7%	47.2%	28.7%	25.3%
Middle Atlantic:						
New Jersey	24.4%	24.7%	22.2% *	22.8%	26.9% *	24.2%
New York	27.6%	27.6%	23.3%	36.6%	29.4%	27.5%
Pennsylvania	24.7%	24.6%	23.8%	29.2%	29.4%	24.2%
East North Central:						
Illinois	26.9%	26.5%	29.4%	31.9%	30.2%	26.7%
Indiana	16.8%	15.2%	26.2%	29.6%	16.2%	16.8%
Michigan	20.9%	20.7%	25.3%	18.6%	30.7%	19.8%
Ohio	22.4%	22.0%	22.0%	35.1%	22.8%	22.4%
Wisconsin	24.9%	23.7%	34.5%	27.1%	28.6%	24.5%
West North Central:						
Iowa	23.5%	22.5%	32.2%	23.1% *	24.5%	23.4%
Kansas	26.8%	26.6%	27.2%	27.7% *	25.9%	27.0%
Minnesota	23.7%	23.0%	26.6%	28.9%	39.3%	22.8%
Missouri	24.7%	24.3%	27.6%	26.0%	32.3%	23.4%
Nebraska	26.7%	26.8%	29.5%	22.7%	32.0%	25.8%
North Dakota	29.7%	30.2%	27.0%	31.6%	28.9%	29.9%
South Dakota	30.4%	29.6%	36.3%	35.8%	34.5%	29.8%
South Atlantic:						
Delaware	26.4%	25.7%	38.2%	39.8%	32.8%	25.5%
District of Columbia	29.1%	28.8%	31.4%	32.0%	37.1%	28.6%
Florida	34.9%	33.7%	38.5%	50.3%	36.2%	34.4%
Georgia	33.5%	34.3%	24.6%	32.6%	36.4%	32.9%
Maryland	32.1%	33.5%	23.5% *	24.3%	19.1%	33.5%
North Carolina	33.7%	33.7%	34.4%	33.1%	39.2%	33.0%
South Carolina	27.8%	27.2%	34.8%	26.0%	28.4%	27.7%
Virginia	31.8%	31.5%	29.7%	39.9%	46.7%	30.3%
West Virginia	23.3%	23.1%	27.4%	20.0%	28.5%	22.6%
East South Central:						
Alabama	29.0%	28.2%	31.9%	42.6%	29.4%	28.9%
Kentucky	24.5%	23.7%	29.3% *	39.1%	29.6%	23.8%
Mississippi	30.8%	31.0%	25.7%	36.0%	25.5%	32.1%
Tennessee	26.4%	27.1%	22.0%	23.0%	24.1%	26.8%
West South Central:						
Arkansas	25.1%	23.7%	38.3%	41.8%	33.8%	23.8%
Louisiana	32.8%	33.3%	26.6% *	38.9%	29.8%	33.4%
Oklahoma	33.3%	33.6%	32.7%	22.6% *	29.3%	34.5%
Texas	32.8%	33.3%	29.7%	29.4%	32.1%	32.9%
Mountain:						
Arizona	33.1%	33.5%	30.6% *	27.5%	33.2%	33.0%
Colorado	31.9%	31.7%	31.6%	34.7%	36.2%	31.5%
Idaho	26.0%	28.0%	35.4%	9.9% *	39.9%	24.7%
Montana	33.8%	33.2%	29.1%	43.1%	41.9%	32.6%
Nevada	28.0%	26.5%	36.8%	33.8%	39.2%	26.3%
New Mexico	33.6%	34.5%	29.1%	22.4% *	34.7%	33.4%
Utah	23.3%	23.3%	22.9% *	28.8% *	32.0%	22.6%
Wyoming	24.4%	24.1%	29.5%	27.8%	26.2%	24.2%
Pacific:						
Alaska	25.0%	26.0%	17.2% *	22.0% *	25.6%	25.0%
California	27.8%	27.5%	25.9%	38.0%	34.2%	27.0%
Hawaii	23.4%	23.7%	13.8% *	37.7%	37.1%	22.0%
Oregon	25.2%	25.1%	23.8%	38.3%	27.6%	24.9%
Washington	23.7%	22.0%	32.6%	43.9%	31.0%	22.8%

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.

\*\* 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.D.3.b(2008) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.38%	0.41%	0.65%	1.36%	0.87%	0.36%
New England:						
Connecticut	2.51%	2.41%	5.02% *	4.94%	5.69%	2.45%
Maine	1.36%	1.67%	11.82% *	9.24% *	7.68%	1.53%
Massachusetts	1.69%	2.20%	6.14%	8.15%	4.26%	1.76%
New Hampshire	2.33%	2.37%	6.02%	6.03%	5.24%	2.65%
Rhode Island	2.24%	2.67%	3.86%	5.86%	5.92%	2.00%
Vermont	2.06%	1.79%	4.68%	12.93%	5.51%	2.02%
Middle Atlantic:						
New Jersey	3.03%	3.13%	7.99% *	5.12%	8.64% *	3.23%
New York	2.51%	2.71%	4.98%	6.03%	4.88%	2.53%
Pennsylvania	1.26%	1.41%	2.43%	5.12%	4.40%	1.29%
East North Central:						
Illinois	1.12%	1.24%	5.38%	7.27%	3.30%	1.21%
Indiana	1.77%	2.02%	3.87%	5.60%	2.99%	2.37%
Michigan	1.80%	1.87%	4.95%	3.04%	4.04%	1.96%
Ohio	1.93%	2.20%	6.51%	4.34%	4.23%	2.23%
Wisconsin	1.99%	2.00%	6.13%	4.17%	4.45%	2.29%
West North Central:						
Iowa	1.99%	1.81%	7.66%	7.26% *	4.81%	2.20%
Kansas	1.35%	1.51%	3.73%	11.04% *	2.50%	1.61%
Minnesota	1.93%	2.19%	4.27%	5.83%	3.13%	1.86%
Missouri	0.82%	0.65%	4.67%	7.11%	3.79%	0.42%
Nebraska	1.05%	1.21%	6.60%	3.63%	2.43%	0.95%
North Dakota	2.25%	4.37%	5.65%	5.20%	5.32%	3.06%
South Dakota	1.57%	1.67%	4.95%	5.85%	5.78%	2.19%
South Atlantic:						
Delaware	2.64%	2.57%	8.23%	8.86%	4.51%	3.02%
District of Columbia	2.22%	2.54%	6.62%	7.77%	6.05%	2.28%
Florida	2.58%	3.07%	6.60%	9.10%	2.99%	2.96%
Georgia	2.87%	3.10%	5.53%	5.34%	5.18%	3.37%
Maryland	2.44%	3.13%	9.03% *	4.45%	4.51%	2.33%
North Carolina	2.48%	2.53%	9.21%	6.42%	3.94%	2.74%
South Carolina	1.27%	1.48%	6.44%	7.61%	8.42%	1.36%
Virginia	1.86%	1.87%	5.70%	8.24%	5.72%	2.24%
West Virginia	1.99%	2.13%	7.15%	5.97%	4.54%	2.28%
East South Central:						
Alabama	1.86%	1.90%	6.72%	7.32%	4.78%	2.19%
Kentucky	1.62%	1.85%	9.91% *	6.85%	2.20%	1.74%
Mississippi	1.93%	1.94%	7.46%	6.67%	4.77%	2.42%
Tennessee	1.51%	1.73%	4.20%	5.17%	5.65%	1.62%
West South Central:						
Arkansas	3.20%	3.43%	8.04%	8.30%	3.05%	3.83%
Louisiana	2.20%	3.23%	8.19% *	8.06%	4.19%	2.58%
Oklahoma	3.48%	3.84%	6.32%	7.67% *	4.76%	3.94%
Texas	1.96%	2.36%	4.08%	3.33%	2.78%	2.29%
Mountain:						
Arizona	1.98%	2.05%	9.32% *	4.63%	3.97%	2.13%
Colorado	2.28%	2.66%	8.85%	8.26%	7.17%	2.59%
Idaho	2.79%	2.43%	8.64%	3.51% *	7.01%	2.76%
Montana	2.74%	3.30%	5.32%	7.14%	5.53%	3.09%
Nevada	1.99%	2.46%	8.17%	8.40%	3.99%	1.94%
New Mexico	4.36%	5.34%	6.17%	7.95% *	5.64%	5.20%
Utah	2.06%	2.26%	8.09% *	9.02% *	6.27%	2.39%
Wyoming	2.28%	2.35%	7.47%	7.36%	5.61%	2.25%
Pacific:						
Alaska	1.02%	0.87%	7.19% *	9.78% *	7.10%	1.15%
California	1.27%	1.47%	3.98%	5.29%	2.09%	1.21%
Hawaii	2.48%	2.31%	7.95% *	9.33%	7.28%	3.00%
Oregon	1.50%	1.68%	6.16%	9.96%	4.09%	1.58%
Washington	2.10%	1.77%	6.02%	7.85%	7.44%	1.89%

