

**Table VII.A.1 Number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 7,042,866 | 4,511,612                   | 961,048 | 1,570,206     | 1,454,833                     | 5,588,033     |
| New England:         |           |                             |         |               |                               |               |
| Connecticut          | 75,706    | 46,255                      | 9,262   | 20,189        | 10,813                        | 64,893        |
| Maine                | 38,560    | 25,274                      | 5,916   | 7,371         | 6,164                         | 32,396        |
| Massachusetts        | 164,522   | 97,988                      | 26,001  | 40,534        | --                            | 156,994       |
| New Hampshire        | 34,300    | 18,435                      | 5,835   | 10,031        | 5,837                         | 28,464        |
| Rhode Island         | 27,111    | 16,348                      | 5,484   | 5,280         | 4,651                         | 22,460        |
| Vermont              | 17,990    | 10,361                      | 3,938   | 3,691         | 1,787                         | 16,202        |
| Middle Atlantic:     |           |                             |         |               |                               |               |
| New Jersey           | 200,272   | 111,318                     | 30,559  | 58,395        | 37,021                        | 163,251       |
| New York             | 458,012   | 262,134                     | 75,535  | 120,342       | 62,482                        | 395,530       |
| Pennsylvania         | 269,042   | 171,616                     | 42,534  | 54,891        | 63,421                        | 205,621       |
| East North Central:  |           |                             |         |               |                               |               |
| Illinois             | 284,552   | 182,435                     | 37,517  | 64,600        | 50,637                        | 233,915       |
| Indiana              | 135,917   | 86,461                      | 20,880  | 28,576        | 32,400                        | 103,517       |
| Michigan             | 188,304   | 114,688                     | 21,544  | 52,072        | 41,108                        | 147,196       |
| Ohio                 | 219,170   | 134,368                     | 38,490  | 46,312        | 53,807                        | 165,363       |
| Wisconsin            | 125,309   | 72,403                      | 19,127  | 33,779        | 32,502                        | 92,807        |
| West North Central:  |           |                             |         |               |                               |               |
| Iowa                 | 79,907    | 53,200                      | 9,085   | 17,622        | 20,519                        | 59,388        |
| Kansas               | 69,569    | 46,034                      | 11,326  | 12,210        | 17,904                        | 51,666        |
| Minnesota            | 139,524   | 90,748                      | 20,320  | 28,455        | 21,564                        | 117,960       |
| Missouri             | 134,755   | 79,479                      | 19,495  | 35,781        | 40,926                        | 93,829        |
| Nebraska             | 52,148    | 33,128                      | 4,647   | 14,373        | 10,884                        | 41,263        |
| North Dakota         | 23,821    | 14,302                      | 3,792   | 5,727         | 6,218                         | 17,603        |
| South Dakota         | 26,233    | 16,608                      | 4,340   | 5,285         | 7,174                         | 19,059        |
| South Atlantic:      |           |                             |         |               |                               |               |
| Delaware             | 25,895    | 15,272                      | 4,360   | 6,262         | 7,039                         | 18,856        |
| District of Columbia | 20,434    | 15,317                      | 2,097   | 3,020         | --                            | 18,923        |
| Florida              | 515,149   | 346,537                     | 60,780  | 107,832       | 151,503                       | 363,646       |
| Georgia              | 203,086   | 137,062                     | 26,608  | 39,416        | 60,097                        | 142,989       |
| Maryland             | 122,919   | 83,172                      | 18,200  | 21,548        | 24,129                        | 98,790        |
| North Carolina       | 204,255   | 132,285                     | 22,958  | 49,012        | 52,634                        | 151,621       |
| South Carolina       | 101,913   | 64,896                      | 13,739  | 23,277        | 23,569                        | 78,344        |
| Virginia             | 177,541   | 123,181                     | 20,228  | 34,132        | 44,842                        | 132,699       |
| West Virginia        | 31,247    | 21,082                      | 4,327   | 5,838         | 12,551                        | 18,696        |
| East South Central:  |           |                             |         |               |                               |               |
| Alabama              | 96,736    | 61,607                      | 14,695  | 20,434        | 32,875                        | 63,861        |
| Kentucky             | 81,763    | 51,528                      | 11,422  | 18,812        | 25,472                        | 56,291        |
| Mississippi          | 51,682    | 37,234                      | 8,003   | 6,444         | 16,180                        | 35,502        |
| Tennessee            | 129,808   | 75,747                      | 21,322  | 32,739        | 42,850                        | 86,958        |
| West South Central:  |           |                             |         |               |                               |               |
| Arkansas             | 58,397    | 40,116                      | 8,094   | 10,186        | 15,050                        | 43,347        |
| Louisiana            | 93,494    | 64,058                      | 9,518   | 19,919        | 33,126                        | 60,369        |
| Oklahoma             | 81,582    | 54,447                      | 12,029  | 15,106        | 27,317                        | 54,265        |
| Texas                | 571,962   | 421,521                     | 54,494  | 95,947        | 159,910                       | 412,052       |
| Mountain:            |           |                             |         |               |                               |               |
| Arizona              | 126,298   | 79,093                      | 21,469  | 25,736        | 20,364                        | 105,934       |
| Colorado             | 137,540   | 94,805                      | 16,856  | 25,879        | 16,510                        | 121,030       |
| Idaho                | 47,475    | 26,888                      | 7,756   | 12,831        | 8,012                         | 39,463        |
| Montana              | 36,109    | 18,771                      | 5,753   | 11,585        | 10,411                        | 25,698        |
| Nevada               | 62,176    | 43,848                      | 5,279   | 13,049        | 14,957                        | 47,220        |
| New Mexico           | 38,220    | 26,110                      | 4,260   | 7,850         | 8,275                         | 29,944        |
| Utah                 | 73,560    | 43,723                      | 10,658  | 19,178        | 17,535                        | 56,025        |
| Wyoming              | 19,584    | 12,398                      | 2,083   | 5,103         | 4,742                         | 14,842        |
| Pacific:             |           |                             |         |               |                               |               |
| Alaska               | 16,723    | 10,311                      | 3,080   | 3,332         | 1,795                         | 14,928        |
| California           | 853,611   | 545,845                     | 108,744 | 199,022       | 57,921                        | 795,690       |
| Hawaii               | 27,071    | 17,048                      | 4,331   | 5,693         | 5,141                         | 21,931        |
| Oregon               | 100,944   | 59,688                      | 16,409  | 24,847        | 15,673                        | 85,271        |
| Washington           | 170,968   | 104,438                     | 25,868  | 40,661        | --                            | 163,472       |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

**Table VII.A.1 Standard errors for number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 37,096 | 47,609                      | 30,803 | 41,290        | 37,039                        | 45,727        |
| New England:         |        |                             |        |               |                               |               |
| Connecticut          | 1,445  | 2,828                       | 1,651  | 2,447         | 1,907                         | 2,104         |
| Maine                | 1,142  | 1,619                       | 988    | 1,015         | 1,380                         | 1,210         |
| Massachusetts        | 5,427  | 7,805                       | 4,896  | 6,096         | --                            | 5,783         |
| New Hampshire        | 859    | 1,290                       | 938    | 1,276         | 1,034                         | 1,092         |
| Rhode Island         | 983    | 1,094                       | 1,070  | 1,101         | 971                           | 1,206         |
| Vermont              | 440    | 674                         | 552    | 469           | 340                           | 544           |
| Middle Atlantic:     |        |                             |        |               |                               |               |
| New Jersey           | 5,872  | 8,920                       | 5,170  | 7,438         | 6,971                         | 7,735         |
| New York             | 18,821 | 11,139                      | 9,849  | 19,479        | 8,905                         | 19,780        |
| Pennsylvania         | 4,824  | 8,146                       | 5,781  | 6,297         | 7,168                         | 7,465         |
| East North Central:  |        |                             |        |               |                               |               |
| Illinois             | 6,983  | 9,550                       | 5,542  | 7,524         | 6,685                         | 8,620         |
| Indiana              | 2,968  | 5,140                       | 3,935  | 4,115         | 4,373                         | 5,035         |
| Michigan             | 4,270  | 7,008                       | 3,931  | 5,897         | 5,339                         | 6,454         |
| Ohio                 | 6,366  | 7,860                       | 7,911  | 5,840         | 6,391                         | 9,004         |
| Wisconsin            | 3,307  | 5,046                       | 2,774  | 3,980         | 4,037                         | 4,651         |
| West North Central:  |        |                             |        |               |                               |               |
| Iowa                 | 2,865  | 3,836                       | 1,593  | 2,348         | 2,868                         | 3,385         |
| Kansas               | 2,135  | 3,041                       | 1,773  | 1,733         | 2,054                         | 2,891         |
| Minnesota            | 3,879  | 5,720                       | 3,545  | 3,489         | 3,422                         | 4,893         |
| Missouri             | 3,160  | 5,250                       | 3,352  | 3,994         | 4,551                         | 4,729         |
| Nebraska             | 1,385  | 1,849                       | 858    | 2,058         | 1,496                         | 1,989         |
| North Dakota         | 740    | 994                         | 765    | 676           | 918                           | 884           |
| South Dakota         | 672    | 1,042                       | 681    | 675           | 969                           | 876           |
| South Atlantic:      |        |                             |        |               |                               |               |
| Delaware             | 773    | 1,148                       | 962    | 1,017         | 1,142                         | 1,063         |
| District of Columbia | 565    | 857                         | 483    | 661           | --                            | 719           |
| Florida              | 8,390  | 16,562                      | 10,105 | 13,693        | 15,621                        | 15,868        |
| Georgia              | 6,820  | 9,046                       | 5,723  | 6,700         | 8,212                         | 9,083         |
| Maryland             | 3,716  | 4,926                       | 3,700  | 4,331         | 3,785                         | 5,022         |
| North Carolina       | 6,622  | 7,885                       | 5,199  | 7,904         | 6,969                         | 8,047         |
| South Carolina       | 3,006  | 4,219                       | 2,725  | 3,656         | 3,587                         | 3,661         |
| Virginia             | 7,146  | 8,361                       | 4,483  | 6,062         | 7,468                         | 7,636         |
| West Virginia        | 1,055  | 1,469                       | 696    | 813           | 1,465                         | 1,126         |
| East South Central:  |        |                             |        |               |                               |               |
| Alabama              | 3,322  | 4,062                       | 3,927  | 2,989         | 4,380                         | 3,955         |
| Kentucky             | 1,563  | 2,913                       | 2,027  | 2,378         | 2,659                         | 2,830         |
| Mississippi          | 1,529  | 2,114                       | 1,351  | 1,160         | 1,748                         | 2,220         |
| Tennessee            | 3,523  | 5,666                       | 3,787  | 4,241         | 4,833                         | 5,399         |
| West South Central:  |        |                             |        |               |                               |               |
| Arkansas             | 1,615  | 2,484                       | 1,643  | 1,688         | 2,061                         | 2,307         |
| Louisiana            | 4,181  | 4,468                       | 1,836  | 4,132         | 5,241                         | 3,502         |
| Oklahoma             | 2,400  | 3,583                       | 2,233  | 2,226         | 2,812                         | 3,567         |
| Texas                | 11,847 | 15,514                      | 8,530  | 10,783        | 15,623                        | 13,177        |
| Mountain:            |        |                             |        |               |                               |               |
| Arizona              | 4,481  | 6,522                       | 3,376  | 4,198         | 3,342                         | 5,531         |
| Colorado             | 4,578  | 5,991                       | 3,308  | 3,896         | 2,986                         | 5,680         |
| Idaho                | 1,549  | 1,980                       | 1,201  | 1,771         | 1,158                         | 1,970         |
| Montana              | 2,416  | 1,557                       | 901    | 2,612         | 2,619                         | 1,420         |
| Nevada               | 1,750  | 2,870                       | 1,254  | 2,364         | 2,446                         | 2,659         |
| New Mexico           | 726    | 1,370                       | 930    | 1,201         | 1,125                         | 1,230         |
| Utah                 | 1,671  | 2,877                       | 2,210  | 2,380         | 2,550                         | 2,618         |
| Wyoming              | 1,033  | 1,232                       | 361    | 601           | 564                           | 1,193         |
| Pacific:             |        |                             |        |               |                               |               |
| Alaska               | 514    | 782                         | 432    | 484           | 361                           | 610           |
| California           | 15,718 | 22,915                      | 14,464 | 18,444        | 11,686                        | 18,391        |
| Hawaii               | 756    | 1,135                       | 770    | 900           | 865                           | 1,025         |
| Oregon               | 3,486  | 4,382                       | 2,573  | 3,438         | 2,399                         | 4,407         |
| Washington           | 3,706  | 7,186                       | 5,056  | 5,776         | --                            | 4,579         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

**Table VII.A.1.a Percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 7,042,866 | 64.1%                       | 13.6%  | 22.3%         | 20.7%                         | 79.3%         |
| New England:         |           |                             |        |               |                               |               |
| Connecticut          | 75,706    | 61.1%                       | 12.2%  | 26.7%         | 14.3%                         | 85.7%         |
| Maine                | 38,560    | 65.5%                       | 15.3%  | 19.1%         | 16.0%                         | 84.0%         |
| Massachusetts        | 164,522   | 59.6%                       | 15.8%  | 24.6%         | 4.6% *                        | 95.4%         |
| New Hampshire        | 34,300    | 53.7%                       | 17.0%  | 29.2%         | 17.0%                         | 83.0%         |
| Rhode Island         | 27,111    | 60.3%                       | 20.2%  | 19.5%         | 17.2%                         | 82.8%         |
| Vermont              | 17,990    | 57.6%                       | 21.9%  | 20.5%         | 9.9%                          | 90.1%         |
| Middle Atlantic:     |           |                             |        |               |                               |               |
| New Jersey           | 200,272   | 55.6%                       | 15.3%  | 29.2%         | 18.5%                         | 81.5%         |
| New York             | 458,012   | 57.2%                       | 16.5%  | 26.3%         | 13.6%                         | 86.4%         |
| Pennsylvania         | 269,042   | 63.8%                       | 15.8%  | 20.4%         | 23.6%                         | 76.4%         |
| East North Central:  |           |                             |        |               |                               |               |
| Illinois             | 284,552   | 64.1%                       | 13.2%  | 22.7%         | 17.8%                         | 82.2%         |
| Indiana              | 135,917   | 63.6%                       | 15.4%  | 21.0%         | 23.8%                         | 76.2%         |
| Michigan             | 188,304   | 60.9%                       | 11.4%  | 27.7%         | 21.8%                         | 78.2%         |
| Ohio                 | 219,170   | 61.3%                       | 17.6%  | 21.1%         | 24.6%                         | 75.4%         |
| Wisconsin            | 125,309   | 57.8%                       | 15.3%  | 27.0%         | 25.9%                         | 74.1%         |
| West North Central:  |           |                             |        |               |                               |               |
| Iowa                 | 79,907    | 66.6%                       | 11.4%  | 22.1%         | 25.7%                         | 74.3%         |
| Kansas               | 69,569    | 66.2%                       | 16.3%  | 17.6%         | 25.7%                         | 74.3%         |
| Minnesota            | 139,524   | 65.0%                       | 14.6%  | 20.4%         | 15.5%                         | 84.5%         |
| Missouri             | 134,755   | 59.0%                       | 14.5%  | 26.6%         | 30.4%                         | 69.6%         |
| Nebraska             | 52,148    | 63.5%                       | 8.9%   | 27.6%         | 20.9%                         | 79.1%         |
| North Dakota         | 23,821    | 60.0%                       | 15.9%  | 24.0%         | 26.1%                         | 73.9%         |
| South Dakota         | 26,233    | 63.3%                       | 16.5%  | 20.1%         | 27.3%                         | 72.7%         |
| South Atlantic:      |           |                             |        |               |                               |               |
| Delaware             | 25,895    | 59.0%                       | 16.8%  | 24.2%         | 27.2%                         | 72.8%         |
| District of Columbia | 20,434    | 75.0%                       | 10.3%  | 14.8%         | --                            | 92.6%         |
| Florida              | 515,149   | 67.3%                       | 11.8%  | 20.9%         | 29.4%                         | 70.6%         |
| Georgia              | 203,086   | 67.5%                       | 13.1%  | 19.4%         | 29.6%                         | 70.4%         |
| Maryland             | 122,919   | 67.7%                       | 14.8%  | 17.5%         | 19.6%                         | 80.4%         |
| North Carolina       | 204,255   | 64.8%                       | 11.2%  | 24.0%         | 25.8%                         | 74.2%         |
| South Carolina       | 101,913   | 63.7%                       | 13.5%  | 22.8%         | 23.1%                         | 76.9%         |
| Virginia             | 177,541   | 69.4%                       | 11.4%  | 19.2%         | 25.3%                         | 74.7%         |
| West Virginia        | 31,247    | 67.5%                       | 13.8%  | 18.7%         | 40.2%                         | 59.8%         |
| East South Central:  |           |                             |        |               |                               |               |
| Alabama              | 96,736    | 63.7%                       | 15.2%  | 21.1%         | 34.0%                         | 66.0%         |
| Kentucky             | 81,763    | 63.0%                       | 14.0%  | 23.0%         | 31.2%                         | 68.8%         |
| Mississippi          | 51,682    | 72.0%                       | 15.5%  | 12.5%         | 31.3%                         | 68.7%         |
| Tennessee            | 129,808   | 58.4%                       | 16.4%  | 25.2%         | 33.0%                         | 67.0%         |
| West South Central:  |           |                             |        |               |                               |               |
| Arkansas             | 58,397    | 68.7%                       | 13.9%  | 17.4%         | 25.8%                         | 74.2%         |
| Louisiana            | 93,494    | 68.5%                       | 10.2%  | 21.3%         | 35.4%                         | 64.6%         |
| Oklahoma             | 81,582    | 66.7%                       | 14.7%  | 18.5%         | 33.5%                         | 66.5%         |
| Texas                | 571,962   | 73.7%                       | 9.5%   | 16.8%         | 28.0%                         | 72.0%         |
| Mountain:            |           |                             |        |               |                               |               |
| Arizona              | 126,298   | 62.6%                       | 17.0%  | 20.4%         | 16.1%                         | 83.9%         |
| Colorado             | 137,540   | 68.9%                       | 12.3%  | 18.8%         | 12.0%                         | 88.0%         |
| Idaho                | 47,475    | 56.6%                       | 16.3%  | 27.0%         | 16.9%                         | 83.1%         |
| Montana              | 36,109    | 52.0%                       | 15.9%  | 32.1%         | 28.8%                         | 71.2%         |
| Nevada               | 62,176    | 70.5%                       | 8.5%   | 21.0%         | 24.1%                         | 75.9%         |
| New Mexico           | 38,220    | 68.3%                       | 11.1%  | 20.5%         | 21.7%                         | 78.3%         |
| Utah                 | 73,560    | 59.4%                       | 14.5%  | 26.1%         | 23.8%                         | 76.2%         |
| Wyoming              | 19,584    | 63.3%                       | 10.6%  | 26.1%         | 24.2%                         | 75.8%         |
| Pacific:             |           |                             |        |               |                               |               |
| Alaska               | 16,723    | 61.7%                       | 18.4%  | 19.9%         | 10.7%                         | 89.3%         |
| California           | 853,611   | 63.9%                       | 12.7%  | 23.3%         | 6.8%                          | 93.2%         |
| Hawaii               | 27,071    | 63.0%                       | 16.0%  | 21.0%         | 19.0%                         | 81.0%         |
| Oregon               | 100,944   | 59.1%                       | 16.3%  | 24.6%         | 15.5%                         | 84.5%         |
| Washington           | 170,968   | 61.1%                       | 15.1%  | 23.8%         | 4.4% *                        | 95.6%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

**Table VII.A.1.a Standard errors for percent of number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 37,096 | 0.62%                       | 0.43%  | 0.56%         | 0.51%                         | 0.51%         |
| New England:         |        |                             |        |               |                               |               |
| Connecticut          | 1,445  | 3.47%                       | 2.20%  | 3.18%         | 2.47%                         | 2.47%         |
| Maine                | 1,142  | 3.37%                       | 2.57%  | 2.66%         | 3.34%                         | 3.34%         |
| Massachusetts        | 5,427  | 4.06%                       | 3.00%  | 3.66%         | 1.60% *                       | 1.60%         |
| New Hampshire        | 859    | 3.69%                       | 2.72%  | 3.52%         | 2.89%                         | 2.89%         |
| Rhode Island         | 983    | 4.43%                       | 3.70%  | 3.83%         | 3.49%                         | 3.49%         |
| Vermont              | 440    | 3.40%                       | 2.99%  | 2.63%         | 1.89%                         | 1.89%         |
| Middle Atlantic:     |        |                             |        |               |                               |               |
| New Jersey           | 5,872  | 3.96%                       | 2.57%  | 3.68%         | 3.37%                         | 3.37%         |
| New York             | 18,821 | 3.22%                       | 2.11%  | 3.45%         | 1.95%                         | 1.95%         |
| Pennsylvania         | 4,824  | 2.80%                       | 2.10%  | 2.34%         | 2.58%                         | 2.58%         |
| East North Central:  |        |                             |        |               |                               |               |
| Illinois             | 6,983  | 2.90%                       | 1.95%  | 2.57%         | 2.30%                         | 2.30%         |
| Indiana              | 2,968  | 3.63%                       | 2.82%  | 3.01%         | 3.21%                         | 3.21%         |
| Michigan             | 4,270  | 3.35%                       | 2.07%  | 3.12%         | 2.82%                         | 2.82%         |
| Ohio                 | 6,366  | 3.62%                       | 3.32%  | 2.77%         | 3.00%                         | 3.00%         |
| Wisconsin            | 3,307  | 3.42%                       | 2.27%  | 3.14%         | 3.15%                         | 3.15%         |
| West North Central:  |        |                             |        |               |                               |               |
| Iowa                 | 2,865  | 3.42%                       | 2.07%  | 2.99%         | 3.43%                         | 3.43%         |
| Kansas               | 2,135  | 3.32%                       | 2.58%  | 2.56%         | 3.02%                         | 3.02%         |
| Minnesota            | 3,879  | 3.30%                       | 2.51%  | 2.60%         | 2.44%                         | 2.44%         |
| Missouri             | 3,160  | 3.42%                       | 2.46%  | 3.02%         | 3.24%                         | 3.24%         |
| Nebraska             | 1,385  | 3.67%                       | 1.67%  | 3.60%         | 2.90%                         | 2.90%         |
| North Dakota         | 740    | 3.67%                       | 3.05%  | 2.97%         | 3.56%                         | 3.56%         |
| South Dakota         | 672    | 3.31%                       | 2.56%  | 2.66%         | 3.41%                         | 3.41%         |
| South Atlantic:      |        |                             |        |               |                               |               |
| Delaware             | 773    | 4.34%                       | 3.60%  | 3.84%         | 4.12%                         | 4.12%         |
| District of Columbia | 565    | 3.75%                       | 2.35%  | 3.19%         | --                            | 2.45%         |
| Florida              | 8,390  | 2.99%                       | 1.96%  | 2.64%         | 2.95%                         | 2.95%         |
| Georgia              | 6,820  | 3.87%                       | 2.74%  | 3.28%         | 3.88%                         | 3.88%         |
| Maryland             | 3,716  | 3.90%                       | 2.97%  | 3.36%         | 3.08%                         | 3.08%         |
| North Carolina       | 6,622  | 3.87%                       | 2.50%  | 3.60%         | 3.26%                         | 3.26%         |
| South Carolina       | 3,006  | 3.82%                       | 2.67%  | 3.44%         | 3.31%                         | 3.31%         |
| Virginia             | 7,146  | 3.76%                       | 2.51%  | 3.30%         | 3.85%                         | 3.85%         |
| West Virginia        | 1,055  | 3.39%                       | 2.22%  | 2.76%         | 3.95%                         | 3.95%         |
| East South Central:  |        |                             |        |               |                               |               |
| Alabama              | 3,322  | 4.12%                       | 3.79%  | 3.20%         | 4.07%                         | 4.07%         |
| Kentucky             | 1,563  | 3.34%                       | 2.44%  | 2.91%         | 3.20%                         | 3.20%         |
| Mississippi          | 1,529  | 3.19%                       | 2.60%  | 2.26%         | 3.43%                         | 3.43%         |
| Tennessee            | 3,523  | 3.65%                       | 2.93%  | 3.34%         | 3.66%                         | 3.66%         |
| West South Central:  |        |                             |        |               |                               |               |
| Arkansas             | 1,615  | 3.59%                       | 2.79%  | 2.92%         | 3.44%                         | 3.44%         |
| Louisiana            | 4,181  | 4.19%                       | 2.02%  | 4.05%         | 4.55%                         | 4.55%         |
| Oklahoma             | 2,400  | 3.50%                       | 2.73%  | 2.80%         | 3.52%                         | 3.52%         |
| Texas                | 11,847 | 2.20%                       | 1.48%  | 1.86%         | 2.45%                         | 2.45%         |
| Mountain:            |        |                             |        |               |                               |               |
| Arizona              | 4,481  | 3.95%                       | 2.79%  | 3.36%         | 2.69%                         | 2.69%         |
| Colorado             | 4,578  | 3.43%                       | 2.36%  | 2.87%         | 2.24%                         | 2.24%         |
| Idaho                | 1,549  | 3.73%                       | 2.56%  | 3.53%         | 2.52%                         | 2.52%         |
| Montana              | 2,416  | 5.02%                       | 2.74%  | 5.59%         | 5.72%                         | 5.72%         |
| Nevada               | 1,750  | 4.02%                       | 2.05%  | 3.74%         | 3.83%                         | 3.83%         |
| New Mexico           | 726    | 3.50%                       | 2.42%  | 3.06%         | 2.90%                         | 2.90%         |
| Utah                 | 1,671  | 3.76%                       | 2.91%  | 3.26%         | 3.35%                         | 3.35%         |
| Wyoming              | 1,033  | 3.82%                       | 1.95%  | 3.38%         | 3.19%                         | 3.19%         |
| Pacific:             |        |                             |        |               |                               |               |
| Alaska               | 514    | 3.61%                       | 2.69%  | 2.95%         | 2.17%                         | 2.17%         |
| California           | 15,718 | 2.40%                       | 1.67%  | 2.13%         | 1.36%                         | 1.36%         |
| Hawaii               | 756    | 3.84%                       | 2.79%  | 3.28%         | 3.13%                         | 3.13%         |
| Oregon               | 3,486  | 3.67%                       | 2.54%  | 3.31%         | 2.48%                         | 2.48%         |
| Washington           | 3,706  | 3.88%                       | 2.91%  | 3.43%         | 1.93% *                       | 1.93%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

**Table VII.A.2 Percent of private-sector establishments that offer health insurance by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 49.2% | 56.5%                       | 48.1%   | 29.0%         | 33.8%                         | 53.2%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 56.3% | 67.1%                       | 51.3%   | 33.8%         | 41.7%                         | 58.7%         |
| Maine                | 48.0% | 51.7%                       | 53.8%   | 30.7%         | 28.8% *                       | 51.7%         |
| Massachusetts        | 54.3% | 63.1%                       | 43.8%   | 39.5%         | --                            | 54.3%         |
| New Hampshire        | 48.4% | 58.5%                       | 48.9%   | 29.4%         | 40.7%                         | 49.9%         |
| Rhode Island         | 50.2% | 57.5%                       | 55.7%   | 21.6%         | 24.7%                         | 55.4%         |
| Vermont              | 48.3% | 60.2%                       | 37.6%   | 26.3%         | 33.2%                         | 50.0%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 51.4% | 57.9%                       | 59.8%   | 34.7%         | 31.4%                         | 55.9%         |
| New York             | 49.0% | 51.7%                       | 55.2%   | 39.1%         | 17.1%                         | 54.0%         |
| Pennsylvania         | 54.0% | 62.0%                       | 60.4%   | 23.8%         | 29.0%                         | 61.7%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 50.1% | 56.2%                       | 49.7%   | 33.0%         | 38.8%                         | 52.5%         |
| Indiana              | 49.1% | 55.5%                       | 47.8%   | 30.3%         | 30.3%                         | 54.9%         |
| Michigan             | 49.4% | 58.4%                       | 44.9%   | 31.5%         | 33.0%                         | 54.0%         |
| Ohio                 | 51.3% | 58.9%                       | 52.8%   | 28.1%         | 30.0%                         | 58.3%         |
| Wisconsin            | 53.3% | 64.9%                       | 45.7%   | 32.7%         | 38.1%                         | 58.6%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 48.8% | 57.5%                       | 39.0%   | 27.5%         | 28.0%                         | 56.0%         |
| Kansas               | 53.4% | 61.2%                       | 43.9%   | 32.9%         | 42.9%                         | 57.1%         |
| Minnesota            | 48.6% | 52.5%                       | 51.0%   | 34.3%         | 49.2%                         | 48.5%         |
| Missouri             | 50.1% | 60.4%                       | 41.3%   | 32.3%         | 47.2%                         | 51.4%         |
| Nebraska             | 43.7% | 51.2%                       | 53.1%   | 23.3%         | 28.9%                         | 47.6%         |
| North Dakota         | 49.9% | 61.4%                       | 37.9%   | 29.1%         | 22.1%                         | 59.7%         |
| South Dakota         | 44.1% | 49.7%                       | 47.8%   | 23.6%         | 30.5%                         | 49.2%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 51.6% | 61.0%                       | 52.6%   | 28.0%         | 32.9%                         | 58.6%         |
| District of Columbia | 71.9% | 78.6%                       | 60.5%   | 46.3%         | --                            | 73.9%         |
| Florida              | 40.0% | 45.0%                       | 41.9%   | 23.1%         | 31.9%                         | 43.4%         |
| Georgia              | 45.5% | 50.7%                       | 46.0%   | 27.2%         | 36.1%                         | 49.5%         |
| Maryland             | 55.1% | 62.8%                       | 51.1%   | 28.9%         | 31.9%                         | 60.8%         |
| North Carolina       | 49.5% | 57.1%                       | 54.5%   | 26.6%         | 34.6%                         | 54.6%         |
| South Carolina       | 41.1% | 46.6%                       | 34.3%   | 29.9%         | 36.2%                         | 42.6%         |
| Virginia             | 55.7% | 65.5%                       | 42.9%   | 28.2%         | 38.5%                         | 61.6%         |
| West Virginia        | 57.7% | 65.4%                       | 59.4%   | 28.8%         | 53.0%                         | 60.8%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 53.0% | 63.8%                       | 40.1% * | 29.6%         | 41.0%                         | 59.2%         |
| Kentucky             | 49.7% | 57.7%                       | 45.5%   | 30.4%         | 40.6%                         | 53.8%         |
| Mississippi          | 60.7% | 64.4%                       | 57.6%   | 43.4%         | 46.3%                         | 67.3%         |
| Tennessee            | 50.3% | 65.6%                       | 31.3%   | 27.2%         | 40.2%                         | 55.2%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 48.2% | 58.4%                       | 24.1% * | 26.8%         | 39.7%                         | 51.1%         |
| Louisiana            | 45.2% | 51.5%                       | 49.6%   | 22.7%         | 34.2%                         | 51.2%         |
| Oklahoma             | 57.3% | 65.7%                       | 57.3%   | 26.6%         | 39.2%                         | 66.3%         |
| Texas                | 46.4% | 51.7%                       | 46.2%   | 23.3%         | 30.3%                         | 52.7%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 53.3% | 62.4%                       | 43.4%   | 33.6%         | 50.1%                         | 53.9%         |
| Colorado             | 47.3% | 49.2%                       | 62.2%   | 31.0%         | 35.0%                         | 49.0%         |
| Idaho                | 36.9% | 49.2%                       | 38.7%   | 9.8%          | 18.6%                         | 40.6%         |
| Montana              | 42.2% | 43.4%                       | 51.0%   | 35.8% *       | 42.7% *                       | 42.0%         |
| Nevada               | 42.7% | 44.8%                       | 52.4%   | 31.8%         | 32.3%                         | 46.0%         |
| New Mexico           | 46.1% | 52.1%                       | 48.6%   | 24.6%         | 35.8%                         | 48.9%         |
| Utah                 | 43.0% | 51.7%                       | 34.2%   | 27.9%         | 28.0%                         | 47.7%         |
| Wyoming              | 38.2% | 47.8%                       | 39.2%   | 14.6%         | 21.6%                         | 43.5%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 34.3% | 43.2%                       | 24.8%   | 15.6%         | 26.9%                         | 35.2%         |
| California           | 50.4% | 60.1%                       | 43.4%   | 27.5%         | 20.6% *                       | 52.6%         |
| Hawaii               | 81.9% | 87.1%                       | 87.6%   | 62.2%         | 76.4%                         | 83.2%         |
| Oregon               | 46.4% | 58.5%                       | 40.9%   | 21.0%         | 18.8%                         | 51.4%         |
| Washington           | 50.6% | 62.0%                       | 60.4%   | 15.2% *       | --                            | 50.6%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2 Standard errors 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, 2021**

| 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        | 0.54% | 0.72%                       | 1.65%    | 1.31%         | 1.14%                         | 0.64%         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 2.95% | 4.12%                       | 9.51%    | 5.48%         | 8.37%                         | 3.32%         |
| Maine                | 2.94% | 4.11%                       | 8.95%    | 6.34%         | 8.68% *                       | 3.14%         |
| Massachusetts        | 3.57% | 4.92%                       | 10.16%   | 8.62%         | --                            | 3.72%         |
| New Hampshire        | 2.90% | 4.41%                       | 8.07%    | 6.56%         | 8.46%                         | 3.37%         |
| Rhode Island         | 3.67% | 4.54%                       | 10.52%   | 6.34%         | 7.10%                         | 4.21%         |
| Vermont              | 2.96% | 4.36%                       | 7.03%    | 5.85%         | 7.77%                         | 3.26%         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 3.56% | 5.22%                       | 9.02%    | 6.55%         | 7.64%                         | 4.02%         |
| New York             | 2.87% | 2.85%                       | 6.64%    | 9.59%         | 4.97%                         | 3.05%         |
| Pennsylvania         | 2.46% | 3.32%                       | 7.36%    | 4.51%         | 4.38%                         | 2.95%         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 2.68% | 3.53%                       | 7.79%    | 4.92%         | 6.19%                         | 3.06%         |
| Indiana              | 2.97% | 4.20%                       | 9.84%    | 5.90%         | 6.06%                         | 3.69%         |
| Michigan             | 2.86% | 4.03%                       | 9.08%    | 6.13%         | 5.87%                         | 3.50%         |
| Ohio                 | 2.71% | 3.84%                       | 10.86%   | 5.59%         | 5.16%                         | 3.77%         |
| Wisconsin            | 2.86% | 4.31%                       | 7.51%    | 6.46%         | 6.18%                         | 3.66%         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 3.22% | 4.75%                       | 8.31%    | 5.91%         | 5.80%                         | 4.01%         |
| Kansas               | 3.19% | 4.41%                       | 8.10%    | 6.94%         | 5.92%                         | 4.10%         |
| Minnesota            | 3.10% | 4.20%                       | 9.20%    | 6.00%         | 8.18%                         | 3.55%         |
| Missouri             | 2.79% | 4.30%                       | 8.17%    | 5.33%         | 5.92%                         | 3.68%         |
| Nebraska             | 2.86% | 3.94%                       | 9.52%    | 4.60%         | 5.48%                         | 3.57%         |
| North Dakota         | 3.23% | 4.74%                       | 8.95%    | 5.15%         | 4.97%                         | 3.88%         |
| South Dakota         | 3.07% | 4.09%                       | 8.47%    | 5.01%         | 7.87%                         | 3.41%         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 3.63% | 5.12%                       | 11.99%   | 5.98%         | 7.23%                         | 4.44%         |
| District of Columbia | 3.45% | 3.84%                       | 12.37%   | 12.16%        | --                            | 3.54%         |
| Florida              | 2.40% | 3.29%                       | 8.25%    | 4.67%         | 4.64%                         | 3.15%         |
| Georgia              | 3.51% | 4.85%                       | 10.42%   | 7.00%         | 6.43%                         | 4.58%         |
| Maryland             | 3.39% | 4.23%                       | 10.88%   | 7.08%         | 6.21%                         | 4.11%         |
| North Carolina       | 3.43% | 4.18%                       | 11.27%   | 5.71%         | 5.69%                         | 4.24%         |
| South Carolina       | 2.26% | 3.65%                       | 8.38%    | 5.99%         | 6.60%                         | 2.90%         |
| Virginia             | 3.65% | 4.34%                       | 11.58%   | 6.55%         | 8.73%                         | 3.99%         |
| West Virginia        | 3.59% | 5.01%                       | 8.22%    | 5.70%         | 6.43%                         | 4.50%         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 3.29% | 4.25%                       | 12.25% * | 6.63%         | 6.76%                         | 4.14%         |
| Kentucky             | 2.40% | 3.78%                       | 8.64%    | 5.43%         | 5.35%                         | 3.39%         |
| Mississippi          | 3.28% | 4.11%                       | 8.78%    | 8.69%         | 5.55%                         | 4.30%         |
| Tennessee            | 2.83% | 4.63%                       | 7.56%    | 5.60%         | 5.51%                         | 4.12%         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 3.04% | 3.98%                       | 7.89% *  | 7.18%         | 7.14%                         | 3.80%         |
| Louisiana            | 2.94% | 4.03%                       | 9.65%    | 6.56%         | 6.40%                         | 3.54%         |
| Oklahoma             | 3.26% | 4.07%                       | 9.91%    | 5.69%         | 5.31%                         | 4.12%         |
| Texas                | 1.96% | 2.53%                       | 7.92%    | 3.55%         | 3.96%                         | 2.35%         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 3.63% | 5.28%                       | 7.84%    | 8.93%         | 8.46%                         | 4.27%         |
| Colorado             | 3.21% | 4.28%                       | 9.89%    | 6.63%         | 8.18%                         | 3.64%         |
| Idaho                | 2.60% | 4.32%                       | 7.38%    | 2.62%         | 4.38%                         | 3.19%         |
| Montana              | 5.04% | 4.51%                       | 8.48%    | 14.57% *      | 14.67% *                      | 3.73%         |
| Nevada               | 3.09% | 4.11%                       | 12.32%   | 8.72%         | 6.49%                         | 4.06%         |
| New Mexico           | 2.75% | 3.71%                       | 11.31%   | 5.36%         | 5.78%                         | 3.44%         |
| Utah                 | 3.15% | 4.52%                       | 8.61%    | 5.62%         | 5.76%                         | 3.84%         |
| Wyoming              | 4.25% | 5.89%                       | 8.49%    | 3.62%         | 4.52%                         | 5.23%         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 2.59% | 4.31%                       | 5.61%    | 4.32%         | 7.88%                         | 2.90%         |
| California           | 2.16% | 2.86%                       | 6.61%    | 4.20%         | 8.03% *                       | 2.25%         |
| Hawaii               | 3.11% | 3.66%                       | 6.12%    | 8.64%         | 7.48%                         | 3.49%         |
| Oregon               | 3.25% | 4.75%                       | 8.00%    | 4.36%         | 4.66%                         | 3.85%         |
| Washington           | 3.63% | 4.73%                       | 10.36%   | 6.11% *       | --                            | 3.67%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.a 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, 2021**

| 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        | 40.1% | 41.3%                       | 35.0%   | 38.9%         | 44.8%                         | 39.4%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 35.9% | 35.3%                       | 33.1% * | 40.5%         | 51.6%                         | 34.0%         |
| Maine                | 40.2% | 42.3%                       | 32.7% * | 38.5%         | 64.7%                         | 37.6%         |
| Massachusetts        | 36.4% | 40.2%                       | 15.0% * | 37.1% *       | --                            | 35.5%         |
| New Hampshire        | 43.1% | 42.0%                       | 44.3%   | 46.0%         | 48.5%                         | 42.2%         |
| Rhode Island         | 34.2% | 35.2%                       | 35.3%   | 23.1% *       | 43.8%                         | 33.3%         |
| Vermont              | 40.7% | 42.5%                       | 33.3% * | 40.2%         | 62.2%                         | 39.1%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 40.0% | 39.7%                       | 42.1%   | 39.0%         | 48.3%                         | 38.9%         |
| New York             | 28.9% | 32.0%                       | 24.4%   | 24.1% *       | 37.9% *                       | 28.5%         |
| Pennsylvania         | 40.5% | 40.0%                       | 44.0%   | 37.8%         | 47.1%                         | 39.5%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 39.9% | 41.4%                       | 30.3%   | 40.9%         | 42.6%                         | 39.5%         |
| Indiana              | 49.4% | 51.2%                       | 53.4%   | 34.6%         | 38.8%                         | 51.2%         |
| Michigan             | 37.7% | 41.7%                       | 36.2% * | 22.0% *       | 27.4% *                       | 39.4%         |
| Ohio                 | 44.6% | 45.0%                       | 43.4%   | 44.5%         | 51.6%                         | 43.5%         |
| Wisconsin            | 40.9% | 46.9%                       | 26.3% * | 27.1% *       | 50.8%                         | 38.6%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 40.3% | 36.5%                       | 54.6%   | 54.0%         | 40.9%                         | 40.2%         |
| Kansas               | 46.3% | 45.4%                       | 48.3%   | 49.4%         | 50.5%                         | 45.1%         |
| Minnesota            | 43.3% | 42.1%                       | 46.8%   | 45.6%         | 51.7%                         | 41.8%         |
| Missouri             | 40.2% | 42.7%                       | 37.4% * | 31.9%         | 41.4%                         | 39.8%         |
| Nebraska             | 50.0% | 51.4%                       | 52.1%   | 41.5%         | 45.4%                         | 50.8%         |
| North Dakota         | 36.5% | 37.2%                       | 30.4% * | 37.7%         | 28.6% *                       | 37.5%         |
| South Dakota         | 36.3% | 38.4%                       | 23.9% * | 42.6%         | 28.5% *                       | 38.1%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 44.2% | 45.2%                       | 29.5% * | 58.4%         | 55.2%                         | 41.9%         |
| District of Columbia | 40.6% | 40.7%                       | 42.3% * | --            | --                            | 40.3%         |
| Florida              | 41.0% | 40.1%                       | 34.3% * | 53.2%         | 49.0%                         | 38.5%         |
| Georgia              | 42.4% | 38.4%                       | 43.2%   | 67.3%         | 53.0%                         | 39.1%         |
| Maryland             | 42.3% | 41.9%                       | 37.3% * | 52.9%         | 57.3%                         | 40.3%         |
| North Carolina       | 41.6% | 41.4%                       | 39.5% * | 45.3%         | 48.0%                         | 40.2%         |
| South Carolina       | 48.0% | 52.6%                       | 27.6% * | 41.8%         | 31.7%                         | 52.2%         |
| Virginia             | 47.0% | 47.0%                       | 25.7% * | 66.4%         | 49.1%                         | 46.6%         |
| West Virginia        | 40.2% | 39.0%                       | 54.8%   | 27.7% *       | 52.5%                         | 33.0%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 45.5% | 47.3%                       | 50.8%   | 28.7% *       | 39.0%                         | 47.8%         |
| Kentucky             | 52.1% | 46.9%                       | 72.5%   | 60.6%         | 50.7%                         | 52.5%         |
| Mississippi          | 42.7% | 42.7%                       | 41.6%   | 45.2%         | 46.0%                         | 41.7%         |
| Tennessee            | 46.0% | 46.1%                       | 59.2%   | 35.3% *       | 43.4%                         | 46.9%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 39.8% | 41.9%                       | --      | 21.3% *       | 29.6%                         | 42.5%         |
| Louisiana            | 49.1% | 49.7%                       | 49.7%   | 43.5%         | 56.8%                         | 46.2%         |
| Oklahoma             | 38.2% | 41.8%                       | 20.2% * | 37.0%         | 32.4%                         | 40.0%         |
| Texas                | 43.4% | 45.9%                       | 25.1% * | 40.6%         | 37.2%                         | 44.9%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 43.7% | 45.1%                       | 46.3%   | 33.3% *       | 44.1%                         | 43.7%         |
| Colorado             | 35.5% | 33.3%                       | 43.6%   | 37.6% *       | 40.7%                         | 35.0%         |
| Idaho                | 40.3% | 44.1%                       | 25.0% * | 36.9% *       | 41.0%                         | 40.3%         |
| Montana              | 47.2% | 43.7%                       | 19.7% * | 73.5%         | 63.6% *                       | 40.4%         |
| Nevada               | 29.9% | 33.2%                       | 20.8% * | 20.2% *       | 24.5% *                       | 31.1%         |
| New Mexico           | 43.2% | 44.3%                       | 39.1% * | 39.8%         | 33.2%                         | 45.3%         |
| Utah                 | 33.1% | 30.2%                       | 32.3% * | 46.2%         | 54.2%                         | 29.3%         |
| Wyoming              | 53.8% | 59.5%                       | 26.4% * | 38.0%         | 62.7%                         | 52.4%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 60.5% | 64.2%                       | 46.0%   | 50.0%         | 53.2%                         | 61.1%         |
| California           | 35.0% | 36.5%                       | 24.3%   | 35.7%         | --                            | 34.6%         |
| Hawaii               | 37.1% | 36.4%                       | 42.3%   | 34.7% *       | 44.7%                         | 35.5%         |
| Oregon               | 30.5% | 29.6%                       | 29.4% * | 38.1%         | 23.6% *                       | 31.0%         |
| Washington           | 43.3% | 48.0%                       | 32.8% * | --            | --                            | 43.8%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.a Standard errors for percent of private-sector establishments that offer health insurance that self-insure at least one plan by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 0.73% | 0.85%                       | 1.92%    | 2.43%         | 1.85%                         | 0.80%         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 3.57% | 4.42%                       | 10.21% * | 9.19%         | 11.34%                        | 3.80%         |
| Maine                | 4.08% | 5.07%                       | 10.81% * | 11.24%        | 13.01%                        | 4.28%         |
| Massachusetts        | 4.70% | 4.96%                       | 7.10% *  | 15.81% *      | --                            | 4.82%         |
| New Hampshire        | 4.44% | 5.61%                       | 9.88%    | 13.16%        | 12.85%                        | 4.79%         |
| Rhode Island         | 4.52% | 5.71%                       | 10.55%   | 8.25% *       | 12.57%                        | 4.86%         |
| Vermont              | 3.78% | 4.45%                       | 10.31% * | 11.66%        | 12.29%                        | 3.94%         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 4.49% | 6.11%                       | 10.74%   | 9.63%         | 11.92%                        | 4.88%         |
| New York             | 3.23% | 3.12%                       | 6.12%    | 10.24% *      | 13.25% *                      | 3.33%         |
| Pennsylvania         | 2.97% | 3.59%                       | 8.14%    | 9.73%         | 7.80%                         | 3.26%         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 3.61% | 4.61%                       | 8.13%    | 7.32%         | 8.08%                         | 4.04%         |
| Indiana              | 4.23% | 5.09%                       | 14.31%   | 10.27%        | 10.39%                        | 4.65%         |
| Michigan             | 3.76% | 4.48%                       | 11.55% * | 7.52% *       | 8.90% *                       | 4.17%         |
| Ohio                 | 3.68% | 4.43%                       | 9.95%    | 11.84%        | 10.06%                        | 4.03%         |
| Wisconsin            | 4.10% | 4.95%                       | 8.20% *  | 12.44% *      | 10.60%                        | 4.56%         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 4.01% | 4.54%                       | 11.94%   | 12.54%        | 10.29%                        | 4.40%         |
| Kansas               | 4.20% | 5.02%                       | 11.34%   | 12.62%        | 8.68%                         | 4.97%         |
| Minnesota            | 4.50% | 5.75%                       | 12.34%   | 10.02%        | 10.90%                        | 5.11%         |
| Missouri             | 4.05% | 5.08%                       | 11.84% * | 7.95%         | 8.79%                         | 4.61%         |
| Nebraska             | 4.35% | 5.35%                       | 12.67%   | 9.65%         | 10.09%                        | 4.84%         |
| North Dakota         | 3.41% | 4.11%                       | 9.48% *  | 9.29%         | 9.07% *                       | 3.72%         |
| South Dakota         | 4.13% | 5.25%                       | 7.75% *  | 11.65%        | 11.25% *                      | 4.31%         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 4.27% | 5.05%                       | 12.32% * | 10.47%        | 12.03%                        | 4.67%         |
| District of Columbia | 4.33% | 4.70%                       | 14.68% * | --            | --                            | 4.48%         |
| Florida              | 3.78% | 4.34%                       | 11.06% * | 10.45%        | 7.92%                         | 4.29%         |
| Georgia              | 4.65% | 5.33%                       | 10.69%   | 12.01%        | 10.48%                        | 5.20%         |
| Maryland             | 3.94% | 4.44%                       | 15.83% * | 10.54%        | 9.25%                         | 4.35%         |
| North Carolina       | 4.67% | 5.55%                       | 15.60% * | 9.59%         | 8.93%                         | 5.40%         |
| South Carolina       | 4.28% | 5.32%                       | 9.77% *  | 9.86%         | 8.28%                         | 4.85%         |
| Virginia             | 4.97% | 5.74%                       | 11.73% * | 9.80%         | 14.36%                        | 5.21%         |
| West Virginia        | 4.41% | 5.24%                       | 10.12%   | 8.46% *       | 8.03%                         | 4.78%         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 4.23% | 4.87%                       | 14.57%   | 10.40% *      | 9.23%                         | 4.98%         |
| Kentucky             | 3.60% | 4.40%                       | 8.32%    | 10.38%        | 8.39%                         | 4.27%         |
| Mississippi          | 4.17% | 4.94%                       | 11.19%   | 10.80%        | 7.92%                         | 4.96%         |
| Tennessee            | 4.47% | 5.37%                       | 12.36%   | 10.92% *      | 8.33%                         | 5.47%         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 4.39% | 4.98%                       | --       | 11.44% *      | 8.62%                         | 5.11%         |
| Louisiana            | 3.99% | 4.65%                       | 12.19%   | 12.59%        | 8.60%                         | 4.62%         |
| Oklahoma             | 4.17% | 5.11%                       | 7.63% *  | 10.52%        | 7.02%                         | 5.18%         |
| Texas                | 2.64% | 3.03%                       | 8.02% *  | 7.48%         | 6.19%                         | 3.03%         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 4.82% | 5.81%                       | 11.11%   | 13.46% *      | 10.80%                        | 5.46%         |
| Colorado             | 3.94% | 4.56%                       | 12.03%   | 11.73% *      | 11.67%                        | 4.21%         |
| Idaho                | 4.16% | 5.10%                       | 8.36% *  | 12.94% *      | 12.07%                        | 4.45%         |
| Montana              | 9.55% | 5.66%                       | 6.93% *  | 18.68%        | 22.09% *                      | 4.87%         |
| Nevada               | 3.88% | 4.66%                       | 8.16% *  | 12.19% *      | 7.54% *                       | 4.38%         |
| New Mexico           | 3.92% | 4.69%                       | 12.64% * | 11.25%        | 7.25%                         | 4.57%         |
| Utah                 | 4.09% | 5.11%                       | 9.99% *  | 11.06%        | 10.21%                        | 4.24%         |
| Wyoming              | 7.65% | 8.54%                       | 9.43% *  | 11.20%        | 11.00%                        | 8.89%         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 4.48% | 5.05%                       | 12.03%   | 14.45%        | 15.83%                        | 4.69%         |
| California           | 2.79% | 3.32%                       | 6.75%    | 7.62%         | --                            | 2.82%         |
| Hawaii               | 3.78% | 4.81%                       | 10.07%   | 10.74% *      | 10.46%                        | 4.20%         |
| Oregon               | 4.02% | 5.00%                       | 10.32% * | 9.53%         | 11.50% *                      | 4.22%         |
| Washington           | 4.85% | 5.56%                       | 11.21% * | --            | --                            | 4.90%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.



**Table VII.A.2.b 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, 2021**

| 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        | 26.6%   | 28.4%                       | 23.0%   | 19.5%         | 16.7%                         | 28.2%         |
| New England:         |         |                             |         |               |                               |               |
| Connecticut          | 30.5%   | 33.7%                       | 18.4% * | 24.6% *       | 6.7% *                        | 33.3%         |
| Maine                | 31.6%   | 34.3%                       | 26.1% * | 23.4% *       | 11.9% *                       | 33.6%         |
| Massachusetts        | 28.0%   | 23.4%                       | 39.3% * | 37.9% *       | --                            | 28.5%         |
| New Hampshire        | 15.8%   | 17.0%                       | --      | 22.0% *       | 6.6% *                        | 17.3%         |
| Rhode Island         | 23.2%   | 24.8%                       | 20.0% * | 18.5% *       | 11.7% *                       | 24.2%         |
| Vermont              | 31.0%   | 31.8%                       | 30.6% * | 26.8% *       | 8.1% *                        | 32.7%         |
| Middle Atlantic:     |         |                             |         |               |                               |               |
| New Jersey           | 23.9%   | 21.1%                       | 29.0% * | 28.2% *       | 21.2% *                       | 24.3%         |
| New York             | 30.8%   | 36.3%                       | 33.5%   | 12.6% *       | 37.6% *                       | 30.4%         |
| Pennsylvania         | 22.4%   | 25.7%                       | 10.7% * | 18.6% *       | 7.6% *                        | 24.5%         |
| East North Central:  |         |                             |         |               |                               |               |
| Illinois             | 24.8%   | 30.9%                       | 12.1% * | 6.7% *        | 14.9% *                       | 26.4%         |
| Indiana              | 9.8% *  | 9.8% *                      | 18.8% * | 0.0%          | 17.5% *                       | 8.5% *        |
| Michigan             | 23.4%   | 20.0%                       | 19.5% * | 39.7% *       | 11.0% *                       | 25.5%         |
| Ohio                 | 13.7%   | 15.9%                       | 12.7% * | 1.8% *        | 0.0%                          | 16.0%         |
| Wisconsin            | 22.5%   | 23.0%                       | 12.9% * | 28.0% *       | 16.4% *                       | 23.9%         |
| West North Central:  |         |                             |         |               |                               |               |
| Iowa                 | 19.1%   | 20.3%                       | 26.6% * | 6.2% *        | --                            | 21.6%         |
| Kansas               | 24.8%   | 28.8%                       | 15.6% * | 8.3% *        | 10.8% *                       | 28.4%         |
| Minnesota            | 21.8%   | 23.6%                       | 12.9% * | 22.4% *       | 17.4% *                       | 22.6%         |
| Missouri             | 26.4%   | 26.2%                       | 20.8% * | 30.8% *       | 24.9% *                       | 27.0%         |
| Nebraska             | 17.8%   | 18.5%                       | 8.3% *  | 21.1% *       | 11.9% *                       | 18.7%         |
| North Dakota         | 34.2%   | 37.5%                       | 19.4% * | 29.3% *       | 20.9% *                       | 35.9%         |
| South Dakota         | 36.3%   | 36.7%                       | 55.3%   | 1.8% *        | 50.5% *                       | 32.9%         |
| South Atlantic:      |         |                             |         |               |                               |               |
| Delaware             | 23.6%   | 22.1%                       | 40.4% * | 9.4% *        | 8.6% *                        | 26.7%         |
| District of Columbia | 30.2%   | 28.9%                       | 24.7% * | --            | --                            | 30.0%         |
| Florida              | 29.6%   | 34.5%                       | 11.2% * | 17.4% *       | 28.0% *                       | 30.1%         |
| Georgia              | 10.9%   | 13.8%                       | 2.0% *  | 2.5% *        | 2.7% *                        | 13.5%         |
| Maryland             | 23.1%   | 25.5%                       | 15.1% * | 15.6% *       | 11.2% *                       | 24.7%         |
| North Carolina       | 19.9%   | 21.0%                       | 5.9% *  | 27.3% *       | 5.4% *                        | 23.1%         |
| South Carolina       | 15.6%   | 15.3%                       | 19.7% * | 13.7% *       | 9.1% *                        | 17.2%         |
| Virginia             | 30.0%   | 31.6%                       | 36.6% * | 10.9% *       | 20.3% *                       | 32.0%         |
| West Virginia        | 24.4%   | 27.8%                       | 16.6% * | 8.3% *        | 21.8% *                       | 25.9%         |
| East South Central:  |         |                             |         |               |                               |               |
| Alabama              | 26.8%   | 30.0%                       | 5.8% *  | 26.2% *       | 9.8% *                        | 32.9%         |
| Kentucky             | 13.3%   | 16.2%                       | --      | 6.2% *        | 11.8% *                       | 13.8%         |
| Mississippi          | 28.5%   | 29.4%                       | 23.6% * | 28.4% *       | 12.4% *                       | 33.5%         |
| Tennessee            | 12.0%   | 15.8%                       | 0.2% *  | 0.0%          | 0.0%                          | 16.3%         |
| West South Central:  |         |                             |         |               |                               |               |
| Arkansas             | 23.6%   | 26.8%                       | --      | 0.0%          | 22.6% *                       | 23.9%         |
| Louisiana            | 13.2%   | 14.4%                       | 13.4% * | --            | 11.7% *                       | 13.7%         |
| Oklahoma             | 27.1%   | 23.3%                       | 47.9%   | 25.1% *       | 26.4% *                       | 27.3%         |
| Texas                | 26.2%   | 28.4%                       | 21.1% * | 10.5% *       | 11.9% *                       | 29.4%         |
| Mountain:            |         |                             |         |               |                               |               |
| Arizona              | 18.4%   | 20.0%                       | 14.7% * | 13.0% *       | 5.7% *                        | 20.6%         |
| Colorado             | 25.5%   | 31.3%                       | 5.7% *  | 17.6% *       | 19.7% *                       | 26.0%         |
| Idaho                | 36.0%   | 37.1%                       | 35.9% * | 24.9% *       | 16.9% *                       | 37.8%         |
| Montana              | 41.0%   | 32.7%                       | 25.9% * | 67.9% *       | 63.1% *                       | 31.8%         |
| Nevada               | 26.0%   | 30.0%                       | 17.5% * | 12.9% *       | 25.1% *                       | 26.2%         |
| New Mexico           | 21.4%   | 23.7%                       | 22.3% * | --            | --                            | 25.1%         |
| Utah                 | 28.4%   | 29.1%                       | 47.5% * | 12.3% *       | 14.8% *                       | 30.8%         |
| Wyoming              | 33.0% * | 35.8% *                     | 24.5% * | 20.5% *       | 19.0% *                       | 35.2% *       |
| Pacific:             |         |                             |         |               |                               |               |
| Alaska               | 29.3%   | 32.4%                       | 7.3% *  | 35.1% *       | 0.0%                          | 32.0%         |
| California           | 39.8%   | 41.5%                       | 44.2%   | 26.1% *       | --                            | 39.6%         |
| Hawaii               | 61.3%   | 64.5%                       | 52.7%   | 57.3%         | 41.9%                         | 65.5%         |
| Oregon               | 39.4%   | 43.7%                       | 28.0% * | 25.2% *       | 18.5% *                       | 40.8%         |
| Washington           | 36.9%   | 33.4%                       | 45.6%   | --            | --                            | 34.6%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.b Standard errors 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, 2021**

| 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        | 0.77%    | 0.92%                       | 1.98%    | 2.09%         | 1.81%                         | 0.86%         |
| New England:         |          |                             |          |               |                               |               |
| Connecticut          | 4.22%    | 5.23%                       | 9.42% *  | 8.47% *       | 5.39% *                       | 4.60%         |
| Maine                | 4.44%    | 5.61%                       | 9.69% *  | 9.23% *       | 7.04% *                       | 4.74%         |
| Massachusetts        | 5.49%    | 6.10%                       | 17.48% * | 15.25% *      | --                            | 5.70%         |
| New Hampshire        | 3.87%    | 4.98%                       | --       | 11.76% *      | 5.49% *                       | 4.41%         |
| Rhode Island         | 4.56%    | 5.83%                       | 8.52% *  | 9.84% *       | 7.03% *                       | 4.90%         |
| Vermont              | 4.03%    | 4.80%                       | 10.53% * | 14.01% *      | 7.54% *                       | 4.28%         |
| Middle Atlantic:     |          |                             |          |               |                               |               |
| New Jersey           | 4.65%    | 5.41%                       | 11.47% * | 12.45% *      | 10.15% *                      | 5.10%         |
| New York             | 3.80%    | 3.82%                       | 8.51%    | 5.60% *       | 17.85% *                      | 3.87%         |
| Pennsylvania         | 2.92%    | 3.54%                       | 5.90% *  | 10.18% *      | 3.50% *                       | 3.29%         |
| East North Central:  |          |                             |          |               |                               |               |
| Illinois             | 4.35%    | 5.54%                       | 4.90% *  | 3.64% *       | 11.38% *                      | 4.75%         |
| Indiana              | 3.00% *  | 3.13% *                     | 12.83% * | 0.00%         | 12.56% *                      | 2.67% *       |
| Michigan             | 4.10%    | 4.15%                       | 9.27% *  | 12.91% *      | 8.04% *                       | 4.59%         |
| Ohio                 | 3.17%    | 3.96%                       | 8.20% *  | 1.82% *       | 0.00%                         | 3.65%         |
| Wisconsin            | 4.40%    | 5.52%                       | 6.74% *  | 11.68% *      | 7.14% *                       | 5.11%         |
| West North Central:  |          |                             |          |               |                               |               |
| Iowa                 | 3.83%    | 4.62%                       | 12.24% * | 3.74% *       | --                            | 4.39%         |
| Kansas               | 3.95%    | 4.90%                       | 7.34% *  | 4.98% *       | 6.29% *                       | 4.67%         |
| Minnesota            | 4.26%    | 5.45%                       | 7.71% *  | 10.13% *      | 8.53% *                       | 4.83%         |
| Missouri             | 4.05%    | 4.98%                       | 9.07% *  | 10.42% *      | 7.94% *                       | 4.86%         |
| Nebraska             | 4.02%    | 4.98%                       | 4.96% *  | 9.55% *       | 5.57% *                       | 4.56%         |
| North Dakota         | 4.00%    | 4.83%                       | 12.04% * | 9.99% *       | 9.62% *                       | 4.37%         |
| South Dakota         | 5.56%    | 6.88%                       | 11.62%   | 1.82% *       | 16.40% *                      | 5.28%         |
| South Atlantic:      |          |                             |          |               |                               |               |
| Delaware             | 4.76%    | 5.11%                       | 16.79% * | 4.46% *       | 4.59% *                       | 5.47%         |
| District of Columbia | 4.24%    | 4.44%                       | 12.74% * | --            | --                            | 4.31%         |
| Florida              | 4.15%    | 4.91%                       | 8.91% *  | 11.18% *      | 8.47% *                       | 4.89%         |
| Georgia              | 2.82%    | 3.77%                       | 1.32% *  | 1.88% *       | 1.33% *                       | 3.68%         |
| Maryland             | 3.95%    | 4.65%                       | 9.79% *  | 9.84% *       | 5.26% *                       | 4.40%         |
| North Carolina       | 4.61%    | 5.70%                       | 4.80% *  | 10.76% *      | 3.37% *                       | 5.49%         |
| South Carolina       | 3.19%    | 3.73%                       | 12.05% * | 6.92% *       | 5.12% *                       | 3.83%         |
| Virginia             | 4.91%    | 5.42%                       | 21.77% * | 7.19% *       | 12.58% *                      | 5.33%         |
| West Virginia        | 4.72%    | 5.92%                       | 5.97% *  | 6.47% *       | 8.91% *                       | 5.67%         |
| East South Central:  |          |                             |          |               |                               |               |
| Alabama              | 4.81%    | 5.73%                       | 4.05% *  | 13.35% *      | 4.27% *                       | 5.92%         |
| Kentucky             | 2.89%    | 3.80%                       | --       | 4.21% *       | 5.14% *                       | 3.50%         |
| Mississippi          | 4.55%    | 5.55%                       | 9.61% *  | 10.77% *      | 6.17% *                       | 5.62%         |
| Tennessee            | 3.14%    | 4.05%                       | 0.23% *  | 0.00%         | 0.00%                         | 4.17%         |
| West South Central:  |          |                             |          |               |                               |               |
| Arkansas             | 5.31%    | 6.07%                       | --       | 0.00%         | 13.92% *                      | 5.62%         |
| Louisiana            | 2.96%    | 3.50%                       | 8.86% *  | --            | 7.00% *                       | 3.13%         |
| Oklahoma             | 4.38%    | 4.62%                       | 13.40%   | 10.62% *      | 8.97% *                       | 5.06%         |
| Texas                | 2.82%    | 3.20%                       | 10.49% * | 3.26% *       | 4.05% *                       | 3.26%         |
| Mountain:            |          |                             |          |               |                               |               |
| Arizona              | 4.72%    | 5.99%                       | 7.36% *  | 9.08% *       | 4.32% *                       | 5.44%         |
| Colorado             | 5.20%    | 6.58%                       | 3.43% *  | 9.37% *       | 12.19% *                      | 5.60%         |
| Idaho                | 4.44%    | 5.29%                       | 10.66%   | 12.91% *      | 10.79% *                      | 4.75%         |
| Montana              | 10.34%   | 5.77%                       | 11.34% * | 20.99% *      | 21.99% *                      | 5.28%         |
| Nevada               | 5.02%    | 6.08%                       | 9.46% *  | 8.40% *       | 8.97% *                       | 5.87%         |
| New Mexico           | 4.26%    | 4.85%                       | 16.29% * | --            | --                            | 4.98%         |
| Utah                 | 4.86%    | 6.24%                       | 11.88%   | 5.28% *       | 6.25% *                       | 5.57%         |
| Wyoming              | 10.06% * | 12.11% *                    | 11.97% * | 8.59% *       | 9.60% *                       | 11.25% *      |
| Pacific:             |          |                             |          |               |                               |               |
| Alaska               | 4.65%    | 5.61%                       | 4.50% *  | 13.56% *      | 0.00%                         | 5.01%         |
| California           | 3.10%    | 3.67%                       | 8.60%    | 8.28% *       | --                            | 3.14%         |
| Hawaii               | 3.70%    | 4.54%                       | 10.02%   | 10.61%        | 9.86%                         | 3.92%         |
| Oregon               | 4.79%    | 5.78%                       | 10.60% * | 10.00% *      | 8.69% *                       | 5.05%         |
| Washington           | 5.12%    | 5.37%                       | 13.48%   | --            | --                            | 4.99%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.c 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, 2021**

| 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        | 12.4%   | 12.9%                       | 10.1%   | 12.2%         | 8.3%                          | 13.1%         |
| New England:         |         |                             |         |               |                               |               |
| Connecticut          | 12.0%   | 14.2%                       | 7.2% *  | 5.3% *        | 0.0%                          | 13.4%         |
| Maine                | 8.4%    | 8.6% *                      | 9.0% *  | 6.7% *        | 0.0%                          | 9.3%          |
| Massachusetts        | 11.4% * | 6.9% *                      | 17.7% * | 24.4% *       | --                            | 11.2% *       |
| New Hampshire        | 3.5% *  | 5.1% *                      | 0.0%    | 0.8% *        | 1.0% *                        | 3.9% *        |
| Rhode Island         | 7.9%    | 10.6% *                     | 2.7% *  | 0.0%          | 6.0% *                        | 8.1% *        |
| Vermont              | 15.8%   | 18.8%                       | 13.6% * | 0.0%          | 0.0%                          | 17.0%         |
| Middle Atlantic:     |         |                             |         |               |                               |               |
| New Jersey           | 13.5%   | 13.4%                       | 17.1% * | 10.5% *       | 17.4% *                       | 13.0%         |
| New York             | 20.0% * | 16.3%                       | 5.4% *  | 43.7% *       | 8.8% *                        | 20.6% *       |
| Pennsylvania         | 11.6%   | 11.5%                       | 7.7% *  | 20.7% *       | 5.3% *                        | 12.6%         |
| East North Central:  |         |                             |         |               |                               |               |
| Illinois             | 14.8%   | 18.1% *                     | 9.6% *  | --            | 17.7% *                       | 14.4% *       |
| Indiana              | 6.6% *  | 6.1% *                      | 14.3% * | 0.0%          | 14.6% *                       | 5.2% *        |
| Michigan             | 14.9%   | 15.4%                       | --      | 18.9% *       | 8.5% *                        | 16.0%         |
| Ohio                 | 12.2%   | 14.9%                       | 9.7% *  | 0.0%          | --                            | 13.8%         |
| Wisconsin            | 8.6% *  | 9.5% *                      | 12.9% * | 1.3% *        | --                            | 9.9% *        |
| West North Central:  |         |                             |         |               |                               |               |
| Iowa                 | 9.4% *  | 10.9% *                     | 0.0%    | 6.9% *        | 5.3% *                        | 10.2% *       |
| Kansas               | 13.1%   | 10.8% *                     | 23.9% * | 16.3% *       | 14.4% *                       | 12.8%         |
| Minnesota            | 8.7%    | 10.1% *                     | --      | 8.1% *        | 0.0%                          | 10.3%         |
| Missouri             | 12.0%   | 10.5% *                     | 6.9% *  | 22.0% *       | 11.6% *                       | 12.2% *       |
| Nebraska             | 9.2% *  | 8.8% *                      | 16.2% * | 6.0% *        | --                            | 10.2% *       |
| North Dakota         | 14.4%   | 15.1%                       | 11.0% * | 13.5% *       | 1.3% *                        | 16.1%         |
| South Dakota         | 8.1% *  | 7.0% *                      | 5.1% *  | 20.9% *       | 0.0%                          | 10.0% *       |
| South Atlantic:      |         |                             |         |               |                               |               |
| Delaware             | 11.4% * | 12.4% *                     | 10.9% * | 7.2% *        | 8.4% *                        | 12.1% *       |
| District of Columbia | 18.6%   | 16.9%                       | 29.5% * | --            | 0.0%                          | 19.5%         |
| Florida              | 12.1%   | 13.5% *                     | 0.0%    | 16.3% *       | 2.0% *                        | 15.2%         |
| Georgia              | 7.3% *  | 9.2% *                      | 1.1% *  | 2.5% *        | 1.8% *                        | 9.0% *        |
| Maryland             | 11.7%   | 10.1% *                     | 27.7% * | 0.8% *        | --                            | 12.6% *       |
| North Carolina       | 9.4% *  | 11.4% *                     | --      | --            | --                            | 10.5% *       |
| South Carolina       | 11.4% * | 7.1% *                      | 29.9% * | 17.7% *       | 12.2% *                       | 11.2% *       |
| Virginia             | 6.7%    | 7.4%                        | 1.6% *  | 5.8% *        | 9.0% *                        | 6.2% *        |
| West Virginia        | 10.1%   | 10.4% *                     | 11.2% * | 6.1% *        | 3.7% *                        | 13.8%         |
| East South Central:  |         |                             |         |               |                               |               |
| Alabama              | 9.3% *  | 7.9% *                      | 17.2% * | 10.9% *       | 14.5% *                       | 7.4% *        |
| Kentucky             | 6.1% *  | 7.6% *                      | 0.0%    | --            | 1.8% *                        | 7.5% *        |
| Mississippi          | 10.5%   | 11.9% *                     | --      | 9.4% *        | 3.3% *                        | 12.7% *       |
| Tennessee            | 5.5% *  | 6.9% *                      | 2.3% *  | 0.0%          | 0.9% *                        | 7.2% *        |
| West South Central:  |         |                             |         |               |                               |               |
| Arkansas             | 10.9% * | 10.7% *                     | --      | --            | 26.6% *                       | 6.7% *        |
| Louisiana            | 6.9% *  | 8.8% *                      | 0.0%    | 0.0%          | 0.0%                          | 9.4% *        |
| Oklahoma             | 8.3% *  | 8.7% *                      | 5.3% *  | 9.7% *        | 2.5% *                        | 10.1% *       |
| Texas                | 15.5%   | 17.2%                       | 13.9% * | 1.2% *        | 9.1% *                        | 17.0%         |
| Mountain:            |         |                             |         |               |                               |               |
| Arizona              | 9.2% *  | 11.6% *                     | 5.3% *  | 0.0%          | --                            | 10.1% *       |
| Colorado             | 8.9% *  | 7.9% *                      | 17.0% * | --            | 19.7% *                       | 7.9% *        |
| Idaho                | 7.7% *  | 8.9% *                      | 5.7% *  | 0.0%          | 0.0%                          | 8.4% *        |
| Montana              | 10.1% * | 12.2% *                     | 18.4% * | 0.0%          | 1.6% *                        | 13.5% *       |
| Nevada               | 7.6% *  | 7.3% *                      | 5.1% *  | 10.4% *       | 8.9% *                        | 7.3% *        |
| New Mexico           | 5.4% *  | 6.7% *                      | 2.1% *  | 0.0%          | 1.4% *                        | 6.2% *        |
| Utah                 | 20.9%   | 24.9%                       | 22.6% * | 2.7% *        | 5.6% *                        | 23.7%         |
| Wyoming              | 21.2% * | 23.9% *                     | 21.4% * | 0.0%          | 10.0% *                       | 23.0% *       |
| Pacific:             |         |                             |         |               |                               |               |
| Alaska               | 10.1% * | 12.2% *                     | 1.7% *  | --            | 0.0%                          | 11.0% *       |
| California           | 15.6%   | 17.3%                       | 15.3% * | 6.1% *        | --                            | 14.7%         |
| Hawaii               | 21.5%   | 26.2%                       | 15.7% * | 8.0% *        | 9.3% *                        | 24.2%         |
| Oregon               | 9.2% *  | 10.9% *                     | 3.4% *  | 5.4% *        | 1.1% *                        | 9.8% *        |
| Washington           | 16.3%   | 11.9% *                     | 20.5% * | --            | --                            | 14.1%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.c Standard errors 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, 2021**

| 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%    | 0.75%                       | 1.31%    | 3.65%         | 1.40%                         | 0.84%         |
| New England:         |          |                             |          |               |                               |               |
| Connecticut          | 2.87%    | 3.61%                       | 6.90% *  | 5.11% *       | 0.00%                         | 3.19%         |
| Maine                | 2.24%    | 2.64% *                     | 6.00% *  | 6.40% *       | 0.00%                         | 2.46%         |
| Massachusetts        | 3.51% *  | 2.57% *                     | 9.90% *  | 14.06% *      | --                            | 3.63% *       |
| New Hampshire        | 1.42% *  | 2.17% *                     | 0.00%    | 0.83% *       | 1.02% *                       | 1.66% *       |
| Rhode Island         | 2.38%    | 3.34% *                     | 1.88% *  | 0.00%         | 4.80% *                       | 2.56% *       |
| Vermont              | 3.54%    | 4.47%                       | 8.07% *  | 0.00%         | 0.00%                         | 3.78%         |
| Middle Atlantic:     |          |                             |          |               |                               |               |
| New Jersey           | 3.08%    | 3.97%                       | 7.15% *  | 6.92% *       | 7.13% *                       | 3.36%         |
| New York             | 6.54% *  | 2.91%                       | 2.24% *  | 21.30% *      | 5.46% *                       | 6.81% *       |
| Pennsylvania         | 2.44%    | 2.79%                       | 4.91% *  | 10.98% *      | 4.37% *                       | 2.73%         |
| East North Central:  |          |                             |          |               |                               |               |
| Illinois             | 4.21%    | 5.57% *                     | 4.52% *  | --            | 11.36% *                      | 4.55% *       |
| Indiana              | 2.75% *  | 2.65% *                     | 12.79% * | 0.00%         | 12.64% *                      | 2.25% *       |
| Michigan             | 3.61%    | 3.56%                       | --       | 13.77% *      | 7.89% *                       | 4.03%         |
| Ohio                 | 3.13%    | 4.03%                       | 6.75% *  | 0.00%         | --                            | 3.60%         |
| Wisconsin            | 2.70% *  | 3.57% *                     | 6.74% *  | 1.34% *       | --                            | 3.24% *       |
| West North Central:  |          |                             |          |               |                               |               |
| Iowa                 | 3.12% *  | 3.89% *                     | 0.00%    | 4.16% *       | 3.17% *                       | 3.60% *       |
| Kansas               | 3.12%    | 3.26% *                     | 11.40% * | 9.34% *       | 7.32% *                       | 3.47%         |
| Minnesota            | 2.53%    | 3.20% *                     | --       | 7.62% *       | 0.00%                         | 2.99%         |
| Missouri             | 3.52%    | 4.05% *                     | 6.55% *  | 10.59% *      | 6.96% *                       | 4.14% *       |
| Nebraska             | 3.48% *  | 4.09% *                     | 13.92% * | 4.56% *       | --                            | 3.98% *       |
| North Dakota         | 3.18%    | 3.88%                       | 7.18% *  | 8.28% *       | 1.31% *                       | 3.56%         |
| South Dakota         | 2.91% *  | 3.41% *                     | 4.11% *  | 11.83% *      | 0.00%                         | 3.50% *       |
| South Atlantic:      |          |                             |          |               |                               |               |
| Delaware             | 3.46% *  | 4.46% *                     | 7.91% *  | 3.77% *       | 4.49% *                       | 4.06% *       |
| District of Columbia | 3.82%    | 3.93%                       | 14.30% * | --            | 0.00%                         | 3.98%         |
| Florida              | 3.41%    | 4.07% *                     | 0.00%    | 11.18% *      | 1.32% *                       | 4.31%         |
| Georgia              | 2.61% *  | 3.46% *                     | 1.09% *  | 1.88% *       | 1.07% *                       | 3.38% *       |
| Maryland             | 3.50%    | 3.55% *                     | 14.96% * | 0.80% *       | --                            | 3.91% *       |
| North Carolina       | 3.55% *  | 4.60% *                     | --       | --            | --                            | 4.25% *       |
| South Carolina       | 3.46% *  | 3.94% *                     | 13.14% * | 7.72% *       | 5.80% *                       | 4.13% *       |
| Virginia             | 1.83%    | 2.16%                       | 1.71% *  | 4.92% *       | 4.54% *                       | 2.01% *       |
| West Virginia        | 2.69%    | 3.29% *                     | 6.17% *  | 4.56% *       | 1.69% *                       | 4.06%         |
| East South Central:  |          |                             |          |               |                               |               |
| Alabama              | 2.87% *  | 2.69% *                     | 14.78% * | 7.25% *       | 7.66% *                       | 2.70% *       |
| Kentucky             | 2.03% *  | 2.69% *                     | 0.00%    | --            | 1.80% *                       | 2.63% *       |
| Mississippi          | 3.02%    | 3.80% *                     | --       | 6.65% *       | 2.39% *                       | 3.88% *       |
| Tennessee            | 2.26% *  | 2.94% *                     | 2.32% *  | 0.00%         | 0.89% *                       | 3.04% *       |
| West South Central:  |          |                             |          |               |                               |               |
| Arkansas             | 4.17% *  | 4.60% *                     | --       | --            | 14.32% *                      | 2.65% *       |
| Louisiana            | 3.32% *  | 4.19% *                     | 0.00%    | 0.00%         | 0.00%                         | 4.45% *       |
| Oklahoma             | 3.09% *  | 3.87% *                     | 3.91% *  | 6.86% *       | 2.42% *                       | 3.92% *       |
| Texas                | 2.63%    | 2.98%                       | 9.58% *  | 1.10% *       | 5.32% *                       | 2.99%         |
| Mountain:            |          |                             |          |               |                               |               |
| Arizona              | 4.59% *  | 6.05% *                     | 5.19% *  | 0.00%         | --                            | 5.34% *       |
| Colorado             | 3.20% *  | 2.66% *                     | 14.45% * | --            | 12.19% *                      | 3.29% *       |
| Idaho                | 2.99% *  | 3.73% *                     | 5.36% *  | 0.00%         | 0.00%                         | 3.26% *       |
| Montana              | 3.65% *  | 4.67% *                     | 10.09% * | 0.00%         | 1.83% *                       | 4.42% *       |
| Nevada               | 2.32% *  | 2.68% *                     | 5.05% *  | 7.55% *       | 6.15% *                       | 2.52% *       |
| New Mexico           | 2.63% *  | 3.35% *                     | 2.08% *  | 0.00%         | 1.42% *                       | 3.13% *       |
| Utah                 | 5.28%    | 6.82%                       | 12.71% * | 2.05% *       | 4.03% *                       | 6.03%         |
| Wyoming              | 11.48% * | 13.96% *                    | 12.33% * | 0.00%         | 9.15% *                       | 12.97% *      |
| Pacific:             |          |                             |          |               |                               |               |
| Alaska               | 3.76% *  | 4.76% *                     | 1.65% *  | --            | 0.00%                         | 4.08% *       |
| California           | 2.57%    | 3.18%                       | 5.67% *  | 3.49% *       | --                            | 2.50%         |
| Hawaii               | 3.61%    | 4.82%                       | 7.45% *  | 4.15% *       | 4.11% *                       | 4.19%         |
| Oregon               | 3.10% *  | 4.04% *                     | 1.89% *  | 4.35% *       | 1.10% *                       | 3.30% *       |
| Washington           | 4.40%    | 4.20% *                     | 10.80% * | --            | --                            | 3.91%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.d 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, 2021**

| 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        | 56.9% | 57.5%                       | 52.6%   | 57.8%         | 63.3%                         | 55.8%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 56.8% | 59.4%                       | 52.7%   | 48.1%         | 69.3%                         | 55.4%         |
| Maine                | 58.7% | 63.9%                       | 46.7%   | 45.9%         | 63.1%                         | 58.3%         |
| Massachusetts        | 53.4% | 60.2%                       | 31.9% * | 42.6% *       | --                            | 52.9%         |
| New Hampshire        | 51.8% | 48.6%                       | 65.2%   | 50.7%         | 76.5%                         | 47.7%         |
| Rhode Island         | 51.5% | 52.0%                       | 49.1%   | 53.4%         | 70.0%                         | 49.8%         |
| Vermont              | 53.6% | 53.2%                       | 61.4%   | 44.7%         | 69.5%                         | 52.4%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 60.4% | 60.1%                       | 53.4%   | 67.5%         | 67.9%                         | 59.4%         |
| New York             | 48.2% | 54.8%                       | 44.4%   | 32.7% *       | 58.7%                         | 47.7%         |
| Pennsylvania         | 50.5% | 50.1%                       | 44.7%   | 65.3%         | 59.0%                         | 49.3%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 54.8% | 53.6%                       | 51.6%   | 63.3%         | 62.4%                         | 53.6%         |
| Indiana              | 53.7% | 50.2%                       | 52.6%   | 74.2%         | 60.7%                         | 52.5%         |
| Michigan             | 51.1% | 51.6%                       | 54.0%   | 47.3%         | 57.3%                         | 50.0%         |
| Ohio                 | 54.6% | 52.7%                       | 55.7%   | 64.1%         | 79.0%                         | 50.5%         |
| Wisconsin            | 48.6% | 51.3%                       | 26.5%   | 54.4%         | 74.4%                         | 42.7%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 53.8% | 47.7%                       | 72.6%   | 78.5%         | 73.5%                         | 50.4%         |
| Kansas               | 53.8% | 53.7%                       | 55.0%   | 53.0%         | 60.0%                         | 52.1%         |
| Minnesota            | 55.0% | 55.7%                       | 54.2%   | 52.4%         | 65.6%                         | 53.1%         |
| Missouri             | 53.1% | 53.2%                       | 52.2%   | 53.2%         | 66.5%                         | 47.7%         |
| Nebraska             | 50.4% | 48.2%                       | 53.4%   | 59.6%         | 63.5%                         | 48.3%         |
| North Dakota         | 37.6% | 37.6%                       | 27.7% * | 45.8%         | 42.4%                         | 36.9%         |
| South Dakota         | 57.1% | 58.5%                       | 57.8%   | 46.0%         | 59.1%                         | 56.6%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 56.8% | 60.6%                       | 35.2% * | 65.1%         | 57.3%                         | 56.7%         |
| District of Columbia | 60.9% | 65.0%                       | 44.9% * | --            | --                            | 60.8%         |
| Florida              | 64.1% | 63.8%                       | 55.7%   | 75.1%         | 56.5%                         | 66.5%         |
| Georgia              | 55.5% | 47.2%                       | 76.8%   | 84.4%         | 75.1%                         | 49.4%         |
| Maryland             | 57.3% | 58.6%                       | 45.5% * | 64.4%         | 60.6%                         | 56.9%         |
| North Carolina       | 46.8% | 46.5%                       | 41.1% * | 53.9%         | 61.1%                         | 43.7%         |
| South Carolina       | 67.7% | 73.1%                       | 47.0%   | 58.1%         | 63.2%                         | 68.9%         |
| Virginia             | 65.7% | 65.1%                       | 50.7% * | 85.0%         | 75.4%                         | 63.7%         |
| West Virginia        | 44.1% | 38.9%                       | 63.0%   | 58.4%         | 56.0%                         | 37.2%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 53.2% | 53.8%                       | 51.4%   | 51.6%         | 50.3%                         | 54.3%         |
| Kentucky             | 57.4% | 52.5%                       | 69.9%   | 71.9%         | 51.6%                         | 59.4%         |
| Mississippi          | 40.9% | 39.7%                       | 45.3%   | 43.6%         | 56.9%                         | 35.9%         |
| Tennessee            | 58.4% | 58.1%                       | 62.1%   | 56.9%         | 61.9%                         | 57.1%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 53.3% | 51.5%                       | --      | 75.4%         | 49.8%                         | 54.2%         |
| Louisiana            | 57.2% | 55.8%                       | 71.0%   | 52.9%         | 77.1%                         | 49.9%         |
| Oklahoma             | 50.7% | 53.2%                       | 42.8% * | 42.2%         | 56.1%                         | 49.1%         |
| Texas                | 71.6% | 71.9%                       | 66.8%   | 75.1%         | 70.4%                         | 71.9%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 64.2% | 66.4%                       | 66.7%   | 49.0% *       | 74.2%                         | 62.4%         |
| Colorado             | 56.1% | 53.8%                       | 67.1%   | 54.9%         | 57.7%                         | 55.9%         |
| Idaho                | 52.3% | 52.8%                       | 49.1%   | 54.4%         | 67.8%                         | 50.8%         |
| Montana              | 39.8% | 51.9%                       | 39.3%   | 16.3% *       | 11.0% *                       | 51.7%         |
| Nevada               | 58.3% | 58.4%                       | 49.1%   | 64.0%         | 79.0%                         | 53.7%         |
| New Mexico           | 61.2% | 59.2%                       | 65.5%   | 71.3%         | 73.6%                         | 58.7%         |
| Utah                 | 53.6% | 51.6%                       | 39.9%   | 71.4%         | 69.9%                         | 50.6%         |
| Wyoming              | 51.9% | 59.7%                       | 19.6% * | 25.0% *       | 46.2%                         | 52.8%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 48.8% | 49.5%                       | 50.9%   | 39.8% *       | 40.0% *                       | 49.7%         |
| California           | 63.4% | 65.0%                       | 53.9%   | 61.8%         | --                            | 63.4%         |
| Hawaii               | 45.0% | 45.2%                       | 54.7%   | 33.7%         | 45.8%                         | 44.8%         |
| Oregon               | 50.6% | 46.2%                       | 65.9%   | 60.6%         | 30.8% *                       | 52.0%         |
| Washington           | 45.8% | 45.4%                       | 47.3%   | --            | --                            | 46.2%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.d Standard errors 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, 2021**