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.

\*\* 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.D.4(2008) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	31.8%	33.0%	25.2%	26.4%	24.7%	33.1%
New England:						
Connecticut	34.8%	36.2%	30.0%	22.4%	29.3%	35.3%
Maine	27.9%	30.6%	15.2%	16.3%	19.2%	29.9%
Massachusetts	37.4%	40.6%	26.4%	30.3%	28.8%	38.4%
New Hampshire	33.8%	35.2%	30.8%	26.0%	23.5%	35.1%
Rhode Island	40.3%	39.8%	44.1%	28.8%	30.4%	41.8%
Vermont	28.7%	29.5%	24.8%	31.3%	24.1%	29.2%
Middle Atlantic:						
New Jersey	31.9%	32.9%	28.0%	22.1%	28.6%	32.2%
New York	33.8%	34.7%	27.0%	30.8%	30.2%	34.3%
Pennsylvania	31.3%	33.0%	21.8%	18.5%	24.3%	32.2%
East North Central:						
Illinois	33.5%	35.3%	26.0%	22.2%	20.6%	35.4%
Indiana	34.8%	35.4%	31.4%	32.4%	30.5%	35.6%
Michigan	34.7%	36.2%	29.1%	25.7%	24.9%	36.1%
Ohio	36.2%	37.7%	32.1%	22.4%	25.5%	38.6%
Wisconsin	36.9%	38.1%	33.1%	28.3%	27.3%	38.5%
West North Central:						
Iowa	38.1%	39.4%	31.5%	26.0%	28.0%	39.8%
Kansas	34.3%	35.1%	30.4%	32.3%	29.7%	35.4%
Minnesota	34.7%	39.5%	23.1%	20.4%	18.7%	37.7%
Missouri	31.0%	31.2%	23.2%	43.6%	22.0%	33.4%
Nebraska	35.9%	36.5%	31.3%	37.5%	35.2%	36.0%
North Dakota	33.3%	36.0%	26.4%	24.8%	23.9%	35.8%
South Dakota	34.5%	35.6%	25.4%	33.2%	27.8%	35.8%
South Atlantic:						
Delaware	29.7%	30.5%	23.5%	22.7%	27.4%	30.1%
District of Columbia	27.0%	26.9%	26.4% *	32.9%	27.0%	27.0%
Florida	29.6%	30.6%	19.1%	37.6%	28.1%	30.1%
Georgia	32.7%	34.0%	23.1%	29.5%	37.7%	31.8%
Maryland	28.5%	29.7%	24.9%	20.9%	25.2%	28.9%
North Carolina	26.4%	27.9%	15.9%	18.4%	19.2%	27.9%
South Carolina	31.2%	33.2%	19.9%	16.3%	24.0%	33.4%
Virginia	30.7%	31.5%	24.2%	27.3%	22.8%	31.9%
West Virginia	37.1%	37.9%	28.9%	30.1%	24.1%	40.0%
East South Central:						
Alabama	37.5%	39.4%	24.0%	31.2%	28.0%	39.5%
Kentucky	33.2%	34.3%	23.2%	38.0%	28.6%	34.2%
Mississippi	29.4%	29.7%	25.9%	26.4% *	25.0%	30.8%
Tennessee	34.9%	36.3%	28.4%	26.8%	26.9%	37.3%
West South Central:						
Arkansas	31.3%	32.2%	26.1%	22.7%	19.7%	34.1%
Louisiana	30.4%	32.3%	20.5%	22.7%	21.4%	33.4%
Oklahoma	26.3%	28.6%	14.0%	20.3%	18.2%	30.0%
Texas	30.2%	31.0%	28.0%	20.9%	23.0%	32.0%
Mountain:						
Arizona	28.3%	31.0%	16.7%	20.0%	17.9%	30.1%
Colorado	31.1%	30.8%	35.6%	22.8%	25.0%	31.9%
Idaho	31.5%	34.1%	17.7%	28.6%	26.0%	32.2%
Montana	30.9%	31.9%	24.6%	31.8%	22.9%	32.9%
Nevada	26.4%	25.9%	30.0%	28.2%	21.0%	28.1%
New Mexico	27.4%	31.5%	16.5% *	13.0%	14.8%	31.7%
Utah	37.3%	39.7%	20.9%	26.9%	25.1%	38.8%
Wyoming	36.1%	36.4%	34.3%	29.0%	26.2%	37.5%
Pacific:						
Alaska	27.3%	28.1%	23.5% *	21.3%	17.7%	28.1%
California	29.2%	30.1%	23.6%	28.1%	22.4%	30.3%
Hawaii	25.5%	27.1%	23.7%	14.8%	14.3%	29.2%
Oregon	27.0%	27.6%	25.5%	24.0%	19.8%	27.9%
Washington	26.2%	27.5%	16.5%	24.5%	23.0%	26.5%