| 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        | 0.81% | 0.91%                       | 2.18%    | 2.97%         | 1.88%                         | 0.89%         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 4.11% | 5.12%                       | 11.52%   | 9.25%         | 10.02%                        | 4.48%         |
| Maine                | 4.14% | 5.10%                       | 10.03%   | 11.29%        | 15.55%                        | 4.39%         |
| Massachusetts        | 4.72% | 5.46%                       | 11.65% * | 14.15% *      | --                            | 4.91%         |
| New Hampshire        | 4.32% | 5.50%                       | 9.55%    | 13.19%        | 10.11%                        | 4.59%         |
| Rhode Island         | 4.79% | 5.84%                       | 11.73%   | 12.78%        | 10.39%                        | 5.03%         |
| Vermont              | 4.07% | 4.79%                       | 10.94%   | 12.11%        | 11.79%                        | 4.27%         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 4.71% | 5.98%                       | 11.05%   | 11.64%        | 11.76%                        | 5.13%         |
| New York             | 4.68% | 3.70%                       | 8.88%    | 12.82% *      | 17.05%                        | 4.84%         |
| Pennsylvania         | 3.10% | 3.82%                       | 7.98%    | 9.09%         | 7.57%                         | 3.41%         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 4.06% | 5.10%                       | 10.49%   | 7.87%         | 9.84%                         | 4.47%         |
| Indiana              | 4.48% | 5.32%                       | 14.35%   | 8.53%         | 11.85%                        | 4.95%         |
| Michigan             | 4.04% | 4.81%                       | 11.41%   | 11.66%        | 10.13%                        | 4.50%         |
| Ohio                 | 3.81% | 4.61%                       | 10.37%   | 10.96%        | 8.95%                         | 4.17%         |
| Wisconsin            | 4.33% | 5.21%                       | 7.90%    | 12.42%        | 8.42%                         | 4.78%         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 4.41% | 5.15%                       | 12.12%   | 9.08%         | 10.67%                        | 4.85%         |
| Kansas               | 4.21% | 5.08%                       | 11.38%   | 12.88%        | 8.77%                         | 4.99%         |
| Minnesota            | 4.47% | 5.56%                       | 12.86%   | 10.34%        | 10.66%                        | 5.04%         |
| Missouri             | 4.01% | 5.11%                       | 11.20%   | 9.60%         | 7.72%                         | 4.73%         |
| Nebraska             | 4.23% | 5.16%                       | 12.67%   | 9.70%         | 9.31%                         | 4.58%         |
| North Dakota         | 3.51% | 4.48%                       | 9.27% *  | 9.14%         | 10.59%                        | 3.84%         |
| South Dakota         | 4.83% | 5.80%                       | 12.19%   | 11.08%        | 14.75%                        | 4.85%         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 4.92% | 5.38%                       | 12.52% * | 10.62%        | 12.61%                        | 5.37%         |
| District of Columbia | 4.45% | 4.78%                       | 14.10% * | --            | --                            | 4.55%         |
| Florida              | 4.03% | 4.71%                       | 12.03%   | 10.95%        | 8.19%                         | 4.64%         |
| Georgia              | 5.45% | 6.37%                       | 9.14%    | 8.11%         | 9.98%                         | 6.27%         |
| Maryland             | 4.47% | 5.10%                       | 15.67% * | 10.98%        | 9.64%                         | 4.91%         |
| North Carolina       | 4.53% | 5.43%                       | 15.87% * | 10.06%        | 8.53%                         | 5.14%         |
| South Carolina       | 4.26% | 5.12%                       | 12.28%   | 9.95%         | 8.96%                         | 4.90%         |
| Virginia             | 5.05% | 5.66%                       | 18.41% * | 6.94%         | 12.67%                        | 5.49%         |
| West Virginia        | 4.38% | 5.11%                       | 9.25%    | 11.15%        | 8.28%                         | 5.34%         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 4.42% | 5.15%                       | 14.75%   | 12.52%        | 9.16%                         | 5.21%         |
| Kentucky             | 3.85% | 4.71%                       | 8.90%    | 9.10%         | 8.47%                         | 4.49%         |
| Mississippi          | 3.92% | 4.69%                       | 11.21%   | 10.04%        | 7.56%                         | 4.48%         |
| Tennessee            | 4.80% | 5.79%                       | 14.03%   | 11.78%        | 8.38%                         | 5.87%         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 4.76% | 5.25%                       | --       | 10.32%        | 11.38%                        | 5.23%         |
| Louisiana            | 4.26% | 5.00%                       | 10.14%   | 13.18%        | 6.33%                         | 4.92%         |
| Oklahoma             | 4.72% | 5.66%                       | 12.98% * | 10.11%        | 8.35%                         | 5.67%         |
| Texas                | 2.62% | 2.96%                       | 9.30%    | 5.75%         | 5.61%                         | 2.97%         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 5.49% | 6.62%                       | 9.75%    | 16.48% *      | 9.38%                         | 6.20%         |
| Colorado             | 4.99% | 6.07%                       | 13.81%   | 12.20%        | 13.65%                        | 5.36%         |
| Idaho                | 4.41% | 5.29%                       | 10.35%   | 12.83%        | 9.74%                         | 4.68%         |
| Montana              | 7.54% | 5.71%                       | 10.80%   | 10.76% *      | 7.17% *                       | 5.21%         |
| Nevada               | 5.32% | 6.13%                       | 13.66%   | 17.07%        | 7.42%                         | 6.00%         |
| New Mexico           | 4.22% | 4.97%                       | 12.49%   | 9.38%         | 6.88%                         | 4.86%         |
| Utah                 | 4.87% | 6.09%                       | 10.60%   | 13.36%        | 11.67%                        | 5.48%         |
| Wyoming              | 7.88% | 8.54%                       | 6.77% *  | 9.63% *       | 11.07%                        | 8.85%         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 4.79% | 5.72%                       | 12.65%   | 14.49% *      | 14.66% *                      | 5.10%         |
| California           | 3.11% | 3.69%                       | 8.85%    | 8.41%         | --                            | 3.14%         |
| Hawaii               | 3.70% | 4.77%                       | 9.83%    | 10.06%        | 10.14%                        | 4.23%         |
| Oregon               | 4.58% | 5.33%                       | 10.94%   | 10.59%        | 11.49% *                      | 4.85%         |
| Washington           | 4.74% | 5.32%                       | 13.16%   | --            | --                            | 4.81%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.f 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, 2021**

| 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        | 74.6% | 73.5%                       | 77.0%   | 78.5%         | 80.9%                         | 73.6%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 78.8% | 75.1%                       | 84.3%   | 91.9%         | 96.6%                         | 76.7%         |
| Maine                | 78.8% | 77.1%                       | 73.2%   | 96.4%         | 70.6%                         | 79.7%         |
| Massachusetts        | 52.7% | 50.6%                       | 80.3%   | 41.3%         | --                            | 51.7%         |
| New Hampshire        | 74.6% | 73.6%                       | 88.8%   | 64.6%         | 99.0%                         | 70.5%         |
| Rhode Island         | 71.3% | 65.2%                       | 87.9%   | 77.0%         | 75.9%                         | 70.8%         |
| Vermont              | 68.5% | 69.8%                       | 59.8%   | 73.0%         | 100.0%                        | 66.1%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 72.1% | 70.9%                       | 82.3%   | 66.7%         | 74.1%                         | 71.8%         |
| New York             | 70.4% | 67.9%                       | 59.0%   | 87.7%         | 87.3%                         | 69.6%         |
| Pennsylvania         | 70.6% | 68.3%                       | 78.9%   | 72.8%         | 86.1%                         | 68.3%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 69.1% | 66.1%                       | 72.0%   | 80.8%         | 75.2%                         | 68.1%         |
| Indiana              | 83.2% | 83.6%                       | 83.4%   | 80.5%         | 76.8%                         | 84.3%         |
| Michigan             | 77.5% | 77.5%                       | 90.3%   | 70.1%         | 69.1%                         | 79.0%         |
| Ohio                 | 75.6% | 73.2%                       | 76.8%   | 88.4%         | 91.5%                         | 73.0%         |
| Wisconsin            | 82.0% | 86.1%                       | 88.5%   | 59.6%         | 82.5%                         | 81.9%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 64.9% | 62.0%                       | 68.8%   | 80.7%         | 84.0%                         | 61.6%         |
| Kansas               | 71.5% | 68.2%                       | 73.4%   | 92.3%         | 84.1%                         | 68.2%         |
| Minnesota            | 74.5% | 71.6%                       | 75.1%   | 88.3%         | 86.4%                         | 72.3%         |
| Missouri             | 80.6% | 79.4%                       | 88.8%   | 80.1%         | 81.9%                         | 80.1%         |
| Nebraska             | 80.7% | 79.2%                       | 96.1%   | 76.7%         | 88.9%                         | 79.4%         |
| North Dakota         | 62.1% | 56.3%                       | 77.8%   | 78.8%         | 84.1%                         | 59.2%         |
| South Dakota         | 69.2% | 66.1%                       | 71.5%   | 86.0%         | 51.9% *                       | 73.2%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 77.4% | 74.3%                       | 75.2%   | 97.1%         | 84.7%                         | 75.9%         |
| District of Columbia | 55.2% | 53.3%                       | 68.5%   | --            | --                            | 55.4%         |
| Florida              | 68.5% | 64.0%                       | 78.0%   | 87.0%         | 75.9%                         | 66.2%         |
| Georgia              | 76.3% | 70.5%                       | 91.7%   | 96.0%         | 85.7%                         | 73.4%         |
| Maryland             | 79.8% | 77.0%                       | 94.2%   | 81.7%         | 88.1%                         | 78.7%         |
| North Carolina       | 79.0% | 79.1%                       | 75.8%   | 80.9%         | 80.0%                         | 78.7%         |
| South Carolina       | 83.0% | 84.5%                       | 82.3%   | 76.6%         | 71.1%                         | 86.0%         |
| Virginia             | 73.0% | 71.6%                       | 63.6% * | 93.2%         | 81.0%                         | 71.3%         |
| West Virginia        | 74.7% | 69.7%                       | 93.3%   | 87.0%         | 77.2%                         | 73.2%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 70.6% | 71.1%                       | 76.6%   | 61.1%         | 79.8%                         | 67.2%         |
| Kentucky             | 81.6% | 78.4%                       | 95.9%   | 85.0%         | 96.3%                         | 76.6%         |
| Mississippi          | 75.4% | 77.8%                       | 68.4%   | 66.2%         | 86.0%                         | 72.1%         |
| Tennessee            | 82.6% | 80.8%                       | 97.0%   | 81.9%         | 93.7%                         | 78.6%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 85.8% | 85.3%                       | 92.9%   | 84.1%         | 97.5%                         | 82.6%         |
| Louisiana            | 81.2% | 79.8%                       | 87.5%   | 84.9%         | 86.9%                         | 79.1%         |
| Oklahoma             | 76.4% | 76.0%                       | 74.9%   | 82.6%         | 79.9%                         | 75.4%         |
| Texas                | 74.6% | 73.8%                       | 71.8%   | 85.9%         | 84.1%                         | 72.5%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 83.0% | 85.8%                       | 89.6%   | 59.8% *       | 97.7%                         | 80.3%         |
| Colorado             | 82.7% | 79.3%                       | 90.2%   | 93.3%         | 80.3%                         | 83.0%         |
| Idaho                | 80.4% | 77.4%                       | 88.5%   | 92.6%         | 92.1%                         | 79.3%         |
| Montana              | 70.1% | 79.0%                       | 87.4%   | 40.4% *       | 44.5% *                       | 80.7%         |
| Nevada               | 80.2% | 84.4%                       | 85.7%   | 56.5%         | 73.4%                         | 81.7%         |
| New Mexico           | 71.9% | 72.0%                       | 67.8%   | 75.8%         | 76.8%                         | 70.9%         |
| Utah                 | 75.5% | 75.2%                       | 83.6%   | 71.0%         | 61.3%                         | 78.1%         |
| Wyoming              | 73.6% | 75.3%                       | 67.9%   | 65.9%         | 71.5%                         | 73.9%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 83.3% | 81.5%                       | 92.3%   | 86.1%         | 98.5%                         | 81.9%         |
| California           | 76.2% | 77.5%                       | 63.1%   | 79.3%         | --                            | 76.8%         |
| Hawaii               | 66.8% | 67.0%                       | 71.9%   | 60.5%         | 66.9%                         | 66.7%         |
| Oregon               | 83.7% | 80.0%                       | 90.4%   | 100.0%        | 100.0%                        | 82.6%         |
| Washington           | 73.6% | 73.7%                       | 82.4%   | --            | --                            | 75.3%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.f Standard errors 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, 2021**

| 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        | 0.77%  | 0.90%                       | 2.25%    | 2.13%         | 1.83%                         | 0.85%         |
| New England:         |        |                             |          |               |                               |               |
| Connecticut          | 3.85%  | 4.89%                       | 7.84%    | 5.71%         | 3.29%                         | 4.24%         |
| Maine                | 4.23%  | 5.33%                       | 10.33%   | 3.53%         | 15.51%                        | 4.39%         |
| Massachusetts        | 5.21%  | 5.85%                       | 10.10%   | 12.23%        | --                            | 5.32%         |
| New Hampshire        | 4.46%  | 5.45%                       | 5.95%    | 13.60%        | 1.02%                         | 5.03%         |
| Rhode Island         | 4.93%  | 6.22%                       | 5.05%    | 15.01%        | 14.80%                        | 5.23%         |
| Vermont              | 4.14%  | 4.81%                       | 11.02%   | 14.98%        | 0.00%                         | 4.39%         |
| Middle Atlantic:     |        |                             |          |               |                               |               |
| New Jersey           | 4.95%  | 6.53%                       | 7.38%    | 11.86%        | 11.77%                        | 5.41%         |
| New York             | 4.02%  | 3.70%                       | 10.53%   | 6.40%         | 6.98%                         | 4.21%         |
| Pennsylvania         | 3.43%  | 4.16%                       | 7.00%    | 10.78%        | 5.40%                         | 3.81%         |
| East North Central:  |        |                             |          |               |                               |               |
| Illinois             | 3.69%  | 4.59%                       | 10.99%   | 6.66%         | 10.98%                        | 3.97%         |
| Indiana              | 3.57%  | 3.96%                       | 12.75%   | 8.03%         | 12.40%                        | 3.53%         |
| Michigan             | 3.96%  | 4.71%                       | 5.62%    | 10.96%        | 10.73%                        | 4.23%         |
| Ohio                 | 3.71%  | 4.52%                       | 9.15%    | 8.49%         | 4.49%                         | 4.19%         |
| Wisconsin            | 3.93%  | 4.14%                       | 7.59%    | 12.71%        | 8.64%                         | 4.40%         |
| West North Central:  |        |                             |          |               |                               |               |
| Iowa                 | 4.63%  | 5.42%                       | 12.31%   | 8.80%         | 9.97%                         | 5.11%         |
| Kansas               | 4.54%  | 5.43%                       | 11.97%   | 4.52%         | 7.48%                         | 5.32%         |
| Minnesota            | 4.35%  | 5.27%                       | 13.98%   | 7.72%         | 8.07%                         | 4.91%         |
| Missouri             | 3.54%  | 4.28%                       | 5.83%    | 9.79%         | 7.24%                         | 4.04%         |
| Nebraska             | 3.63%  | 4.40%                       | 2.83%    | 9.82%         | 5.60%                         | 4.10%         |
| North Dakota         | 4.30%  | 5.19%                       | 8.44%    | 8.26%         | 6.91%                         | 4.65%         |
| South Dakota         | 5.77%  | 7.01%                       | 14.04%   | 6.38%         | 17.07% *                      | 5.23%         |
| South Atlantic:      |        |                             |          |               |                               |               |
| Delaware             | 4.58%  | 5.41%                       | 14.42%   | 2.00%         | 12.77%                        | 4.96%         |
| District of Columbia | 4.42%  | 4.89%                       | 14.61%   | --            | --                            | 4.55%         |
| Florida              | 4.31%  | 5.06%                       | 12.73%   | 11.31%        | 8.13%                         | 5.08%         |
| Georgia              | 5.74%  | 7.18%                       | 4.23%    | 2.49%         | 8.75%                         | 6.97%         |
| Maryland             | 3.79%  | 4.57%                       | 3.69%    | 10.06%        | 6.48%                         | 4.19%         |
| North Carolina       | 4.78%  | 5.88%                       | 12.71%   | 8.36%         | 7.94%                         | 5.58%         |
| South Carolina       | 3.75%  | 4.13%                       | 10.41%   | 11.07%        | 10.14%                        | 3.71%         |
| Virginia             | 4.89%  | 5.36%                       | 21.81% * | 4.49%         | 12.53%                        | 5.31%         |
| West Virginia        | 4.59%  | 5.75%                       | 3.65%    | 7.50%         | 8.90%                         | 5.37%         |
| East South Central:  |        |                             |          |               |                               |               |
| Alabama              | 4.96%  | 5.83%                       | 14.46%   | 13.24%        | 8.17%                         | 5.94%         |
| Kentucky             | 3.68%  | 4.59%                       | 2.67%    | 8.76%         | 3.13%                         | 4.64%         |
| Mississippi          | 4.05%  | 4.34%                       | 12.92%   | 10.69%        | 6.18%                         | 4.97%         |
| Tennessee            | 3.44%  | 4.08%                       | 2.41%    | 10.42%        | 3.21%                         | 4.46%         |
| West South Central:  |        |                             |          |               |                               |               |
| Arkansas             | 3.75%  | 4.27%                       | 5.30%    | 11.00%        | 1.82%                         | 4.61%         |
| Louisiana            | 3.70%  | 4.43%                       | 6.32%    | 9.77%         | 6.68%                         | 4.41%         |
| Oklahoma             | 4.76%  | 5.63%                       | 12.81%   | 9.33%         | 8.81%                         | 5.65%         |
| Texas                | 2.86%  | 3.19%                       | 10.66%   | 6.45%         | 5.93%                         | 3.24%         |
| Mountain:            |        |                             |          |               |                               |               |
| Arizona              | 4.47%  | 3.90%                       | 6.88%    | 19.01% *      | 2.28%                         | 5.18%         |
| Colorado             | 3.47%  | 4.50%                       | 6.00%    | 6.27%         | 12.19%                        | 3.60%         |
| Idaho                | 4.48%  | 5.52%                       | 8.38%    | 5.00%         | 5.00%                         | 4.83%         |
| Montana              | 11.89% | 5.10%                       | 9.23%    | 25.60% *      | 25.94% *                      | 4.62%         |
| Nevada               | 5.14%  | 5.27%                       | 11.17%   | 16.64%        | 9.89%                         | 5.90%         |
| New Mexico           | 4.46%  | 5.09%                       | 15.89%   | 10.07%        | 7.32%                         | 5.13%         |
| Utah                 | 4.67%  | 5.88%                       | 12.61%   | 9.48%         | 11.55%                        | 5.06%         |
| Wyoming              | 5.60%  | 6.38%                       | 13.26%   | 14.21%        | 12.16%                        | 6.17%         |
| Pacific:             |        |                             |          |               |                               |               |
| Alaska               | 5.14%  | 6.36%                       | 4.67%    | 10.55%        | 1.41%                         | 5.54%         |
| California           | 2.97%  | 3.46%                       | 9.34%    | 7.06%         | --                            | 2.97%         |
| Hawaii               | 3.98%  | 5.07%                       | 8.89%    | 10.80%        | 9.47%                         | 4.50%         |
| Oregon               | 4.36%  | 5.59%                       | 5.18%    | 0.00%         | 0.00%                         | 4.63%         |
| Washington           | 5.20%  | 5.90%                       | 10.27%   | --            | --                            | 5.09%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.



**Table VII.A.2.i Percent of private-sector establishments that offer health insurance that use a private exchange by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 29.1% | 28.3%                       | 26.5%   | 36.5%         | 32.8%                         | 28.5%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 29.3% | 25.9%                       | 28.5% * | 45.3%         | 29.5% *                       | 29.3%         |
| Maine                | 31.0% | 30.9%                       | 31.2% * | 31.7% *       | 40.9% *                       | 30.0%         |
| Massachusetts        | 29.2% | 17.3%                       | 56.4%   | 55.8%         | --                            | 29.2%         |
| New Hampshire        | 30.3% | 30.9%                       | 13.9% * | 44.3% *       | 30.2% *                       | 30.4%         |
| Rhode Island         | 26.2% | 22.6%                       | 41.0% * | 16.1% *       | 25.2% *                       | 26.2%         |
| Vermont              | 31.2% | 33.0%                       | 20.6% * | 35.3% *       | 29.1% *                       | 31.3%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 28.9% | 31.0%                       | 25.1% * | 25.5% *       | 25.5% *                       | 29.3%         |
| New York             | 35.5% | 33.6%                       | 16.0%   | 58.4%         | 51.9%                         | 34.7%         |
| Pennsylvania         | 29.5% | 29.2%                       | 25.9%   | 38.2%         | 29.9%                         | 29.4%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 27.9% | 28.5%                       | 19.8% * | 31.8%         | 42.6%                         | 25.5%         |
| Indiana              | 31.7% | 35.0%                       | 19.3% * | 27.7% *       | 19.4% *                       | 33.8%         |
| Michigan             | 29.1% | 24.3%                       | 30.5% * | 48.1%         | 41.8%                         | 27.0%         |
| Ohio                 | 24.8% | 25.0%                       | 15.7% * | 38.4%         | 27.3% *                       | 24.4%         |
| Wisconsin            | 30.6% | 30.2%                       | 29.7% * | 33.2% *       | 26.6% *                       | 31.6%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 26.6% | 24.5%                       | 22.7% * | 42.7% *       | 26.7% *                       | 26.6%         |
| Kansas               | 28.0% | 28.0%                       | 22.1% * | 35.5% *       | 27.6%                         | 28.2%         |
| Minnesota            | 31.0% | 31.0%                       | 20.7% * | 41.6%         | 40.2%                         | 29.2%         |
| Missouri             | 34.9% | 32.4%                       | 24.8% * | 52.1%         | 48.1%                         | 29.6%         |
| Nebraska             | 31.7% | 33.0%                       | 35.3% * | 22.2% *       | 28.3% *                       | 32.2%         |
| North Dakota         | 23.9% | 24.7%                       | 26.0% * | 18.2% *       | 23.6% *                       | 24.0%         |
| South Dakota         | 29.1% | 24.8%                       | 41.1% * | 37.2% *       | 15.6% *                       | 32.2%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 23.1% | 22.3%                       | 32.9% * | 14.5% *       | 32.4% *                       | 21.2%         |
| District of Columbia | 19.5% | 19.5%                       | 15.1% * | --            | 0.2% *                        | 20.5%         |
| Florida              | 25.5% | 26.1%                       | 15.4% * | 31.9% *       | 27.0%                         | 25.0%         |
| Georgia              | 22.5% | 25.7%                       | 5.9% *  | 20.8% *       | 28.8%                         | 20.6%         |
| Maryland             | 30.3% | 34.0%                       | 13.9% * | 23.7% *       | 15.4% *                       | 32.2%         |
| North Carolina       | 37.7% | 32.9%                       | 65.9%   | 38.0%         | 43.9%                         | 36.3%         |
| South Carolina       | 25.0% | 25.2%                       | 19.5% * | 28.3%         | 24.0% *                       | 25.3%         |
| Virginia             | 29.7% | 27.6%                       | 52.2% * | 27.0% *       | 36.6% *                       | 28.2%         |
| West Virginia        | 24.3% | 24.0%                       | 23.9% * | 28.2% *       | 16.9% *                       | 28.7%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 24.1% | 22.8%                       | 18.9% * | 37.7% *       | 32.7%                         | 21.1%         |
| Kentucky             | 30.3% | 30.6%                       | 35.2%   | 24.4% *       | 33.7%                         | 29.2%         |
| Mississippi          | 28.5% | 29.1%                       | 24.3% * | 30.4% *       | 39.0%                         | 25.3%         |
| Tennessee            | 31.0% | 30.5%                       | 27.0% * | 36.8% *       | 31.0%                         | 31.0%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 26.6% | 24.5%                       | --      | 47.3% *       | 38.9% *                       | 23.3%         |
| Louisiana            | 23.4% | 22.7%                       | 19.6% * | 31.9% *       | 24.6% *                       | 22.9%         |
| Oklahoma             | 30.1% | 31.7%                       | 27.3% * | 21.0% *       | 32.8%                         | 29.4%         |
| Texas                | 29.8% | 30.0%                       | 33.3%   | 24.6%         | 35.3%                         | 28.6%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 27.9% | 25.3%                       | 24.5% * | 46.3% *       | 21.7% *                       | 29.0%         |
| Colorado             | 24.7% | 24.6%                       | 17.2% * | 35.3% *       | 19.9% *                       | 25.2%         |
| Idaho                | 30.0% | 30.0%                       | 27.1% * | 36.7% *       | 19.0% *                       | 31.0%         |
| Montana              | 27.3% | 34.2%                       | 35.7% * | 7.7% *        | 14.0% *                       | 32.8%         |
| Nevada               | 30.0% | 32.3%                       | 32.6% * | 17.8% *       | 40.4%                         | 27.7%         |
| New Mexico           | 25.3% | 27.0%                       | 19.3% * | 19.6% *       | 30.8%                         | 24.1%         |
| Utah                 | 29.6% | 28.2%                       | 36.8%   | 30.2%         | 34.7%                         | 28.6%         |
| Wyoming              | 43.4% | 44.8%                       | 34.1% * | 42.8%         | 31.7%                         | 45.3%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 25.1% | 28.4%                       | 18.5% * | 6.6% *        | 14.7% *                       | 26.1%         |
| California           | 28.3% | 26.6%                       | 31.8%   | 36.0%         | --                            | 27.1%         |
| Hawaii               | 26.4% | 21.9%                       | 43.0%   | 27.3% *       | 37.3%                         | 24.0%         |
| Oregon               | 27.8% | 26.0%                       | 41.5% * | 22.6% *       | 23.0% *                       | 28.2%         |
| Washington           | 33.0% | 35.2%                       | 27.6% * | --            | 0.0%                          | 34.6%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.i Standard errors for percent of private-sector establishments that offer health insurance that use a private exchange by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 0.78% | 0.82%                       | 1.86%    | 3.11%         | 1.82%                         | 0.86%         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 3.80% | 4.54%                       | 10.49% * | 9.08%         | 10.29% *                      | 4.08%         |
| Maine                | 4.32% | 5.25%                       | 10.65% * | 10.95% *      | 15.30% *                      | 4.47%         |
| Massachusetts        | 5.15% | 4.51%                       | 14.46%   | 13.91%        | --                            | 5.34%         |
| New Hampshire        | 4.39% | 5.14%                       | 6.77% *  | 13.51% *      | 13.49% *                      | 4.59%         |
| Rhode Island         | 4.42% | 4.09%                       | 12.61% * | 7.46% *       | 9.73% *                       | 4.75%         |
| Vermont              | 3.78% | 4.59%                       | 7.05% *  | 11.61% *      | 11.28% *                      | 3.96%         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 4.83% | 6.61%                       | 9.14% *  | 8.75% *       | 9.56% *                       | 5.29%         |
| New York             | 5.72% | 3.71%                       | 4.54%    | 16.19%        | 15.09%                        | 5.99%         |
| Pennsylvania         | 3.34% | 4.05%                       | 6.87%    | 10.43%        | 6.97%                         | 3.70%         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 3.38% | 4.31%                       | 6.21% *  | 6.63%         | 9.56%                         | 3.41%         |
| Indiana              | 4.40% | 5.46%                       | 8.68% *  | 8.78% *       | 7.61% *                       | 4.90%         |
| Michigan             | 4.23% | 4.52%                       | 12.14% * | 12.10%        | 10.20%                        | 4.66%         |
| Ohio                 | 3.33% | 4.01%                       | 6.39% *  | 11.17%        | 8.48% *                       | 3.64%         |
| Wisconsin            | 4.14% | 4.82%                       | 9.97% *  | 11.95% *      | 8.94% *                       | 4.65%         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 3.93% | 4.27%                       | 8.79% *  | 12.98% *      | 10.16% *                      | 4.24%         |
| Kansas               | 4.13% | 4.84%                       | 7.72% *  | 13.80% *      | 7.33%                         | 4.83%         |
| Minnesota            | 4.54% | 5.65%                       | 10.24% * | 10.31%        | 11.10%                        | 4.95%         |
| Missouri             | 4.14% | 4.87%                       | 9.20% *  | 9.39%         | 8.63%                         | 4.40%         |
| Nebraska             | 4.31% | 5.29%                       | 13.13% * | 7.39% *       | 10.20% *                      | 4.77%         |
| North Dakota         | 3.48% | 4.07%                       | 12.20% * | 7.17% *       | 10.04% *                      | 3.72%         |
| South Dakota         | 4.37% | 4.30%                       | 13.15% * | 11.76% *      | 7.73% *                       | 4.78%         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 4.16% | 4.70%                       | 14.51% * | 5.46% *       | 12.33% *                      | 4.23%         |
| District of Columbia | 3.05% | 3.44%                       | 7.90% *  | --            | 0.15% *                       | 3.21%         |
| Florida              | 3.50% | 4.09%                       | 6.46% *  | 11.09% *      | 6.83%                         | 4.09%         |
| Georgia              | 3.97% | 5.11%                       | 4.33% *  | 9.02% *       | 8.51%                         | 4.50%         |
| Maryland             | 3.98% | 4.72%                       | 8.47% *  | 8.28% *       | 5.81% *                       | 4.42%         |
| North Carolina       | 5.21% | 5.84%                       | 13.35%   | 9.58%         | 9.18%                         | 6.04%         |
| South Carolina       | 4.15% | 5.16%                       | 10.76% * | 8.39%         | 7.45% *                       | 4.86%         |
| Virginia             | 4.95% | 5.37%                       | 17.65% * | 10.28% *      | 15.45% *                      | 4.93%         |
| West Virginia        | 3.73% | 4.25%                       | 11.26% * | 9.69% *       | 5.55% *                       | 4.95%         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 3.83% | 4.47%                       | 9.72% *  | 11.84% *      | 7.77%                         | 4.44%         |
| Kentucky             | 3.80% | 4.52%                       | 10.53% * | 9.08% *       | 8.06%                         | 4.32%         |
| Mississippi          | 4.11% | 5.00%                       | 8.21% *  | 10.53% *      | 7.61%                         | 4.82%         |
| Tennessee            | 4.20% | 4.90%                       | 10.23% * | 11.17% *      | 7.22%                         | 5.03%         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 4.40% | 5.05%                       | --       | 14.27% *      | 12.36% *                      | 4.15%         |
| Louisiana            | 3.50% | 4.07%                       | 7.95% *  | 11.25% *      | 7.94% *                       | 3.81%         |
| Oklahoma             | 4.76% | 5.68%                       | 11.18% * | 8.79% *       | 7.53%                         | 5.78%         |
| Texas                | 2.73% | 3.09%                       | 9.55%    | 5.83%         | 6.42%                         | 3.01%         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 5.33% | 5.99%                       | 9.39% *  | 17.71% *      | 8.74% *                       | 6.05%         |
| Colorado             | 3.64% | 4.40%                       | 6.92% *  | 11.72% *      | 8.89% *                       | 3.89%         |
| Idaho                | 4.06% | 4.79%                       | 9.65% *  | 13.21% *      | 8.94% *                       | 4.36%         |
| Montana              | 5.96% | 5.54%                       | 11.62% * | 5.35% *       | 8.82% *                       | 5.10%         |
| Nevada               | 4.70% | 5.70%                       | 11.87% * | 8.65% *       | 9.73%                         | 5.22%         |
| New Mexico           | 3.80% | 4.57%                       | 9.08% *  | 7.59% *       | 7.43%                         | 4.31%         |
| Utah                 | 4.15% | 5.13%                       | 10.73%   | 8.95%         | 9.41%                         | 4.60%         |
| Wyoming              | 8.89% | 10.76%                      | 10.64% * | 11.97%        | 9.22%                         | 9.88%         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 4.04% | 4.97%                       | 9.29% *  | 3.61% *       | 8.71% *                       | 4.35%         |
| California           | 2.63% | 2.90%                       | 7.58%    | 8.67%         | --                            | 2.55%         |
| Hawaii               | 3.48% | 4.04%                       | 9.66%    | 8.97% *       | 9.63%                         | 3.68%         |
| Oregon               | 3.99% | 4.23%                       | 13.31% * | 8.19% *       | 11.31% *                      | 4.20%         |
| Washington           | 4.75% | 5.52%                       | 11.18% * | --            | 0.00%                         | 4.87%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.1 Number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 129,677,058 | 89,081,949                  | 19,359,066 | 21,236,043    | 20,610,945                    | 109,066,113   |
| New England:         |             |                             |            |               |                               |               |
| Connecticut          | 1,484,410   | 953,577                     | 226,128    | 304,705       | 223,964                       | 1,260,447     |
| Maine                | 528,004     | 337,041                     | 80,688     | 110,275       | 67,652                        | 460,351       |
| Massachusetts        | 3,248,748   | 2,092,105                   | 723,573    | 433,070       | --                            | 3,024,697     |
| New Hampshire        | 630,408     | 404,848                     | 90,856     | 134,704       | 81,419                        | 548,989       |
| Rhode Island         | 445,902     | 273,182                     | 101,634    | 71,085        | 54,746                        | 391,155       |
| Vermont              | 245,587     | 146,520                     | 40,355     | 58,712        | 30,873                        | 214,714       |
| Middle Atlantic:     |             |                             |            |               |                               |               |
| New Jersey           | 3,760,945   | 2,254,736                   | 833,251    | 672,958       | 440,860                       | 3,320,085     |
| New York             | 8,080,025   | 5,242,562                   | 1,473,340  | 1,364,123     | 768,593                       | 7,311,432     |
| Pennsylvania         | 5,564,090   | 3,771,830                   | 926,410    | 865,851       | 898,873                       | 4,665,217     |
| East North Central:  |             |                             |            |               |                               |               |
| Illinois             | 5,449,259   | 3,747,586                   | 684,983    | 1,016,690     | 953,303                       | 4,495,956     |
| Indiana              | 2,717,545   | 1,846,619                   | 366,343    | 504,582       | 494,899                       | 2,222,646     |
| Michigan             | 4,026,412   | 2,519,872                   | 768,834    | 737,707       | 611,874                       | 3,414,538     |
| Ohio                 | 4,808,793   | 3,026,616                   | 1,020,792  | 761,384       | 815,950                       | 3,992,843     |
| Wisconsin            | 2,529,326   | 1,647,026                   | 377,671    | 504,628       | 444,937                       | 2,084,389     |
| West North Central:  |             |                             |            |               |                               |               |
| Iowa                 | 1,405,510   | 926,936                     | 193,755    | 284,820       | 315,797                       | 1,089,714     |
| Kansas               | 1,113,840   | 803,778                     | 140,664    | 169,398       | 208,414                       | 905,426       |
| Minnesota            | 2,743,866   | 1,656,752                   | 394,640    | 692,474       | 357,400                       | 2,386,467     |
| Missouri             | 2,575,016   | 1,576,967                   | 445,861 *  | 552,188       | 731,913                       | 1,843,103     |
| Nebraska             | 903,902     | 630,914                     | 99,076     | 173,913       | 122,218                       | 781,684       |
| North Dakota         | 346,310     | 227,443                     | 41,666     | 77,201        | 52,189                        | 294,121       |
| South Dakota         | 359,702     | 227,218                     | 64,253     | 68,230        | 77,147                        | 282,555       |
| South Atlantic:      |             |                             |            |               |                               |               |
| Delaware             | 435,068     | 279,001                     | 58,865     | 97,202        | 112,605                       | 322,463       |
| District of Columbia | 530,598     | 427,032                     | 65,617     | 37,949        | --                            | 438,748       |
| Florida              | 8,562,872   | 6,149,888                   | 1,212,778  | 1,200,207     | 1,921,107                     | 6,641,765     |
| Georgia              | 3,924,684   | 2,835,756                   | 493,820    | 595,108       | 873,090                       | 3,051,595     |
| Maryland             | 2,293,387   | 1,461,782                   | 423,466    | 408,139       | 547,899                       | 1,745,488     |
| North Carolina       | 3,755,883   | 2,630,434                   | 415,971    | 709,478       | 994,409                       | 2,761,474     |
| South Carolina       | 1,707,811   | 1,163,585                   | 227,894    | 316,331       | 352,864                       | 1,354,946     |
| Virginia             | 3,464,385   | 2,666,751                   | 357,108    | 440,526       | 545,414                       | 2,918,971     |
| West Virginia        | 508,904     | 326,954                     | 88,547     | 93,404        | 196,108                       | 312,796       |
| East South Central:  |             |                             |            |               |                               |               |
| Alabama              | 1,775,938   | 1,368,229                   | 150,939    | 256,770       | 434,034                       | 1,341,904     |
| Kentucky             | 1,679,396   | 1,232,513                   | 193,214    | 253,669       | 329,925                       | 1,349,471     |
| Mississippi          | 914,555     | 686,129                     | 126,306    | 102,121       | 234,819                       | 679,736       |
| Tennessee            | 2,576,972   | 1,907,407                   | 304,287    | 365,278       | 495,792                       | 2,081,179     |
| West South Central:  |             |                             |            |               |                               |               |
| Arkansas             | 1,005,924   | 798,842                     | 90,210     | 116,872       | 201,174                       | 804,750       |
| Louisiana            | 1,553,432   | 1,078,488                   | 225,459    | 249,484       | 459,778                       | 1,093,653     |
| Oklahoma             | 1,283,742   | 880,868                     | 198,070    | 204,804       | 297,817                       | 985,925       |
| Texas                | 10,937,037  | 8,043,008                   | 1,288,104  | 1,605,925     | 2,380,995                     | 8,556,042     |
| Mountain:            |             |                             |            |               |                               |               |
| Arizona              | 2,684,834   | 1,969,539                   | 386,613    | 328,681       | 370,232                       | 2,314,602     |
| Colorado             | 2,297,732   | 1,667,524                   | 292,337    | 337,871       | 166,021                       | 2,131,711     |
| Idaho                | 662,745     | 442,506                     | 103,690    | 116,549       | 97,093                        | 565,652       |
| Montana              | 393,610     | 208,004                     | 94,924     | 90,683        | 82,527                        | 311,083       |
| Nevada               | 1,249,985   | 914,949                     | 192,549    | 142,488       | 213,618                       | 1,036,368     |
| New Mexico           | 630,963     | 449,729                     | 49,138     | 132,095       | 142,541                       | 488,422       |
| Utah                 | 1,395,546   | 912,033                     | 239,353    | 244,160       | 256,658                       | 1,138,888     |
| Wyoming              | 189,319     | 119,653                     | 30,163     | 39,504        | 38,800                        | 150,519       |
| Pacific:             |             |                             |            |               |                               |               |
| Alaska               | 294,495     | 211,918                     | 44,173     | 38,404        | 25,890                        | 268,606       |
| California           | 15,017,368  | 10,620,898                  | 1,938,736  | 2,457,733     | 469,727 *                     | 14,547,640    |
| Hawaii               | 527,277     | 373,255                     | 87,827     | 66,196        | 119,572                       | 407,706       |
| Oregon               | 1,659,209   | 975,904                     | 425,833 *  | 257,473       | 126,851                       | 1,532,358     |
| Washington           | 2,795,786   | 1,965,244                   | 458,300    | 372,242       | --                            | 2,741,125     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