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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\*\* 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.D.4(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.25%	0.26%	0.83%	0.79%	0.91%	0.29%
New England:						
Connecticut	1.80%	2.06%	5.08%	4.64%	5.38%	2.00%
Maine	1.57%	1.31%	3.81%	2.93%	2.34%	1.79%
Massachusetts	2.13%	2.88%	3.90%	4.02%	2.39%	2.69%
New Hampshire	1.36%	1.64%	3.20%	4.04%	2.17%	1.51%
Rhode Island	1.52%	1.72%	5.43%	5.01%	4.20%	1.61%
Vermont	1.76%	2.21%	2.73%	6.51%	4.55%	1.72%
Middle Atlantic:						
New Jersey	2.49%	2.79%	4.82%	4.46%	5.61%	2.53%
New York	1.18%	1.31%	1.85%	2.86%	3.69%	1.12%
Pennsylvania	1.10%	1.23%	1.75%	1.96%	2.12%	1.25%
East North Central:						
Illinois	2.25%	2.31%	4.60%	4.38%	1.95%	2.49%
Indiana	1.60%	1.81%	4.39%	5.98%	5.43%	2.12%
Michigan	1.58%	1.71%	2.94%	2.56%	2.10%	1.81%
Ohio	1.64%	1.71%	3.45%	1.65%	2.85%	1.62%
Wisconsin	0.65%	0.87%	3.38%	3.78%	3.87%	0.97%
West North Central:						
Iowa	1.83%	1.98%	4.67%	5.97%	2.95%	2.02%
Kansas	0.93%	0.64%	7.67%	5.38%	2.33%	0.98%
Minnesota	2.36%	3.24%	6.02%	0.87%	3.37%	2.43%
Missouri	2.55%	2.08%	4.36%	8.37%	5.15%	1.99%
Nebraska	1.26%	1.30%	4.18%	3.40%	3.71%	1.47%
North Dakota	2.68%	2.04%	6.79%	3.69%	2.51%	3.04%
South Dakota	2.09%	2.85%	2.57%	5.77%	3.08%	2.15%
South Atlantic:						
Delaware	1.84%	2.17%	4.80%	3.39%	3.10%	1.90%
District of Columbia	1.49%	1.23%	8.68% *	7.91%	4.42%	1.60%
Florida	1.56%	1.09%	3.45%	4.74%	3.66%	1.33%
Georgia	1.58%	1.61%	3.71%	5.97%	2.93%	1.80%
Maryland	1.30%	1.47%	1.66%	3.63%	3.63%	1.28%
North Carolina	1.63%	1.75%	3.21%	3.06%	3.47%	1.96%
South Carolina	2.12%	2.10%	2.63%	3.82%	4.02%	2.09%
Virginia	1.34%	1.47%	1.98%	2.67%	3.43%	1.38%
West Virginia	1.98%	2.17%	5.49%	7.79%	3.37%	3.02%
East South Central:						
Alabama	2.06%	2.03%	4.20%	6.67%	3.96%	1.94%
Kentucky	1.26%	1.72%	2.45%	7.68%	1.60%	1.54%
Mississippi	1.53%	1.45%	6.36%	9.42% *	3.82%	1.02%
Tennessee	1.34%	1.29%	5.21%	5.58%	3.57%	1.50%
West South Central:						
Arkansas	2.03%	1.97%	5.64%	5.49%	3.67%	1.84%
Louisiana	1.96%	2.01%	3.97%	4.72%	3.68%	2.03%
Oklahoma	1.26%	1.36%	3.37%	2.35%	1.86%	1.65%
Texas	1.44%	1.40%	3.15%	2.90%	2.41%	1.38%
Mountain:						
Arizona	1.70%	2.90%	3.68%	5.75%	3.69%	2.08%
Colorado	1.74%	1.84%	5.92%	6.66%	4.49%	1.92%
Idaho	1.63%	1.92%	5.20%	5.62%	4.52%	1.95%
Montana	1.50%	1.44%	4.13%	4.50%	2.90%	1.29%
Nevada	2.56%	2.92%	6.72%	6.17%	2.90%	2.94%
New Mexico	1.97%	2.61%	5.07% *	3.82%	3.15%	2.69%
Utah	1.82%	1.92%	4.88%	7.03%	5.94%	2.23%
Wyoming	2.02%	2.32%	5.53%	7.25%	5.29%	2.25%
Pacific:						
Alaska	2.34%	2.97%	9.06% *	4.49%	2.92%	2.80%
California	0.89%	1.06%	1.44%	2.98%	0.97%	0.98%
Hawaii	2.13%	2.33%	4.44%	3.21%	2.92%	2.25%
Oregon	1.17%	1.41%	2.65%	5.37%	3.21%	1.53%
Washington	1.72%	1.98%	2.29%	7.21%	3.58%	1.96%

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.

\*\* 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.E.1(2008) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and States: United States, 2008**

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	8,535	8,586	8,205	8,457	8,264	8,581
New England:						
Connecticut	9,305	9,416	8,892	8,148	8,257	9,381
Maine	9,107	9,000	9,613	9,569	7,896	9,364
Massachusetts	9,393	9,321	9,624	9,578	7,740	9,626
New Hampshire	10,429	10,263	9,898	12,232	9,329	10,537
Rhode Island	9,080	9,232	8,754	8,195	8,332	9,204
Vermont	9,965	9,933	10,135	9,706	8,877	10,053
Middle Atlantic:						
New Jersey	8,739	8,791	7,992	9,801	8,279	8,767
New York	8,807	9,283	5,586	8,110	8,198	8,865
Pennsylvania	9,022	8,988	9,376	9,080	8,761	9,048
East North Central:						
Illinois	9,232	9,345	9,050	8,357	10,134	9,067
Indiana	8,966	8,941	9,392	8,735	8,237	9,067
Michigan	8,712	8,659	9,074	8,751	8,659	8,718
Ohio	8,194	8,207	8,282	7,783	8,915	8,016
Wisconsin	9,408	9,388	9,644	9,241	8,694	9,497
West North Central:						
Iowa	8,191	8,138	8,425	8,759	8,264	8,181
Kansas	8,143	8,048	8,972	7,048	7,338	8,319
Minnesota	8,831	8,405	9,153	10,767	8,250	8,947
Missouri	7,937	8,078	7,268	7,167	7,584	8,015
Nebraska	8,178	8,160	8,011	9,029	7,577	8,281
North Dakota	7,751	7,754	7,626	8,350	8,662	7,473
South Dakota	8,931	9,016	9,105	7,633	8,286	9,050
South Atlantic:						
Delaware	9,041	9,135	9,715	5,991	7,505	9,279
District of Columbia	8,968	9,216	7,592	7,829	8,590	8,988
Florida	8,444	8,489	8,373	7,957	8,684	8,360
Georgia	8,126	8,261	6,614	9,355	7,763	8,177
Maryland	8,805	8,671	9,440	9,491	9,200	8,751
North Carolina	8,234	8,401	6,997	6,804	7,233	8,443
South Carolina	8,681	8,724	8,342	8,749	7,961	8,861
Virginia	7,886	8,009	7,072	7,340	7,940	7,876
West Virginia	8,968	8,956	8,508	10,735	8,448	9,057
East South Central:						
Alabama	8,053	8,094	7,650	8,655	7,631	8,150
Kentucky	7,716	7,725	7,777	7,225	7,603	7,736
Mississippi	8,005	8,078	7,355	6,158	7,378	8,101
Tennessee	8,495	8,425	8,921	8,292	7,995	8,628
West South Central:						
Arkansas	7,854	7,874	8,060	6,399	6,910	8,038
Louisiana	7,929	7,934	8,045	7,435	7,648	8,050
Oklahoma	7,836	7,923	7,617	6,939	7,177	8,161
Texas	8,278	8,404	7,610	7,556	8,062	8,326
Mountain:						
Arizona	8,483	8,528	8,056	9,008	8,170	8,531
Colorado	8,428	8,412	8,061	9,673	7,288	8,577
Idaho	7,871	7,687	7,913	9,104	7,185	7,944
Montana	8,182	8,125	8,017	8,970	7,862	8,256
Nevada	7,753	7,900	6,947	6,984	7,374	7,842
New Mexico	7,858	7,939	7,690	7,449	7,296	8,099
Utah	8,330	8,540	6,975	7,281	6,413	8,529
Wyoming	8,927	9,012	8,633	6,864	8,048	9,082
Pacific:						
Alaska	9,907	10,028	8,952	9,120	9,113	9,968
California	8,351	8,321	8,486	8,634	8,496	8,329
Hawaii	7,691	7,871	7,512	6,731	7,379	7,790
Oregon	8,733	8,741	9,021	7,005	8,914	8,708
Washington	8,681	8,785	7,730	8,477	8,867	8,665

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.

\*\* 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.E.1(2008) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and States: United States, 2008**

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	43.05	28.97	178.59	171.93	147.02	49.79
New England:						
Connecticut	181.94	223.69	1,240.08	1,530.46	954.44	225.81
Maine	406.01	482.87	868.09	1,566.29	523.87	421.31
Massachusetts	401.19	388.34	1,269.15	1,924.81	917.30	393.04
New Hampshire	287.79	305.83	1,311.73	1,475.94	482.23	287.54
Rhode Island	438.11	455.09	766.13	1,483.95	687.19	485.04
Vermont	294.57	431.24	494.60	1,504.48	380.48	302.60
Middle Atlantic:						
New Jersey	164.70	157.20	1,262.68	1,699.90	990.29	183.84
New York	335.65	184.25	1,130.08	373.19	359.49	370.35
Pennsylvania	125.80	133.62	468.90	535.86	404.72	141.80
East North Central:						
Illinois	252.38	311.24	762.83	498.29	607.30	284.75
Indiana	311.07	396.59	630.39	1,121.39	909.29	288.12
Michigan	223.45	280.72	576.78	979.10	444.03	250.19
Ohio	215.35	227.87	642.32	535.50	426.87	244.03
Wisconsin	291.09	290.37	811.55	1,047.60	1,066.91	333.79
West North Central:						
Iowa	263.10	251.47	1,010.27	1,637.21	714.41	272.98
Kansas	350.72	498.20	1,021.13	1,052.87	330.35	437.74
Minnesota	387.18	292.05	581.16	1,348.61	401.02	392.94
Missouri	258.79	296.38	1,183.13	1,188.15	498.88	289.82
Nebraska	250.88	303.67	919.11	1,109.20	494.79	258.34
North Dakota	309.66	226.97	985.24	1,045.62	551.96	482.71
South Dakota	243.85	516.48	1,499.65	937.90	562.90	277.86
South Atlantic:						
Delaware	345.01	412.54	1,831.45	927.31	616.14	477.48
District of Columbia	181.02	179.42	1,307.89	1,725.29	332.66	186.90
Florida	189.50	198.94	821.64	824.07	466.56	262.50
Georgia	342.37	388.10	1,078.80	1,507.67	452.40	360.69
Maryland	146.74	187.76	595.74	510.98	1,008.30	175.25
North Carolina	121.36	70.82	1,001.73	1,162.19	791.10	146.99
South Carolina	270.89	359.57	1,049.99	1,442.62	417.90	368.35
Virginia	156.17	223.31	322.09	1,502.01	684.56	165.37
West Virginia	461.15	546.43	1,497.48	1,784.11	573.72	572.63
East South Central:						
Alabama	229.89	294.22	1,437.00	1,877.57	1,022.12	265.75
Kentucky	212.66	236.06	888.72	1,262.38	351.62	230.62
Mississippi	402.68	403.56	1,273.33	1,306.81	596.43	478.20
Tennessee	248.11	262.89	1,415.61	1,265.66	425.67	284.49
West South Central:						
Arkansas	232.30	255.27	735.19	982.88	301.43	278.26
Louisiana	284.09	383.76	979.24	951.36	461.98	374.18
Oklahoma	239.77	294.53	1,081.83	544.33	462.87	317.04
Texas	232.17	218.29	620.95	862.88	362.19	284.90
Mountain:						
Arizona	227.36	246.26	1,103.23	1,455.45	355.76	254.66
Colorado	241.71	238.11	977.52	1,792.36	415.00	312.12
Idaho	528.61	606.60	1,235.55	1,913.97	922.31	531.26
Montana	184.90	352.18	1,046.54	1,051.50	562.37	307.98
Nevada	172.47	208.07	1,332.07	1,518.64	355.69	176.83
New Mexico	231.49	397.38	1,341.34	582.10	399.41	300.31
Utah	233.40	275.14	611.13	1,049.66	641.43	353.54
Wyoming	456.03	483.35	1,086.90	1,473.27	888.58	480.24
Pacific:						
Alaska	279.39	434.38	1,514.34	1,556.43	594.37	304.46
California	134.38	163.95	454.92	699.91	261.72	168.78
Hawaii	313.27	307.30	400.80	629.37	577.23	263.69
Oregon	213.61	205.46	547.01	1,062.58	506.70	226.90
Washington	248.22	247.11	1,221.04	1,156.91	1,052.26	246.72

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.