**Table VII.B.1 Standard errors for number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 1,106,237 | 1,050,051                   | 689,855   | 556,065       | 583,230                       | 1,093,625     |
| New England:         |           |                             |           |               |                               |               |
| Connecticut          | 81,565    | 79,832                      | 46,881    | 41,710        | 57,190                        | 71,283        |
| Maine                | 27,101    | 26,122                      | 12,864    | 18,761        | 15,323                        | 25,258        |
| Massachusetts        | 184,770   | 130,344                     | 173,689   | 64,879        | --                            | 132,736       |
| New Hampshire        | 27,338    | 25,983                      | 15,634    | 20,121        | 16,412                        | 26,646        |
| Rhode Island         | 26,379    | 26,926                      | 13,619    | 13,904        | 10,294                        | 26,566        |
| Vermont              | 12,429    | 14,085                      | 5,605     | 9,202         | 5,221                         | 12,259        |
| Middle Atlantic:     |           |                             |           |               |                               |               |
| New Jersey           | 228,078   | 184,705                     | 205,753   | 94,132        | 79,106                        | 235,376       |
| New York             | 251,563   | 242,322                     | 159,332   | 127,733       | 102,640                       | 258,434       |
| Pennsylvania         | 247,205   | 249,778                     | 141,013   | 106,579       | 103,600                       | 256,468       |
| East North Central:  |           |                             |           |               |                               |               |
| Illinois             | 191,799   | 197,204                     | 96,895    | 107,874       | 116,056                       | 194,712       |
| Indiana              | 120,434   | 107,293                     | 82,264    | 80,699        | 80,503                        | 117,275       |
| Michigan             | 162,670   | 153,173                     | 131,338   | 92,727        | 83,235                        | 172,772       |
| Ohio                 | 242,590   | 194,478                     | 210,573   | 119,640       | 110,416                       | 252,400       |
| Wisconsin            | 106,060   | 111,884                     | 57,439    | 64,386        | 57,930                        | 110,578       |
| West North Central:  |           |                             |           |               |                               |               |
| Iowa                 | 58,807    | 53,141                      | 31,671    | 46,632        | 47,457                        | 53,687        |
| Kansas               | 46,099    | 47,618                      | 22,535    | 26,636        | 26,531                        | 48,406        |
| Minnesota            | 148,817   | 123,684                     | 64,688    | 128,625       | 62,742                        | 153,409       |
| Missouri             | 228,671   | 95,506                      | 202,864 * | 103,627       | 206,854                       | 123,748       |
| Nebraska             | 45,760    | 46,432                      | 19,705    | 21,845        | 17,086                        | 47,043        |
| North Dakota         | 14,097    | 12,463                      | 6,834     | 11,669        | 6,581                         | 14,905        |
| South Dakota         | 10,176    | 11,636                      | 7,568     | 8,194         | 8,761                         | 10,626        |
| South Atlantic:      |           |                             |           |               |                               |               |
| Delaware             | 20,709    | 18,220                      | 12,440    | 15,374        | 17,459                        | 18,692        |
| District of Columbia | 33,484    | 35,974                      | 15,858    | 9,787         | --                            | 27,455        |
| Florida              | 369,475   | 385,313                     | 200,828   | 165,955       | 219,636                       | 383,645       |
| Georgia              | 206,176   | 193,168                     | 90,068    | 142,630       | 152,417                       | 197,911       |
| Maryland             | 124,626   | 107,732                     | 89,270    | 76,087        | 85,023                        | 120,315       |
| North Carolina       | 160,205   | 157,546                     | 74,602    | 102,139       | 148,962                       | 129,618       |
| South Carolina       | 83,097    | 84,222                      | 43,466    | 38,292        | 41,440                        | 86,023        |
| Virginia             | 162,457   | 163,214                     | 76,510    | 70,589        | 80,408                        | 163,371       |
| West Virginia        | 20,439    | 18,958                      | 16,598    | 14,765        | 17,997                        | 21,440        |
| East South Central:  |           |                             |           |               |                               |               |
| Alabama              | 95,837    | 98,622                      | 29,188    | 36,420        | 47,413                        | 97,420        |
| Kentucky             | 112,915   | 115,471                     | 29,869    | 37,244        | 37,447                        | 116,063       |
| Mississippi          | 46,052    | 46,188                      | 23,283    | 15,107        | 24,387                        | 48,570        |
| Tennessee            | 113,314   | 121,963                     | 57,023    | 49,694        | 69,717                        | 114,616       |
| West South Central:  |           |                             |           |               |                               |               |
| Arkansas             | 50,114    | 52,519                      | 18,653    | 15,663        | 26,033                        | 51,536        |
| Louisiana            | 86,115    | 82,679                      | 40,802    | 51,480        | 58,455                        | 82,915        |
| Oklahoma             | 65,785    | 53,505                      | 55,974    | 31,015        | 36,493                        | 68,600        |
| Texas                | 341,941   | 323,181                     | 223,157   | 162,136       | 196,352                       | 355,508       |
| Mountain:            |           |                             |           |               |                               |               |
| Arizona              | 167,365   | 173,928                     | 62,813    | 52,132        | 72,843                        | 166,894       |
| Colorado             | 132,114   | 132,728                     | 53,168    | 66,563        | 32,677                        | 135,502       |
| Idaho                | 29,827    | 32,047                      | 14,999    | 13,046        | 11,732                        | 32,020        |
| Montana              | 14,285    | 13,300                      | 12,818    | 11,377        | 10,864                        | 14,027        |
| Nevada               | 63,535    | 65,485                      | 50,192    | 24,880        | 29,989                        | 67,463        |
| New Mexico           | 25,236    | 24,972                      | 9,262     | 19,385        | 17,504                        | 27,160        |
| Utah                 | 59,353    | 59,130                      | 46,789    | 30,969        | 36,306                        | 61,218        |
| Wyoming              | 7,080     | 7,262                       | 4,943     | 5,077         | 4,712                         | 7,484         |
| Pacific:             |           |                             |           |               |                               |               |
| Alaska               | 21,896    | 22,424                      | 6,440     | 6,320         | 4,865                         | 22,403        |
| California           | 507,026   | 518,322                     | 246,760   | 256,611       | 142,874 *                     | 501,176       |
| Hawaii               | 25,704    | 25,495                      | 15,515    | 11,381        | 20,335                        | 24,503        |
| Oregon               | 135,020   | 67,801                      | 129,099 * | 39,212        | 22,628                        | 135,895       |
| Washington           | 139,021   | 137,121                     | 78,795    | 77,387        | --                            | 139,473       |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

**Table VII.B.1.a Percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 129,677,058 | 68.7%                       | 14.9%   | 16.4%         | 15.9%                         | 84.1%         |
| New England:         |             |                             |         |               |                               |               |
| Connecticut          | 1,484,410   | 64.2%                       | 15.2%   | 20.5%         | 15.1%                         | 84.9%         |
| Maine                | 528,004     | 63.8%                       | 15.3%   | 20.9%         | 12.8%                         | 87.2%         |
| Massachusetts        | 3,248,748   | 64.4%                       | 22.3%   | 13.3%         | --                            | 93.1%         |
| New Hampshire        | 630,408     | 64.2%                       | 14.4%   | 21.4%         | 12.9%                         | 87.1%         |
| Rhode Island         | 445,902     | 61.3%                       | 22.8%   | 15.9%         | 12.3%                         | 87.7%         |
| Vermont              | 245,587     | 59.7%                       | 16.4%   | 23.9%         | 12.6%                         | 87.4%         |
| Middle Atlantic:     |             |                             |         |               |                               |               |
| New Jersey           | 3,760,945   | 60.0%                       | 22.2%   | 17.9%         | 11.7%                         | 88.3%         |
| New York             | 8,080,025   | 64.9%                       | 18.2%   | 16.9%         | 9.5%                          | 90.5%         |
| Pennsylvania         | 5,564,090   | 67.8%                       | 16.6%   | 15.6%         | 16.2%                         | 83.8%         |
| East North Central:  |             |                             |         |               |                               |               |
| Illinois             | 5,449,259   | 68.8%                       | 12.6%   | 18.7%         | 17.5%                         | 82.5%         |
| Indiana              | 2,717,545   | 68.0%                       | 13.5%   | 18.6%         | 18.2%                         | 81.8%         |
| Michigan             | 4,026,412   | 62.6%                       | 19.1%   | 18.3%         | 15.2%                         | 84.8%         |
| Ohio                 | 4,808,793   | 62.9%                       | 21.2%   | 15.8%         | 17.0%                         | 83.0%         |
| Wisconsin            | 2,529,326   | 65.1%                       | 14.9%   | 20.0%         | 17.6%                         | 82.4%         |
| West North Central:  |             |                             |         |               |                               |               |
| Iowa                 | 1,405,510   | 66.0%                       | 13.8%   | 20.3%         | 22.5%                         | 77.5%         |
| Kansas               | 1,113,840   | 72.2%                       | 12.6%   | 15.2%         | 18.7%                         | 81.3%         |
| Minnesota            | 2,743,866   | 60.4%                       | 14.4%   | 25.2%         | 13.0%                         | 87.0%         |
| Missouri             | 2,575,016   | 61.2%                       | 17.3% * | 21.4%         | 28.4%                         | 71.6%         |
| Nebraska             | 903,902     | 69.8%                       | 11.0%   | 19.2%         | 13.5%                         | 86.5%         |
| North Dakota         | 346,310     | 65.7%                       | 12.0%   | 22.3%         | 15.1%                         | 84.9%         |
| South Dakota         | 359,702     | 63.2%                       | 17.9%   | 19.0%         | 21.4%                         | 78.6%         |
| South Atlantic:      |             |                             |         |               |                               |               |
| Delaware             | 435,068     | 64.1%                       | 13.5%   | 22.3%         | 25.9%                         | 74.1%         |
| District of Columbia | 530,598     | 80.5%                       | 12.4%   | 7.2%          | --                            | 82.7%         |
| Florida              | 8,562,872   | 71.8%                       | 14.2%   | 14.0%         | 22.4%                         | 77.6%         |
| Georgia              | 3,924,684   | 72.3%                       | 12.6%   | 15.2%         | 22.2%                         | 77.8%         |
| Maryland             | 2,293,387   | 63.7%                       | 18.5%   | 17.8%         | 23.9%                         | 76.1%         |
| North Carolina       | 3,755,883   | 70.0%                       | 11.1%   | 18.9%         | 26.5%                         | 73.5%         |
| South Carolina       | 1,707,811   | 68.1%                       | 13.3%   | 18.5%         | 20.7%                         | 79.3%         |
| Virginia             | 3,464,385   | 77.0%                       | 10.3%   | 12.7%         | 15.7%                         | 84.3%         |
| West Virginia        | 508,904     | 64.2%                       | 17.4%   | 18.4%         | 38.5%                         | 61.5%         |
| East South Central:  |             |                             |         |               |                               |               |
| Alabama              | 1,775,938   | 77.0%                       | 8.5%    | 14.5%         | 24.4%                         | 75.6%         |
| Kentucky             | 1,679,396   | 73.4%                       | 11.5%   | 15.1%         | 19.6%                         | 80.4%         |
| Mississippi          | 914,555     | 75.0%                       | 13.8%   | 11.2%         | 25.7%                         | 74.3%         |
| Tennessee            | 2,576,972   | 74.0%                       | 11.8%   | 14.2%         | 19.2%                         | 80.8%         |
| West South Central:  |             |                             |         |               |                               |               |
| Arkansas             | 1,005,924   | 79.4%                       | 9.0%    | 11.6%         | 20.0%                         | 80.0%         |
| Louisiana            | 1,553,432   | 69.4%                       | 14.5%   | 16.1%         | 29.6%                         | 70.4%         |
| Oklahoma             | 1,283,742   | 68.6%                       | 15.4%   | 16.0%         | 23.2%                         | 76.8%         |
| Texas                | 10,937,037  | 73.5%                       | 11.8%   | 14.7%         | 21.8%                         | 78.2%         |
| Mountain:            |             |                             |         |               |                               |               |
| Arizona              | 2,684,834   | 73.4%                       | 14.4%   | 12.2%         | 13.8%                         | 86.2%         |
| Colorado             | 2,297,732   | 72.6%                       | 12.7%   | 14.7%         | 7.2%                          | 92.8%         |
| Idaho                | 662,745     | 66.8%                       | 15.6%   | 17.6%         | 14.7%                         | 85.3%         |
| Montana              | 393,610     | 52.8%                       | 24.1%   | 23.0%         | 21.0%                         | 79.0%         |
| Nevada               | 1,249,985   | 73.2%                       | 15.4%   | 11.4%         | 17.1%                         | 82.9%         |
| New Mexico           | 630,963     | 71.3%                       | 7.8%    | 20.9%         | 22.6%                         | 77.4%         |
| Utah                 | 1,395,546   | 65.4%                       | 17.2%   | 17.5%         | 18.4%                         | 81.6%         |
| Wyoming              | 189,319     | 63.2%                       | 15.9%   | 20.9%         | 20.5%                         | 79.5%         |
| Pacific:             |             |                             |         |               |                               |               |
| Alaska               | 294,495     | 72.0%                       | 15.0%   | 13.0%         | 8.8%                          | 91.2%         |
| California           | 15,017,368  | 70.7%                       | 12.9%   | 16.4%         | 3.1%                          | 96.9%         |
| Hawaii               | 527,277     | 70.8%                       | 16.7%   | 12.6%         | 22.7%                         | 77.3%         |
| Oregon               | 1,659,209   | 58.8%                       | 25.7%   | 15.5%         | 7.6%                          | 92.4%         |
| Washington           | 2,795,786   | 70.3%                       | 16.4%   | 13.3%         | 2.0% *                        | 98.0%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

**Table VII.B.1.a Standard errors for percent of number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 1,106,237 | 0.59%                       | 0.50%   | 0.42%         | 0.43%                         | 0.43%         |
| New England:         |           |                             |         |               |                               |               |
| Connecticut          | 81,565    | 3.72%                       | 3.04%   | 2.74%         | 3.49%                         | 3.49%         |
| Maine                | 27,101    | 3.63%                       | 2.46%   | 3.27%         | 2.71%                         | 2.71%         |
| Massachusetts        | 184,770   | 4.30%                       | 4.50%   | 2.05%         | --                            | 4.21%         |
| New Hampshire        | 27,338    | 3.34%                       | 2.43%   | 2.91%         | 2.47%                         | 2.47%         |
| Rhode Island         | 26,379    | 4.02%                       | 3.23%   | 2.94%         | 2.29%                         | 2.29%         |
| Vermont              | 12,429    | 4.22%                       | 2.29%   | 3.73%         | 2.07%                         | 2.07%         |
| Middle Atlantic:     |           |                             |         |               |                               |               |
| New Jersey           | 228,078   | 4.62%                       | 4.73%   | 2.57%         | 2.17%                         | 2.17%         |
| New York             | 251,563   | 2.17%                       | 1.86%   | 1.54%         | 1.26%                         | 1.26%         |
| Pennsylvania         | 247,205   | 2.89%                       | 2.44%   | 1.94%         | 1.91%                         | 1.91%         |
| East North Central:  |           |                             |         |               |                               |               |
| Illinois             | 191,799   | 2.41%                       | 1.75%   | 1.93%         | 2.05%                         | 2.05%         |
| Indiana              | 120,434   | 3.51%                       | 2.83%   | 2.76%         | 2.76%                         | 2.76%         |
| Michigan             | 162,670   | 3.25%                       | 2.97%   | 2.28%         | 2.08%                         | 2.08%         |
| Ohio                 | 242,590   | 3.87%                       | 3.82%   | 2.43%         | 2.34%                         | 2.34%         |
| Wisconsin            | 106,060   | 3.07%                       | 2.26%   | 2.49%         | 2.27%                         | 2.27%         |
| West North Central:  |           |                             |         |               |                               |               |
| Iowa                 | 58,807    | 3.26%                       | 2.22%   | 2.96%         | 3.01%                         | 3.01%         |
| Kansas               | 46,099    | 2.81%                       | 2.02%   | 2.30%         | 2.35%                         | 2.35%         |
| Minnesota            | 148,817   | 4.04%                       | 2.37%   | 4.01%         | 2.30%                         | 2.30%         |
| Missouri             | 228,671   | 5.81%                       | 6.63% * | 3.83%         | 6.06%                         | 6.06%         |
| Nebraska             | 45,760    | 3.03%                       | 2.18%   | 2.38%         | 1.94%                         | 1.94%         |
| North Dakota         | 14,097    | 3.13%                       | 1.94%   | 2.99%         | 1.93%                         | 1.93%         |
| South Dakota         | 10,176    | 2.69%                       | 2.09%   | 2.16%         | 2.28%                         | 2.28%         |
| South Atlantic:      |           |                             |         |               |                               |               |
| Delaware             | 20,709    | 3.65%                       | 2.70%   | 3.21%         | 3.52%                         | 3.52%         |
| District of Columbia | 33,484    | 3.54%                       | 3.03%   | 1.84%         | --                            | 5.55%         |
| Florida              | 369,475   | 2.84%                       | 2.30%   | 1.94%         | 2.52%                         | 2.52%         |
| Georgia              | 206,176   | 3.64%                       | 2.30%   | 3.36%         | 3.55%                         | 3.55%         |
| Maryland             | 124,626   | 4.09%                       | 3.60%   | 3.05%         | 3.42%                         | 3.42%         |
| North Carolina       | 160,205   | 2.92%                       | 1.97%   | 2.55%         | 3.34%                         | 3.34%         |
| South Carolina       | 83,097    | 3.10%                       | 2.46%   | 2.29%         | 2.46%                         | 2.46%         |
| Virginia             | 162,457   | 2.77%                       | 2.16%   | 2.01%         | 2.26%                         | 2.26%         |
| West Virginia        | 20,439    | 3.51%                       | 2.97%   | 2.79%         | 3.27%                         | 3.27%         |
| East South Central:  |           |                             |         |               |                               |               |
| Alabama              | 95,837    | 2.58%                       | 1.66%   | 2.10%         | 2.71%                         | 2.71%         |
| Kentucky             | 112,915   | 2.99%                       | 1.91%   | 2.31%         | 2.50%                         | 2.50%         |
| Mississippi          | 46,052    | 2.74%                       | 2.45%   | 1.72%         | 2.77%                         | 2.77%         |
| Tennessee            | 113,314   | 2.81%                       | 2.19%   | 1.97%         | 2.59%                         | 2.59%         |
| West South Central:  |           |                             |         |               |                               |               |
| Arkansas             | 50,114    | 2.38%                       | 1.84%   | 1.66%         | 2.58%                         | 2.58%         |
| Louisiana            | 86,115    | 3.69%                       | 2.63%   | 3.08%         | 3.46%                         | 3.46%         |
| Oklahoma             | 65,785    | 3.95%                       | 3.90%   | 2.44%         | 2.86%                         | 2.86%         |
| Texas                | 341,941   | 2.18%                       | 1.92%   | 1.47%         | 1.78%                         | 1.78%         |
| Mountain:            |           |                             |         |               |                               |               |
| Arizona              | 167,365   | 3.02%                       | 2.42%   | 2.04%         | 2.66%                         | 2.66%         |
| Colorado             | 132,114   | 3.47%                       | 2.32%   | 2.80%         | 1.47%                         | 1.47%         |
| Idaho                | 29,827    | 2.89%                       | 2.27%   | 2.06%         | 1.89%                         | 1.89%         |
| Montana              | 14,285    | 3.19%                       | 3.00%   | 2.72%         | 2.55%                         | 2.55%         |
| Nevada               | 63,535    | 4.05%                       | 3.80%   | 1.99%         | 2.47%                         | 2.47%         |
| New Mexico           | 25,236    | 3.00%                       | 1.48%   | 2.82%         | 2.71%                         | 2.71%         |
| Utah                 | 59,353    | 3.42%                       | 3.13%   | 2.22%         | 2.52%                         | 2.52%         |
| Wyoming              | 7,080     | 3.16%                       | 2.51%   | 2.54%         | 2.42%                         | 2.42%         |
| Pacific:             |           |                             |         |               |                               |               |
| Alaska               | 21,896    | 3.34%                       | 2.39%   | 2.25%         | 1.77%                         | 1.77%         |
| California           | 507,026   | 2.17%                       | 1.62%   | 1.68%         | 0.94%                         | 0.94%         |
| Hawaii               | 25,704    | 3.20%                       | 2.82%   | 2.13%         | 3.50%                         | 3.50%         |
| Oregon               | 135,020   | 5.37%                       | 6.10%   | 2.50%         | 1.47%                         | 1.47%         |
| Washington           | 139,021   | 3.44%                       | 2.76%   | 2.63%         | 0.97% *                       | 0.97%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

**Table VII.B.2 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, 2021**

| 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        | 85.7% | 90.7%                       | 84.5%  | 65.5%         | 71.3%                         | 88.4%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 86.1% | 92.1%                       | 89.5%  | 64.8%         | 72.3%                         | 88.5%         |
| Maine                | 81.9% | 86.8%                       | 81.1%  | 67.5%         | 76.2%                         | 82.7%         |
| Massachusetts        | 88.2% | 92.9%                       | 88.5%  | 65.3%         | 86.8%                         | 88.3%         |
| New Hampshire        | 84.9% | 92.1%                       | 79.6%  | 66.8%         | 83.7%                         | 85.0%         |
| Rhode Island         | 87.0% | 92.5%                       | 83.1%  | 71.6%         | 76.1%                         | 88.5%         |
| Vermont              | 81.0% | 89.7%                       | 67.6%  | 68.6%         | 76.0%                         | 81.7%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 87.3% | 91.8%                       | 91.3%  | 67.5%         | 74.8%                         | 89.0%         |
| New York             | 87.7% | 90.9%                       | 88.7%  | 74.2%         | 76.7%                         | 88.8%         |
| Pennsylvania         | 88.1% | 93.8%                       | 91.0%  | 60.3%         | 67.8%                         | 92.0%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 87.2% | 93.9%                       | 85.3%  | 63.6%         | 77.6%                         | 89.2%         |
| Indiana              | 85.5% | 89.7%                       | 82.7%  | 72.4%         | 67.7%                         | 89.5%         |
| Michigan             | 84.3% | 90.1%                       | 87.1%  | 61.2%         | 60.0%                         | 88.6%         |
| Ohio                 | 87.3% | 90.6%                       | 92.2%  | 67.3%         | 67.5%                         | 91.3%         |
| Wisconsin            | 84.9% | 93.4%                       | 77.9%  | 62.4%         | 61.2%                         | 89.9%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 86.6% | 91.1%                       | 84.1%  | 73.6%         | 75.9%                         | 89.7%         |
| Kansas               | 85.2% | 91.6%                       | 73.7%  | 64.4%         | 71.5%                         | 88.4%         |
| Minnesota            | 84.9% | 88.8%                       | 87.8%  | 73.7%         | 75.2%                         | 86.3%         |
| Missouri             | 88.6% | 92.6%                       | 87.8%  | 77.6%         | 84.6%                         | 90.2%         |
| Nebraska             | 84.4% | 91.5%                       | 81.9%  | 60.1%         | 57.5%                         | 88.6%         |
| North Dakota         | 84.8% | 92.7%                       | 71.9%  | 68.4%         | 58.4%                         | 89.5%         |
| South Dakota         | 78.2% | 88.4%                       | 68.8%  | 53.0%         | 53.4%                         | 85.0%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 84.2% | 89.5%                       | 82.6%  | 69.8%         | 75.4%                         | 87.2%         |
| District of Columbia | 95.7% | 97.2%                       | 94.4%  | 81.8%         | 96.2%                         | 95.6%         |
| Florida              | 83.7% | 88.6%                       | 77.2%  | 64.9%         | 74.5%                         | 86.3%         |
| Georgia              | 84.6% | 89.6%                       | 75.2%  | 68.5%         | 71.3%                         | 88.4%         |
| Maryland             | 86.9% | 89.1%                       | 84.5%  | 81.7%         | 81.3%                         | 88.7%         |
| North Carolina       | 83.9% | 89.4%                       | 79.8%  | 65.6%         | 70.4%                         | 88.7%         |
| South Carolina       | 80.4% | 86.7%                       | 69.7%  | 65.0%         | 61.2%                         | 85.5%         |
| Virginia             | 88.2% | 92.7%                       | 78.1%  | 68.8%         | 68.1%                         | 91.9%         |
| West Virginia        | 84.9% | 89.1%                       | 80.8%  | 73.9%         | 81.2%                         | 87.2%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 87.6% | 93.8%                       | 80.9%  | 58.6%         | 71.0%                         | 93.0%         |
| Kentucky             | 87.1% | 92.7%                       | 79.0%  | 66.2%         | 69.7%                         | 91.4%         |
| Mississippi          | 87.5% | 92.3%                       | 83.7%  | 59.9%         | 73.1%                         | 92.5%         |
| Tennessee            | 84.9% | 90.7%                       | 80.8%  | 58.0%         | 69.6%                         | 88.6%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 81.9% | 88.6%                       | 61.4%  | 52.2%         | 67.3%                         | 85.6%         |
| Louisiana            | 80.7% | 87.9%                       | 85.0%  | 45.9%         | 62.0%                         | 88.6%         |
| Oklahoma             | 86.7% | 92.3%                       | 88.3%  | 61.0%         | 76.1%                         | 89.9%         |
| Texas                | 85.2% | 88.6%                       | 85.6%  | 67.6%         | 69.8%                         | 89.5%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 85.8% | 89.5%                       | 83.8%  | 65.6%         | 79.4%                         | 86.8%         |
| Colorado             | 85.9% | 89.5%                       | 84.7%  | 69.4%         | 70.1%                         | 87.2%         |
| Idaho                | 75.5% | 87.0%                       | 69.6%  | 37.1%         | 48.8%                         | 80.1%         |
| Montana              | 70.5% | 76.8%                       | 78.1%  | 48.0%         | 41.0%                         | 78.3%         |
| Nevada               | 86.4% | 88.9%                       | 90.1%  | 65.0%         | 70.5%                         | 89.7%         |
| New Mexico           | 76.2% | 81.3%                       | 80.2%  | 57.6%         | 65.8%                         | 79.3%         |
| Utah                 | 81.8% | 88.0%                       | 82.2%  | 58.6%         | 65.3%                         | 85.6%         |
| Wyoming              | 70.2% | 78.7%                       | 68.3%  | 45.6%         | 48.6%                         | 75.7%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 76.9% | 84.7%                       | 57.8%  | 55.7%         | 62.3%                         | 78.3%         |
| California           | 86.9% | 92.1%                       | 84.1%  | 66.8%         | 62.9%                         | 87.7%         |
| Hawaii               | 97.2% | 98.9%                       | 98.3%  | 86.1%         | 95.2%                         | 97.8%         |
| Oregon               | 81.5% | 89.3%                       | 82.1%  | 51.1%         | 54.5%                         | 83.8%         |
| Washington           | 82.0% | 91.8%                       | 88.0%  | 23.1% *       | --                            | 82.1%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2 Standard errors 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, 2021**

| 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% | 0.25%                       | 0.83%  | 1.13%         | 1.05%                         | 0.26%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 1.85% | 1.37%                       | 3.54%  | 7.01%         | 9.27%                         | 1.67%         |
| Maine                | 1.73% | 1.81%                       | 4.74%  | 6.76%         | 7.13%                         | 1.84%         |
| Massachusetts        | 1.50% | 1.56%                       | 4.08%  | 6.84%         | 10.52%                        | 1.48%         |
| New Hampshire        | 1.84% | 1.28%                       | 6.38%  | 6.89%         | 4.84%                         | 2.08%         |
| Rhode Island         | 1.71% | 1.46%                       | 4.64%  | 7.46%         | 6.01%                         | 1.85%         |
| Vermont              | 1.73% | 1.70%                       | 6.06%  | 5.84%         | 5.79%                         | 1.89%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 1.45% | 1.51%                       | 3.22%  | 5.94%         | 6.53%                         | 1.51%         |
| New York             | 0.90% | 1.10%                       | 2.20%  | 3.39%         | 4.06%                         | 0.97%         |
| Pennsylvania         | 1.10% | 0.91%                       | 2.29%  | 5.65%         | 4.70%                         | 1.01%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 1.23% | 0.75%                       | 3.47%  | 5.13%         | 4.07%                         | 1.31%         |
| Indiana              | 1.40% | 1.64%                       | 5.28%  | 5.73%         | 6.38%                         | 1.40%         |
| Michigan             | 1.59% | 1.89%                       | 4.24%  | 5.67%         | 6.51%                         | 1.49%         |
| Ohio                 | 1.38% | 1.64%                       | 2.61%  | 6.37%         | 5.67%                         | 1.30%         |
| Wisconsin            | 1.44% | 1.09%                       | 5.22%  | 5.90%         | 6.13%                         | 1.24%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 1.24% | 1.34%                       | 4.26%  | 5.43%         | 4.75%                         | 1.28%         |
| Kansas               | 1.43% | 1.30%                       | 6.02%  | 6.95%         | 5.13%                         | 1.49%         |
| Minnesota            | 1.57% | 1.69%                       | 3.50%  | 5.88%         | 5.93%                         | 1.66%         |
| Missouri             | 1.42% | 1.13%                       | 6.12%  | 5.23%         | 4.98%                         | 1.27%         |
| Nebraska             | 1.44% | 1.19%                       | 5.45%  | 6.01%         | 6.74%                         | 1.31%         |
| North Dakota         | 1.56% | 1.41%                       | 6.97%  | 5.91%         | 6.19%                         | 1.56%         |
| South Dakota         | 1.69% | 1.49%                       | 5.61%  | 6.17%         | 5.83%                         | 1.54%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 1.69% | 1.75%                       | 5.99%  | 6.17%         | 5.34%                         | 1.79%         |
| District of Columbia | 0.71% | 0.70%                       | 2.60%  | 6.59%         | 2.12%                         | 0.81%         |
| Florida              | 1.51% | 1.36%                       | 5.80%  | 6.44%         | 4.36%                         | 1.66%         |
| Georgia              | 1.62% | 1.62%                       | 7.46%  | 8.36%         | 6.26%                         | 1.61%         |
| Maryland             | 1.55% | 1.74%                       | 4.89%  | 5.62%         | 4.48%                         | 1.73%         |
| North Carolina       | 1.45% | 1.42%                       | 5.83%  | 6.18%         | 5.36%                         | 1.43%         |
| South Carolina       | 1.86% | 1.86%                       | 8.46%  | 5.65%         | 6.10%                         | 1.70%         |
| Virginia             | 1.40% | 1.14%                       | 6.42%  | 7.53%         | 6.70%                         | 1.13%         |
| West Virginia        | 1.55% | 1.87%                       | 5.24%  | 5.46%         | 2.96%                         | 2.08%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 1.40% | 1.03%                       | 6.91%  | 6.87%         | 4.63%                         | 1.19%         |
| Kentucky             | 1.37% | 1.14%                       | 5.59%  | 6.04%         | 4.54%                         | 1.30%         |
| Mississippi          | 1.47% | 1.20%                       | 4.69%  | 7.66%         | 4.47%                         | 1.27%         |
| Tennessee            | 1.50% | 1.58%                       | 5.24%  | 6.69%         | 5.68%                         | 1.53%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 1.62% | 1.57%                       | 9.21%  | 6.92%         | 5.41%                         | 1.73%         |
| Louisiana            | 2.54% | 1.83%                       | 4.76%  | 10.36%        | 6.70%                         | 1.64%         |
| Oklahoma             | 1.45% | 1.28%                       | 4.25%  | 6.99%         | 4.28%                         | 1.53%         |
| Texas                | 0.97% | 1.03%                       | 3.63%  | 4.26%         | 3.43%                         | 0.93%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 1.81% | 2.24%                       | 4.19%  | 6.85%         | 5.83%                         | 1.99%         |
| Colorado             | 1.51% | 1.57%                       | 4.58%  | 7.47%         | 7.99%                         | 1.54%         |
| Idaho                | 2.04% | 1.95%                       | 6.08%  | 5.49%         | 6.32%                         | 2.14%         |
| Montana              | 2.24% | 3.06%                       | 4.71%  | 6.73%         | 7.19%                         | 2.10%         |
| Nevada               | 1.47% | 1.55%                       | 4.14%  | 7.96%         | 5.98%                         | 1.42%         |
| New Mexico           | 2.95% | 3.43%                       | 6.53%  | 7.35%         | 6.49%                         | 3.28%         |
| Utah                 | 1.77% | 1.80%                       | 6.21%  | 6.16%         | 6.27%                         | 1.86%         |
| Wyoming              | 2.07% | 2.35%                       | 7.05%  | 6.93%         | 6.54%                         | 2.21%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 2.20% | 2.29%                       | 6.96%  | 7.84%         | 8.32%                         | 2.34%         |
| California           | 0.92% | 0.91%                       | 3.11%  | 4.27%         | 11.93%                        | 0.94%         |
| Hawaii               | 0.62% | 0.38%                       | 0.89%  | 4.50%         | 2.03%                         | 0.58%         |
| Oregon               | 2.30% | 1.63%                       | 6.41%  | 7.74%         | 8.62%                         | 2.37%         |
| Washington           | 2.54% | 1.37%                       | 3.59%  | 7.35% *       | --                            | 2.58%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.



**Table VII.B.2.a 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, 2021**

| 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        | 80.3% | 90.0%                       | 67.3%  | 38.6%         | 55.4%                         | 84.0%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 79.4% | 90.9%                       | 65.5%  | 42.7%         | 72.7%                         | 80.4%         |
| Maine                | 77.8% | 87.7%                       | 69.3%  | 46.2%         | 51.0%                         | 81.4%         |
| Massachusetts        | 78.4% | 89.1%                       | 66.5%  | 31.5%         | 54.3%                         | 80.1%         |
| New Hampshire        | 77.4% | 87.8%                       | 69.8%  | 40.2%         | 40.1%                         | 82.8%         |
| Rhode Island         | 75.4% | 85.2%                       | 72.1%  | 32.4%         | 42.2%                         | 79.4%         |
| Vermont              | 73.3% | 85.6%                       | 72.6%  | 33.5%         | 47.8%                         | 76.7%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 81.3% | 93.3%                       | 68.0%  | 49.3%         | 59.0%                         | 83.8%         |
| New York             | 75.4% | 84.2%                       | 67.7%  | 44.1%         | 59.4%                         | 76.8%         |
| Pennsylvania         | 80.2% | 89.4%                       | 72.3%  | 30.1%         | 46.9%                         | 84.9%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 78.6% | 89.6%                       | 63.7%  | 32.4%         | 57.8%                         | 82.5%         |
| Indiana              | 81.2% | 90.7%                       | 64.5%  | 51.6%         | 55.2%                         | 85.5%         |
| Michigan             | 80.8% | 91.8%                       | 73.1%  | 36.6%         | 52.2%                         | 84.2%         |
| Ohio                 | 78.7% | 91.3%                       | 65.3%  | 35.7%         | 48.0%                         | 83.4%         |
| Wisconsin            | 75.3% | 87.1%                       | 67.8%  | 24.7%         | 45.8%                         | 79.6%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 77.8% | 90.8%                       | 74.9%  | 27.4%         | 39.4%                         | 87.2%         |
| Kansas               | 81.4% | 89.8%                       | 62.2%  | 43.4%         | 60.2%                         | 85.4%         |
| Minnesota            | 79.5% | 89.4%                       | 69.5%  | 57.6%         | 52.1%                         | 83.0%         |
| Missouri             | 75.9% | 89.7%                       | 60.7%  | 42.7%         | 53.3%                         | 84.3%         |
| Nebraska             | 80.1% | 91.2%                       | 63.9%  | 31.3%         | 38.0%                         | 84.4%         |
| North Dakota         | 75.6% | 89.1%                       | 69.5%  | 25.3%         | 39.5%                         | 79.8%         |
| South Dakota         | 79.2% | 90.8%                       | 67.8%  | 28.3%         | 43.8%                         | 85.2%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 76.8% | 90.9%                       | 61.1%  | 36.3%         | 46.2%                         | 86.0%         |
| District of Columbia | 81.9% | 88.8%                       | 53.5%  | 46.6%         | 53.7%                         | 87.9%         |
| Florida              | 80.9% | 88.7%                       | 64.9%  | 45.8%         | 59.2%                         | 86.3%         |
| Georgia              | 80.7% | 90.6%                       | 61.0%  | 37.2%         | 55.5%                         | 86.5%         |
| Maryland             | 77.3% | 89.6%                       | 72.0%  | 34.7%         | 48.1%                         | 85.6%         |
| North Carolina       | 79.2% | 90.4%                       | 63.7%  | 33.6%         | 48.9%                         | 87.8%         |
| South Carolina       | 82.9% | 94.4%                       | 71.8%  | 35.2%         | 49.7%                         | 89.1%         |
| Virginia             | 81.8% | 88.8%                       | 71.3%  | 34.6%         | 48.2%                         | 86.5%         |
| West Virginia        | 76.8% | 89.6%                       | 67.7%  | 32.1%         | 61.1%                         | 86.0%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 83.8% | 91.5%                       | 65.6%  | 33.3%         | 61.1%                         | 89.4%         |
| Kentucky             | 84.4% | 94.0%                       | 63.5%  | 37.4%         | 59.8%                         | 88.9%         |
| Mississippi          | 85.1% | 93.6%                       | 65.6%  | 31.0%         | 61.7%                         | 91.5%         |
| Tennessee            | 83.0% | 91.6%                       | 65.9%  | 32.1%         | 53.9%                         | 88.4%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 85.8% | 91.2%                       | 65.2%  | 43.0%         | 59.7%                         | 91.0%         |
| Louisiana            | 81.2% | 92.1%                       | 58.6%  | 28.8%         | 59.8%                         | 87.5%         |
| Oklahoma             | 81.5% | 91.9%                       | 67.3%  | 34.1%         | 57.3%                         | 87.7%         |
| Texas                | 82.2% | 90.7%                       | 64.7%  | 43.9%         | 60.1%                         | 86.9%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 81.2% | 89.1%                       | 62.0%  | 45.5%         | 61.2%                         | 84.1%         |
| Colorado             | 78.2% | 87.4%                       | 64.4%  | 33.9%         | 48.7%                         | 80.0%         |
| Idaho                | 81.7% | 89.8%                       | 69.1%  | 31.0%         | 60.8%                         | 83.9%         |
| Montana              | 77.1% | 88.0%                       | 72.5%  | 45.0%         | 48.5%                         | 81.1%         |
| Nevada               | 79.2% | 87.8%                       | 56.6%  | 45.7%         | 60.4%                         | 82.2%         |
| New Mexico           | 80.3% | 90.2%                       | 67.4%  | 39.8%         | 56.4%                         | 86.1%         |
| Utah                 | 79.9% | 90.4%                       | 66.6%  | 39.1%         | 50.9%                         | 84.9%         |
| Wyoming              | 81.4% | 92.4%                       | 73.2%  | 33.6%         | 56.0%                         | 85.6%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 81.9% | 88.7%                       | 74.6%  | 34.0%         | 46.6%                         | 84.6%         |
| California           | 81.6% | 91.8%                       | 70.7%  | 32.3%         | --                            | 82.0%         |
| Hawaii               | 79.2% | 88.5%                       | 66.7%  | 38.2%         | 72.6%                         | 81.1%         |
| Oregon               | 83.2% | 89.7%                       | 81.2%  | 45.9%         | 68.3%                         | 84.0%         |
| Washington           | 85.3% | 91.0%                       | 65.5%  | --            | --                            | 85.4%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.a Standard errors 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, 2021**

| 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        | 0.36% | 0.31%                       | 0.75%  | 1.03%         | 1.08%                         | 0.35%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 2.06% | 1.67%                       | 3.78%  | 5.37%         | 10.14%                        | 1.95%         |
| Maine                | 1.89% | 1.76%                       | 4.47%  | 4.28%         | 5.97%                         | 1.61%         |
| Massachusetts        | 2.14% | 1.27%                       | 4.64%  | 3.92%         | 2.69%                         | 1.87%         |
| New Hampshire        | 2.08% | 1.86%                       | 4.02%  | 2.32%         | 3.87%                         | 1.74%         |
| Rhode Island         | 2.31% | 1.79%                       | 3.06%  | 3.78%         | 4.70%                         | 2.20%         |
| Vermont              | 2.55% | 3.49%                       | 3.77%  | 4.62%         | 6.57%                         | 2.78%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 2.09% | 1.08%                       | 5.09%  | 4.43%         | 6.77%                         | 2.15%         |
| New York             | 1.34% | 1.47%                       | 1.95%  | 4.05%         | 4.94%                         | 1.35%         |
| Pennsylvania         | 1.83% | 1.85%                       | 3.13%  | 2.72%         | 4.12%                         | 1.78%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 1.57% | 1.07%                       | 2.76%  | 3.50%         | 5.76%                         | 1.55%         |
| Indiana              | 1.87% | 1.57%                       | 4.21%  | 7.66%         | 5.41%                         | 1.72%         |
| Michigan             | 1.67% | 1.19%                       | 3.81%  | 4.03%         | 5.56%                         | 1.59%         |
| Ohio                 | 1.94% | 1.05%                       | 3.15%  | 4.62%         | 4.76%                         | 1.99%         |
| Wisconsin            | 2.20% | 1.77%                       | 3.81%  | 3.02%         | 6.71%                         | 2.17%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 2.38% | 1.32%                       | 3.42%  | 1.59%         | 4.32%                         | 1.53%         |
| Kansas               | 1.64% | 1.09%                       | 3.88%  | 6.82%         | 5.37%                         | 1.59%         |
| Minnesota            | 1.93% | 1.82%                       | 3.07%  | 7.83%         | 5.21%                         | 1.81%         |
| Missouri             | 2.55% | 1.48%                       | 1.36%  | 11.47%        | 3.74%                         | 2.21%         |
| Nebraska             | 2.02% | 1.30%                       | 1.83%  | 2.59%         | 4.51%                         | 1.85%         |
| North Dakota         | 2.65% | 1.25%                       | 4.76%  | 2.87%         | 4.85%                         | 2.87%         |
| South Dakota         | 1.71% | 0.93%                       | 2.49%  | 3.45%         | 5.30%                         | 1.22%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 2.32% | 1.87%                       | 5.54%  | 2.44%         | 3.02%                         | 2.09%         |
| District of Columbia | 2.52% | 2.43%                       | 4.60%  | 5.83%         | 4.27%                         | 1.77%         |
| Florida              | 1.87% | 1.80%                       | 4.89%  | 4.22%         | 5.02%                         | 1.62%         |
| Georgia              | 2.21% | 1.28%                       | 3.71%  | 4.47%         | 4.54%                         | 1.80%         |
| Maryland             | 2.38% | 2.11%                       | 4.17%  | 4.13%         | 4.13%                         | 2.04%         |
| North Carolina       | 1.93% | 1.78%                       | 3.37%  | 2.25%         | 3.81%                         | 1.49%         |
| South Carolina       | 1.74% | 0.93%                       | 3.92%  | 3.01%         | 4.33%                         | 1.58%         |
| Virginia             | 1.87% | 1.68%                       | 5.31%  | 3.83%         | 5.76%                         | 1.67%         |
| West Virginia        | 2.15% | 1.29%                       | 5.40%  | 2.94%         | 3.26%                         | 2.28%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 1.69% | 1.27%                       | 5.03%  | 3.14%         | 4.66%                         | 1.43%         |
| Kentucky             | 1.83% | 0.79%                       | 3.32%  | 4.93%         | 4.66%                         | 1.66%         |
| Mississippi          | 1.33% | 0.87%                       | 4.63%  | 1.73%         | 3.45%                         | 1.12%         |
| Tennessee            | 1.70% | 1.13%                       | 5.64%  | 3.95%         | 7.24%                         | 1.36%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 1.45% | 1.23%                       | 5.47%  | 5.52%         | 5.38%                         | 1.20%         |
| Louisiana            | 2.19% | 1.10%                       | 4.10%  | 2.90%         | 4.84%                         | 2.04%         |
| Oklahoma             | 1.98% | 0.97%                       | 4.66%  | 4.14%         | 5.05%                         | 1.84%         |
| Texas                | 1.30% | 1.19%                       | 4.15%  | 5.27%         | 3.75%                         | 1.27%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 1.92% | 1.89%                       | 4.04%  | 7.38%         | 6.99%                         | 1.97%         |
| Colorado             | 2.72% | 2.18%                       | 3.08%  | 5.90%         | 7.03%                         | 2.81%         |
| Idaho                | 1.51% | 1.30%                       | 4.23%  | 2.65%         | 4.86%                         | 1.52%         |
| Montana              | 2.08% | 1.86%                       | 3.02%  | 8.05%         | 8.62%                         | 1.94%         |
| Nevada               | 2.75% | 2.04%                       | 5.81%  | 9.36%         | 5.52%                         | 3.05%         |
| New Mexico           | 2.14% | 1.64%                       | 4.49%  | 5.02%         | 5.42%                         | 2.27%         |
| Utah                 | 1.83% | 1.09%                       | 4.30%  | 4.84%         | 6.60%                         | 1.60%         |
| Wyoming              | 2.10% | 1.36%                       | 3.27%  | 4.44%         | 6.33%                         | 1.82%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 2.14% | 1.41%                       | 4.82%  | 6.11%         | 7.26%                         | 1.93%         |
| California           | 1.59% | 1.48%                       | 1.84%  | 2.32%         | --                            | 1.59%         |
| Hawaii               | 2.02% | 1.90%                       | 2.50%  | 4.64%         | 5.41%                         | 2.14%         |
| Oregon               | 1.68% | 1.25%                       | 5.04%  | 4.65%         | 6.61%                         | 1.70%         |
| Washington           | 1.73% | 1.37%                       | 5.02%  | --            | --                            | 1.74%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.a.(1) 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, 2021**