\*\* 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.E.2(2008) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	2,303	2,291	2,327	2,458	2,552	2,260
New England:						
Connecticut	2,380	2,500	1,810	2,377 *	3,165	2,323
Maine	2,688	2,627	2,763	3,385 *	2,742	2,677
Massachusetts	2,164	1,944	2,915	2,441	2,270	2,149
New Hampshire	3,005	3,113	2,522	2,446	2,896	3,016
Rhode Island	2,321	2,277	2,561	2,084 *	3,140	2,185
Vermont	2,497	2,551	2,326	2,447	2,540	2,494
Middle Atlantic:						
New Jersey	2,561	2,522	2,319 *	4,244 *	2,569	2,560
New York	2,405	2,481	1,565 *	3,383	2,196	2,425
Pennsylvania	2,124	2,111	2,132	2,314	2,391	2,097
East North Central:						
Illinois	2,460	2,498	2,933	1,608 *	3,412	2,286
Indiana	2,021	1,882	2,786	2,660	1,877	2,041
Michigan	1,759	1,682	2,021	2,614	2,548	1,674
Ohio	1,880	1,757	2,446	2,660	1,948	1,864
Wisconsin	2,471	2,378	2,973	2,832	2,946	2,411
West North Central:						
Iowa	1,924	1,861	2,492	2,167	2,343	1,866
Kansas	2,251	2,194	2,602	2,138	2,025	2,300
Minnesota	2,257	2,237	2,361	2,114	2,629	2,183
Missouri	2,288	2,322	2,057	2,310	3,160	2,094
Nebraska	2,375	2,288	2,852	2,395	2,383	2,373
North Dakota	2,095	2,044	2,256	2,161	2,540	1,959
South Dakota	2,521	2,508	2,540	2,639	2,793	2,470
South Atlantic:						
Delaware	2,215	2,230	2,577	1,454 *	2,493	2,172
District of Columbia	2,479	2,400	2,823	3,651	2,903	2,457
Florida	2,705	2,663	3,178	2,155	2,931	2,627
Georgia	2,617	2,709	1,922	2,587	2,335	2,657
Maryland	2,407	2,476	2,244	1,869	2,310	2,420
North Carolina	2,435	2,413	2,793	2,389	2,425	2,437
South Carolina	2,523	2,518	2,638	2,106	2,485	2,532
Virginia	2,332	2,362	2,180	2,139	2,620	2,280
West Virginia	2,393	2,396	2,354	2,432	2,400	2,392
East South Central:						
Alabama	2,060	2,045	1,984	2,632	2,515	1,956
Kentucky	2,066	2,051	2,143 *	2,183	2,330	2,019
Mississippi	2,719	2,765	2,060	2,184	2,710	2,721
Tennessee	2,217	2,254	2,059	2,032	2,105	2,247
West South Central:						
Arkansas	2,011	1,940	2,579	2,536	2,232	1,969
Louisiana	2,428	2,364	2,797	2,162	2,592	2,357
Oklahoma	2,257	2,243	2,413	1,905	2,146	2,312
Texas	2,566	2,593	2,301	3,003	2,882	2,496
Mountain:						
Arizona	2,513	2,506	2,379	2,992	2,695	2,485
Colorado	2,558	2,501	2,762	3,040	2,740	2,535
Idaho	1,736	1,833	1,579	1,214 *	2,003	1,708
Montana	2,222	2,094	2,402	3,006	2,713	2,107
Nevada	2,085	2,093	2,009 *	2,133	2,410	2,008
New Mexico	2,351	2,276	2,668	1,915	2,511	2,283
Utah	2,154	2,215	1,725	2,011	1,964	2,173
Wyoming	2,018	1,988	2,545	1,918 *	1,624	2,087
Pacific:						
Alaska	2,249	2,219	2,461 *	2,510 *	2,771	2,210
California	2,123	2,117	1,984	2,692	2,420	2,079
Hawaii	2,101	2,078	1,594	2,468	2,832	1,868
Oregon	2,178	2,230	2,026	2,093	2,193	2,176
Washington	2,147	2,099	2,358	2,807	2,428	2,123

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.

\*\* 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.E.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	22.39	20.36	101.81	109.47	75.66	21.93
New England:						
Connecticut	138.78	151.03	170.75	822.14 *	399.32	135.33
Maine	191.05	245.80	554.95	1,117.44 *	405.59	232.45
Massachusetts	192.49	192.28	378.36	659.97	330.25	208.65
New Hampshire	174.80	218.48	394.62	424.62	303.91	184.04
Rhode Island	245.15	287.79	336.21	630.49 *	439.37	254.43
Vermont	119.96	117.69	492.55	559.08	313.23	135.63
Middle Atlantic:						
New Jersey	192.25	207.93	1,094.68 *	1,622.66 *	397.99	208.76
New York	165.66	150.22	517.98 *	597.68	367.25	185.93
Pennsylvania	121.20	116.16	322.64	368.45	364.75	108.64
East North Central:						
Illinois	221.89	261.52	603.15	538.28 *	432.77	101.99
Indiana	154.45	179.09	297.57	702.07	219.04	168.92
Michigan	82.03	93.39	429.12	551.74	380.56	77.34
Ohio	124.62	184.47	446.83	310.62	245.68	154.96
Wisconsin	126.69	118.27	750.07	463.15	323.14	137.35
West North Central:						
Iowa	140.89	154.51	456.31	474.04	297.19	147.22
Kansas	134.34	176.18	346.19	395.55	216.53	128.19
Minnesota	108.96	125.31	314.19	305.76	350.24	126.02
Missouri	119.25	154.71	363.03	642.31	446.93	65.55
Nebraska	112.14	79.45	469.89	330.95	241.53	142.42
North Dakota	178.87	192.67	403.14	302.13	433.88	165.61
South Dakota	137.13	163.86	502.67	509.84	345.99	162.18
South Atlantic:						
Delaware	155.01	147.19	632.14	626.32 *	469.28	174.94
District of Columbia	170.04	169.82	593.43	942.61	639.83	187.39
Florida	164.33	160.58	517.05	216.15	259.14	231.07
Georgia	180.12	172.24	418.16	554.52	258.74	201.93
Maryland	121.69	135.60	209.26	523.48	438.17	127.91
North Carolina	129.92	125.79	818.17	287.48	435.30	143.64
South Carolina	205.41	234.44	487.03	370.11	144.37	269.30
Virginia	77.48	114.22	430.26	460.32	244.58	118.12
West Virginia	177.51	184.08	450.32	661.13	211.12	198.17
East South Central:						
Alabama	88.02	69.57	395.42	499.21	325.26	93.76
Kentucky	77.68	112.04	758.79 *	458.21	484.21	111.24
Mississippi	228.95	240.64	414.36	608.76	308.19	263.99
Tennessee	74.63	75.75	389.34	327.19	395.91	85.69
West South Central:						
Arkansas	130.53	150.30	600.36	521.79	246.11	176.64
Louisiana	199.84	226.68	713.72	507.51	322.25	171.98
Oklahoma	202.92	262.46	319.25	374.35	248.18	266.70
Texas	84.95	92.83	131.13	520.90	210.95	110.10
Mountain:						
Arizona	202.82	245.05	475.72	510.32	271.27	253.70
Colorado	172.33	279.30	403.39	744.87	608.92	214.20
Idaho	135.45	151.91	339.33	480.53 *	290.81	138.46
Montana	83.56	107.51	455.36	438.75	175.83	95.28
Nevada	183.22	248.85	611.08 *	532.07	273.31	237.95
New Mexico	176.61	224.33	661.22	389.08	301.69	237.29
Utah	175.27	161.02	370.66	563.38	272.70	186.73
Wyoming	165.58	188.97	508.13	737.12 *	317.81	182.28
Pacific:						
Alaska	166.99	156.24	740.39 *	868.75 *	601.71	157.94
California	64.30	78.54	224.84	490.37	229.49	65.46
Hawaii	107.93	141.64	448.95	561.00	405.87	145.65
Oregon	123.66	163.98	328.44	479.07	397.58	114.94
Washington	135.06	157.17	667.74	721.29	547.46	135.42

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.

\*\* 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.E.3(2008) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	27.0%	26.7%	28.4%	29.1%	30.9%	26.3%
New England:						
Connecticut	25.6%	26.6%	20.4% *	29.2% *	38.3%	24.8%
Maine	29.5%	29.2%	28.7%	35.4%	34.7%	28.6%
Massachusetts	23.0%	20.9%	30.3%	25.5%	29.3%	22.3%
New Hampshire	28.8%	30.3%	25.5%	20.0%	31.0%	28.6%
Rhode Island	25.6%	24.7%	29.3%	25.4%	37.7%	23.7%
Vermont	25.1%	25.7%	23.0%	25.2%	28.6%	24.8%
Middle Atlantic:						
New Jersey	29.3%	28.7%	29.0% *	43.3%	31.0%	29.2%
New York	27.3%	26.7%	28.0%	41.7%	26.8%	27.4%
Pennsylvania	23.5%	23.5%	22.7%	25.5%	27.3%	23.2%
East North Central:						
Illinois	26.6%	26.7%	32.4%	19.2% *	33.7%	25.2%
Indiana	22.5%	21.0%	29.7%	30.5%	22.8%	22.5%
Michigan	20.2%	19.4%	22.3%	29.9%	29.4%	19.2%
Ohio	23.0%	21.4%	29.5%	34.2%	21.9%	23.3%
Wisconsin	26.3%	25.3%	30.8%	30.6%	33.9%	25.4%
West North Central:						
Iowa	23.5%	22.9%	29.6%	24.7%	28.3%	22.8%
Kansas	27.6%	27.3%	29.0%	30.3%	27.6%	27.6%
Minnesota	25.6%	26.6%	25.8%	19.6%	31.9%	24.4%
Missouri	28.8%	28.7%	28.3%	32.2% *	41.7%	26.1%
Nebraska	29.0%	28.0%	35.6%	26.5%	31.4%	28.7%
North Dakota	27.0%	26.4%	29.6%	25.9%	29.3%	26.2%
South Dakota	28.2%	27.8%	27.9%	34.6%	33.7%	27.3%
South Atlantic:						
Delaware	24.5%	24.4%	26.5%	24.3% *	33.2%	23.4%
District of Columbia	27.6%	26.0%	37.2%	46.6%	33.8%	27.3%
Florida	32.0%	31.4%	38.0%	27.1% *	33.8%	31.4%
Georgia	32.2%	32.8%	29.1%	27.7%	30.1%	32.5%
Maryland	27.3%	28.6%	23.8%	19.7% *	25.1%	27.7%
North Carolina	29.6%	28.7%	39.9%	35.1%	33.5%	28.9%
South Carolina	29.1%	28.9%	31.6%	24.1%	31.2%	28.6%
Virginia	29.6%	29.5%	30.8%	29.1%	33.0%	29.0%
West Virginia	26.7%	26.7%	27.7%	22.7% *	28.4%	26.4%
East South Central:						
Alabama	25.6%	25.3%	25.9%	30.4% *	33.0%	24.0%
Kentucky	26.8%	26.6%	27.6% *	30.2%	30.6%	26.1%
Mississippi	34.0%	34.2%	28.0%	35.5%	36.7%	33.6%
Tennessee	26.1%	26.7%	23.1%	24.5% *	26.3%	26.0%
West South Central:						
Arkansas	25.6%	24.6%	32.0%	39.6%	32.3%	24.5%
Louisiana	30.6%	29.8%	34.8%	29.1%	33.9%	29.3%
Oklahoma	28.8%	28.3%	31.7%	27.5%	29.9%	28.3%
Texas	31.0%	30.9%	30.2%	39.7%	35.7%	30.0%
Mountain:						
Arizona	29.6%	29.4%	29.5%	33.2%	33.0%	29.1%
Colorado	30.4%	29.7%	34.3%	31.4%	37.6%	29.6%
Idaho	22.1%	23.8%	20.0%	13.3% *	27.9%	21.5%
Montana	27.2%	25.8%	30.0%	33.5%	34.5%	25.5%
Nevada	26.9%	26.5%	28.9%	30.5%	32.7%	25.6%
New Mexico	29.9%	28.7%	34.7%	25.7%	34.4%	28.2%
Utah	25.9%	25.9%	24.7%	27.6%	30.6%	25.5%
Wyoming	22.6%	22.1%	29.5%	27.9%	20.2%	23.0%
Pacific:						
Alaska	22.7%	22.1%	27.5%	27.5% *	30.4%	22.2%
California	25.4%	25.4%	23.4%	31.2%	28.5%	25.0%
Hawaii	27.3%	26.4%	21.2%	36.7%	38.4%	24.0%
Oregon	24.9%	25.5%	22.5%	29.9% *	24.6%	25.0%
Washington	24.7%	23.9%	30.5%	33.1%	27.4%	24.5%

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.