| 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        | 69.8% | 72.0%                       | 63.5%  | 53.7%         | 56.0%                         | 71.2%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 69.2% | 69.4%                       | 68.4%  | 68.2%         | 58.7%                         | 70.6%         |
| Maine                | 73.3% | 74.7%                       | 74.2%  | 62.1%         | 55.9%                         | 74.8%         |
| Massachusetts        | 71.6% | 72.2%                       | 71.0%  | 64.1%         | 94.6%                         | 70.5%         |
| New Hampshire        | 68.5% | 70.8%                       | 56.1%  | 65.2%         | 50.3%                         | 69.8%         |
| Rhode Island         | 65.8% | 68.9%                       | 58.3%  | 52.2%         | 41.7%                         | 67.3%         |
| Vermont              | 69.5% | 71.7%                       | 71.6%  | 47.7%         | 61.4%                         | 70.2%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 68.6% | 68.7%                       | 71.1%  | 61.5%         | 65.1%                         | 68.9%         |
| New York             | 63.5% | 67.5%                       | 55.5%  | 43.7%         | 63.7%                         | 63.5%         |
| Pennsylvania         | 68.2% | 71.3%                       | 57.1%  | 49.9%         | 53.6%                         | 69.4%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 69.8% | 72.4%                       | 57.7%  | 51.4%         | 56.1%                         | 71.5%         |
| Indiana              | 71.0% | 74.3%                       | 57.7%  | 58.2%         | 61.6%                         | 72.0%         |
| Michigan             | 73.3% | 73.9%                       | 73.5%  | 66.2%         | 48.4%                         | 75.2%         |
| Ohio                 | 70.2% | 73.6%                       | 60.8%  | 56.6%         | 56.8%                         | 71.4%         |
| Wisconsin            | 68.1% | 69.5%                       | 63.8%  | 54.7%         | 57.6%                         | 69.0%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 70.1% | 72.6%                       | 61.3%  | 55.6%         | 53.3%                         | 72.0%         |
| Kansas               | 70.1% | 72.8%                       | 57.2%  | 49.2%         | 49.4%                         | 72.8%         |
| Minnesota            | 72.2% | 72.3%                       | 67.9%  | 75.1%         | 52.7%                         | 73.8%         |
| Missouri             | 74.5% | 78.8%                       | 61.8%  | 60.3%         | 59.4%                         | 78.1%         |
| Nebraska             | 72.6% | 74.9%                       | 63.8%  | 50.6%         | 57.3%                         | 73.3%         |
| North Dakota         | 74.4% | 77.5%                       | 56.9%  | 57.5%         | 67.3%                         | 74.8%         |
| South Dakota         | 67.9% | 68.9%                       | 67.1%  | 53.2%         | 54.4%                         | 69.1%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 66.8% | 70.7%                       | 56.8%  | 43.1%         | 43.2%                         | 70.6%         |
| District of Columbia | 70.5% | 73.4%                       | 53.0%  | --            | 70.6%                         | 70.4%         |
| Florida              | 67.7% | 70.5%                       | 61.6%  | 40.4%         | 46.6%                         | 71.3%         |
| Georgia              | 69.2% | 72.6%                       | 59.1%  | 32.7%         | 46.5%                         | 72.5%         |
| Maryland             | 62.6% | 64.8%                       | 63.7%  | 37.8%         | 52.0%                         | 64.3%         |
| North Carolina       | 73.9% | 76.1%                       | 62.0%  | 60.4%         | 66.0%                         | 75.2%         |
| South Carolina       | 72.7% | 75.1%                       | 64.3%  | 53.7%         | 59.7%                         | 74.0%         |
| Virginia             | 68.2% | 69.7%                       | 57.8%  | 56.6%         | 55.5%                         | 69.2%         |
| West Virginia        | 64.9% | 69.9%                       | 47.0%  | 45.2%         | 56.8%                         | 68.3%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 72.5% | 74.2%                       | 63.8%  | 46.8%         | 55.8%                         | 75.3%         |
| Kentucky             | 71.7% | 75.0%                       | 55.2%  | 40.8%         | 47.2%                         | 74.8%         |
| Mississippi          | 71.2% | 73.7%                       | 55.8%  | 46.6%         | 54.4%                         | 74.2%         |
| Tennessee            | 67.2% | 68.7%                       | 63.1%  | 40.3%         | 39.2%                         | 70.4%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 72.7% | 74.9%                       | 51.1%  | 49.3%         | 43.7%                         | 76.5%         |
| Louisiana            | 67.4% | 69.9%                       | 53.4%  | 50.6%         | 47.9%                         | 71.4%         |
| Oklahoma             | 72.0% | 74.4%                       | 61.8%  | 56.3%         | 59.7%                         | 74.0%         |
| Texas                | 72.5% | 74.8%                       | 61.9%  | 57.4%         | 60.1%                         | 74.3%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 65.9% | 68.9%                       | 53.4%  | 42.1%         | 53.6%                         | 67.2%         |
| Colorado             | 70.1% | 71.6%                       | 67.0%  | 51.0%         | 52.7%                         | 70.7%         |
| Idaho                | 73.9% | 75.6%                       | 64.0%  | 64.9%         | 55.2%                         | 75.3%         |
| Montana              | 77.2% | 79.2%                       | 79.4%  | 57.1%         | 49.8%                         | 79.5%         |
| Nevada               | 72.5% | 73.3%                       | 75.8%  | 50.8%         | 59.4%                         | 74.0%         |
| New Mexico           | 63.9% | 66.5%                       | 53.7%  | 44.3%         | 40.2%                         | 67.7%         |
| Utah                 | 70.5% | 71.4%                       | 75.1%  | 47.3%         | 51.6%                         | 72.4%         |
| Wyoming              | 77.7% | 81.9%                       | 62.2%  | 56.5%         | 59.9%                         | 79.7%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 67.6% | 68.4%                       | 66.9%  | 52.2%         | 34.5%                         | 69.0%         |
| California           | 69.1% | 69.9%                       | 68.8%  | 55.4%         | 67.0%                         | 69.1%         |
| Hawaii               | 79.1% | 81.0%                       | 71.5%  | 69.2%         | 78.4%                         | 79.2%         |
| Oregon               | 74.9% | 74.9%                       | 78.0%  | 60.4%         | 63.5%                         | 75.4%         |
| Washington           | 74.5% | 77.1%                       | 62.3%  | --            | --                            | 74.8%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.a.(1) Standard errors 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, 2021**

| 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% | 0.44%                       | 0.99%  | 1.40%         | 1.19%                         | 0.41%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 2.64% | 3.14%                       | 5.58%  | 7.26%         | 15.91%                        | 2.30%         |
| Maine                | 1.68% | 1.68%                       | 6.10%  | 6.70%         | 9.62%                         | 1.60%         |
| Massachusetts        | 1.95% | 1.87%                       | 6.99%  | 5.44%         | 5.27%                         | 1.75%         |
| New Hampshire        | 1.70% | 1.89%                       | 4.72%  | 4.35%         | 4.19%                         | 1.76%         |
| Rhode Island         | 2.13% | 2.41%                       | 4.04%  | 7.12%         | 5.82%                         | 2.17%         |
| Vermont              | 1.93% | 1.80%                       | 5.21%  | 7.09%         | 5.64%                         | 2.03%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 1.90% | 2.35%                       | 3.64%  | 4.52%         | 7.53%                         | 1.95%         |
| New York             | 1.49% | 1.58%                       | 4.19%  | 3.61%         | 5.41%                         | 1.55%         |
| Pennsylvania         | 2.11% | 2.49%                       | 3.39%  | 5.13%         | 4.44%                         | 2.25%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 1.51% | 1.62%                       | 3.91%  | 5.98%         | 5.82%                         | 1.45%         |
| Indiana              | 1.75% | 1.93%                       | 6.12%  | 4.48%         | 6.40%                         | 1.83%         |
| Michigan             | 2.19% | 2.75%                       | 3.65%  | 4.15%         | 7.19%                         | 2.23%         |
| Ohio                 | 1.85% | 2.18%                       | 3.80%  | 4.76%         | 3.31%                         | 1.99%         |
| Wisconsin            | 1.20% | 1.28%                       | 4.43%  | 4.11%         | 3.85%                         | 1.27%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 1.44% | 1.42%                       | 5.69%  | 3.32%         | 5.33%                         | 1.41%         |
| Kansas               | 1.84% | 1.77%                       | 3.91%  | 11.45%        | 6.07%                         | 1.75%         |
| Minnesota            | 1.90% | 2.31%                       | 5.04%  | 4.47%         | 7.41%                         | 1.81%         |
| Missouri             | 1.87% | 1.45%                       | 3.89%  | 2.38%         | 2.76%                         | 1.67%         |
| Nebraska             | 2.06% | 2.17%                       | 6.90%  | 5.05%         | 7.02%                         | 2.09%         |
| North Dakota         | 1.83% | 1.70%                       | 7.90%  | 3.47%         | 7.68%                         | 1.89%         |
| South Dakota         | 1.46% | 1.67%                       | 3.09%  | 6.81%         | 5.59%                         | 1.50%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 2.58% | 2.95%                       | 6.06%  | 3.56%         | 2.84%                         | 2.86%         |
| District of Columbia | 2.26% | 2.48%                       | 6.30%  | --            | 1.75%                         | 2.53%         |
| Florida              | 2.40% | 2.69%                       | 5.34%  | 5.75%         | 3.18%                         | 2.63%         |
| Georgia              | 2.45% | 2.29%                       | 4.70%  | 9.60%         | 6.99%                         | 2.27%         |
| Maryland             | 2.39% | 2.75%                       | 4.97%  | 8.20%         | 5.59%                         | 2.58%         |
| North Carolina       | 1.65% | 1.82%                       | 5.13%  | 4.14%         | 5.19%                         | 1.78%         |
| South Carolina       | 2.12% | 2.40%                       | 6.87%  | 3.99%         | 4.46%                         | 2.31%         |
| Virginia             | 1.64% | 1.66%                       | 8.14%  | 3.49%         | 5.36%                         | 1.71%         |
| West Virginia        | 1.99% | 1.97%                       | 3.85%  | 4.98%         | 3.09%                         | 2.55%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 1.86% | 1.95%                       | 8.20%  | 6.22%         | 6.21%                         | 1.83%         |
| Kentucky             | 1.83% | 1.83%                       | 3.84%  | 6.80%         | 5.42%                         | 1.76%         |
| Mississippi          | 1.91% | 1.89%                       | 4.86%  | 5.44%         | 3.88%                         | 1.88%         |
| Tennessee            | 2.33% | 2.60%                       | 5.26%  | 5.07%         | 9.28%                         | 1.93%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 1.80% | 1.80%                       | 4.78%  | 6.95%         | 4.65%                         | 1.44%         |
| Louisiana            | 2.04% | 2.12%                       | 4.17%  | 4.71%         | 3.49%                         | 2.11%         |
| Oklahoma             | 1.76% | 1.63%                       | 7.57%  | 7.67%         | 5.19%                         | 1.89%         |
| Texas                | 1.30% | 1.38%                       | 4.38%  | 6.43%         | 3.88%                         | 1.38%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 2.10% | 2.28%                       | 5.49%  | 7.66%         | 6.56%                         | 2.17%         |
| Colorado             | 2.12% | 2.38%                       | 4.43%  | 8.84%         | 9.07%                         | 2.16%         |
| Idaho                | 2.48% | 2.88%                       | 4.90%  | 5.69%         | 4.70%                         | 2.68%         |
| Montana              | 1.59% | 1.62%                       | 3.61%  | 6.14%         | 4.50%                         | 1.44%         |
| Nevada               | 1.78% | 1.90%                       | 5.59%  | 8.73%         | 7.08%                         | 1.84%         |
| New Mexico           | 2.32% | 2.51%                       | 6.29%  | 8.83%         | 5.84%                         | 2.45%         |
| Utah                 | 2.08% | 2.34%                       | 4.92%  | 6.46%         | 8.22%                         | 1.86%         |
| Wyoming              | 1.67% | 1.55%                       | 4.84%  | 8.29%         | 5.75%                         | 1.69%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 3.52% | 3.96%                       | 7.05%  | 9.31%         | 8.17%                         | 3.60%         |
| California           | 1.86% | 2.16%                       | 3.49%  | 4.82%         | 4.21%                         | 1.90%         |
| Hawaii               | 1.45% | 1.63%                       | 3.71%  | 5.52%         | 2.77%                         | 1.70%         |
| Oregon               | 2.00% | 2.04%                       | 4.22%  | 9.71%         | 7.17%                         | 2.03%         |
| Washington           | 2.23% | 2.40%                       | 4.94%  | --            | --                            | 2.26%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.b 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, 2021**

| 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        | 56.0% | 64.8%                       | 42.7%  | 20.7%         | 31.0%                         | 59.8%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 55.0% | 63.1%                       | 44.8%  | 29.1%         | 42.6% *                       | 56.8%         |
| Maine                | 57.0% | 65.5%                       | 51.4%  | 28.7%         | 28.5%                         | 60.9%         |
| Massachusetts        | 56.2% | 64.3%                       | 47.2%  | 20.2%         | 51.4%                         | 56.5%         |
| New Hampshire        | 53.0% | 62.2%                       | 39.2%  | 26.2%         | 20.1%                         | 57.8%         |
| Rhode Island         | 49.6% | 58.7%                       | 42.0%  | 16.9%         | 17.6%                         | 53.5%         |
| Vermont              | 50.9% | 61.4%                       | 52.0%  | 16.0%         | 29.4%                         | 53.8%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 55.8% | 64.1%                       | 48.4%  | 30.3%         | 38.4%                         | 57.7%         |
| New York             | 47.9% | 56.8%                       | 37.5%  | 19.3%         | 37.9%                         | 48.8%         |
| Pennsylvania         | 54.7% | 63.7%                       | 41.3%  | 15.0%         | 25.2%                         | 58.9%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 54.8% | 64.9%                       | 36.8%  | 16.7%         | 32.4%                         | 59.0%         |
| Indiana              | 57.6% | 67.4%                       | 37.2%  | 30.0%         | 34.0%                         | 61.6%         |
| Michigan             | 59.2% | 67.8%                       | 53.7%  | 24.2%         | 25.2%                         | 63.4%         |
| Ohio                 | 55.3% | 67.2%                       | 39.7%  | 20.2%         | 27.2%                         | 59.5%         |
| Wisconsin            | 51.3% | 60.5%                       | 43.2%  | 13.5%         | 26.4%                         | 54.9%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 54.5% | 66.0%                       | 46.0%  | 15.2%         | 21.0%                         | 62.8%         |
| Kansas               | 57.1% | 65.4%                       | 35.6%  | 21.3%         | 29.8%                         | 62.2%         |
| Minnesota            | 57.4% | 64.6%                       | 47.2%  | 43.3%         | 27.5%                         | 61.3%         |
| Missouri             | 56.6% | 70.7%                       | 37.5%  | 25.7%         | 31.7%                         | 65.8%         |
| Nebraska             | 58.2% | 68.3%                       | 40.8%  | 15.8%         | 21.7%                         | 61.9%         |
| North Dakota         | 56.2% | 69.0%                       | 39.6%  | 14.5%         | 26.6%                         | 59.6%         |
| South Dakota         | 53.8% | 62.6%                       | 45.5%  | 15.0%         | 23.8%                         | 58.9%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 51.3% | 64.2%                       | 34.7%  | 15.6%         | 20.0%                         | 60.7%         |
| District of Columbia | 57.7% | 65.2%                       | 28.4%  | --            | 37.9%                         | 61.9%         |
| Florida              | 54.8% | 62.5%                       | 40.0%  | 18.5%         | 27.6%                         | 61.5%         |
| Georgia              | 55.8% | 65.7%                       | 36.0%  | 12.1%         | 25.8%                         | 62.8%         |
| Maryland             | 48.3% | 58.0%                       | 45.9%  | 13.1%         | 25.0%                         | 55.0%         |
| North Carolina       | 58.5% | 68.8%                       | 39.5%  | 20.3%         | 32.3%                         | 66.0%         |
| South Carolina       | 60.3% | 70.9%                       | 46.2%  | 18.9%         | 29.7%                         | 66.0%         |
| Virginia             | 55.8% | 61.8%                       | 41.2%  | 19.6%         | 26.8%                         | 59.8%         |
| West Virginia        | 49.8% | 62.6%                       | 31.8%  | 14.5%         | 34.7%                         | 58.7%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 60.8% | 67.9%                       | 41.9%  | 15.6%         | 34.1%                         | 67.3%         |
| Kentucky             | 60.5% | 70.5%                       | 35.1%  | 15.2%         | 28.3%                         | 66.5%         |
| Mississippi          | 60.6% | 69.0%                       | 36.6%  | 14.4%         | 33.6%                         | 68.0%         |
| Tennessee            | 55.7% | 63.0%                       | 41.6%  | 12.9%         | 21.1%                         | 62.2%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 62.4% | 68.3%                       | 33.3%  | 21.2%         | 26.1%                         | 69.6%         |
| Louisiana            | 54.8% | 64.4%                       | 31.3%  | 14.5%         | 28.7%                         | 62.5%         |
| Oklahoma             | 58.6% | 68.4%                       | 41.6%  | 19.2%         | 34.2%                         | 64.9%         |
| Texas                | 59.5% | 67.8%                       | 40.0%  | 25.2%         | 36.1%                         | 64.6%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 53.5% | 61.4%                       | 33.1%  | 19.2%         | 32.8%                         | 56.5%         |
| Colorado             | 54.8% | 62.6%                       | 43.2%  | 17.3%         | 25.6%                         | 56.6%         |
| Idaho                | 60.4% | 67.9%                       | 44.2%  | 20.1%         | 33.6%                         | 63.2%         |
| Montana              | 59.6% | 69.7%                       | 57.6%  | 25.7%         | 24.2%                         | 64.5%         |
| Nevada               | 57.4% | 64.3%                       | 42.9%  | 23.2%         | 35.9%                         | 60.8%         |
| New Mexico           | 51.4% | 60.0%                       | 36.2%  | 17.7%         | 22.6%                         | 58.3%         |
| Utah                 | 56.3% | 64.6%                       | 50.0%  | 18.5%         | 26.3%                         | 61.5%         |
| Wyoming              | 63.3% | 75.7%                       | 45.6%  | 19.0%         | 33.6%                         | 68.2%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 55.4% | 60.6%                       | 49.9%  | 17.8%         | 16.1%                         | 58.4%         |
| California           | 56.4% | 64.2%                       | 48.6%  | 17.9%         | --                            | 56.7%         |
| Hawaii               | 62.6% | 71.7%                       | 47.7%  | 26.5%         | 56.9%                         | 64.3%         |
| Oregon               | 62.3% | 67.2%                       | 63.3%  | 27.7%         | 43.4%                         | 63.4%         |
| Washington           | 63.5% | 70.2%                       | 40.8%  | --            | --                            | 63.8%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.b Standard errors 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, 2021**

| 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% | 0.46%                       | 0.88%  | 0.82%         | 0.94%                         | 0.44%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 2.68% | 3.10%                       | 5.61%  | 6.18%         | 14.81% *                      | 2.45%         |
| Maine                | 2.22% | 2.06%                       | 6.93%  | 5.36%         | 7.83%                         | 1.87%         |
| Massachusetts        | 1.88% | 1.97%                       | 4.38%  | 3.23%         | 3.60%                         | 2.01%         |
| New Hampshire        | 2.06% | 2.11%                       | 3.78%  | 2.06%         | 2.09%                         | 1.92%         |
| Rhode Island         | 2.31% | 2.42%                       | 3.38%  | 2.06%         | 2.36%                         | 2.30%         |
| Vermont              | 2.47% | 2.11%                       | 6.01%  | 4.11%         | 6.06%                         | 2.64%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 2.01% | 2.32%                       | 4.73%  | 4.16%         | 6.47%                         | 2.07%         |
| New York             | 1.46% | 1.67%                       | 3.07%  | 1.88%         | 4.54%                         | 1.52%         |
| Pennsylvania         | 2.03% | 2.43%                       | 2.46%  | 1.90%         | 3.13%                         | 2.18%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 1.74% | 1.74%                       | 2.86%  | 2.54%         | 4.55%                         | 1.80%         |
| Indiana              | 2.11% | 2.25%                       | 4.11%  | 5.90%         | 5.07%                         | 2.22%         |
| Michigan             | 2.34% | 2.95%                       | 4.95%  | 3.52%         | 4.14%                         | 2.41%         |
| Ohio                 | 2.14% | 2.18%                       | 3.70%  | 2.14%         | 2.80%                         | 2.39%         |
| Wisconsin            | 1.81% | 1.62%                       | 4.70%  | 2.06%         | 4.58%                         | 1.88%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 2.16% | 1.62%                       | 5.07%  | 1.23%         | 3.01%                         | 1.69%         |
| Kansas               | 1.92% | 1.84%                       | 3.07%  | 3.79%         | 3.71%                         | 1.97%         |
| Minnesota            | 2.41% | 2.85%                       | 4.95%  | 8.02%         | 4.64%                         | 2.31%         |
| Missouri             | 2.75% | 1.87%                       | 2.74%  | 6.93%         | 2.42%                         | 2.08%         |
| Nebraska             | 2.67% | 2.52%                       | 4.84%  | 1.76%         | 3.15%                         | 2.68%         |
| North Dakota         | 2.60% | 2.02%                       | 4.03%  | 2.20%         | 5.78%                         | 2.81%         |
| South Dakota         | 1.72% | 1.79%                       | 2.81%  | 2.39%         | 3.97%                         | 1.61%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 2.51% | 2.62%                       | 3.76%  | 1.73%         | 1.97%                         | 2.46%         |
| District of Columbia | 2.22% | 2.56%                       | 2.98%  | --            | 3.55%                         | 2.46%         |
| Florida              | 2.54% | 2.90%                       | 4.96%  | 2.59%         | 2.93%                         | 2.79%         |
| Georgia              | 2.97% | 2.33%                       | 3.54%  | 2.94%         | 5.03%                         | 2.47%         |
| Maryland             | 2.61% | 2.91%                       | 4.69%  | 3.58%         | 4.28%                         | 2.62%         |
| North Carolina       | 1.95% | 1.95%                       | 4.61%  | 2.34%         | 4.34%                         | 1.95%         |
| South Carolina       | 2.22% | 2.40%                       | 6.69%  | 1.88%         | 3.76%                         | 2.43%         |
| Virginia             | 1.89% | 1.97%                       | 5.71%  | 2.40%         | 4.47%                         | 1.89%         |
| West Virginia        | 2.16% | 2.00%                       | 2.67%  | 2.47%         | 2.90%                         | 2.64%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 2.05% | 2.00%                       | 6.75%  | 1.68%         | 4.46%                         | 1.98%         |
| Kentucky             | 2.23% | 1.84%                       | 3.11%  | 1.78%         | 3.80%                         | 2.11%         |
| Mississippi          | 2.09% | 1.88%                       | 2.65%  | 1.83%         | 3.05%                         | 1.99%         |
| Tennessee            | 2.28% | 2.59%                       | 3.99%  | 2.08%         | 3.81%                         | 2.13%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 2.05% | 1.95%                       | 2.23%  | 5.16%         | 2.32%                         | 1.76%         |
| Louisiana            | 2.45% | 2.18%                       | 3.27%  | 1.94%         | 2.95%                         | 2.53%         |
| Oklahoma             | 2.35% | 1.71%                       | 7.49%  | 3.40%         | 4.30%                         | 2.65%         |
| Texas                | 1.51% | 1.56%                       | 4.53%  | 4.65%         | 3.66%                         | 1.58%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 2.03% | 2.19%                       | 4.06%  | 2.91%         | 4.55%                         | 2.17%         |
| Colorado             | 2.58% | 2.49%                       | 3.88%  | 3.77%         | 6.36%                         | 2.68%         |
| Idaho                | 2.12% | 2.75%                       | 2.46%  | 2.66%         | 4.02%                         | 2.33%         |
| Montana              | 2.26% | 2.10%                       | 4.68%  | 5.53%         | 4.50%                         | 2.22%         |
| Nevada               | 2.57% | 2.36%                       | 5.22%  | 4.46%         | 5.80%                         | 2.87%         |
| New Mexico           | 2.44% | 2.71%                       | 5.36%  | 3.43%         | 4.06%                         | 2.74%         |
| Utah                 | 2.17% | 2.25%                       | 5.87%  | 2.60%         | 4.16%                         | 2.05%         |
| Wyoming              | 2.29% | 1.87%                       | 4.41%  | 3.02%         | 4.66%                         | 2.21%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 3.34% | 3.70%                       | 7.59%  | 4.94%         | 3.99%                         | 3.39%         |
| California           | 1.82% | 2.22%                       | 3.00%  | 1.58%         | --                            | 1.85%         |
| Hawaii               | 2.06% | 2.13%                       | 3.33%  | 3.72%         | 5.39%                         | 2.25%         |
| Oregon               | 2.28% | 2.11%                       | 6.31%  | 3.03%         | 5.28%                         | 2.32%         |
| Washington           | 2.44% | 2.57%                       | 3.78%  | --            | --                            | 2.45%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.b.(1) 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, 2021**

| 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        | 57.9% | 58.6%                       | 56.3%   | 48.7%         | 50.2%                         | 58.5%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 63.7% | 64.6%                       | 72.1%   | 41.9% *       | 75.6%                         | 62.4%         |
| Maine                | 55.7% | 55.4%                       | 47.3% * | 71.7%         | 89.9%                         | 53.5%         |
| Massachusetts        | 56.9% | 61.4%                       | 44.8% * | 23.2% *       | --                            | 60.4%         |
| New Hampshire        | 55.2% | 55.8%                       | 42.4%   | 64.0%         | 52.3%                         | 55.3%         |
| Rhode Island         | 54.6% | 56.0%                       | 51.8%   | 42.0% *       | 70.9%                         | 54.0%         |
| Vermont              | 64.1% | 62.5%                       | 67.9%   | 75.3%         | 81.2%                         | 62.8%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 65.8% | 64.5%                       | 75.8%   | 51.4%         | 60.0%                         | 66.2%         |
| New York             | 58.0% | 61.3%                       | 48.9%   | 35.5%         | 77.0%                         | 56.7%         |
| Pennsylvania         | 56.2% | 54.3%                       | 72.8%   | 35.6% *       | 48.6%                         | 56.7%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 57.7% | 59.9%                       | 40.3%   | 44.2%         | 41.7%                         | 59.3%         |
| Indiana              | 69.0% | 69.9%                       | 53.0% * | 77.3%         | 44.7% *                       | 71.3%         |
| Michigan             | 58.9% | 65.2%                       | 34.8% * | 49.2%         | 31.4% *                       | 60.2%         |
| Ohio                 | 60.5% | 62.7%                       | 52.8%   | 49.7%         | 53.2%                         | 61.1%         |
| Wisconsin            | 56.4% | 58.6%                       | 46.4%   | 38.8%         | 67.4%                         | 55.7%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 63.3% | 62.0%                       | 69.6%   | 72.7%         | 59.4%                         | 63.6%         |
| Kansas               | 58.8% | 60.9%                       | 43.1%   | 40.1% *       | 32.8%                         | 61.2%         |
| Minnesota            | 66.9% | 63.8%                       | 53.4%   | 89.8%         | 62.7%                         | 67.1%         |
| Missouri             | 56.8% | 56.5%                       | 78.6%   | 30.6% *       | 78.6%                         | 52.9%         |
| Nebraska             | 75.5% | 76.4%                       | 75.0%   | 54.1%         | 61.1%                         | 76.0%         |
| North Dakota         | 50.8% | 52.4%                       | 37.1%   | 42.1%         | 31.2% *                       | 51.9%         |
| South Dakota         | 56.7% | 58.4%                       | 47.4%   | 52.6%         | 37.2%                         | 58.1%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 58.3% | 58.4%                       | 51.9%   | 67.4%         | 62.5%                         | 57.9%         |
| District of Columbia | 45.4% | 45.2%                       | 47.0%   | 50.6% *       | 89.9%                         | 39.7%         |
| Florida              | 56.2% | 55.0%                       | 67.4%   | 53.4%         | 50.7%                         | 56.8%         |
| Georgia              | 69.5% | 71.8%                       | 41.2% * | 68.7%         | 50.1%                         | 71.4%         |
| Maryland             | 64.1% | 62.9%                       | 73.7%   | 48.3% *       | 68.6%                         | 63.5%         |
| North Carolina       | 62.6% | 64.3%                       | 43.0%   | 60.2%         | 36.0% *                       | 66.3%         |
| South Carolina       | 60.1% | 60.5%                       | 67.7%   | 38.7%         | 40.0%                         | 61.8%         |
| Virginia             | 68.1% | 70.1%                       | 48.4% * | 53.2%         | 42.8%                         | 69.6%         |
| West Virginia        | 61.5% | 64.5%                       | 55.4%   | 21.4% *       | 68.7%                         | 59.1%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 64.8% | 66.0%                       | 65.2%   | 20.4% *       | 25.4%                         | 69.7%         |
| Kentucky             | 67.3% | 67.8%                       | 66.7%   | 54.8%         | 55.4%                         | 68.3%         |
| Mississippi          | 63.1% | 65.1%                       | 47.9%   | 31.5% *       | 32.0%                         | 67.3%         |
| Tennessee            | 58.6% | 60.0%                       | 52.4%   | 23.4% *       | 50.5%                         | 59.1%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 57.8% | 58.5%                       | 68.5%   | 15.3% *       | 53.2%                         | 58.1%         |
| Louisiana            | 56.5% | 56.3%                       | 65.3%   | 32.4% *       | 58.0%                         | 56.3%         |
| Oklahoma             | 53.5% | 52.5%                       | 62.5%   | 48.1% *       | 50.1%                         | 54.0%         |
| Texas                | 62.8% | 63.9%                       | 64.2%   | 41.4% *       | 45.3%                         | 65.0%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 56.0% | 56.1%                       | 63.2%   | 34.5% *       | 32.9% *                       | 58.0%         |
| Colorado             | 51.9% | 53.0%                       | 50.2%   | 30.1% *       | 55.6% *                       | 51.8%         |
| Idaho                | 59.1% | 62.0%                       | 37.5%   | 51.6%         | 29.3% *                       | 60.7%         |
| Montana              | 62.0% | 59.4%                       | 67.2%   | 67.7%         | 41.8% *                       | 63.0%         |
| Nevada               | 54.7% | 54.7%                       | 63.9%   | 22.1% *       | 19.6% *                       | 58.0%         |
| New Mexico           | 66.0% | 68.2%                       | 45.2%   | 53.3%         | 37.6%                         | 68.7%         |
| Utah                 | 52.9% | 50.7%                       | 67.0%   | 42.5%         | 35.3%                         | 54.2%         |
| Wyoming              | 55.7% | 57.2%                       | 51.0%   | 38.2% *       | 51.6%                         | 56.1%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 65.1% | 67.2%                       | 57.9% * | 29.1% *       | 64.7%                         | 65.1%         |
| California           | 41.8% | 40.6%                       | 50.1%   | 43.1%         | 88.6%                         | 40.9%         |
| Hawaii               | 33.6% | 34.9%                       | 30.5% * | 20.0% *       | 6.4% *                        | 40.5%         |
| Oregon               | 50.7% | 50.5%                       | 50.7% * | 53.4%         | 19.7% *                       | 51.8%         |
| Washington           | 58.8% | 58.3%                       | 68.5%   | --            | --                            | 59.0%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.b.(1) Standard errors 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, 2021**

| 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        | 0.72% | 0.79%                       | 2.38%    | 2.93%         | 2.60%                         | 0.75%         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 4.17% | 4.80%                       | 9.29%    | 14.23% *      | 17.18%                        | 4.07%         |
| Maine                | 3.93% | 4.52%                       | 14.48% * | 10.46%        | 5.96%                         | 4.14%         |
| Massachusetts        | 4.43% | 3.84%                       | 15.56% * | 9.09% *       | --                            | 3.52%         |
| New Hampshire        | 4.83% | 5.75%                       | 11.46%   | 7.39%         | 11.79%                        | 5.06%         |
| Rhode Island         | 4.58% | 5.94%                       | 8.76%    | 14.34% *      | 10.72%                        | 4.78%         |
| Vermont              | 3.58% | 4.33%                       | 9.11%    | 8.52%         | 6.38%                         | 3.84%         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 4.16% | 5.02%                       | 9.92%    | 12.12%        | 13.01%                        | 4.41%         |
| New York             | 2.86% | 3.24%                       | 7.58%    | 6.94%         | 6.62%                         | 3.05%         |
| Pennsylvania         | 3.79% | 4.40%                       | 7.27%    | 11.10% *      | 10.66%                        | 3.97%         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 3.24% | 3.57%                       | 8.21%    | 10.48%        | 10.84%                        | 3.30%         |
| Indiana              | 3.78% | 3.90%                       | 16.47% * | 9.40%         | 14.63% *                      | 3.60%         |
| Michigan             | 3.99% | 3.80%                       | 11.98% * | 14.23%        | 11.51% *                      | 4.11%         |
| Ohio                 | 4.00% | 4.20%                       | 12.70%   | 12.60%        | 11.11%                        | 4.22%         |
| Wisconsin            | 3.99% | 4.61%                       | 10.34%   | 10.49%        | 10.17%                        | 4.22%         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 3.67% | 4.25%                       | 9.25%    | 8.24%         | 10.05%                        | 3.93%         |
| Kansas               | 3.74% | 4.14%                       | 10.13%   | 14.42% *      | 8.67%                         | 4.00%         |
| Minnesota            | 3.50% | 3.94%                       | 11.67%   | 4.77%         | 10.90%                        | 3.66%         |
| Missouri             | 4.63% | 4.19%                       | 11.66%   | 15.15% *      | 8.71%                         | 4.70%         |
| Nebraska             | 3.69% | 4.05%                       | 10.54%   | 10.26%        | 10.84%                        | 3.79%         |
| North Dakota         | 3.79% | 4.25%                       | 9.31%    | 9.23%         | 11.89% *                      | 3.93%         |
| South Dakota         | 3.03% | 3.60%                       | 8.39%    | 11.44%        | 9.48%                         | 3.14%         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 4.10% | 4.68%                       | 11.79%   | 9.01%         | 9.09%                         | 4.39%         |
| District of Columbia | 4.21% | 4.53%                       | 8.68%    | 21.65% *      | 5.57%                         | 4.29%         |
| Florida              | 4.31% | 4.83%                       | 9.03%    | 11.40%        | 9.11%                         | 4.75%         |
| Georgia              | 3.76% | 4.05%                       | 13.29% * | 13.58%        | 9.70%                         | 3.99%         |
| Maryland             | 3.79% | 4.26%                       | 10.53%   | 16.12% *      | 10.61%                        | 4.14%         |
| North Carolina       | 3.76% | 4.12%                       | 11.64%   | 12.09%        | 11.96% *                      | 3.59%         |
| South Carolina       | 4.32% | 4.74%                       | 12.44%   | 9.96%         | 10.09%                        | 4.58%         |
| Virginia             | 3.18% | 3.38%                       | 15.97% * | 11.03%        | 12.19%                        | 3.34%         |
| West Virginia        | 3.54% | 3.87%                       | 12.13%   | 11.36% *      | 5.37%                         | 4.51%         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 3.65% | 3.90%                       | 9.43%    | 7.83% *       | 7.18%                         | 3.68%         |
| Kentucky             | 4.37% | 4.73%                       | 9.61%    | 11.78%        | 9.29%                         | 4.63%         |
| Mississippi          | 3.96% | 4.25%                       | 11.58%   | 10.01% *      | 7.90%                         | 4.12%         |
| Tennessee            | 4.14% | 4.42%                       | 12.78%   | 8.81% *       | 10.61%                        | 4.35%         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 4.87% | 5.20%                       | 12.17%   | 8.93% *       | 10.06%                        | 5.24%         |
| Louisiana            | 4.97% | 5.62%                       | 10.12%   | 13.50% *      | 8.72%                         | 5.60%         |
| Oklahoma             | 3.98% | 4.34%                       | 14.51%   | 14.47% *      | 10.27%                        | 4.43%         |
| Texas                | 2.62% | 2.75%                       | 10.94%   | 12.97% *      | 7.98%                         | 2.73%         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 5.33% | 6.00%                       | 9.82%    | 11.85% *      | 12.22% *                      | 5.56%         |
| Colorado             | 4.87% | 5.43%                       | 11.93%   | 10.80% *      | 19.31% *                      | 5.00%         |
| Idaho                | 3.40% | 3.80%                       | 9.34%    | 10.82%        | 11.08% *                      | 3.51%         |
| Montana              | 3.40% | 4.28%                       | 7.89%    | 12.61%        | 19.79% *                      | 3.46%         |
| Nevada               | 5.17% | 5.42%                       | 13.30%   | 11.48% *      | 7.93% *                       | 5.36%         |
| New Mexico           | 3.37% | 3.61%                       | 12.33%   | 15.38%        | 10.99%                        | 3.49%         |
| Utah                 | 4.59% | 5.16%                       | 11.50%   | 10.49%        | 9.86%                         | 4.83%         |
| Wyoming              | 4.55% | 5.08%                       | 13.77%   | 12.90% *      | 11.41%                        | 4.85%         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 6.70% | 7.29%                       | 17.66% * | 12.93% *      | 15.24%                        | 6.84%         |
| California           | 2.61% | 2.97%                       | 6.96%    | 8.87%         | 10.00%                        | 2.57%         |
| Hawaii               | 3.90% | 4.55%                       | 9.75% *  | 9.07% *       | 2.90% *                       | 4.34%         |
| Oregon               | 6.55% | 4.91%                       | 22.54% * | 13.49%        | 10.55% *                      | 6.82%         |
| Washington           | 4.57% | 5.15%                       | 8.78%    | --            | --                            | 4.62%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.



**Table VII.B.2.b.1.a Among self-insured plans, percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 84.0% | 83.6%                       | 86.7%   | 83.4%         | 77.1%                         | 84.4%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 88.3% | 87.7%                       | 90.2%   | 91.7%         | 70.7%                         | 90.6%         |
| Maine                | 80.8% | 76.5%                       | 93.2%   | 98.0%         | 80.2%                         | 80.9%         |
| Massachusetts        | 86.7% | 85.2%                       | 99.2%   | --            | --                            | 86.7%         |
| New Hampshire        | 83.0% | 85.6%                       | 91.5%   | 54.6%         | 91.0%                         | 82.7%         |
| Rhode Island         | 89.0% | 90.5%                       | 88.7%   | --            | 68.7%                         | 90.0%         |
| Vermont              | 83.3% | 83.1%                       | 91.5%   | 68.4%         | 74.1%                         | 84.2%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 69.2% | 75.7%                       | 44.0% * | 89.5%         | 77.9%                         | 68.6%         |
| New York             | 81.8% | 81.4%                       | 81.5%   | 92.7%         | 68.5%                         | 83.1%         |
| Pennsylvania         | 81.8% | 79.2%                       | 92.8%   | 98.9%         | 78.7%                         | 82.0%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 87.6% | 87.6%                       | 85.1%   | 92.6%         | 95.6%                         | 87.0%         |
| Indiana              | 83.3% | 81.8%                       | 92.4%   | 90.6%         | 78.3%                         | 83.6%         |
| Michigan             | 86.3% | 85.1%                       | 91.8%   | 94.1%         | 88.7%                         | 86.2%         |
| Ohio                 | 89.8% | 89.4%                       | 93.6%   | 82.9%         | 76.8%                         | 90.6%         |
| Wisconsin            | 90.7% | 90.3%                       | 99.1%   | 72.8%         | 82.4%                         | 91.4%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 82.7% | 81.2%                       | 91.1%   | 86.6%         | 88.3%                         | 82.3%         |
| Kansas               | 79.8% | 80.3%                       | 80.4%   | 63.5% *       | 78.5%                         | 79.9%         |
| Minnesota            | 85.1% | 80.2%                       | 97.1%   | 94.6%         | 97.5%                         | 84.4%         |
| Missouri             | 85.2% | 88.0%                       | 77.1%   | 63.7%         | 89.2%                         | 84.1%         |
| Nebraska             | 87.0% | 87.5%                       | 84.3%   | 77.6%         | 62.2%                         | 87.7%         |
| North Dakota         | 68.4% | 69.8%                       | --      | 78.5%         | 75.4%                         | 68.2%         |
| South Dakota         | 68.4% | 64.8%                       | 94.8%   | 72.6%         | 80.3%                         | 67.9%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 93.8% | 94.5%                       | 98.0%   | 78.8%         | 85.7%                         | 94.7%         |
| District of Columbia | 87.0% | 86.3%                       | 98.4%   | --            | 98.5%                         | 83.6%         |
| Florida              | 86.4% | 87.3%                       | 86.1%   | 67.1%         | 54.1%                         | 89.7%         |
| Georgia              | 80.7% | 80.2%                       | 91.1%   | 82.1%         | 71.0%                         | 81.3%         |
| Maryland             | 83.1% | 78.3%                       | 98.8%   | 100.0%        | 88.9%                         | 82.2%         |
| North Carolina       | 86.5% | 86.5%                       | 90.2%   | 82.7%         | 90.8%                         | 86.2%         |
| South Carolina       | 87.1% | 87.2%                       | 85.8%   | 89.0%         | 86.5%                         | 87.2%         |
| Virginia             | 77.5% | 76.3%                       | 97.4%   | 81.1%         | 81.7%                         | 77.3%         |
| West Virginia        | 84.1% | 82.7%                       | 97.3%   | 87.5%         | 76.5%                         | 87.2%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 63.6% | 63.3%                       | 62.7%   | 96.8%         | 91.6%                         | 62.3%         |
| Kentucky             | 85.8% | 85.8%                       | 93.8%   | 65.8%         | 81.0%                         | 86.1%         |
| Mississippi          | 85.4% | 85.6%                       | 86.0%   | --            | 81.2%                         | 85.7%         |
| Tennessee            | 87.8% | 87.9%                       | 87.3%   | --            | 80.4%                         | 88.2%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 85.7% | 85.4%                       | 90.3%   | 100.0%        | 90.7%                         | 85.4%         |
| Louisiana            | 90.1% | 90.4%                       | 88.7%   | 82.6%         | 95.1%                         | 89.4%         |
| Oklahoma             | 89.3% | 90.5%                       | 99.5%   | --            | 74.0%                         | 91.2%         |
| Texas                | 83.0% | 81.8%                       | 96.6%   | 80.9%         | 86.9%                         | 82.6%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 86.4% | 88.1%                       | 76.5%   | --            | 57.5%                         | 87.8%         |
| Colorado             | 83.6% | 85.7%                       | 71.9%   | --            | 86.9%                         | 83.5%         |
| Idaho                | 80.9% | 81.0%                       | 92.0%   | --            | 97.2%                         | 80.5%         |
| Montana              | 87.6% | 90.2%                       | 93.6%   | --            | --                            | 89.8%         |
| Nevada               | 91.6% | 91.7%                       | 90.4%   | 100.0%        | 97.8%                         | 91.4%         |
| New Mexico           | 77.6% | 78.4%                       | 74.1%   | --            | 74.7%                         | 77.8%         |
| Utah                 | 86.3% | 87.1%                       | 82.4%   | 91.7%         | 97.7%                         | 85.8%         |
| Wyoming              | 83.8% | 83.9%                       | 89.1%   | 60.5%         | 67.4%                         | 85.0%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 85.2% | 84.1%                       | 93.7%   | 97.7%         | 92.6%                         | 85.0%         |
| California           | 86.8% | 85.7%                       | 95.8%   | 80.8%         | 22.6% *                       | 89.3%         |
| Hawaii               | 71.5% | 71.6%                       | 83.9%   | --            | --                            | 73.2%         |
| Oregon               | 74.5% | 74.7%                       | 70.3%   | 95.1%         | --                            | 74.4%         |
| Washington           | 87.9% | 86.9%                       | 93.6%   | 100.0%        | 100.0%                        | 87.8%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.b.1.a Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with a third party administrator (TPA) or administrative services only (ASO) by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 0.73% | 0.79%                       | 2.54%    | 2.19%         | 3.57%                         | 0.74%         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 3.24% | 3.80%                       | 6.44%    | 5.81%         | 7.27%                         | 2.40%         |
| Maine                | 7.29% | 8.81%                       | 4.79%    | 2.08%         | 12.87%                        | 7.95%         |
| Massachusetts        | 2.82% | 3.24%                       | 0.82%    | --            | --                            | 2.84%         |
| New Hampshire        | 2.96% | 3.35%                       | 5.55%    | 8.73%         | 7.35%                         | 3.11%         |
| Rhode Island         | 3.21% | 3.54%                       | 6.25%    | --            | 19.04%                        | 3.11%         |
| Vermont              | 2.96% | 3.53%                       | 4.76%    | 10.91%        | 8.52%                         | 3.12%         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 7.85% | 7.02%                       | 19.66% * | 8.69%         | 14.93%                        | 8.28%         |
| New York             | 2.68% | 2.99%                       | 7.90%    | 4.81%         | 7.92%                         | 2.76%         |
| Pennsylvania         | 3.20% | 3.87%                       | 4.47%    | 1.04%         | 10.82%                        | 3.31%         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 2.44% | 2.65%                       | 7.48%    | 4.33%         | 4.09%                         | 2.61%         |
| Indiana              | 3.57% | 4.20%                       | 4.78%    | 6.53%         | 13.45%                        | 3.70%         |
| Michigan             | 3.34% | 3.84%                       | 5.14%    | 3.94%         | 8.52%                         | 3.41%         |
| Ohio                 | 2.24% | 2.56%                       | 4.11%    | 12.73%        | 10.34%                        | 2.27%         |
| Wisconsin            | 2.17% | 2.37%                       | 0.94%    | 18.34%        | 12.10%                        | 2.11%         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 3.07% | 3.65%                       | 4.74%    | 6.97%         | 6.21%                         | 3.27%         |
| Kansas               | 4.16% | 4.38%                       | 15.41%   | 19.91% *      | 10.16%                        | 4.32%         |
| Minnesota            | 4.47% | 5.73%                       | 2.91%    | 3.56%         | 1.98%                         | 4.71%         |
| Missouri             | 3.16% | 2.51%                       | 16.78%   | 14.81%        | 6.15%                         | 3.48%         |
| Nebraska             | 2.81% | 3.01%                       | 5.93%    | 11.38%        | 13.52%                        | 2.82%         |
| North Dakota         | 4.93% | 5.26%                       | --       | 15.39%        | 14.00%                        | 5.07%         |
| South Dakota         | 4.13% | 4.45%                       | 3.73%    | 20.74%        | 10.57%                        | 4.30%         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 1.69% | 1.62%                       | 1.47%    | 13.15%        | 9.25%                         | 1.54%         |
| District of Columbia | 3.62% | 3.98%                       | 1.66%    | --            | 0.88%                         | 4.14%         |
| Florida              | 2.87% | 3.07%                       | 8.54%    | 15.05%        | 8.41%                         | 2.75%         |
| Georgia              | 5.03% | 5.37%                       | 6.02%    | 10.34%        | 13.06%                        | 5.28%         |
| Maryland             | 3.72% | 4.61%                       | 0.99%    | 0.00%         | 8.37%                         | 4.08%         |
| North Carolina       | 2.70% | 2.94%                       | 6.36%    | 8.96%         | 5.25%                         | 2.87%         |
| South Carolina       | 3.42% | 3.79%                       | 9.36%    | 8.45%         | 7.99%                         | 3.59%         |
| Virginia             | 5.36% | 5.75%                       | 2.10%    | 11.20%        | 12.27%                        | 5.55%         |
| West Virginia        | 3.18% | 3.53%                       | 2.81%    | 10.69%        | 4.87%                         | 4.08%         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 6.79% | 7.17%                       | 18.16%   | 3.27%         | 7.37%                         | 7.02%         |
| Kentucky             | 4.93% | 5.34%                       | 3.97%    | 15.47%        | 7.90%                         | 5.21%         |
| Mississippi          | 3.90% | 4.14%                       | 9.65%    | --            | 10.03%                        | 4.10%         |
| Tennessee            | 2.64% | 2.81%                       | 6.96%    | --            | 9.05%                         | 2.72%         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 3.32% | 3.46%                       | 9.65%    | 0.00%         | 8.14%                         | 3.50%         |
| Louisiana            | 2.49% | 2.69%                       | 7.92%    | 11.67%        | 2.58%                         | 2.81%         |
| Oklahoma             | 2.87% | 2.88%                       | 0.50%    | --            | 12.90%                        | 2.79%         |
| Texas                | 3.52% | 3.89%                       | 2.41%    | 11.24%        | 5.26%                         | 3.79%         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 3.50% | 3.59%                       | 10.73%   | --            | 17.05%                        | 3.42%         |
| Colorado             | 4.79% | 4.67%                       | 20.57%   | --            | 8.46%                         | 4.94%         |
| Idaho                | 4.00% | 4.35%                       | 6.95%    | --            | 2.85%                         | 4.11%         |
| Montana              | 3.31% | 2.65%                       | 3.64%    | --            | --                            | 2.54%         |
| Nevada               | 2.51% | 2.86%                       | 5.50%    | 0.00%         | 2.27%                         | 2.59%         |
| New Mexico           | 4.27% | 4.49%                       | 14.18%   | --            | 10.67%                        | 4.45%         |
| Utah                 | 3.96% | 4.60%                       | 9.59%    | 4.90%         | 2.32%                         | 4.16%         |
| Wyoming              | 3.43% | 3.77%                       | 7.12%    | 17.00%        | 10.51%                        | 3.61%         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 4.15% | 4.57%                       | 3.76%    | 1.95%         | 4.91%                         | 4.23%         |
| California           | 3.03% | 3.60%                       | 2.27%    | 6.87%         | 18.32% *                      | 1.79%         |
| Hawaii               | 4.99% | 5.52%                       | 9.39%    | --            | --                            | 5.01%         |
| Oregon               | 4.25% | 6.04%                       | 4.56%    | 4.22%         | --                            | 4.31%         |
| Washington           | 2.79% | 3.23%                       | 3.22%    | 0.00%         | 0.00%                         | 2.83%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.b.1.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss coverage by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 62.8% | 64.2%                       | 50.4%   | 67.3%         | 70.8%                         | 62.2%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 60.5% | 61.7%                       | 48.4% * | 74.8%         | 93.3%                         | 56.2%         |
| Maine                | 69.5% | 70.1%                       | --      | 98.6%         | 100.0%                        | 66.3%         |
| Massachusetts        | 58.8% | 63.8%                       | 34.0% * | --            | --                            | 58.7%         |
| New Hampshire        | 77.1% | 78.1%                       | 52.5%   | 87.9%         | 67.9%                         | 77.5%         |
| Rhode Island         | 61.7% | 61.3%                       | 64.5%   | --            | 64.2%                         | 61.6%         |
| Vermont              | 76.2% | 78.0%                       | 67.1%   | 76.0%         | 91.7%                         | 74.8%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 68.1% | 67.0%                       | 72.4%   | 64.0%         | 72.0%                         | 67.8%         |
| New York             | 47.4% | 46.8%                       | 45.7%   | 69.2%         | 53.4%                         | 46.8%         |
| Pennsylvania         | 74.0% | 77.0%                       | 59.5%   | 77.5%         | 94.8%                         | 73.0%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 61.2% | 63.2%                       | 32.6%   | 55.0%         | 75.6%                         | 60.2%         |
| Indiana              | 71.7% | 72.5%                       | 42.6% * | 85.1%         | 66.6%                         | 72.0%         |
| Michigan             | 49.7% | 49.4%                       | 34.6% * | 89.8%         | --                            | 49.5%         |
| Ohio                 | 61.6% | 62.9%                       | 52.2%   | 71.0%         | 47.4%                         | 62.5%         |
| Wisconsin            | 75.3% | 73.6%                       | 85.7%   | 94.9%         | 82.1%                         | 74.7%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 51.3% | 49.0%                       | 51.9%   | 83.8%         | 80.4%                         | 49.0%         |
| Kansas               | 72.4% | 74.1%                       | 50.9% * | 55.3%         | 65.1%                         | 72.7%         |
| Minnesota            | 56.1% | 64.2%                       | 27.6% * | 44.0% *       | 75.4%                         | 55.0%         |
| Missouri             | 72.6% | 72.0%                       | 74.4%   | 78.1%         | 68.1%                         | 73.8%         |
| Nebraska             | 75.3% | 74.6%                       | 83.7%   | 77.4%         | 71.7%                         | 75.4%         |
| North Dakota         | 68.6% | 70.1%                       | --      | 63.5%         | 72.9%                         | 68.5%         |
| South Dakota         | 80.0% | 79.8%                       | 84.9%   | 70.6%         | 89.3%                         | 79.6%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 74.0% | 77.5%                       | 38.4% * | 71.1%         | 72.1%                         | 74.1%         |
| District of Columbia | 72.6% | 73.0%                       | --      | --            | 99.2%                         | 64.8%         |
| Florida              | 64.7% | 63.8%                       | 76.2%   | 48.6%         | 77.9%                         | 63.4%         |
| Georgia              | 54.2% | 53.8%                       | 65.0% * | --            | 36.5%                         | 55.4%         |
| Maryland             | 63.4% | 72.8%                       | 21.6% * | 92.3%         | 53.0%                         | 64.9%         |
| North Carolina       | 70.1% | 69.6%                       | 79.5%   | 69.3%         | 65.2%                         | 70.4%         |
| South Carolina       | 65.2% | 66.1%                       | 55.2% * | 72.7%         | 67.9%                         | 65.1%         |
| Virginia             | 54.3% | 54.7%                       | --      | 88.4%         | 40.0% *                       | 54.8%         |
| West Virginia        | 77.0% | 79.7%                       | 59.2% * | --            | 84.6%                         | 73.9%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 63.6% | 64.4%                       | 47.0% * | 79.6%         | 65.8%                         | 63.5%         |
| Kentucky             | 71.8% | 72.1%                       | 72.2%   | 61.9%         | 68.5%                         | 72.0%         |
| Mississippi          | 45.8% | 47.3%                       | 23.6% * | --            | 67.1%                         | 44.5%         |
| Tennessee            | 69.4% | 70.3%                       | 54.8% * | 100.0%        | 72.5%                         | 69.2%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 65.4% | 65.1%                       | 69.7%   | 89.0%         | 85.4%                         | 64.1%         |
| Louisiana            | 81.2% | 81.6%                       | 79.4%   | 69.0%         | 84.8%                         | 80.7%         |
| Oklahoma             | 65.7% | 70.0%                       | 47.6% * | --            | 70.6%                         | 65.0%         |
| Texas                | 61.1% | 64.4%                       | 13.3% * | 89.9%         | 82.9%                         | 59.2%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 70.4% | 72.3%                       | 61.4%   | --            | 33.6% *                       | 72.1%         |
| Colorado             | 61.7% | 59.9%                       | 75.7%   | --            | 82.3%                         | 61.0%         |
| Idaho                | 57.1% | 59.0%                       | 41.2% * | --            | 72.3%                         | 56.6%         |
| Montana              | 66.0% | 66.3%                       | 65.9%   | --            | --                            | 68.2%         |
| Nevada               | 65.0% | 69.2%                       | 40.5% * | --            | 61.7%                         | 65.1%         |
| New Mexico           | 77.3% | 77.2%                       | 77.1%   | 79.4%         | 54.3%                         | 78.5%         |
| Utah                 | 67.9% | 69.4%                       | 66.8%   | 40.3% *       | 40.1% *                       | 69.3%         |
| Wyoming              | 75.9% | 77.3%                       | 72.1%   | 44.7% *       | 70.8%                         | 76.3%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 74.3% | 77.0%                       | 47.7%   | --            | 90.0%                         | 74.0%         |
| California           | 56.4% | 58.9%                       | 37.9%   | 63.9%         | 86.3%                         | 55.2%         |
| Hawaii               | 56.2% | 62.1%                       | --      | --            | --                            | 56.9%         |
| Oregon               | 62.7% | 61.4%                       | 62.7% * | 83.6%         | --                            | 62.5%         |
| Washington           | 73.8% | 77.9%                       | 45.2% * | 100.0%        | 100.0%                        | 73.5%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.b.1.b Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss coverage by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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% | 1.08%                       | 3.30%    | 4.85%         | 2.60%                         | 1.06%         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 6.97% | 7.83%                       | 18.84% * | 5.73%         | 6.52%                         | 6.55%         |
| Maine                | 7.89% | 8.25%                       | --       | 1.49%         | 0.00%                         | 8.36%         |
| Massachusetts        | 5.78% | 5.57%                       | 15.47% * | --            | --                            | 5.81%         |
| New Hampshire        | 4.78% | 5.46%                       | 15.15%   | 6.04%         | 14.49%                        | 4.97%         |
| Rhode Island         | 9.25% | 11.36%                      | 10.94%   | --            | 18.48%                        | 9.70%         |
| Vermont              | 4.54% | 4.72%                       | 16.63%   | 9.00%         | 4.71%                         | 4.93%         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 6.64% | 7.14%                       | 16.84%   | 15.06%        | 16.17%                        | 7.03%         |
| New York             | 4.12% | 4.71%                       | 8.89%    | 8.82%         | 11.85%                        | 4.37%         |
| Pennsylvania         | 4.18% | 4.30%                       | 11.44%   | 13.34%        | 3.38%                         | 4.41%         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 5.16% | 5.62%                       | 9.00%    | 15.72%        | 12.24%                        | 5.44%         |
| Indiana              | 5.33% | 5.99%                       | 15.26% * | 7.35%         | 12.36%                        | 5.60%         |
| Michigan             | 5.82% | 6.18%                       | 16.49% * | 6.60%         | --                            | 5.95%         |
| Ohio                 | 5.04% | 5.47%                       | 14.79%   | 14.61%        | 14.10%                        | 5.26%         |
| Wisconsin            | 4.58% | 5.03%                       | 9.36%    | 3.49%         | 9.82%                         | 4.89%         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 5.01% | 5.43%                       | 13.66%   | 7.30%         | 9.57%                         | 5.23%         |
| Kansas               | 5.06% | 5.43%                       | 16.18% * | 11.62%        | 12.62%                        | 5.27%         |
| Minnesota            | 7.31% | 6.79%                       | 11.65% * | 21.26% *      | 14.00%                        | 7.58%         |
| Missouri             | 3.50% | 4.19%                       | 6.19%    | 11.03%        | 6.51%                         | 4.10%         |
| Nebraska             | 4.51% | 5.02%                       | 5.63%    | 10.51%        | 12.38%                        | 4.62%         |
| North Dakota         | 5.01% | 5.39%                       | --       | 13.73%        | 13.42%                        | 5.14%         |
| South Dakota         | 3.56% | 3.85%                       | 7.95%    | 20.38%        | 8.08%                         | 3.70%         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 5.69% | 6.28%                       | 15.17% * | 14.68%        | 10.63%                        | 6.19%         |
| District of Columbia | 4.81% | 5.17%                       | --       | --            | 0.56%                         | 5.81%         |
| Florida              | 4.75% | 5.39%                       | 9.29%    | 12.92%        | 7.24%                         | 5.14%         |
| Georgia              | 5.59% | 5.91%                       | 20.02% * | --            | 10.73%                        | 5.99%         |
| Maryland             | 6.90% | 5.43%                       | 10.94% * | 7.24%         | 12.04%                        | 7.65%         |
| North Carolina       | 4.08% | 4.40%                       | 11.46%   | 14.61%        | 13.06%                        | 4.27%         |
| South Carolina       | 6.07% | 6.29%                       | 24.50% * | 12.62%        | 12.42%                        | 6.38%         |
| Virginia             | 5.91% | 6.23%                       | --       | 6.08%         | 18.00% *                      | 6.07%         |
| West Virginia        | 4.96% | 4.83%                       | 22.76% * | --            | 5.50%                         | 6.56%         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 6.55% | 6.95%                       | 15.70% * | 6.35%         | 11.92%                        | 6.82%         |
| Kentucky             | 5.98% | 6.46%                       | 10.57%   | 15.25%        | 6.61%                         | 6.33%         |
| Mississippi          | 7.01% | 7.49%                       | 10.97% * | --            | 10.92%                        | 7.40%         |
| Tennessee            | 5.21% | 5.43%                       | 16.70% * | 0.00%         | 14.57%                        | 5.42%         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 5.36% | 5.59%                       | 16.46%   | 7.12%         | 8.96%                         | 5.66%         |
| Louisiana            | 4.36% | 4.81%                       | 10.84%   | 11.74%        | 7.46%                         | 4.83%         |
| Oklahoma             | 5.90% | 5.57%                       | 21.86% * | --            | 13.50%                        | 6.42%         |
| Texas                | 4.10% | 4.04%                       | 6.77% *  | 3.04%         | 4.39%                         | 4.38%         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 6.58% | 7.17%                       | 14.37%   | --            | 15.67% *                      | 6.72%         |
| Colorado             | 8.60% | 9.53%                       | 12.28%   | --            | 8.80%                         | 8.78%         |
| Idaho                | 4.97% | 5.32%                       | 15.57% * | --            | 12.70%                        | 5.08%         |
| Montana              | 5.98% | 6.74%                       | 14.34%   | --            | --                            | 5.99%         |
| Nevada               | 6.68% | 7.22%                       | 15.83% * | --            | 15.11%                        | 6.88%         |
| New Mexico           | 3.89% | 4.17%                       | 10.37%   | 14.01%        | 15.76%                        | 3.97%         |
| Utah                 | 6.51% | 6.86%                       | 18.69%   | 13.75% *      | 13.81% *                      | 6.72%         |
| Wyoming              | 4.09% | 4.32%                       | 14.65%   | 16.71% *      | 11.83%                        | 4.32%         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 4.26% | 4.45%                       | 11.60%   | --            | 5.92%                         | 4.35%         |
| California           | 4.41% | 4.92%                       | 9.90%    | 12.60%        | 11.66%                        | 4.37%         |
| Hawaii               | 5.83% | 5.77%                       | --       | --            | --                            | 6.00%         |
| Oregon               | 7.69% | 7.89%                       | 19.25% * | 10.34%        | --                            | 7.81%         |
| Washington           | 4.68% | 4.70%                       | 14.46% * | 0.00%         | 0.00%                         | 4.72%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.c 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, 2021**

| 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        | 73.9% | 73.9%                       | 75.4%  | 72.8%         | 74.6%                         | 73.8%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 73.0% | 71.1%                       | 84.2%  | 69.9%         | 69.2%                         | 73.5%         |
| Maine                | 77.3% | 78.5%                       | 70.6%  | 78.3%         | 92.5%                         | 75.2%         |
| Massachusetts        | 74.3% | 75.9%                       | 80.7%  | 48.6%         | 85.3%                         | 73.5%         |
| New Hampshire        | 69.7% | 70.0%                       | 69.8%  | 68.5%         | 76.5%                         | 68.8%         |
| Rhode Island         | 65.6% | 72.9%                       | 62.0%  | 35.0% *       | 51.5%                         | 67.3%         |
| Vermont              | 73.4% | 70.7%                       | 87.7%  | 72.4%         | 87.1%                         | 71.6%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 70.7% | 72.8%                       | 57.3%  | 83.3%         | 76.4%                         | 70.0%         |
| New York             | 72.4% | 77.0%                       | 68.2%  | 56.3%         | 79.3%                         | 71.8%         |
| Pennsylvania         | 69.7% | 70.6%                       | 64.3%  | 72.8%         | 66.4%                         | 70.2%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 75.1% | 75.5%                       | 74.0%  | 74.3%         | 73.0%                         | 75.5%         |
| Indiana              | 66.8% | 63.0%                       | 74.9%  | 77.2%         | 72.0%                         | 65.9%         |
| Michigan             | 68.9% | 66.2%                       | 86.4%  | 56.7%         | 81.9%                         | 67.4%         |
| Ohio                 | 66.8% | 63.2%                       | 79.2%  | 63.2%         | 76.5%                         | 65.3%         |
| Wisconsin            | 68.3% | 71.7%                       | 51.6%  | 67.8%         | 81.6%                         | 66.4%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 75.0% | 70.3%                       | 86.1%  | 85.3%         | 83.4%                         | 72.9%         |
| Kansas               | 66.9% | 65.9%                       | 74.3%  | 66.5%         | 61.1%                         | 68.0%         |
| Minnesota            | 78.8% | 77.8%                       | 81.8%  | 79.9%         | 91.3%                         | 77.2%         |
| Missouri             | 72.7% | 70.4%                       | 82.9%  | 71.4%         | 84.5%                         | 68.4%         |
| Nebraska             | 66.6% | 67.5%                       | 64.9%  | 63.0%         | 75.1%                         | 65.8%         |
| North Dakota         | 52.7% | 56.9%                       | 26.8%  | 50.9%         | 46.6%                         | 53.5%         |
| South Dakota         | 74.2% | 74.6%                       | 77.1%  | 68.8%         | 70.2%                         | 74.9%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 66.9% | 65.4%                       | 61.1%  | 76.5%         | 78.7%                         | 63.3%         |
| District of Columbia | 77.7% | 76.1%                       | 88.0%  | 78.1%         | 95.3%                         | 73.9%         |
| Florida              | 85.4% | 85.2%                       | 84.9%  | 87.2%         | 80.4%                         | 86.6%         |
| Georgia              | 71.4% | 69.5%                       | 68.3%  | 86.6%         | 81.4%                         | 69.1%         |
| Maryland             | 73.2% | 71.7%                       | 83.8%  | 67.8%         | 65.3%                         | 75.5%         |
| North Carolina       | 68.2% | 65.8%                       | 73.2%  | 76.5%         | 78.5%                         | 65.2%         |
| South Carolina       | 78.2% | 78.3%                       | 82.5%  | 74.5%         | 79.7%                         | 77.9%         |
| Virginia             | 78.9% | 77.1%                       | 87.4%  | 86.2%         | 88.2%                         | 77.6%         |
| West Virginia        | 63.5% | 64.4%                       | 61.0%  | 62.0%         | 71.8%                         | 58.6%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 61.7% | 61.1%                       | 67.8%  | 62.2%         | 63.5%                         | 61.3%         |
| Kentucky             | 69.2% | 69.1%                       | 70.9%  | 68.6%         | 60.1%                         | 71.0%         |
| Mississippi          | 63.5% | 63.8%                       | 68.2%  | 52.9%         | 63.6%                         | 63.5%         |
| Tennessee            | 76.9% | 77.1%                       | 74.2%  | 77.8%         | 73.7%                         | 77.5%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 59.5% | 57.2%                       | 72.9%  | 74.2%         | 75.1%                         | 56.5%         |
| Louisiana            | 66.2% | 63.4%                       | 81.8%  | 63.7%         | 79.9%                         | 62.2%         |
| Oklahoma             | 65.5% | 63.9%                       | 75.7%  | 61.5%         | 69.5%                         | 64.4%         |
| Texas                | 77.1% | 79.1%                       | 70.6%  | 70.8%         | 61.1%                         | 80.6%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 81.6% | 84.3%                       | 72.8%  | 72.7%         | 72.7%                         | 82.9%         |
| Colorado             | 76.2% | 75.1%                       | 90.6%  | 68.1%         | 78.9%                         | 76.0%         |
| Idaho                | 69.4% | 70.3%                       | 64.5%  | 68.7%         | 54.5%                         | 70.9%         |
| Montana              | 63.6% | 61.2%                       | 66.2%  | 67.9%         | 42.6%                         | 66.5%         |
| Nevada               | 78.8% | 76.7%                       | 88.6%  | 79.4%         | 69.6%                         | 80.3%         |
| New Mexico           | 71.9% | 74.2%                       | 59.2%  | 67.3%         | 67.6%                         | 72.9%         |
| Utah                 | 79.1% | 76.0%                       | 83.5%  | 90.6%         | 79.5%                         | 79.0%         |
| Wyoming              | 55.3% | 60.8%                       | 54.7%  | 27.1% *       | 35.3%                         | 58.6%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 74.4% | 73.9%                       | 84.4%  | 66.7%         | 60.8%                         | 75.4%         |
| California           | 81.3% | 80.7%                       | 83.1%  | 83.1%         | 91.8%                         | 81.1%         |
| Hawaii               | 74.8% | 77.9%                       | 85.0%  | 39.1%         | 82.0%                         | 72.7%         |
| Oregon               | 66.9% | 61.7%                       | 79.5%  | 68.4%         | 35.6% *                       | 68.6%         |
| Washington           | 61.8% | 60.0%                       | 65.4%  | 80.3%         | --                            | 61.6%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.2.c Standard errors 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, 2021**

| 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        | 0.55% | 0.65%                       | 1.60%  | 1.51%         | 1.45%                         | 0.60%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 3.54% | 4.67%                       | 5.52%  | 7.84%         | 14.84%                        | 3.46%         |
| Maine                | 2.71% | 3.33%                       | 7.85%  | 7.51%         | 5.06%                         | 3.02%         |
| Massachusetts        | 3.22% | 3.51%                       | 7.27%  | 10.65%        | 12.69%                        | 3.18%         |
| New Hampshire        | 3.38% | 4.14%                       | 9.12%  | 8.79%         | 9.60%                         | 3.61%         |
| Rhode Island         | 3.98% | 3.82%                       | 8.22%  | 10.96% *      | 12.57%                        | 4.11%         |
| Vermont              | 3.16% | 4.25%                       | 4.60%  | 9.85%         | 5.94%                         | 3.52%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 4.82% | 4.12%                       | 14.42% | 6.29%         | 8.10%                         | 5.25%         |
| New York             | 2.27% | 2.60%                       | 5.85%  | 6.32%         | 7.94%                         | 2.39%         |
| Pennsylvania         | 2.86% | 3.46%                       | 7.80%  | 7.68%         | 7.49%                         | 3.12%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 2.41% | 2.92%                       | 6.65%  | 5.78%         | 7.16%                         | 2.52%         |
| Indiana              | 3.70% | 4.54%                       | 8.69%  | 7.96%         | 9.58%                         | 4.04%         |
| Michigan             | 3.57% | 4.46%                       | 4.83%  | 10.00%        | 5.74%                         | 3.94%         |
| Ohio                 | 3.38% | 4.12%                       | 6.51%  | 11.69%        | 7.59%                         | 3.79%         |
| Wisconsin            | 3.21% | 3.54%                       | 9.60%  | 8.84%         | 6.76%                         | 3.56%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 2.95% | 3.67%                       | 7.69%  | 6.06%         | 6.83%                         | 3.27%         |
| Kansas               | 3.42% | 3.98%                       | 8.34%  | 10.69%        | 8.64%                         | 3.74%         |
| Minnesota            | 2.84% | 3.38%                       | 5.79%  | 7.72%         | 3.79%                         | 3.20%         |
| Missouri             | 3.75% | 3.65%                       | 10.07% | 8.96%         | 6.22%                         | 3.88%         |
| Nebraska             | 3.72% | 4.39%                       | 10.68% | 9.89%         | 8.41%                         | 4.04%         |
| North Dakota         | 3.39% | 3.69%                       | 7.93%  | 10.90%        | 9.56%                         | 3.70%         |
| South Dakota         | 2.64% | 3.14%                       | 6.02%  | 8.76%         | 7.83%                         | 2.84%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 3.81% | 4.84%                       | 11.78% | 7.32%         | 6.68%                         | 4.47%         |
| District of Columbia | 3.72% | 4.44%                       | 6.22%  | 10.11%        | 3.85%                         | 4.23%         |
| Florida              | 1.97% | 2.34%                       | 5.48%  | 4.93%         | 4.91%                         | 2.14%         |
| Georgia              | 3.61% | 4.04%                       | 11.70% | 7.19%         | 7.01%                         | 4.15%         |
| Maryland             | 3.51% | 4.10%                       | 6.38%  | 11.65%        | 9.59%                         | 3.52%         |
| North Carolina       | 3.26% | 3.96%                       | 9.26%  | 6.87%         | 5.96%                         | 3.66%         |
| South Carolina       | 3.02% | 3.73%                       | 6.66%  | 7.05%         | 5.30%                         | 3.46%         |
| Virginia             | 3.48% | 4.15%                       | 6.86%  | 6.34%         | 5.19%                         | 3.88%         |
| West Virginia        | 3.40% | 3.67%                       | 10.27% | 10.81%        | 5.25%                         | 4.57%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 4.24% | 4.93%                       | 10.33% | 10.22%        | 6.94%                         | 5.02%         |
| Kentucky             | 3.80% | 4.52%                       | 8.09%  | 10.59%        | 7.76%                         | 4.27%         |
| Mississippi          | 3.35% | 3.90%                       | 9.11%  | 9.61%         | 6.59%                         | 3.92%         |
| Tennessee            | 2.98% | 3.39%                       | 10.01% | 7.78%         | 7.70%                         | 3.26%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 4.05% | 4.55%                       | 10.88% | 8.58%         | 6.63%                         | 4.61%         |
| Louisiana            | 4.40% | 5.44%                       | 6.64%  | 12.97%        | 6.08%                         | 5.27%         |
| Oklahoma             | 3.52% | 3.97%                       | 9.59%  | 11.06%        | 7.27%                         | 4.15%         |
| Texas                | 2.08% | 2.28%                       | 7.87%  | 6.33%         | 5.65%                         | 2.16%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 2.90% | 3.24%                       | 8.17%  | 10.28%        | 9.97%                         | 3.03%         |
| Colorado             | 3.41% | 4.15%                       | 4.18%  | 10.95%        | 10.70%                        | 3.58%         |
| Idaho                | 3.35% | 3.89%                       | 9.31%  | 8.81%         | 9.91%                         | 3.53%         |
| Montana              | 3.60% | 4.38%                       | 7.62%  | 11.02%        | 12.25%                        | 3.66%         |
| Nevada               | 3.55% | 4.43%                       | 6.06%  | 8.85%         | 10.13%                        | 3.73%         |
| New Mexico           | 3.33% | 3.56%                       | 11.34% | 11.19%        | 8.17%                         | 3.54%         |
| Utah                 | 2.67% | 3.48%                       | 6.26%  | 4.17%         | 7.00%                         | 2.91%         |
| Wyoming              | 3.88% | 4.49%                       | 11.02% | 9.63% *       | 9.48%                         | 4.18%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 3.89% | 4.74%                       | 5.91%  | 11.02%        | 13.61%                        | 4.02%         |
| California           | 1.95% | 2.43%                       | 4.54%  | 4.00%         | 6.80%                         | 1.98%         |
| Hawaii               | 2.75% | 3.09%                       | 4.60%  | 9.37%         | 5.62%                         | 3.26%         |
| Oregon               | 4.63% | 4.75%                       | 8.99%  | 11.85%        | 13.20% *                      | 4.68%         |
| Washington           | 4.04% | 4.65%                       | 9.45%  | 13.09%        | --                            | 4.09%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.3 Number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 102,457,483 | 84,975,436                  | 12,300,709 | 5,181,338     | 11,232,076                    | 91,225,407    |
| New England:         |             |                             |            |               |                               |               |
| Connecticut          | 1,127,726   | 909,422                     | 143,588    | 74,716        | 131,296 *                     | 996,430       |
| Maine                | 394,272     | 312,659                     | 48,919     | 32,693        | 32,649                        | 361,623       |
| Massachusetts        | 2,533,270   | 1,975,992                   | 468,972    | 88,306        | --                            | 2,389,561     |
| New Hampshire        | 474,268     | 382,450                     | 57,170     | 34,648        | 38,504                        | 435,764       |
| Rhode Island         | 335,799     | 256,089                     | 63,046     | 16,664        | 22,147                        | 313,651       |
| Vermont              | 178,831     | 139,667                     | 25,110     | 14,053        | 13,767                        | 165,063       |
| Middle Atlantic:     |             |                             |            |               |                               |               |
| New Jersey           | 2,909,956   | 2,165,953                   | 544,951    | 199,052       | 221,784                       | 2,688,172     |
| New York             | 6,202,639   | 4,926,962                   | 924,254    | 351,422       | 489,166                       | 5,713,473     |
| Pennsylvania         | 4,405,537   | 3,605,908                   | 585,273    | 214,355       | 390,174                       | 4,015,362     |
| East North Central:  |             |                             |            |               |                               |               |
| Illinois             | 4,227,726   | 3,569,699                   | 435,580    | 222,447       | 504,664                       | 3,723,063     |
| Indiana              | 2,115,612   | 1,743,581                   | 227,499    | 144,532       | 283,850                       | 1,831,763     |
| Michigan             | 3,067,624   | 2,369,132                   | 509,921    | 188,572       | 313,728                       | 2,753,896     |
| Ohio                 | 3,712,433   | 2,865,592                   | 669,343    | 177,497       | 402,664                       | 3,309,769     |
| Wisconsin            | 1,900,368   | 1,552,460                   | 229,329    | 118,579       | 186,670                       | 1,713,698     |
| West North Central:  |             |                             |            |               |                               |               |
| Iowa                 | 1,068,396   | 876,844                     | 122,394    | 69,159        | 127,446                       | 940,950       |
| Kansas               | 889,518     | 757,751                     | 89,449     | 42,318        | 103,845                       | 785,673       |
| Minnesota            | 2,031,127   | 1,578,270                   | 245,298    | 207,559       | 169,274                       | 1,861,853     |
| Missouri             | 1,926,767   | 1,498,123                   | 301,702 *  | 126,941       | 406,049 *                     | 1,520,717     |
| Nebraska             | 710,676     | 602,701                     | 63,461     | 44,514        | 42,176                        | 668,500       |
| North Dakota         | 257,275     | 214,606                     | 25,484     | 17,186        | 23,911                        | 233,364       |
| South Dakota         | 268,835     | 211,315                     | 39,979     | 17,542        | 33,730                        | 235,106       |
| South Atlantic:      |             |                             |            |               |                               |               |
| Delaware             | 330,226     | 267,422                     | 36,086     | 26,718        | 50,847                        | 279,379       |
| District of Columbia | 460,411     | 410,283                     | 40,773     | 9,355 *       | --                            | 391,083       |
| Florida              | 6,951,118   | 5,893,321                   | 775,376    | 282,421       | 1,228,158                     | 5,722,960     |
| Georgia              | 3,160,472   | 2,735,228                   | 300,441    | 124,803       | 491,492                       | 2,668,980     |
| Maryland             | 1,779,061   | 1,400,075                   | 273,032    | 105,953       | 274,288                       | 1,504,772     |
| North Carolina       | 2,975,897   | 2,522,634                   | 270,186    | 183,078       | 537,111                       | 2,438,786     |
| South Carolina       | 1,330,734   | 1,112,268                   | 141,135    | 77,332        | 169,373                       | 1,161,361     |
| Virginia             | 2,864,288   | 2,512,572                   | 221,306    | 130,411       | 305,489                       | 2,558,799     |
| West Virginia        | 388,573     | 309,107                     | 53,406     | 26,059        | 119,499                       | 269,074       |
| East South Central:  |             |                             |            |               |                               |               |
| Alabama              | 1,450,235   | 1,292,093                   | 91,716     | 66,426        | 245,162                       | 1,205,073     |
| Kentucky             | 1,350,529   | 1,163,154                   | 123,307    | 64,067        | 179,792                       | 1,170,737     |
| Mississippi          | 773,410     | 667,389                     | 75,621     | 30,401        | 144,455                       | 628,955       |
| Tennessee            | 2,097,898   | 1,814,470                   | 195,917    | 87,512        | 258,917                       | 1,838,981     |
| West South Central:  |             |                             |            |               |                               |               |
| Arkansas             | 850,699     | 767,328                     | 55,567     | 27,803        | 111,763                       | 738,936       |
| Louisiana            | 1,215,707   | 1,030,580                   | 140,853    | 44,274        | 232,217                       | 983,491       |
| Oklahoma             | 1,020,764   | 842,056                     | 126,759 *  | 51,949        | 164,276                       | 856,489       |
| Texas                | 9,015,746   | 7,785,667                   | 822,317    | 407,762       | 1,366,323                     | 7,649,422     |
| Mountain:            |             |                             |            |               |                               |               |
| Arizona              | 2,196,588   | 1,884,349                   | 238,811    | 73,428        | 224,076                       | 1,972,513     |
| Colorado             | 1,847,939   | 1,574,327                   | 186,389    | 87,223        | 82,057                        | 1,765,882     |
| Idaho                | 501,124     | 415,855                     | 63,445     | 21,824        | 53,863                        | 447,260       |
| Montana              | 271,876     | 195,070                     | 58,100     | 18,706        | 36,180                        | 235,696       |
| Nevada               | 1,015,370   | 857,621                     | 121,439    | 36,310        | 136,037                       | 879,334       |
| New Mexico           | 480,072     | 415,230                     | 30,749     | 34,093        | 68,548                        | 411,523       |
| Utah                 | 1,074,246   | 865,754                     | 151,528    | 56,964        | 122,954                       | 951,292       |
| Wyoming              | 139,511     | 112,626                     | 19,597     | 7,287         | 18,741                        | 120,770       |
| Pacific:             |             |                             |            |               |                               |               |
| Alaska               | 232,682     | 197,554                     | 27,662     | 7,466         | 13,412                        | 219,270       |
| California           | 12,057,052  | 10,279,747                  | 1,226,615  | 550,690       | 274,753 *                     | 11,782,299    |
| Hawaii               | 420,245     | 349,029                     | 54,659     | 16,557        | 82,843                        | 337,402       |
| Oregon               | 1,249,088   | 904,593                     | 276,625 *  | 67,870        | 68,477                        | 1,180,611     |
| Washington           | 2,217,265   | 1,882,857                   | 280,567    | 53,841        | --                            | 2,196,825     |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

**Table VII.B.3 Standard errors for number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 990,944 | 1,011,870                   | 464,558   | 172,059       | 407,759                       | 986,558       |
| New England:         |         |                             |           |               |                               |               |
| Connecticut          | 73,829  | 77,019                      | 31,746    | 11,568        | 50,552 *                      | 61,896        |
| Maine                | 20,440  | 22,170                      | 7,908     | 6,759         | 7,609                         | 20,349        |
| Massachusetts        | 147,640 | 123,530                     | 121,655   | 16,660        | --                            | 116,061       |
| New Hampshire        | 22,483  | 24,516                      | 9,989     | 6,426         | 7,702                         | 23,165        |
| Rhode Island         | 22,888  | 25,165                      | 8,755     | 3,409         | 3,985                         | 23,326        |
| Vermont              | 12,704  | 13,754                      | 3,564     | 2,133         | 3,195                         | 12,622        |
| Middle Atlantic:     |         |                             |           |               |                               |               |
| New Jersey           | 188,077 | 178,753                     | 140,896   | 36,153        | 42,540                        | 194,840       |
| New York             | 219,549 | 229,723                     | 101,531   | 41,491        | 80,779                        | 222,690       |
| Pennsylvania         | 235,176 | 245,746                     | 91,129    | 35,685        | 50,087                        | 242,834       |
| East North Central:  |         |                             |           |               |                               |               |
| Illinois             | 179,630 | 189,250                     | 63,930    | 26,601        | 90,389                        | 177,937       |
| Indiana              | 96,386  | 100,598                     | 51,840    | 29,964        | 56,756                        | 96,156        |
| Michigan             | 137,475 | 141,482                     | 88,399    | 33,786        | 56,077                        | 144,247       |
| Ohio                 | 191,845 | 179,641                     | 144,325   | 37,363        | 66,151                        | 199,999       |
| Wisconsin            | 92,587  | 101,400                     | 33,871    | 18,603        | 31,521                        | 94,573        |
| West North Central:  |         |                             |           |               |                               |               |
| Iowa                 | 44,925  | 49,353                      | 20,168    | 12,341        | 18,439                        | 47,290        |
| Kansas               | 39,092  | 42,324                      | 14,382    | 8,412         | 16,055                        | 41,038        |
| Minnesota            | 116,641 | 120,233                     | 41,810    | 53,195        | 43,385                        | 118,119       |
| Missouri             | 168,814 | 91,033                      | 149,999 * | 31,086        | 150,513 *                     | 91,571        |
| Nebraska             | 43,664  | 45,736                      | 13,395    | 6,640         | 6,460                         | 44,414        |
| North Dakota         | 10,902  | 11,811                      | 4,344     | 2,384         | 4,306                         | 11,047        |
| South Dakota         | 8,902   | 10,720                      | 4,779     | 2,467         | 4,306                         | 9,494         |
| South Atlantic:      |         |                             |           |               |                               |               |
| Delaware             | 16,477  | 17,204                      | 7,652     | 5,027         | 8,110                         | 16,932        |
| District of Columbia | 31,514  | 33,993                      | 9,603     | 3,291 *       | --                            | 26,592        |
| Florida              | 353,937 | 376,147                     | 134,563   | 48,255        | 159,888                       | 364,576       |
| Georgia              | 175,386 | 185,635                     | 53,788    | 35,686        | 71,715                        | 186,659       |
| Maryland             | 102,835 | 105,294                     | 60,128    | 25,593        | 43,359                        | 107,767       |
| North Carolina       | 145,935 | 154,449                     | 49,907    | 31,567        | 118,707                       | 120,624       |
| South Carolina       | 73,498  | 76,862                      | 27,840    | 11,842        | 24,155                        | 75,810        |
| Virginia             | 145,530 | 152,631                     | 46,688    | 23,747        | 51,371                        | 148,685       |
| West Virginia        | 16,717  | 17,922                      | 9,913     | 5,365         | 11,577                        | 18,061        |
| East South Central:  |         |                             |           |               |                               |               |
| Alabama              | 85,646  | 88,787                      | 17,894    | 10,802        | 32,385                        | 87,515        |
| Kentucky             | 106,295 | 109,373                     | 19,081    | 11,633        | 24,025                        | 108,455       |
| Mississippi          | 44,047  | 45,230                      | 14,076    | 4,925         | 16,946                        | 46,372        |
| Tennessee            | 108,576 | 116,006                     | 37,084    | 15,394        | 52,981                        | 106,957       |
| West South Central:  |         |                             |           |               |                               |               |
| Arkansas             | 49,856  | 51,442                      | 11,899    | 4,791         | 19,157                        | 50,563        |
| Louisiana            | 75,112  | 79,962                      | 26,269    | 9,337         | 29,436                        | 78,328        |
| Oklahoma             | 55,977  | 51,209                      | 39,522 *  | 9,825         | 22,337                        | 58,321        |
| Texas                | 308,025 | 312,563                     | 150,441   | 50,904        | 129,922                       | 321,779       |
| Mountain:            |         |                             |           |               |                               |               |
| Arizona              | 161,458 | 166,909                     | 40,059    | 13,927        | 58,321                        | 158,752       |
| Colorado             | 112,812 | 117,933                     | 34,196    | 25,942        | 17,974                        | 115,155       |
| Idaho                | 25,828  | 27,676                      | 9,218     | 3,212         | 7,987                         | 26,986        |
| Montana              | 11,313  | 12,185                      | 7,784     | 3,091         | 5,767                         | 11,550        |
| Nevada               | 53,690  | 59,907                      | 31,904    | 8,071         | 22,065                        | 56,688        |
| New Mexico           | 21,517  | 23,011                      | 5,921     | 6,646         | 9,243                         | 23,055        |
| Utah                 | 53,682  | 57,004                      | 31,075    | 8,494         | 23,383                        | 55,252        |
| Wyoming              | 6,324   | 6,841                       | 3,397     | 1,287         | 2,493                         | 6,682         |
| Pacific:             |         |                             |           |               |                               |               |
| Alaska               | 20,089  | 20,638                      | 4,162     | 1,493         | 3,260                         | 20,327        |
| California           | 484,443 | 509,031                     | 164,127   | 74,089        | 129,108 *                     | 474,338       |
| Hawaii               | 22,607  | 23,729                      | 9,768     | 3,415         | 18,056                        | 20,285        |
| Oregon               | 95,483  | 59,471                      | 87,832 *  | 14,644        | 15,283                        | 95,858        |
| Washington           | 125,204 | 132,607                     | 48,307    | 10,131        | --                            | 125,747       |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.