\*\* 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.E.3(2008) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.26%	0.27%	1.25%	1.52%	0.56%	0.29%
New England:						
Connecticut	1.16%	1.36%	12.16% *	9.28% *	5.32%	1.14%
Maine	1.53%	1.95%	6.03%	9.88%	4.20%	1.85%
Massachusetts	1.59%	1.90%	4.37%	6.00%	3.63%	1.77%
New Hampshire	1.59%	2.06%	4.30%	4.35%	2.92%	1.69%
Rhode Island	3.28%	2.84%	5.77%	5.57%	4.99%	3.43%
Vermont	0.89%	1.20%	3.53%	6.77%	3.67%	0.96%
Middle Atlantic:						
New Jersey	2.20%	2.50%	10.36% *	10.81%	4.66%	2.41%
New York	1.63%	1.82%	4.12%	5.87%	4.12%	1.75%
Pennsylvania	1.21%	1.25%	3.61%	3.09%	4.13%	1.13%
East North Central:						
Illinois	1.85%	2.30%	5.47%	6.61% *	3.19%	1.82%
Indiana	2.13%	2.75%	4.17%	8.26%	2.71%	2.19%
Michigan	1.04%	1.20%	3.79%	6.30%	4.60%	1.02%
Ohio	1.58%	2.12%	6.59%	4.16%	3.27%	1.83%
Wisconsin	1.22%	1.14%	5.80%	4.17%	5.69%	1.40%
West North Central:						
Iowa	1.24%	1.44%	5.83%	5.68%	4.06%	1.42%
Kansas	1.33%	1.79%	3.46%	8.47%	2.19%	1.39%
Minnesota	1.19%	1.23%	3.00%	4.12%	3.17%	1.46%
Missouri	0.90%	1.06%	4.68%	10.61% *	4.36%	0.71%
Nebraska	1.99%	1.64%	5.72%	4.81%	2.10%	2.32%
North Dakota	1.89%	2.25%	4.27%	4.31%	3.75%	1.55%
South Dakota	1.63%	2.25%	5.07%	5.26%	3.91%	1.96%
South Atlantic:						
Delaware	2.00%	2.08%	6.57%	7.47% *	5.74%	2.22%
District of Columbia	2.03%	1.97%	6.89%	11.78%	7.11%	2.23%
Florida	1.80%	1.92%	3.59%	8.44% *	2.03%	2.35%
Georgia	2.40%	2.51%	6.40%	7.28%	3.21%	2.69%
Maryland	1.33%	1.40%	2.19%	7.70% *	4.38%	1.30%
North Carolina	1.55%	1.52%	9.43%	6.38%	6.23%	1.78%
South Carolina	2.39%	2.45%	4.63%	3.76%	1.70%	2.68%
Virginia	1.26%	1.94%	5.27%	6.48%	2.97%	2.03%
West Virginia	1.78%	1.98%	5.01%	7.64% *	3.45%	1.82%
East South Central:						
Alabama	1.28%	1.14%	4.70%	10.12% *	4.41%	1.02%
Kentucky	1.34%	1.73%	8.93% *	5.83%	6.41%	1.79%
Mississippi	2.88%	2.93%	6.41%	8.06%	3.81%	3.30%
Tennessee	1.44%	1.37%	5.04%	9.36% *	4.84%	1.50%
West South Central:						
Arkansas	1.64%	2.05%	6.25%	9.01%	3.51%	2.37%
Louisiana	1.90%	2.46%	9.05%	7.61%	3.97%	1.61%
Oklahoma	2.64%	3.57%	4.61%	5.13%	3.79%	3.34%
Texas	1.59%	1.55%	2.87%	5.25%	1.99%	1.67%
Mountain:						
Arizona	2.61%	3.45%	5.67%	8.07%	3.59%	3.23%
Colorado	1.86%	2.73%	6.23%	7.61%	5.20%	1.84%
Idaho	1.71%	1.78%	4.76%	11.13% *	3.80%	1.73%
Montana	1.11%	1.43%	4.74%	4.64%	1.64%	1.39%
Nevada	2.39%	3.43%	8.66%	7.27%	3.79%	3.06%
New Mexico	2.59%	3.18%	6.13%	5.51%	5.05%	3.37%
Utah	1.94%	1.76%	6.14%	8.13%	4.77%	2.01%
Wyoming	1.58%	1.72%	6.03%	7.87%	3.58%	1.65%
Pacific:						
Alaska	2.00%	2.11%	7.22%	11.94% *	5.92%	2.00%
California	0.86%	0.95%	2.27%	3.96%	2.87%	0.76%
Hawaii	1.59%	1.71%	5.75%	8.30%	5.03%	2.03%
Oregon	1.44%	1.66%	4.13%	9.66% *	3.84%	1.30%
Washington	2.05%	2.16%	6.74%	7.65%	5.97%	2.01%

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.

\*\* 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.E.4(2008) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	18.0%	18.1%	18.5%	15.9%	17.1%	18.2%
New England:						
Connecticut	19.9%	20.1%	19.9%	13.1%	16.0%	20.2%
Maine	19.5%	19.6%	20.5%	17.0%	17.8%	19.9%
Massachusetts	13.3%	13.3%	14.7%	8.2%	15.8%	13.1%
New Hampshire	19.5%	20.3%	13.8%	18.6%	15.9%	19.9%
Rhode Island	11.8%	12.8%	8.8%	12.3%	12.7%	11.6%
Vermont	21.4%	21.3%	23.8%	16.2% *	16.9%	21.9%
Middle Atlantic:						
New Jersey	18.7%	18.8%	19.3%	16.5%	15.5%	19.0%
New York	16.6%	16.2%	21.9%	12.5%	13.0%	17.0%
Pennsylvania	19.9%	20.2%	17.1%	19.3%	15.6%	20.5%
East North Central:						
Illinois	16.7%	16.4%	18.6%	18.0%	19.6%	16.3%
Indiana	20.5%	20.7%	20.3%	19.6%	15.9%	21.4%
Michigan	22.2%	22.7%	23.0%	13.9%	17.0%	23.0%
Ohio	19.3%	19.7%	17.5%	17.8%	20.8%	19.0%
Wisconsin	16.2%	16.5%	15.7%	14.0%	12.4%	16.9%
West North Central:						
Iowa	14.2%	14.5%	9.5%	20.5%	11.8%	14.6%
Kansas	17.6%	17.8%	18.1%	12.4%	15.6%	18.1%
Minnesota	16.3%	14.4%	24.5%	15.9%	17.1%	16.1%
Missouri	16.7%	17.2%	16.6%	10.6% *	14.4%	17.2%
Nebraska	16.3%	16.0%	19.0%	14.2%	14.0%	16.8%
North Dakota	16.3%	16.5%	19.2%	8.1%	17.8%	15.9%
South Dakota	12.8%	12.5%	14.7%	13.9%	12.8%	12.8%
South Atlantic:						
Delaware	19.3%	20.0%	12.8%	15.6%	17.7%	19.6%
District of Columbia	17.4%	16.5%	28.7% *	10.7%	16.3%	17.5%
Florida	17.8%	17.7%	19.5%	15.7%	19.2%	17.4%
Georgia	18.1%	17.9%	19.2%	18.9%	14.9%	18.6%
Maryland	18.3%	18.4%	17.8%	17.3%	19.7%	18.1%
North Carolina	16.2%	16.5%	12.3%	17.6%	17.2%	16.0%
South Carolina	16.9%	17.0%	16.9%	12.3% *	14.4%	17.6%
Virginia	19.2%	18.9%	19.7%	23.3%	22.1%	18.8%
West Virginia	18.1%	18.0%	20.3%	16.0% *	14.6%	18.9%
East South Central:						
Alabama	13.0%	12.3%	18.0%	14.8%	14.1%	12.8%
Kentucky	19.9%	20.2%	20.3%	13.1%	16.8%	20.6%
Mississippi	15.2%	15.6%	13.1%	9.9%	8.1%	17.6%
Tennessee	18.4%	18.1%	21.2%	16.2%	16.7%	18.9%
West South Central:						
Arkansas	16.9%	17.2%	16.9%	10.9%	14.4%	17.5%
Louisiana	17.5%	16.3%	24.4%	19.6% *	21.4%	16.2%
Oklahoma	19.9%	19.3%	21.4%	30.0%	20.8%	19.4%
Texas	19.2%	19.6%	18.3%	13.4%	17.4%	19.6%
Mountain:						
Arizona	19.9%	19.7%	20.7%	20.6%	18.0%	20.2%
Colorado	19.6%	19.8%	18.1%	20.9%	19.6%	19.6%
Idaho	17.4%	19.7%	22.3%	8.6% *	15.2%	17.7%
Montana	17.9%	17.7%	19.7%	16.2%	16.8%	18.2%
Nevada	19.4%	19.3%	19.6%	21.0% *	16.2%	20.3%
New Mexico	17.3%	16.8%	20.6%	13.6% *	20.5%	16.3%
Utah	18.5%	18.5%	18.8%	18.3%	16.0%	18.8%
Wyoming	19.8%	20.0%	16.5% *	22.3% *	23.8%	19.2%
Pacific:						
Alaska	18.1%	18.8%	13.5%	16.0%	16.7%	18.2%
California	17.9%	18.3%	16.9%	14.3%	17.6%	18.0%
Hawaii	14.2%	14.3%	8.1%	20.4%	13.9%	14.3%
Oregon	20.4%	20.3%	22.1%	16.0% *	21.2%	20.3%
Washington	19.1%	19.8%	15.2%	16.5%	16.4%	19.4%