**Table VII.B.3.a Percent of number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 102,457,483 | 82.9%                       | 12.0%   | 5.1%          | 11.0%                         | 89.0%         |
| New England:         |             |                             |         |               |                               |               |
| Connecticut          | 1,127,726   | 80.6%                       | 12.7%   | 6.6%          | 11.6% *                       | 88.4%         |
| Maine                | 394,272     | 79.3%                       | 12.4%   | 8.3%          | 8.3%                          | 91.7%         |
| Massachusetts        | 2,533,270   | 78.0%                       | 18.5%   | 3.5%          | --                            | 94.3%         |
| New Hampshire        | 474,268     | 80.6%                       | 12.1%   | 7.3%          | 8.1%                          | 91.9%         |
| Rhode Island         | 335,799     | 76.3%                       | 18.8%   | 5.0%          | 6.6%                          | 93.4%         |
| Vermont              | 178,831     | 78.1%                       | 14.0%   | 7.9%          | 7.7%                          | 92.3%         |
| Middle Atlantic:     |             |                             |         |               |                               |               |
| New Jersey           | 2,909,956   | 74.4%                       | 18.7%   | 6.8%          | 7.6%                          | 92.4%         |
| New York             | 6,202,639   | 79.4%                       | 14.9%   | 5.7%          | 7.9%                          | 92.1%         |
| Pennsylvania         | 4,405,537   | 81.8%                       | 13.3%   | 4.9%          | 8.9%                          | 91.1%         |
| East North Central:  |             |                             |         |               |                               |               |
| Illinois             | 4,227,726   | 84.4%                       | 10.3%   | 5.3%          | 11.9%                         | 88.1%         |
| Indiana              | 2,115,612   | 82.4%                       | 10.8%   | 6.8%          | 13.4%                         | 86.6%         |
| Michigan             | 3,067,624   | 77.2%                       | 16.6%   | 6.1%          | 10.2%                         | 89.8%         |
| Ohio                 | 3,712,433   | 77.2%                       | 18.0%   | 4.8%          | 10.8%                         | 89.2%         |
| Wisconsin            | 1,900,368   | 81.7%                       | 12.1%   | 6.2%          | 9.8%                          | 90.2%         |
| West North Central:  |             |                             |         |               |                               |               |
| Iowa                 | 1,068,396   | 82.1%                       | 11.5%   | 6.5%          | 11.9%                         | 88.1%         |
| Kansas               | 889,518     | 85.2%                       | 10.1%   | 4.8%          | 11.7%                         | 88.3%         |
| Minnesota            | 2,031,127   | 77.7%                       | 12.1%   | 10.2%         | 8.3%                          | 91.7%         |
| Missouri             | 1,926,767   | 77.8%                       | 15.7% * | 6.6%          | 21.1% *                       | 78.9%         |
| Nebraska             | 710,676     | 84.8%                       | 8.9%    | 6.3%          | 5.9%                          | 94.1%         |
| North Dakota         | 257,275     | 83.4%                       | 9.9%    | 6.7%          | 9.3%                          | 90.7%         |
| South Dakota         | 268,835     | 78.6%                       | 14.9%   | 6.5%          | 12.5%                         | 87.5%         |
| South Atlantic:      |             |                             |         |               |                               |               |
| Delaware             | 330,226     | 81.0%                       | 10.9%   | 8.1%          | 15.4%                         | 84.6%         |
| District of Columbia | 460,411     | 89.1%                       | 8.9%    | 2.0% *        | --                            | 84.9%         |
| Florida              | 6,951,118   | 84.8%                       | 11.2%   | 4.1%          | 17.7%                         | 82.3%         |
| Georgia              | 3,160,472   | 86.5%                       | 9.5%    | 3.9%          | 15.6%                         | 84.4%         |
| Maryland             | 1,779,061   | 78.7%                       | 15.3%   | 6.0%          | 15.4%                         | 84.6%         |
| North Carolina       | 2,975,897   | 84.8%                       | 9.1%    | 6.2%          | 18.0%                         | 82.0%         |
| South Carolina       | 1,330,734   | 83.6%                       | 10.6%   | 5.8%          | 12.7%                         | 87.3%         |
| Virginia             | 2,864,288   | 87.7%                       | 7.7%    | 4.6%          | 10.7%                         | 89.3%         |
| West Virginia        | 388,573     | 79.5%                       | 13.7%   | 6.7%          | 30.8%                         | 69.2%         |
| East South Central:  |             |                             |         |               |                               |               |
| Alabama              | 1,450,235   | 89.1%                       | 6.3%    | 4.6%          | 16.9%                         | 83.1%         |
| Kentucky             | 1,350,529   | 86.1%                       | 9.1%    | 4.7%          | 13.3%                         | 86.7%         |
| Mississippi          | 773,410     | 86.3%                       | 9.8%    | 3.9%          | 18.7%                         | 81.3%         |
| Tennessee            | 2,097,898   | 86.5%                       | 9.3%    | 4.2%          | 12.3%                         | 87.7%         |
| West South Central:  |             |                             |         |               |                               |               |
| Arkansas             | 850,699     | 90.2%                       | 6.5%    | 3.3%          | 13.1%                         | 86.9%         |
| Louisiana            | 1,215,707   | 84.8%                       | 11.6%   | 3.6%          | 19.1%                         | 80.9%         |
| Oklahoma             | 1,020,764   | 82.5%                       | 12.4%   | 5.1%          | 16.1%                         | 83.9%         |
| Texas                | 9,015,746   | 86.4%                       | 9.1%    | 4.5%          | 15.2%                         | 84.8%         |
| Mountain:            |             |                             |         |               |                               |               |
| Arizona              | 2,196,588   | 85.8%                       | 10.9%   | 3.3%          | 10.2%                         | 89.8%         |
| Colorado             | 1,847,939   | 85.2%                       | 10.1%   | 4.7% *        | 4.4%                          | 95.6%         |
| Idaho                | 501,124     | 83.0%                       | 12.7%   | 4.4%          | 10.7%                         | 89.3%         |
| Montana              | 271,876     | 71.7%                       | 21.4%   | 6.9%          | 13.3%                         | 86.7%         |
| Nevada               | 1,015,370   | 84.5%                       | 12.0%   | 3.6%          | 13.4%                         | 86.6%         |
| New Mexico           | 480,072     | 86.5%                       | 6.4%    | 7.1%          | 14.3%                         | 85.7%         |
| Utah                 | 1,074,246   | 80.6%                       | 14.1%   | 5.3%          | 11.4%                         | 88.6%         |
| Wyoming              | 139,511     | 80.7%                       | 14.0%   | 5.2%          | 13.4%                         | 86.6%         |
| Pacific:             |             |                             |         |               |                               |               |
| Alaska               | 232,682     | 84.9%                       | 11.9%   | 3.2%          | 5.8%                          | 94.2%         |
| California           | 12,057,052  | 85.3%                       | 10.2%   | 4.6%          | 2.3% *                        | 97.7%         |
| Hawaii               | 420,245     | 83.1%                       | 13.0%   | 3.9%          | 19.7%                         | 80.3%         |
| Oregon               | 1,249,088   | 72.4%                       | 22.1%   | 5.4%          | 5.5%                          | 94.5%         |
| Washington           | 2,217,265   | 84.9%                       | 12.7%   | 2.4%          | 0.9% *                        | 99.1%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

**Table VII.B.3.a Standard errors 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, 2021**

| 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        | 990,944 | 0.47%                       | 0.44%   | 0.18%         | 0.39%                         | 0.39%         |
| New England:         |         |                             |         |               |                               |               |
| Connecticut          | 73,829  | 3.03%                       | 2.80%   | 1.15%         | 4.11% *                       | 4.11%         |
| Maine                | 20,440  | 2.64%                       | 2.08%   | 1.76%         | 1.89%                         | 1.89%         |
| Massachusetts        | 147,640 | 4.19%                       | 4.23%   | 0.70%         | --                            | 3.96%         |
| New Hampshire        | 22,483  | 2.50%                       | 2.13%   | 1.41%         | 1.64%                         | 1.64%         |
| Rhode Island         | 22,888  | 3.23%                       | 2.96%   | 1.08%         | 1.28%                         | 1.28%         |
| Vermont              | 12,704  | 2.87%                       | 2.17%   | 1.47%         | 1.79%                         | 1.79%         |
| Middle Atlantic:     |         |                             |         |               |                               |               |
| New Jersey           | 188,077 | 4.44%                       | 4.41%   | 1.34%         | 1.57%                         | 1.57%         |
| New York             | 219,549 | 1.77%                       | 1.63%   | 0.71%         | 1.29%                         | 1.29%         |
| Pennsylvania         | 235,176 | 2.28%                       | 2.10%   | 0.87%         | 1.25%                         | 1.25%         |
| East North Central:  |         |                             |         |               |                               |               |
| Illinois             | 179,630 | 1.70%                       | 1.54%   | 0.69%         | 2.06%                         | 2.06%         |
| Indiana              | 96,386  | 2.71%                       | 2.38%   | 1.44%         | 2.57%                         | 2.57%         |
| Michigan             | 137,475 | 2.88%                       | 2.73%   | 1.15%         | 1.85%                         | 1.85%         |
| Ohio                 | 191,845 | 3.56%                       | 3.53%   | 1.05%         | 1.84%                         | 1.84%         |
| Wisconsin            | 92,587  | 2.16%                       | 1.87%   | 1.06%         | 1.68%                         | 1.68%         |
| West North Central:  |         |                             |         |               |                               |               |
| Iowa                 | 44,925  | 2.22%                       | 1.92%   | 1.19%         | 1.76%                         | 1.76%         |
| Kansas               | 39,092  | 1.92%                       | 1.66%   | 0.98%         | 1.84%                         | 1.84%         |
| Minnesota            | 116,641 | 3.17%                       | 2.12%   | 2.56%         | 2.12%                         | 2.12%         |
| Missouri             | 168,814 | 6.37%                       | 6.66% * | 1.68%         | 6.34% *                       | 6.34%         |
| Nebraska             | 43,664  | 2.22%                       | 1.94%   | 1.02%         | 0.99%                         | 0.99%         |
| North Dakota         | 10,902  | 1.97%                       | 1.69%   | 1.02%         | 1.66%                         | 1.66%         |
| South Dakota         | 8,902   | 2.10%                       | 1.86%   | 0.97%         | 1.61%                         | 1.61%         |
| South Atlantic:      |         |                             |         |               |                               |               |
| Delaware             | 16,477  | 2.67%                       | 2.27%   | 1.57%         | 2.43%                         | 2.43%         |
| District of Columbia | 31,514  | 2.39%                       | 2.22%   | 0.73% *       | --                            | 5.55%         |
| Florida              | 353,937 | 2.13%                       | 1.98%   | 0.75%         | 2.33%                         | 2.33%         |
| Georgia              | 175,386 | 2.08%                       | 1.77%   | 1.16%         | 2.39%                         | 2.39%         |
| Maryland             | 102,835 | 3.47%                       | 3.26%   | 1.46%         | 2.51%                         | 2.51%         |
| North Carolina       | 145,935 | 2.00%                       | 1.71%   | 1.11%         | 3.53%                         | 3.53%         |
| South Carolina       | 73,498  | 2.31%                       | 2.09%   | 0.98%         | 1.90%                         | 1.90%         |
| Virginia             | 145,530 | 1.87%                       | 1.65%   | 0.88%         | 1.81%                         | 1.81%         |
| West Virginia        | 16,717  | 2.76%                       | 2.45%   | 1.44%         | 2.97%                         | 2.97%         |
| East South Central:  |         |                             |         |               |                               |               |
| Alabama              | 85,646  | 1.55%                       | 1.28%   | 0.82%         | 2.32%                         | 2.32%         |
| Kentucky             | 106,295 | 1.95%                       | 1.60%   | 0.95%         | 2.04%                         | 2.04%         |
| Mississippi          | 44,047  | 1.94%                       | 1.84%   | 0.70%         | 2.39%                         | 2.39%         |
| Tennessee            | 108,576 | 2.00%                       | 1.82%   | 0.79%         | 2.43%                         | 2.43%         |
| West South Central:  |         |                             |         |               |                               |               |
| Arkansas             | 49,856  | 1.58%                       | 1.43%   | 0.62%         | 2.26%                         | 2.26%         |
| Louisiana            | 75,112  | 2.42%                       | 2.25%   | 0.82%         | 2.60%                         | 2.60%         |
| Oklahoma             | 55,977  | 3.57%                       | 3.58%   | 1.03%         | 2.28%                         | 2.28%         |
| Texas                | 308,025 | 1.69%                       | 1.61%   | 0.60%         | 1.48%                         | 1.48%         |
| Mountain:            |         |                             |         |               |                               |               |
| Arizona              | 161,458 | 2.12%                       | 1.98%   | 0.70%         | 2.59%                         | 2.59%         |
| Colorado             | 112,812 | 2.41%                       | 1.92%   | 1.42% *       | 1.02%                         | 1.02%         |
| Idaho                | 25,828  | 2.08%                       | 1.93%   | 0.71%         | 1.68%                         | 1.68%         |
| Montana              | 11,313  | 2.90%                       | 2.75%   | 1.19%         | 2.07%                         | 2.07%         |
| Nevada               | 53,690  | 3.23%                       | 3.13%   | 0.83%         | 2.24%                         | 2.24%         |
| New Mexico           | 21,517  | 1.88%                       | 1.27%   | 1.41%         | 2.00%                         | 2.00%         |
| Utah                 | 53,682  | 2.91%                       | 2.82%   | 0.87%         | 2.17%                         | 2.17%         |
| Wyoming              | 6,324   | 2.57%                       | 2.41%   | 0.98%         | 1.86%                         | 1.86%         |
| Pacific:             |         |                             |         |               |                               |               |
| Alaska               | 20,089  | 2.29%                       | 2.06%   | 0.71%         | 1.48%                         | 1.48%         |
| California           | 484,443 | 1.55%                       | 1.39%   | 0.65%         | 1.06% *                       | 1.06%         |
| Hawaii               | 22,607  | 2.45%                       | 2.34%   | 0.85%         | 3.85%                         | 3.85%         |
| Oregon               | 95,483  | 5.58%                       | 5.78%   | 1.23%         | 1.27%                         | 1.27%         |
| Washington           | 125,204 | 2.33%                       | 2.25%   | 0.49%         | 0.62% *                       | 0.62%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

**Table VII.B.3.b 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, 2021**

| 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        | 89.5% | 90.8%                       | 85.6%  | 77.8%         | 77.2%                         | 91.0%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 91.4% | 92.2%                       | 90.6%  | 82.8%         | 87.3%                         | 91.9%         |
| Maine                | 85.8% | 86.8%                       | 82.2%  | 81.5%         | 75.8%                         | 86.7%         |
| Massachusetts        | 92.0% | 92.9%                       | 90.3%  | 79.4%         | 93.3%                         | 91.9%         |
| New Hampshire        | 90.3% | 92.1%                       | 80.2%  | 87.3%         | 88.8%                         | 90.4%         |
| Rhode Island         | 90.3% | 92.5%                       | 85.0%  | 76.1%         | 71.0%                         | 91.7%         |
| Vermont              | 85.8% | 89.7%                       | 68.1%  | 78.9%         | 84.5%                         | 85.9%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 91.2% | 91.8%                       | 91.7%  | 83.4%         | 77.0%                         | 92.4%         |
| New York             | 90.4% | 90.9%                       | 89.4%  | 86.2%         | 83.4%                         | 91.0%         |
| Pennsylvania         | 92.8% | 94.0%                       | 91.3%  | 76.8%         | 75.7%                         | 94.5%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 92.4% | 93.8%                       | 86.8%  | 81.3%         | 87.4%                         | 93.1%         |
| Indiana              | 88.9% | 90.0%                       | 83.8%  | 83.7%         | 79.5%                         | 90.4%         |
| Michigan             | 88.5% | 89.8%                       | 87.7%  | 74.1%         | 65.4%                         | 91.2%         |
| Ohio                 | 90.3% | 90.6%                       | 92.6%  | 77.4%         | 71.7%                         | 92.6%         |
| Wisconsin            | 90.1% | 93.5%                       | 78.8%  | 68.6%         | 73.5%                         | 92.0%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 90.0% | 91.3%                       | 85.3%  | 82.6%         | 78.9%                         | 91.5%         |
| Kansas               | 89.1% | 91.4%                       | 75.1%  | 77.1%         | 79.9%                         | 90.3%         |
| Minnesota            | 88.7% | 89.0%                       | 89.4%  | 85.4%         | 87.2%                         | 88.8%         |
| Missouri             | 91.5% | 92.6%                       | 89.5%  | 84.4%         | 89.1%                         | 92.2%         |
| Nebraska             | 89.1% | 91.6%                       | 83.7%  | 63.2%         | 55.9%                         | 91.2%         |
| North Dakota         | 89.6% | 92.8%                       | 74.6%  | 72.3%         | 66.2%                         | 92.0%         |
| South Dakota         | 83.7% | 88.3%                       | 70.2%  | 58.8%         | 54.4%                         | 87.8%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 88.1% | 89.5%                       | 83.4%  | 80.3%         | 72.6%                         | 90.9%         |
| District of Columbia | 96.9% | 97.2%                       | 94.7%  | 91.8%         | 98.4%                         | 96.6%         |
| Florida              | 87.2% | 88.6%                       | 79.1%  | 80.5%         | 77.7%                         | 89.2%         |
| Georgia              | 88.1% | 89.5%                       | 76.8%  | 83.5%         | 70.3%                         | 91.4%         |
| Maryland             | 88.6% | 89.3%                       | 85.6%  | 87.3%         | 78.4%                         | 90.5%         |
| North Carolina       | 88.0% | 89.6%                       | 80.5%  | 76.4%         | 78.4%                         | 90.1%         |
| South Carolina       | 84.8% | 86.8%                       | 71.6%  | 80.5%         | 64.5%                         | 87.8%         |
| Virginia             | 90.9% | 92.7%                       | 78.7%  | 77.2%         | 75.5%                         | 92.8%         |
| West Virginia        | 87.6% | 89.2%                       | 81.5%  | 82.2%         | 84.9%                         | 88.9%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 91.9% | 93.8%                       | 80.9%  | 68.3%         | 79.6%                         | 94.4%         |
| Kentucky             | 91.0% | 92.9%                       | 80.7%  | 75.7%         | 76.2%                         | 93.2%         |
| Mississippi          | 90.6% | 92.4%                       | 85.0%  | 65.0%         | 76.2%                         | 93.9%         |
| Tennessee            | 89.3% | 90.7%                       | 82.2%  | 74.2%         | 79.3%                         | 90.7%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 86.1% | 88.7%                       | 62.6%  | 62.3%         | 76.7%                         | 87.5%         |
| Louisiana            | 86.9% | 87.8%                       | 85.0%  | 70.7%         | 76.8%                         | 89.2%         |
| Oklahoma             | 90.8% | 92.3%                       | 89.7%  | 69.5%         | 79.6%                         | 93.0%         |
| Texas                | 88.0% | 88.7%                       | 86.7%  | 76.4%         | 72.5%                         | 90.7%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 88.8% | 89.8%                       | 84.3%  | 77.3%         | 85.9%                         | 89.2%         |
| Colorado             | 88.3% | 89.2%                       | 85.0%  | 78.6%         | 71.5%                         | 89.1%         |
| Idaho                | 83.6% | 86.8%                       | 71.0%  | 57.5%         | 60.7%                         | 86.3%         |
| Montana              | 75.6% | 76.5%                       | 78.7%  | 56.1%         | 35.8%                         | 81.7%         |
| Nevada               | 88.1% | 88.7%                       | 89.8%  | 67.3%         | 70.0%                         | 90.9%         |
| New Mexico           | 79.9% | 81.2%                       | 80.8%  | 62.8%         | 72.5%                         | 81.1%         |
| Utah                 | 86.3% | 88.1%                       | 83.0%  | 68.1%         | 74.2%                         | 87.9%         |
| Wyoming              | 76.7% | 78.7%                       | 70.2%  | 64.8%         | 52.7%                         | 80.5%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 81.0% | 84.7%                       | 58.3%  | 65.9%         | 67.5%                         | 81.8%         |
| California           | 90.9% | 92.3%                       | 85.5%  | 77.2%         | 72.4%                         | 91.4%         |
| Hawaii               | 98.5% | 98.8%                       | 98.6%  | 92.1%         | 98.4%                         | 98.6%         |
| Oregon               | 86.5% | 89.0%                       | 83.7%  | 64.1%         | 62.0%                         | 87.9%         |
| Washington           | 90.3% | 92.0%                       | 88.8%  | 39.7%         | 96.1%                         | 90.3%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 Standard errors 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, 2021**

| 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        | 0.22% | 0.25%                       | 0.80%  | 1.04%         | 1.12%                         | 0.22%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 1.14% | 1.33%                       | 3.32%  | 4.46%         | 5.77%                         | 1.18%         |
| Maine                | 1.48% | 1.75%                       | 4.55%  | 5.73%         | 8.05%                         | 1.53%         |
| Massachusetts        | 1.28% | 1.51%                       | 3.54%  | 6.37%         | 6.23%                         | 1.31%         |
| New Hampshire        | 1.26% | 1.29%                       | 6.48%  | 3.82%         | 3.74%                         | 1.37%         |
| Rhode Island         | 1.38% | 1.43%                       | 4.38%  | 7.25%         | 6.97%                         | 1.41%         |
| Vermont              | 1.65% | 1.71%                       | 6.12%  | 4.95%         | 5.24%                         | 1.77%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 1.23% | 1.51%                       | 3.20%  | 5.05%         | 7.11%                         | 1.24%         |
| New York             | 0.88% | 1.07%                       | 2.10%  | 3.00%         | 3.99%                         | 0.93%         |
| Pennsylvania         | 0.78% | 0.86%                       | 2.24%  | 5.40%         | 4.56%                         | 0.74%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 0.69% | 0.75%                       | 3.21%  | 3.63%         | 3.30%                         | 0.72%         |
| Indiana              | 1.30% | 1.55%                       | 5.17%  | 4.84%         | 5.69%                         | 1.41%         |
| Michigan             | 1.63% | 1.96%                       | 4.29%  | 5.66%         | 8.73%                         | 1.44%         |
| Ohio                 | 1.30% | 1.60%                       | 2.51%  | 6.76%         | 6.61%                         | 1.24%         |
| Wisconsin            | 1.06% | 1.05%                       | 5.05%  | 6.55%         | 6.05%                         | 1.05%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 1.10% | 1.28%                       | 4.09%  | 5.16%         | 4.66%                         | 1.18%         |
| Kansas               | 1.24% | 1.32%                       | 5.83%  | 6.67%         | 4.78%                         | 1.34%         |
| Minnesota            | 1.33% | 1.67%                       | 3.10%  | 4.62%         | 4.77%                         | 1.43%         |
| Missouri             | 1.13% | 1.14%                       | 5.75%  | 5.09%         | 4.52%                         | 1.12%         |
| Nebraska             | 1.15% | 1.18%                       | 5.20%  | 6.95%         | 7.69%                         | 1.09%         |
| North Dakota         | 1.30% | 1.37%                       | 6.51%  | 5.76%         | 7.75%                         | 1.26%         |
| South Dakota         | 1.41% | 1.48%                       | 5.49%  | 7.03%         | 6.53%                         | 1.33%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 1.53% | 1.76%                       | 5.82%  | 5.92%         | 6.46%                         | 1.48%         |
| District of Columbia | 0.63% | 0.69%                       | 2.45%  | 4.99%         | 1.21%                         | 0.72%         |
| Florida              | 1.24% | 1.35%                       | 5.42%  | 4.88%         | 4.18%                         | 1.32%         |
| Georgia              | 1.51% | 1.65%                       | 6.79%  | 6.49%         | 6.47%                         | 1.34%         |
| Maryland             | 1.44% | 1.71%                       | 4.67%  | 5.36%         | 5.03%                         | 1.56%         |
| North Carolina       | 1.25% | 1.40%                       | 5.83%  | 5.81%         | 5.65%                         | 1.33%         |
| South Carolina       | 1.70% | 1.81%                       | 8.30%  | 5.24%         | 7.07%                         | 1.67%         |
| Virginia             | 1.10% | 1.14%                       | 6.27%  | 7.55%         | 5.93%                         | 1.10%         |
| West Virginia        | 1.60% | 1.90%                       | 5.04%  | 5.94%         | 2.85%                         | 2.12%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 1.03% | 1.00%                       | 7.22%  | 6.99%         | 4.26%                         | 0.99%         |
| Kentucky             | 1.11% | 1.11%                       | 5.13%  | 5.92%         | 4.46%                         | 1.07%         |
| Mississippi          | 1.12% | 1.18%                       | 4.34%  | 8.06%         | 4.33%                         | 1.05%         |
| Tennessee            | 1.42% | 1.60%                       | 5.15%  | 6.54%         | 6.12%                         | 1.48%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 1.50% | 1.57%                       | 9.32%  | 8.04%         | 5.37%                         | 1.63%         |
| Louisiana            | 1.59% | 1.83%                       | 4.94%  | 8.22%         | 5.02%                         | 1.64%         |
| Oklahoma             | 1.14% | 1.25%                       | 4.00%  | 7.56%         | 4.51%                         | 1.09%         |
| Texas                | 0.90% | 1.02%                       | 3.46%  | 4.41%         | 3.80%                         | 0.89%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 1.80% | 2.08%                       | 4.13%  | 7.04%         | 5.42%                         | 1.96%         |
| Colorado             | 1.39% | 1.57%                       | 4.57%  | 8.35%         | 8.85%                         | 1.41%         |
| Idaho                | 1.71% | 1.91%                       | 5.91%  | 7.34%         | 7.11%                         | 1.76%         |
| Montana              | 2.36% | 3.09%                       | 4.69%  | 8.21%         | 7.58%                         | 2.14%         |
| Nevada               | 1.37% | 1.57%                       | 4.31%  | 10.00%        | 6.93%                         | 1.28%         |
| New Mexico           | 2.94% | 3.30%                       | 6.51%  | 9.58%         | 6.07%                         | 3.30%         |
| Utah                 | 1.63% | 1.78%                       | 6.49%  | 6.82%         | 7.20%                         | 1.69%         |
| Wyoming              | 2.05% | 2.35%                       | 7.10%  | 7.92%         | 6.84%                         | 2.09%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 2.18% | 2.28%                       | 7.15%  | 8.65%         | 9.74%                         | 2.26%         |
| California           | 0.79% | 0.87%                       | 2.94%  | 4.36%         | 13.70%                        | 0.80%         |
| Hawaii               | 0.38% | 0.38%                       | 0.76%  | 4.71%         | 0.96%                         | 0.42%         |
| Oregon               | 1.73% | 1.65%                       | 6.11%  | 10.61%        | 9.61%                         | 1.74%         |
| Washington           | 1.19% | 1.34%                       | 3.40%  | 10.10%        | 4.59%                         | 1.21%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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) 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, 2021**

| 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        | 92.0% | 92.5%                       | 89.1%  | 90.5%         | 83.2%                         | 92.9%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 92.9% | 94.0%                       | 86.2%  | 91.7%         | 98.2%                         | 92.2%         |
| Maine                | 92.5% | 91.8%                       | 94.3%  | 97.0%         | 93.2%                         | 92.4%         |
| Massachusetts        | 88.9% | 92.1%                       | 74.5%  | 93.9%         | 45.0%                         | 91.6%         |
| New Hampshire        | 91.0% | 90.9%                       | 94.1%  | 87.9%         | 71.0%                         | 92.7%         |
| Rhode Island         | 90.9% | 89.3%                       | 96.1%  | 98.5%         | 90.1%                         | 90.9%         |
| Vermont              | 88.3% | 87.8%                       | 90.6%  | 90.7%         | 71.7%                         | 89.7%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 94.1% | 95.1%                       | 89.8%  | 95.1%         | 84.2%                         | 94.7%         |
| New York             | 87.2% | 86.8%                       | 88.6%  | 90.0%         | 71.1%                         | 88.5%         |
| Pennsylvania         | 91.5% | 92.1%                       | 90.8%  | 83.0%         | 82.2%                         | 92.2%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 92.3% | 92.9%                       | 87.4%  | 90.0%         | 88.9%                         | 92.7%         |
| Indiana              | 93.8% | 93.7%                       | 92.4%  | 96.7%         | 79.5%                         | 95.7%         |
| Michigan             | 94.0% | 95.2%                       | 89.9%  | 89.4%         | 82.5%                         | 94.9%         |
| Ohio                 | 93.2% | 94.6%                       | 87.7%  | 90.5%         | 82.3%                         | 94.2%         |
| Wisconsin            | 90.3% | 90.7%                       | 91.0%  | 81.3%         | 86.1%                         | 90.7%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 93.9% | 93.6%                       | 95.3%  | 95.2%         | 89.3%                         | 94.4%         |
| Kansas               | 92.5% | 93.2%                       | 86.1%  | 91.4%         | 88.9%                         | 92.9%         |
| Minnesota            | 92.4% | 91.7%                       | 94.0%  | 96.0%         | 83.8%                         | 93.2%         |
| Missouri             | 91.1% | 93.0%                       | 80.2%  | 94.9%         | 83.0%                         | 93.2%         |
| Nebraska             | 93.5% | 93.9%                       | 87.4%  | 97.2%         | 88.8%                         | 93.7%         |
| North Dakota         | 91.7% | 90.9%                       | 97.3%  | 95.4%         | 75.1%                         | 92.9%         |
| South Dakota         | 93.2% | 93.8%                       | 93.1%  | 82.3%         | 91.1%                         | 93.4%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 92.8% | 93.7%                       | 85.0%  | 94.7%         | 95.5%                         | 92.5%         |
| District of Columbia | 89.0% | 89.5%                       | 81.9%  | 94.7%         | 62.6%                         | 93.7%         |
| Florida              | 90.5% | 90.7%                       | 88.8%  | 92.1%         | 79.8%                         | 92.5%         |
| Georgia              | 92.0% | 92.6%                       | 94.2%  | 72.3%         | 81.1%                         | 93.5%         |
| Maryland             | 91.5% | 92.3%                       | 89.0%  | 87.6%         | 90.5%                         | 91.7%         |
| North Carolina       | 92.9% | 92.8%                       | 92.3%  | 96.1%         | 78.8%                         | 95.6%         |
| South Carolina       | 96.8% | 96.8%                       | 98.5%  | 93.0%         | 84.3%                         | 98.1%         |
| Virginia             | 91.9% | 91.9%                       | 95.8%  | 84.5%         | 74.2%                         | 93.6%         |
| West Virginia        | 93.1% | 93.3%                       | 95.4%  | 86.7%         | 89.6%                         | 94.6%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 94.7% | 94.7%                       | 93.3%  | 95.5%         | 89.0%                         | 95.7%         |
| Kentucky             | 95.8% | 96.3%                       | 90.2%  | 96.6%         | 93.8%                         | 96.1%         |
| Mississippi          | 94.3% | 95.3%                       | 85.8%  | 91.3%         | 88.2%                         | 95.4%         |
| Tennessee            | 93.4% | 94.8%                       | 84.5%  | 81.7%         | 84.0%                         | 94.6%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 93.3% | 93.7%                       | 89.0%  | 87.3%         | 84.3%                         | 94.5%         |
| Louisiana            | 93.7% | 94.9%                       | 84.1%  | 94.6%         | 88.7%                         | 94.7%         |
| Oklahoma             | 93.6% | 94.8%                       | 85.5%  | 93.1%         | 90.7%                         | 94.1%         |
| Texas                | 91.4% | 92.3%                       | 84.5%  | 88.3%         | 85.2%                         | 92.3%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 90.3% | 90.9%                       | 85.7%  | 88.4%         | 83.4%                         | 91.0%         |
| Colorado             | 89.1% | 89.6%                       | 92.6%  | 70.7%         | 84.4%                         | 89.3%         |
| Idaho                | 93.5% | 93.5%                       | 93.5%  | 95.5%         | 85.9%                         | 94.2%         |
| Montana              | 91.9% | 91.3%                       | 94.3%  | 89.2%         | 83.3%                         | 92.4%         |
| Nevada               | 89.5% | 91.1%                       | 79.1%  | 87.9%         | 86.1%                         | 89.9%         |
| New Mexico           | 90.9% | 91.4%                       | 89.5%  | 83.7%         | 83.5%                         | 92.0%         |
| Utah                 | 93.3% | 93.9%                       | 89.5%  | 94.5%         | 84.3%                         | 94.3%         |
| Wyoming              | 95.7% | 95.9%                       | 94.0%  | 96.3%         | 94.3%                         | 95.9%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 93.6% | 93.3%                       | 97.1%  | 90.0%         | 79.4%                         | 94.3%         |
| California           | 93.3% | 93.1%                       | 95.1%  | 94.6%         | 96.9%                         | 93.3%         |
| Hawaii               | 89.6% | 89.6%                       | 87.9%  | 95.0%         | 91.2%                         | 89.2%         |
| Oregon               | 93.5% | 92.9%                       | 94.9%  | 97.4%         | 90.4%                         | 93.7%         |
| Washington           | 92.7% | 93.6%                       | 87.6%  | 78.9%         | 100.0%                        | 92.6%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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) Standard errors 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, 2021**

| 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        | 0.29% | 0.32%                       | 0.90%  | 0.90%         | 1.35%                         | 0.29%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 1.44% | 1.65%                       | 3.32%  | 3.12%         | 1.17%                         | 1.56%         |
| Maine                | 1.38% | 1.66%                       | 2.48%  | 1.54%         | 3.22%                         | 1.47%         |
| Massachusetts        | 2.58% | 1.22%                       | 10.06% | 2.95%         | 6.57%                         | 1.21%         |
| New Hampshire        | 1.49% | 1.74%                       | 1.81%  | 5.79%         | 9.24%                         | 1.32%         |
| Rhode Island         | 1.46% | 1.85%                       | 1.27%  | 0.97%         | 5.89%                         | 1.51%         |
| Vermont              | 3.17% | 3.74%                       | 2.72%  | 3.14%         | 8.64%                         | 3.43%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 1.24% | 1.00%                       | 5.31%  | 2.24%         | 5.42%                         | 1.27%         |
| New York             | 1.29% | 1.56%                       | 1.84%  | 3.04%         | 7.22%                         | 1.20%         |
| Pennsylvania         | 1.61% | 1.90%                       | 2.28%  | 3.95%         | 4.21%                         | 1.70%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 0.95% | 1.00%                       | 3.56%  | 3.80%         | 3.53%                         | 0.98%         |
| Indiana              | 1.34% | 1.47%                       | 5.41%  | 1.51%         | 7.79%                         | 0.96%         |
| Michigan             | 1.08% | 0.93%                       | 4.58%  | 4.56%         | 5.56%                         | 1.04%         |
| Ohio                 | 1.08% | 1.08%                       | 2.89%  | 3.89%         | 4.74%                         | 1.08%         |
| Wisconsin            | 1.76% | 1.96%                       | 2.61%  | 9.90%         | 5.51%                         | 1.86%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 1.18% | 1.39%                       | 1.38%  | 3.25%         | 5.36%                         | 1.17%         |
| Kansas               | 1.09% | 1.11%                       | 5.38%  | 4.10%         | 4.45%                         | 1.10%         |
| Minnesota            | 1.49% | 1.88%                       | 2.28%  | 1.20%         | 5.26%                         | 1.49%         |
| Missouri             | 1.98% | 1.41%                       | 4.96%  | 2.49%         | 5.02%                         | 1.37%         |
| Nebraska             | 1.14% | 1.26%                       | 2.62%  | 1.38%         | 6.10%                         | 1.15%         |
| North Dakota         | 1.18% | 1.35%                       | 1.34%  | 2.07%         | 8.96%                         | 0.97%         |
| South Dakota         | 0.81% | 0.79%                       | 2.55%  | 6.77%         | 4.04%                         | 0.80%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 1.56% | 1.83%                       | 5.59%  | 2.32%         | 2.10%                         | 1.76%         |
| District of Columbia | 2.35% | 2.58%                       | 4.88%  | 3.84%         | 2.21%                         | 1.47%         |
| Florida              | 1.71% | 1.85%                       | 5.67%  | 3.94%         | 7.16%                         | 1.36%         |
| Georgia              | 1.32% | 1.27%                       | 3.59%  | 12.39%        | 5.31%                         | 1.23%         |
| Maryland             | 1.78% | 2.15%                       | 2.18%  | 6.73%         | 3.36%                         | 2.00%         |
| North Carolina       | 1.68% | 1.91%                       | 3.66%  | 1.59%         | 6.27%                         | 0.87%         |
| South Carolina       | 0.77% | 0.86%                       | 1.16%  | 3.12%         | 5.95%                         | 0.42%         |
| Virginia             | 1.50% | 1.64%                       | 2.13%  | 6.39%         | 7.19%                         | 1.40%         |
| West Virginia        | 1.09% | 1.22%                       | 1.86%  | 5.54%         | 2.36%                         | 1.14%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 1.04% | 1.13%                       | 2.47%  | 2.81%         | 3.77%                         | 1.00%         |
| Kentucky             | 0.80% | 0.81%                       | 3.67%  | 1.79%         | 3.10%                         | 0.79%         |
| Mississippi          | 0.86% | 0.84%                       | 4.50%  | 2.82%         | 2.99%                         | 0.85%         |
| Tennessee            | 1.04% | 0.99%                       | 5.41%  | 6.76%         | 5.68%                         | 0.96%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 1.18% | 1.22%                       | 4.92%  | 4.94%         | 4.95%                         | 1.12%         |
| Louisiana            | 1.10% | 1.07%                       | 4.66%  | 2.60%         | 3.48%                         | 1.09%         |
| Oklahoma             | 1.06% | 0.90%                       | 4.41%  | 3.44%         | 3.38%                         | 1.11%         |
| Texas                | 1.12% | 1.22%                       | 3.99%  | 3.94%         | 2.91%                         | 1.20%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 1.78% | 2.00%                       | 4.32%  | 4.44%         | 4.64%                         | 1.91%         |
| Colorado             | 2.27% | 2.40%                       | 2.65%  | 14.36%        | 7.27%                         | 2.33%         |
| Idaho                | 1.20% | 1.37%                       | 2.04%  | 2.29%         | 4.58%                         | 1.24%         |
| Montana              | 1.48% | 1.85%                       | 1.92%  | 5.87%         | 6.56%                         | 1.51%         |
| Nevada               | 2.00% | 1.91%                       | 5.91%  | 5.25%         | 4.13%                         | 2.18%         |
| New Mexico           | 1.51% | 1.66%                       | 3.93%  | 5.01%         | 4.26%                         | 1.62%         |
| Utah                 | 0.95% | 0.99%                       | 3.06%  | 2.21%         | 4.95%                         | 0.89%         |
| Wyoming              | 0.89% | 0.98%                       | 2.88%  | 1.77%         | 4.09%                         | 0.89%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 1.16% | 1.30%                       | 1.36%  | 4.67%         | 6.84%                         | 1.04%         |
| California           | 1.33% | 1.52%                       | 1.49%  | 1.75%         | 2.78%                         | 1.35%         |
| Hawaii               | 1.72% | 2.01%                       | 2.79%  | 3.81%         | 3.78%                         | 1.87%         |
| Oregon               | 1.14% | 1.35%                       | 2.26%  | 1.77%         | 4.82%                         | 1.17%         |
| Washington           | 1.27% | 1.34%                       | 3.59%  | 10.14%        | 0.00%                         | 1.28%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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) 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, 2021**