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.

\*\* 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.E.4(2008) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by proportion of employees who are full-time or low-wage and State: United States, 2008**

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	0.19%	0.20%	0.58%	0.33%	0.51%	0.20%
New England:						
Connecticut	1.37%	1.45%	2.48%	3.05%	2.70%	1.68%
Maine	1.21%	1.32%	3.59%	3.75%	2.77%	1.03%
Massachusetts	0.93%	1.35%	1.96%	2.37%	2.64%	1.18%
New Hampshire	1.04%	1.31%	2.44%	3.13%	2.28%	1.16%
Rhode Island	1.03%	1.64%	2.55%	2.73%	2.33%	1.24%
Vermont	1.22%	1.71%	2.59%	9.31%*	1.94%	1.52%
Middle Atlantic:						
New Jersey	1.20%	1.31%	3.07%	3.06%	2.53%	1.23%
New York	1.16%	0.94%	3.82%	1.64%	1.08%	1.27%
Pennsylvania	1.27%	1.52%	2.69%	2.70%	1.48%	1.33%
East North Central:						
Illinois	0.87%	0.92%	2.19%	3.23%	2.76%	1.17%
Indiana	1.13%	1.41%	3.29%	2.54%	1.94%	1.32%
Michigan	1.50%	1.69%	2.45%	3.01%	2.64%	1.60%
Ohio	1.26%	1.43%	1.96%	2.92%	2.39%	1.15%
Wisconsin	1.20%	1.28%	1.87%	2.20%	2.24%	1.32%
West North Central:						
Iowa	1.31%	1.26%	1.78%	5.20%	2.36%	1.25%
Kansas	1.15%	1.28%	2.31%	3.31%	1.70%	1.27%
Minnesota	0.83%	1.12%	2.53%	1.38%	2.40%	0.83%
Missouri	0.96%	1.20%	3.34%	3.22%*	1.30%	1.06%
Nebraska	1.37%	1.40%	2.94%	2.58%	2.08%	1.33%
North Dakota	1.03%	1.49%	3.44%	1.92%	2.56%	0.86%
South Dakota	1.25%	1.54%	2.74%	4.14%	1.67%	1.32%
South Atlantic:						
Delaware	0.91%	1.15%	2.90%	3.03%	3.14%	0.82%
District of Columbia	1.12%	0.90%	10.46%*	2.93%	2.20%	1.22%
Florida	0.60%	0.71%	2.53%	2.59%	1.27%	0.62%
Georgia	1.10%	1.13%	4.16%	2.99%	1.82%	1.24%
Maryland	0.54%	0.67%	1.54%	4.35%	2.36%	0.60%
North Carolina	0.86%	0.91%	3.26%	3.54%	2.79%	0.90%
South Carolina	1.28%	1.56%	2.53%	6.27%*	1.80%	1.40%
Virginia	0.88%	0.95%	2.53%	4.73%	2.57%	0.95%
West Virginia	1.71%	1.62%	5.04%	6.03%*	2.56%	2.02%
East South Central:						
Alabama	1.16%	0.98%	4.36%	3.46%	2.43%	1.17%
Kentucky	0.95%	1.08%	3.46%	3.07%	1.53%	1.28%
Mississippi	1.40%	1.46%	2.91%	2.28%	1.38%	1.52%
Tennessee	1.00%	0.88%	4.22%	3.13%	1.96%	1.12%
West South Central:						
Arkansas	1.54%	1.72%	2.43%	2.76%	2.23%	1.63%
Louisiana	1.18%	1.08%	4.44%	6.98%*	3.59%	1.21%
Oklahoma	1.64%	1.83%	4.94%	5.14%	2.41%	1.68%
Texas	0.70%	0.80%	1.88%	2.31%	2.08%	0.92%
Mountain:						
Arizona	0.75%	1.13%	5.23%	2.86%	1.81%	0.93%
Colorado	1.05%	1.18%	2.79%	5.16%	2.53%	0.98%
Idaho	1.70%	1.21%	4.47%	10.15%*	3.46%	2.03%
Montana	1.11%	1.53%	2.80%	2.56%	2.81%	1.20%
Nevada	1.63%	2.04%	4.03%	7.68%*	2.84%	1.91%
New Mexico	1.11%	1.25%	4.75%	9.59%*	2.66%	1.31%
Utah	1.41%	1.53%	2.65%	3.40%	1.69%	1.59%
Wyoming	1.95%	2.06%	5.70%*	9.62%*	4.25%	2.20%
Pacific:						
Alaska	1.11%	1.30%	3.05%	4.79%	3.97%	1.24%
California	0.45%	0.47%	1.04%	2.07%	1.50%	0.45%
Hawaii	0.82%	1.10%	2.42%	3.64%	2.18%	1.26%
Oregon	0.88%	0.81%	2.45%	9.83%*	3.39%	0.91%
Washington	0.80%	0.88%	2.82%	2.88%	2.64%	0.90%

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.

\*\* 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.