| 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        | 71.3% | 72.5%                       | 66.5%  | 60.8%         | 58.5%                         | 72.5%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 69.7% | 69.6%                       | 70.8%  | 69.0%         | 60.7%                         | 70.9%         |
| Maine                | 75.0% | 75.8%                       | 75.1%  | 66.8%         | 61.4%                         | 76.1%         |
| Massachusetts        | 72.3% | 72.8%                       | 71.6%  | 63.9%         | 90.5%                         | 71.8%         |
| New Hampshire        | 69.7% | 71.7%                       | 58.5%  | 64.9%         | 54.4%                         | 70.8%         |
| Rhode Island         | 67.9% | 69.6%                       | 62.3%  | 61.7%         | 47.1%                         | 69.0%         |
| Vermont              | 70.4% | 72.3%                       | 70.9%  | 48.2%         | 66.5%                         | 70.6%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 70.6% | 69.7%                       | 74.8%  | 68.8%         | 70.1%                         | 70.6%         |
| New York             | 66.1% | 68.3%                       | 58.9%  | 54.7%         | 67.8%                         | 66.0%         |
| Pennsylvania         | 69.7% | 71.5%                       | 62.6%  | 54.4%         | 55.7%                         | 70.7%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 71.0% | 72.9%                       | 62.0%  | 54.3%         | 57.7%                         | 72.7%         |
| Indiana              | 71.9% | 74.8%                       | 60.8%  | 51.8%         | 60.8%                         | 73.1%         |
| Michigan             | 74.6% | 74.1%                       | 77.2%  | 75.4%         | 53.0%                         | 76.2%         |
| Ohio                 | 72.1% | 74.2%                       | 63.8%  | 65.0%         | 60.3%                         | 73.0%         |
| Wisconsin            | 69.1% | 69.8%                       | 68.2%  | 57.7%         | 59.0%                         | 70.0%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 71.7% | 73.3%                       | 68.5%  | 55.6%         | 54.2%                         | 73.6%         |
| Kansas               | 72.0% | 73.5%                       | 60.5%  | 61.4%         | 58.1%                         | 73.6%         |
| Minnesota            | 73.1% | 73.1%                       | 68.4%  | 78.7%         | 58.7%                         | 74.2%         |
| Missouri             | 77.0% | 79.3%                       | 65.0%  | 72.7%         | 61.3%                         | 80.6%         |
| Nebraska             | 73.6% | 75.1%                       | 66.8%  | 57.0%         | 69.0%                         | 73.8%         |
| North Dakota         | 76.5% | 79.4%                       | 59.1%  | 58.8%         | 67.8%                         | 77.0%         |
| South Dakota         | 69.9% | 70.7%                       | 69.0%  | 54.6%         | 58.0%                         | 70.9%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 67.8% | 70.9%                       | 59.1%  | 44.6%         | 43.9%                         | 71.4%         |
| District of Columbia | 72.7% | 74.8%                       | 53.6%  | 56.5%         | 78.3%                         | 72.0%         |
| Florida              | 70.0% | 71.4%                       | 63.3%  | 55.0%         | 49.4%                         | 73.3%         |
| Georgia              | 71.2% | 73.0%                       | 61.0%  | 48.4%         | 54.3%                         | 73.3%         |
| Maryland             | 64.3% | 65.2%                       | 69.0%  | 38.1%         | 51.6%                         | 66.2%         |
| North Carolina       | 74.6% | 76.4%                       | 61.5%  | 65.5%         | 67.6%                         | 75.7%         |
| South Carolina       | 74.0% | 75.9%                       | 65.3%  | 58.1%         | 61.8%                         | 75.1%         |
| Virginia             | 68.9% | 69.9%                       | 60.9%  | 58.6%         | 56.1%                         | 69.9%         |
| West Virginia        | 66.6% | 70.1%                       | 53.4%  | 47.8%         | 58.3%                         | 69.9%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 73.4% | 74.7%                       | 64.9%  | 51.4%         | 58.9%                         | 75.7%         |
| Kentucky             | 73.8% | 76.4%                       | 57.6%  | 46.9%         | 48.6%                         | 76.9%         |
| Mississippi          | 72.6% | 74.1%                       | 65.0%  | 48.3%         | 56.7%                         | 75.4%         |
| Tennessee            | 68.3% | 69.0%                       | 69.9%  | 43.1%         | 41.3%                         | 71.2%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 73.8% | 75.4%                       | 55.7%  | 41.4%         | 46.3%                         | 77.0%         |
| Louisiana            | 68.4% | 70.5%                       | 55.3%  | 53.6%         | 49.8%                         | 72.0%         |
| Oklahoma             | 73.1% | 75.0%                       | 62.8%  | 62.4%         | 63.3%                         | 74.7%         |
| Texas                | 73.7% | 75.2%                       | 62.1%  | 64.5%         | 62.5%                         | 75.2%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 68.3% | 69.8%                       | 57.3%  | 60.4%         | 57.3%                         | 69.4%         |
| Colorado             | 71.7% | 72.5%                       | 69.8%  | 57.3%         | 59.1%                         | 72.2%         |
| Idaho                | 75.5% | 76.3%                       | 71.0%  | 67.6%         | 56.3%                         | 76.9%         |
| Montana              | 78.4% | 80.1%                       | 79.5%  | 49.5%         | 47.5%                         | 80.3%         |
| Nevada               | 74.2% | 74.0%                       | 76.2%  | 73.6%         | 61.0%                         | 75.8%         |
| New Mexico           | 67.0% | 68.0%                       | 55.9%  | 63.1%         | 47.9%                         | 69.6%         |
| Utah                 | 71.9% | 71.8%                       | 76.1%  | 60.7%         | 54.2%                         | 73.6%         |
| Wyoming              | 79.9% | 82.8%                       | 66.7%  | 64.4%         | 66.1%                         | 81.3%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 68.3% | 68.7%                       | 67.1%  | 58.4%         | 34.6%                         | 69.8%         |
| California           | 70.1% | 70.2%                       | 72.1%  | 64.1%         | 66.9%                         | 70.2%         |
| Hawaii               | 79.9% | 81.1%                       | 74.1%  | 73.2%         | 80.1%                         | 79.8%         |
| Oregon               | 77.8% | 75.4%                       | 85.9%  | 79.3%         | 72.4%                         | 78.1%         |
| Washington           | 76.2% | 77.5%                       | 67.6%  | 64.9%         | --                            | 76.4%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.3.b.(1).(a) Standard errors 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, 2021**

| 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% | 0.45%                       | 1.01%  | 1.21%         | 1.15%                         | 0.42%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 2.69% | 3.17%                       | 5.01%  | 5.26%         | 16.17%                        | 2.30%         |
| Maine                | 1.61% | 1.68%                       | 5.98%  | 6.50%         | 9.34%                         | 1.58%         |
| Massachusetts        | 1.69% | 1.81%                       | 5.52%  | 4.48%         | 8.22%                         | 1.65%         |
| New Hampshire        | 1.69% | 1.91%                       | 4.51%  | 4.03%         | 4.16%                         | 1.76%         |
| Rhode Island         | 2.09% | 2.35%                       | 4.23%  | 7.62%         | 6.37%                         | 2.13%         |
| Vermont              | 1.94% | 1.84%                       | 5.05%  | 7.67%         | 5.94%                         | 2.03%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 2.07% | 2.46%                       | 4.25%  | 4.26%         | 8.42%                         | 2.13%         |
| New York             | 1.51% | 1.61%                       | 4.79%  | 5.03%         | 5.86%                         | 1.57%         |
| Pennsylvania         | 2.16% | 2.52%                       | 3.70%  | 5.30%         | 4.68%                         | 2.30%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 1.53% | 1.66%                       | 4.02%  | 4.99%         | 6.04%                         | 1.45%         |
| Indiana              | 1.83% | 1.89%                       | 5.91%  | 8.38%         | 6.54%                         | 1.91%         |
| Michigan             | 2.25% | 2.75%                       | 3.28%  | 3.91%         | 7.91%                         | 2.30%         |
| Ohio                 | 1.79% | 2.07%                       | 3.88%  | 4.04%         | 3.60%                         | 1.91%         |
| Wisconsin            | 1.27% | 1.31%                       | 5.81%  | 5.33%         | 3.91%                         | 1.35%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 1.39% | 1.40%                       | 6.23%  | 3.18%         | 5.39%                         | 1.34%         |
| Kansas               | 1.66% | 1.81%                       | 3.16%  | 6.47%         | 3.75%                         | 1.77%         |
| Minnesota            | 1.90% | 2.33%                       | 4.42%  | 3.59%         | 8.60%                         | 1.80%         |
| Missouri             | 1.70% | 1.46%                       | 3.55%  | 8.08%         | 2.66%                         | 1.36%         |
| Nebraska             | 2.05% | 2.18%                       | 6.53%  | 5.94%         | 5.75%                         | 2.10%         |
| North Dakota         | 1.87% | 1.74%                       | 9.40%  | 3.47%         | 7.73%                         | 1.93%         |
| South Dakota         | 1.41% | 1.63%                       | 3.15%  | 4.78%         | 5.09%                         | 1.48%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 2.60% | 2.97%                       | 6.29%  | 2.51%         | 2.43%                         | 2.87%         |
| District of Columbia | 2.41% | 2.64%                       | 6.20%  | 11.27%        | 2.81%                         | 2.60%         |
| Florida              | 2.36% | 2.62%                       | 5.99%  | 6.17%         | 3.37%                         | 2.56%         |
| Georgia              | 2.16% | 2.33%                       | 5.15%  | 8.88%         | 4.87%                         | 2.32%         |
| Maryland             | 2.53% | 2.78%                       | 6.71%  | 6.87%         | 5.33%                         | 2.74%         |
| North Carolina       | 1.69% | 1.84%                       | 4.97%  | 5.97%         | 5.39%                         | 1.82%         |
| South Carolina       | 2.15% | 2.45%                       | 5.67%  | 3.93%         | 5.13%                         | 2.32%         |
| Virginia             | 1.63% | 1.71%                       | 7.38%  | 4.19%         | 5.59%                         | 1.70%         |
| West Virginia        | 1.83% | 2.00%                       | 4.13%  | 5.41%         | 3.19%                         | 2.20%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 1.82% | 1.94%                       | 6.78%  | 5.60%         | 5.96%                         | 1.85%         |
| Kentucky             | 1.77% | 1.83%                       | 4.43%  | 5.74%         | 5.68%                         | 1.67%         |
| Mississippi          | 1.80% | 1.89%                       | 4.72%  | 5.58%         | 4.38%                         | 1.71%         |
| Tennessee            | 2.38% | 2.65%                       | 4.09%  | 4.28%         | 10.38%                        | 1.92%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 1.77% | 1.81%                       | 3.55%  | 7.77%         | 5.38%                         | 1.46%         |
| Louisiana            | 2.01% | 2.12%                       | 3.67%  | 4.16%         | 3.39%                         | 2.11%         |
| Oklahoma             | 1.67% | 1.63%                       | 6.10%  | 9.15%         | 5.34%                         | 1.78%         |
| Texas                | 1.28% | 1.37%                       | 4.07%  | 5.06%         | 4.08%                         | 1.34%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 2.05% | 2.27%                       | 5.17%  | 5.70%         | 7.05%                         | 2.10%         |
| Colorado             | 2.13% | 2.41%                       | 4.81%  | 6.34%         | 8.63%                         | 2.19%         |
| Idaho                | 2.30% | 2.67%                       | 3.49%  | 5.56%         | 4.74%                         | 2.48%         |
| Montana              | 1.57% | 1.62%                       | 4.05%  | 5.57%         | 6.05%                         | 1.50%         |
| Nevada               | 1.70% | 1.92%                       | 5.68%  | 6.19%         | 7.42%                         | 1.72%         |
| New Mexico           | 2.48% | 2.72%                       | 7.02%  | 7.87%         | 5.89%                         | 2.69%         |
| Utah                 | 2.05% | 2.33%                       | 5.22%  | 4.08%         | 9.10%                         | 1.82%         |
| Wyoming              | 1.53% | 1.56%                       | 5.24%  | 7.82%         | 5.25%                         | 1.58%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 3.61% | 4.02%                       | 5.77%  | 7.81%         | 8.60%                         | 3.70%         |
| California           | 1.93% | 2.19%                       | 3.59%  | 4.45%         | 4.13%                         | 1.96%         |
| Hawaii               | 1.45% | 1.59%                       | 4.35%  | 5.96%         | 2.83%                         | 1.68%         |
| Oregon               | 2.28% | 2.03%                       | 4.97%  | 4.70%         | 4.01%                         | 2.35%         |
| Washington           | 2.18% | 2.42%                       | 4.09%  | 10.86%        | --                            | 2.19%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.



**Table VII.B.3.b.(2) 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, 2021**

| 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        | 65.6% | 67.0%                       | 59.2%  | 55.0%         | 48.7%                         | 67.4%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 64.7% | 65.4%                       | 61.1%  | 63.3%         | 59.6%                         | 65.4%         |
| Maine                | 69.4% | 69.6%                       | 70.9%  | 64.8%         | 57.2%                         | 70.3%         |
| Massachusetts        | 64.3% | 67.0%                       | 53.4%  | 60.0%         | 40.7%                         | 65.8%         |
| New Hampshire        | 63.5% | 65.1%                       | 55.1%  | 57.1%         | 38.6%                         | 65.6%         |
| Rhode Island         | 61.7% | 62.2%                       | 59.8%  | 60.8%         | 42.4%                         | 62.7%         |
| Vermont              | 62.2% | 63.5%                       | 64.2%  | 43.7%         | 47.7%                         | 63.3%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 66.4% | 66.3%                       | 67.2%  | 65.4%         | 59.0%                         | 66.9%         |
| New York             | 57.7% | 59.2%                       | 52.2%  | 49.2%         | 48.2%                         | 58.4%         |
| Pennsylvania         | 63.8% | 65.8%                       | 56.8%  | 45.2%         | 45.8%                         | 65.2%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 65.5% | 67.7%                       | 54.1%  | 48.9%         | 51.2%                         | 67.3%         |
| Indiana              | 67.4% | 70.1%                       | 56.2%  | 50.0%         | 48.4%                         | 70.0%         |
| Michigan             | 70.1% | 70.5%                       | 69.4%  | 67.4%         | 43.7%                         | 72.3%         |
| Ohio                 | 67.1% | 70.2%                       | 55.9%  | 58.8%         | 49.7%                         | 68.8%         |
| Wisconsin            | 62.4% | 63.3%                       | 62.0%  | 46.9%         | 50.8%                         | 63.4%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 67.3% | 68.6%                       | 65.3%  | 52.9%         | 48.4%                         | 69.5%         |
| Kansas               | 66.6% | 68.5%                       | 52.1%  | 56.2%         | 51.7%                         | 68.4%         |
| Minnesota            | 67.5% | 67.0%                       | 64.3%  | 75.5%         | 49.2%                         | 69.2%         |
| Missouri             | 70.1% | 73.7%                       | 52.1%  | 69.0%         | 50.9%                         | 75.1%         |
| Nebraska             | 68.9% | 70.6%                       | 58.4%  | 55.4%         | 61.2%                         | 69.2%         |
| North Dakota         | 70.1% | 72.2%                       | 57.5%  | 56.1%         | 50.9%                         | 71.5%         |
| South Dakota         | 65.1% | 66.4%                       | 64.3%  | 44.9%         | 52.8%                         | 66.2%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 62.9% | 66.4%                       | 50.2%  | 42.2%         | 42.0%                         | 66.0%         |
| District of Columbia | 64.7% | 66.9%                       | 43.9%  | --            | 49.0%                         | 67.5%         |
| Florida              | 63.4% | 64.8%                       | 56.2%  | 50.7%         | 39.4%                         | 67.8%         |
| Georgia              | 65.5% | 67.6%                       | 57.5%  | 35.0% *       | 44.0%                         | 68.6%         |
| Maryland             | 58.8% | 60.2%                       | 61.4%  | 33.4%         | 46.7%                         | 60.7%         |
| North Carolina       | 69.3% | 70.9%                       | 56.7%  | 62.9%         | 53.3%                         | 72.4%         |
| South Carolina       | 71.6% | 73.4%                       | 64.3%  | 54.0%         | 52.1%                         | 73.6%         |
| Virginia             | 63.3% | 64.3%                       | 58.3%  | 49.5%         | 41.6%                         | 65.4%         |
| West Virginia        | 62.0% | 65.3%                       | 51.0%  | 41.4%         | 52.2%                         | 66.1%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 69.5% | 70.8%                       | 60.6%  | 49.1%         | 52.4%                         | 72.4%         |
| Kentucky             | 70.7% | 73.6%                       | 52.0%  | 45.4%         | 45.5%                         | 73.9%         |
| Mississippi          | 68.5% | 70.6%                       | 55.7%  | 44.1%         | 50.0%                         | 72.0%         |
| Tennessee            | 63.8% | 65.4%                       | 59.1%  | 35.2%         | 34.7%                         | 67.4%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 68.9% | 70.7%                       | 49.5%  | 36.2%         | 39.0%                         | 72.8%         |
| Louisiana            | 64.1% | 66.9%                       | 46.5%  | 50.7%         | 44.2%                         | 68.2%         |
| Oklahoma             | 68.5% | 71.1%                       | 53.7%  | 58.2%         | 57.4%                         | 70.3%         |
| Texas                | 67.4% | 69.4%                       | 52.5%  | 57.0%         | 53.2%                         | 69.4%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 61.6% | 63.4%                       | 49.1%  | 53.4%         | 47.8%                         | 63.1%         |
| Colorado             | 63.9% | 64.9%                       | 64.6%  | 40.5%         | 49.9%                         | 64.4%         |
| Idaho                | 70.6% | 71.3%                       | 66.4%  | 64.6%         | 48.4%                         | 72.5%         |
| Montana              | 72.0% | 73.1%                       | 75.0%  | 44.2%         | 39.5%                         | 74.2%         |
| Nevada               | 66.5% | 67.4%                       | 60.3%  | 64.7%         | 52.5%                         | 68.1%         |
| New Mexico           | 60.9% | 62.2%                       | 50.0%  | 52.9%         | 39.9%                         | 64.0%         |
| Utah                 | 67.1% | 67.4%                       | 68.1%  | 57.4%         | 45.7%                         | 69.4%         |
| Wyoming              | 76.5% | 79.4%                       | 62.7%  | 62.1%         | 62.3%                         | 77.9%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 63.9% | 64.1%                       | 65.2%  | 52.5%         | 27.5%                         | 65.8%         |
| California           | 65.5% | 65.3%                       | 68.5%  | 60.6%         | 64.8%                         | 65.5%         |
| Hawaii               | 71.6% | 72.7%                       | 65.1%  | 69.5%         | 73.1%                         | 71.2%         |
| Oregon               | 72.8% | 70.1%                       | 81.5%  | 77.2%         | 65.4%                         | 73.1%         |
| Washington           | 70.6% | 72.5%                       | 59.2%  | 51.2%         | --                            | 70.8%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.3.b.(2) Standard errors 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, 2021**

| 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% | 0.48%                       | 1.07%  | 1.28%         | 1.16%                         | 0.44%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 2.66% | 3.11%                       | 5.76%  | 5.43%         | 16.08%                        | 2.33%         |
| Maine                | 1.77% | 1.92%                       | 6.07%  | 6.47%         | 9.19%                         | 1.79%         |
| Massachusetts        | 2.07% | 1.93%                       | 5.68%  | 5.01%         | 3.39%                         | 1.77%         |
| New Hampshire        | 1.83% | 2.09%                       | 4.37%  | 4.53%         | 4.99%                         | 1.83%         |
| Rhode Island         | 2.13% | 2.49%                       | 4.09%  | 7.55%         | 6.40%                         | 2.17%         |
| Vermont              | 1.85% | 2.26%                       | 5.30%  | 6.70%         | 7.45%                         | 1.94%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 2.15% | 2.43%                       | 5.97%  | 4.57%         | 8.27%                         | 2.20%         |
| New York             | 1.57% | 1.76%                       | 4.27%  | 4.95%         | 6.60%                         | 1.58%         |
| Pennsylvania         | 2.15% | 2.55%                       | 2.97%  | 4.89%         | 4.23%                         | 2.30%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 1.61% | 1.76%                       | 4.06%  | 4.95%         | 5.55%                         | 1.60%         |
| Indiana              | 2.01% | 2.18%                       | 6.63%  | 7.99%         | 7.75%                         | 1.99%         |
| Michigan             | 2.28% | 2.73%                       | 4.83%  | 5.81%         | 7.43%                         | 2.32%         |
| Ohio                 | 1.87% | 2.03%                       | 4.39%  | 4.93%         | 3.64%                         | 2.01%         |
| Wisconsin            | 1.63% | 1.75%                       | 5.45%  | 7.84%         | 4.86%                         | 1.74%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 1.52% | 1.64%                       | 5.52%  | 3.31%         | 5.49%                         | 1.49%         |
| Kansas               | 1.75% | 1.89%                       | 4.49%  | 6.55%         | 4.10%                         | 1.87%         |
| Minnesota            | 2.35% | 2.89%                       | 4.61%  | 3.72%         | 9.94%                         | 2.16%         |
| Missouri             | 2.70% | 1.79%                       | 5.43%  | 8.67%         | 3.86%                         | 1.74%         |
| Nebraska             | 2.30% | 2.49%                       | 5.81%  | 5.82%         | 7.69%                         | 2.36%         |
| North Dakota         | 2.00% | 2.04%                       | 9.08%  | 3.26%         | 10.46%                        | 1.94%         |
| South Dakota         | 1.45% | 1.67%                       | 3.18%  | 5.19%         | 5.29%                         | 1.51%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 2.41% | 2.85%                       | 4.39%  | 2.48%         | 2.38%                         | 2.67%         |
| District of Columbia | 2.23% | 2.55%                       | 4.50%  | --            | 1.72%                         | 2.54%         |
| Florida              | 2.58% | 2.89%                       | 6.20%  | 6.65%         | 4.30%                         | 2.72%         |
| Georgia              | 2.30% | 2.40%                       | 5.25%  | 10.80% *      | 4.85%                         | 2.40%         |
| Maryland             | 2.57% | 2.96%                       | 5.74%  | 5.84%         | 4.76%                         | 2.83%         |
| North Carolina       | 1.86% | 2.03%                       | 6.08%  | 6.08%         | 4.79%                         | 1.80%         |
| South Carolina       | 2.14% | 2.43%                       | 5.53%  | 3.77%         | 5.32%                         | 2.30%         |
| Virginia             | 1.84% | 1.97%                       | 7.38%  | 4.78%         | 6.00%                         | 1.87%         |
| West Virginia        | 1.84% | 2.03%                       | 4.14%  | 5.54%         | 3.12%                         | 2.20%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 1.91% | 2.04%                       | 6.70%  | 5.26%         | 5.66%                         | 1.93%         |
| Kentucky             | 1.87% | 1.91%                       | 4.11%  | 5.41%         | 5.47%                         | 1.76%         |
| Mississippi          | 1.81% | 1.87%                       | 4.61%  | 5.28%         | 3.89%                         | 1.74%         |
| Tennessee            | 2.38% | 2.67%                       | 5.28%  | 4.19%         | 7.66%                         | 2.11%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 1.94% | 1.98%                       | 4.50%  | 6.41%         | 3.63%                         | 1.73%         |
| Louisiana            | 2.10% | 2.23%                       | 3.86%  | 4.17%         | 3.37%                         | 2.20%         |
| Oklahoma             | 1.94% | 1.71%                       | 7.06%  | 8.70%         | 5.42%                         | 2.12%         |
| Texas                | 1.46% | 1.60%                       | 4.30%  | 5.39%         | 4.11%                         | 1.55%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 2.02% | 2.25%                       | 4.73%  | 5.19%         | 5.80%                         | 2.09%         |
| Colorado             | 2.50% | 2.72%                       | 4.92%  | 9.00%         | 8.46%                         | 2.58%         |
| Idaho                | 2.13% | 2.45%                       | 3.56%  | 5.58%         | 4.78%                         | 2.29%         |
| Montana              | 1.92% | 2.08%                       | 4.14%  | 5.11%         | 4.82%                         | 1.91%         |
| Nevada               | 2.22% | 2.34%                       | 4.58%  | 6.23%         | 6.05%                         | 2.39%         |
| New Mexico           | 2.65% | 2.96%                       | 6.31%  | 6.66%         | 5.40%                         | 2.93%         |
| Utah                 | 2.01% | 2.28%                       | 5.41%  | 4.12%         | 7.34%                         | 1.82%         |
| Wyoming              | 1.59% | 1.70%                       | 4.20%  | 7.59%         | 5.70%                         | 1.64%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 3.61% | 4.01%                       | 5.79%  | 7.72%         | 7.83%                         | 3.65%         |
| California           | 2.03% | 2.30%                       | 3.64%  | 3.81%         | 4.63%                         | 2.07%         |
| Hawaii               | 1.95% | 2.22%                       | 4.46%  | 6.12%         | 4.33%                         | 2.15%         |
| Oregon               | 2.49% | 2.04%                       | 6.11%  | 5.08%         | 4.05%                         | 2.56%         |
| Washington           | 2.32% | 2.57%                       | 4.46%  | 9.33%         | --                            | 2.34%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.4 Number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 27,219,575 | 4,106,513                   | 7,058,357 | 16,054,705    | 9,378,869                     | 17,840,705    |
| New England:         |            |                             |           |               |                               |               |
| Connecticut          | 356,684    | 44,156                      | 82,540    | 229,988       | 92,667                        | 264,017       |
| Maine                | 133,732    | 24,382                      | 31,768    | 77,581        | 35,004                        | 98,728        |
| Massachusetts        | 715,478    | 116,113                     | 254,600   | 344,764       | --                            | 635,136       |
| New Hampshire        | 156,140    | 22,398                      | 33,686    | 100,056       | 42,915                        | 113,224       |
| Rhode Island         | 110,103    | 17,093                      | 38,589    | 54,421        | 32,599                        | 77,504        |
| Vermont              | 66,757     | 6,853                       | 15,245    | 44,659        | 17,106                        | 49,651        |
| Middle Atlantic:     |            |                             |           |               |                               |               |
| New Jersey           | 850,990    | 88,783                      | 288,300   | 473,906       | 219,077                       | 631,913       |
| New York             | 1,877,386  | 315,600                     | 549,086   | 1,012,701     | 279,427                       | 1,597,959     |
| Pennsylvania         | 1,158,553  | 165,922                     | 341,137   | 651,495       | 508,699                       | 649,855       |
| East North Central:  |            |                             |           |               |                               |               |
| Illinois             | 1,221,533  | 177,887                     | 249,403   | 794,243       | 448,640                       | 772,893       |
| Indiana              | 601,932    | 103,038                     | 138,844   | 360,050       | 211,049                       | 390,884       |
| Michigan             | 958,788    | 150,740                     | 258,913   | 549,135       | 298,146                       | 660,642       |
| Ohio                 | 1,096,360  | 161,024                     | 351,449   | 583,887       | 413,286                       | 683,074       |
| Wisconsin            | 628,958    | 94,566                      | 148,342   | 386,049       | 258,267                       | 370,690       |
| West North Central:  |            |                             |           |               |                               |               |
| Iowa                 | 337,114    | 50,092                      | 71,361    | 215,661       | 188,351                       | 148,763       |
| Kansas               | 224,322    | 46,027                      | 51,215    | 127,080       | 104,569                       | 119,753       |
| Minnesota            | 712,739    | 78,483                      | 149,342   | 484,915       | 188,126                       | 524,614       |
| Missouri             | 648,249    | 78,843                      | 144,159 * | 425,246       | 325,864                       | 322,385       |
| Nebraska             | 193,226    | 28,212                      | 35,615    | 129,399       | 80,042                        | 113,184       |
| North Dakota         | 89,034     | 12,837                      | 16,182    | 60,015        | 28,278                        | 60,757        |
| South Dakota         | 90,867     | 15,903                      | 24,275    | 50,689        | 43,417                        | 47,449        |
| South Atlantic:      |            |                             |           |               |                               |               |
| Delaware             | 104,842    | 11,579                      | 22,779    | 70,484        | 61,758                        | 43,084        |
| District of Columbia | 70,187     | 16,749                      | 24,844    | 28,594        | --                            | 47,665        |
| Florida              | 1,611,755  | 256,567                     | 437,401   | 917,786       | 692,949                       | 918,805       |
| Georgia              | 764,212    | 100,529                     | 193,379   | 470,305       | 381,598                       | 382,614       |
| Maryland             | 514,326    | 61,706                      | 150,434   | 302,186       | 273,611                       | 240,716       |
| North Carolina       | 779,986    | 107,800                     | 145,785   | 526,401       | 457,297                       | 322,688       |
| South Carolina       | 377,077    | 51,318                      | 86,759    | 239,000       | 183,491                       | 193,586       |
| Virginia             | 600,097    | 154,179                     | 135,802   | 310,116       | 239,925                       | 360,172       |
| West Virginia        | 120,331    | 17,847                      | 35,140    | 67,344        | 76,609                        | 43,722        |
| East South Central:  |            |                             |           |               |                               |               |
| Alabama              | 325,703    | 76,136                      | 59,223    | 190,343       | 188,872                       | 136,831       |
| Kentucky             | 328,867    | 69,359                      | 69,906    | 189,602       | 150,133                       | 178,734       |
| Mississippi          | 141,145    | 18,740                      | 50,686    | 71,720        | 90,364                        | 50,781        |
| Tennessee            | 479,073    | 92,937                      | 108,370   | 277,766       | 236,875                       | 242,198       |
| West South Central:  |            |                             |           |               |                               |               |
| Arkansas             | 155,225    | 31,513                      | 34,643    | 89,069        | 89,411                        | 65,814        |
| Louisiana            | 337,724    | 47,908                      | 84,606    | 205,210       | 227,562                       | 110,163       |
| Oklahoma             | 262,978    | 38,811                      | 71,311    | 152,855       | 133,542                       | 129,436       |
| Texas                | 1,921,291  | 257,341                     | 465,787   | 1,198,163     | 1,014,672                     | 906,619       |
| Mountain:            |            |                             |           |               |                               |               |
| Arizona              | 488,245    | 85,190                      | 147,802   | 255,254       | 146,156                       | 342,089       |
| Colorado             | 449,792    | 93,197                      | 105,948   | 250,647       | 83,963                        | 365,829       |
| Idaho                | 161,621    | 26,651                      | 40,245    | 94,725        | 43,230                        | 118,392       |
| Montana              | 121,735    | 12,934                      | 36,823    | 71,977        | 46,348                        | 75,387        |
| Nevada               | 234,615    | 57,327                      | 71,110    | 106,178       | 77,581                        | 157,034       |
| New Mexico           | 150,891    | 34,499                      | 18,389    | 98,003        | 73,992                        | 76,899        |
| Utah                 | 321,299    | 46,278                      | 87,825    | 187,196       | 133,704                       | 187,596       |
| Wyoming              | 49,809     | 7,027                       | 10,565    | 32,217        | 20,060                        | 29,749        |
| Pacific:             |            |                             |           |               |                               |               |
| Alaska               | 61,813     | 14,364                      | 16,511    | 30,939        | 12,478                        | 49,335        |
| California           | 2,960,316  | 341,151                     | 712,122   | 1,907,043     | 194,974                       | 2,765,342     |
| Hawaii               | 107,033    | 24,225                      | 33,168    | 49,639        | 36,729                        | 70,304        |
| Oregon               | 410,121    | 71,311                      | 149,207   | 189,603       | 58,375                        | 351,746       |
| Washington           | 578,521    | 82,387                      | 177,733   | 318,401       | --                            | 544,300       |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

**Table VII.B.4 Standard errors for number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 453,349 | 100,699                     | 233,582  | 412,930       | 288,041                       | 377,866       |
| New England:         |         |                             |          |               |                               |               |
| Connecticut          | 34,838  | 6,914                       | 15,723   | 33,166        | 23,327                        | 27,887        |
| Maine                | 13,019  | 5,047                       | 5,076    | 12,352        | 9,530                         | 9,627         |
| Massachusetts        | 71,779  | 15,282                      | 53,459   | 52,625        | --                            | 60,230        |
| New Hampshire        | 15,423  | 3,038                       | 5,772    | 15,117        | 10,188                        | 12,377        |
| Rhode Island         | 11,243  | 2,670                       | 5,102    | 10,710        | 7,223                         | 9,367         |
| Vermont              | 7,337   | 788                         | 2,082    | 7,336         | 3,066                         | 6,874         |
| Middle Atlantic:     |         |                             |          |               |                               |               |
| New Jersey           | 85,368  | 15,456                      | 66,719   | 61,707        | 47,250                        | 76,690        |
| New York             | 103,457 | 26,092                      | 59,930   | 91,329        | 39,861                        | 99,817        |
| Pennsylvania         | 84,981  | 16,830                      | 50,953   | 76,029        | 65,557                        | 63,563        |
| East North Central:  |         |                             |          |               |                               |               |
| Illinois             | 91,513  | 19,578                      | 34,194   | 89,652        | 56,577                        | 78,728        |
| Indiana              | 59,719  | 14,062                      | 30,739   | 53,855        | 35,842                        | 50,928        |
| Michigan             | 72,161  | 21,101                      | 44,820   | 63,667        | 45,281                        | 63,388        |
| Ohio                 | 107,926 | 28,317                      | 69,017   | 89,226        | 65,681                        | 94,003        |
| Wisconsin            | 52,419  | 16,029                      | 24,158   | 49,447        | 40,106                        | 40,670        |
| West North Central:  |         |                             |          |               |                               |               |
| Iowa                 | 35,799  | 8,048                       | 11,784   | 34,871        | 33,442                        | 17,298        |
| Kansas               | 20,726  | 8,675                       | 8,594    | 19,096        | 15,853                        | 15,851        |
| Minnesota            | 77,939  | 8,781                       | 23,442   | 78,469        | 34,373                        | 73,675        |
| Missouri             | 90,259  | 10,360                      | 53,288 * | 74,973        | 66,263                        | 64,852        |
| Nebraska             | 16,528  | 3,433                       | 6,661    | 16,202        | 12,750                        | 12,773        |
| North Dakota         | 9,743   | 1,644                       | 2,622    | 9,752         | 3,923                         | 9,440         |
| South Dakota         | 6,126   | 1,580                       | 2,896    | 6,014         | 5,669                         | 3,720         |
| South Atlantic:      |         |                             |          |               |                               |               |
| Delaware             | 11,318  | 2,512                       | 4,869    | 10,697        | 10,638                        | 5,744         |
| District of Columbia | 9,287   | 3,111                       | 6,365    | 6,927         | --                            | 6,108         |
| Florida              | 138,889 | 33,235                      | 68,301   | 128,290       | 99,072                        | 110,522       |
| Georgia              | 111,349 | 19,750                      | 37,359   | 109,492       | 104,929                       | 54,027        |
| Maryland             | 57,602  | 8,344                       | 29,732   | 52,375        | 50,711                        | 34,080        |
| North Carolina       | 74,543  | 12,171                      | 25,959   | 73,870        | 68,211                        | 40,320        |
| South Carolina       | 32,356  | 12,203                      | 16,337   | 28,735        | 24,237                        | 25,535        |
| Virginia             | 57,220  | 21,534                      | 30,348   | 48,908        | 42,347                        | 43,336        |
| West Virginia        | 11,077  | 2,288                       | 6,782    | 9,877         | 9,265                         | 7,688         |
| East South Central:  |         |                             |          |               |                               |               |
| Alabama              | 31,781  | 16,892                      | 11,628   | 27,072        | 24,406                        | 22,798        |
| Kentucky             | 29,740  | 11,469                      | 11,323   | 27,646        | 21,202                        | 23,866        |
| Mississippi          | 12,883  | 2,712                       | 9,368    | 10,645        | 11,214                        | 8,425         |
| Tennessee            | 40,293  | 13,790                      | 20,367   | 37,125        | 33,953                        | 28,143        |
| West South Central:  |         |                             |          |               |                               |               |
| Arkansas             | 13,382  | 4,036                       | 6,952    | 12,326        | 11,693                        | 8,662         |
| Louisiana            | 47,047  | 5,730                       | 15,051   | 46,211        | 44,761                        | 19,102        |
| Oklahoma             | 26,684  | 4,941                       | 17,116   | 22,589        | 20,980                        | 19,105        |
| Texas                | 134,123 | 23,789                      | 75,158   | 118,905       | 109,043                       | 92,059        |
| Mountain:            |         |                             |          |               |                               |               |
| Arizona              | 44,110  | 16,199                      | 24,040   | 40,786        | 28,710                        | 38,613        |
| Colorado             | 50,320  | 22,951                      | 19,694   | 43,924        | 19,382                        | 48,080        |
| Idaho                | 12,571  | 6,045                       | 5,987    | 11,087        | 6,559                         | 11,836        |
| Montana              | 9,469   | 1,976                       | 5,147    | 9,358         | 7,705                         | 6,748         |
| Nevada               | 26,701  | 10,042                      | 18,355   | 19,213        | 13,444                        | 24,443        |
| New Mexico           | 13,891  | 3,923                       | 3,481    | 13,730        | 11,960                        | 9,602         |
| Utah                 | 26,642  | 5,013                       | 16,283   | 24,227        | 20,809                        | 20,092        |
| Wyoming              | 4,133   | 980                         | 1,606    | 4,076         | 3,227                         | 3,077         |
| Pacific:             |         |                             |          |               |                               |               |
| Alaska               | 5,733   | 2,551                       | 2,353    | 5,137         | 2,894                         | 5,251         |
| California           | 201,767 | 35,703                      | 85,213   | 194,381       | 52,160                        | 198,082       |
| Hawaii               | 9,994   | 3,846                       | 5,890    | 8,466         | 6,460                         | 8,595         |
| Oregon               | 48,892  | 13,012                      | 41,776   | 26,924        | 10,972                        | 48,567        |
| Washington           | 76,726  | 12,241                      | 31,696   | 73,432        | --                            | 75,898        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Totals may not sum exactly because of rounding.

**Table VII.B.4.a Percent of number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2021**

| 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        | 27,219,575 | 15.1%                       | 25.9%   | 59.0%         | 34.5%                         | 65.5%         |
| New England:         |            |                             |         |               |                               |               |
| Connecticut          | 356,684    | 12.4%                       | 23.1%   | 64.5%         | 26.0%                         | 74.0%         |
| Maine                | 133,732    | 18.2%                       | 23.8%   | 58.0%         | 26.2%                         | 73.8%         |
| Massachusetts        | 715,478    | 16.2%                       | 35.6%   | 48.2%         | --                            | 88.8%         |
| New Hampshire        | 156,140    | 14.3%                       | 21.6%   | 64.1%         | 27.5%                         | 72.5%         |
| Rhode Island         | 110,103    | 15.5%                       | 35.0%   | 49.4%         | 29.6%                         | 70.4%         |
| Vermont              | 66,757     | 10.3%                       | 22.8%   | 66.9%         | 25.6%                         | 74.4%         |
| Middle Atlantic:     |            |                             |         |               |                               |               |
| New Jersey           | 850,990    | 10.4%                       | 33.9%   | 55.7%         | 25.7%                         | 74.3%         |
| New York             | 1,877,386  | 16.8%                       | 29.2%   | 53.9%         | 14.9%                         | 85.1%         |
| Pennsylvania         | 1,158,553  | 14.3%                       | 29.4%   | 56.2%         | 43.9%                         | 56.1%         |
| East North Central:  |            |                             |         |               |                               |               |
| Illinois             | 1,221,533  | 14.6%                       | 20.4%   | 65.0%         | 36.7%                         | 63.3%         |
| Indiana              | 601,932    | 17.1%                       | 23.1%   | 59.8%         | 35.1%                         | 64.9%         |
| Michigan             | 958,788    | 15.7%                       | 27.0%   | 57.3%         | 31.1%                         | 68.9%         |
| Ohio                 | 1,096,360  | 14.7%                       | 32.1%   | 53.3%         | 37.7%                         | 62.3%         |
| Wisconsin            | 628,958    | 15.0%                       | 23.6%   | 61.4%         | 41.1%                         | 58.9%         |
| West North Central:  |            |                             |         |               |                               |               |
| Iowa                 | 337,114    | 14.9%                       | 21.2%   | 64.0%         | 55.9%                         | 44.1%         |
| Kansas               | 224,322    | 20.5%                       | 22.8%   | 56.7%         | 46.6%                         | 53.4%         |
| Minnesota            | 712,739    | 11.0%                       | 21.0%   | 68.0%         | 26.4%                         | 73.6%         |
| Missouri             | 648,249    | 12.2%                       | 22.2% * | 65.6%         | 50.3%                         | 49.7%         |
| Nebraska             | 193,226    | 14.6%                       | 18.4%   | 67.0%         | 41.4%                         | 58.6%         |
| North Dakota         | 89,034     | 14.4%                       | 18.2%   | 67.4%         | 31.8%                         | 68.2%         |
| South Dakota         | 90,867     | 17.5%                       | 26.7%   | 55.8%         | 47.8%                         | 52.2%         |
| South Atlantic:      |            |                             |         |               |                               |               |
| Delaware             | 104,842    | 11.0%                       | 21.7%   | 67.2%         | 58.9%                         | 41.1%         |
| District of Columbia | 70,187     | 23.9%                       | 35.4%   | 40.7%         | --                            | 67.9%         |
| Florida              | 1,611,755  | 15.9%                       | 27.1%   | 56.9%         | 43.0%                         | 57.0%         |
| Georgia              | 764,212    | 13.2%                       | 25.3%   | 61.5%         | 49.9%                         | 50.1%         |
| Maryland             | 514,326    | 12.0%                       | 29.2%   | 58.8%         | 53.2%                         | 46.8%         |
| North Carolina       | 779,986    | 13.8%                       | 18.7%   | 67.5%         | 58.6%                         | 41.4%         |
| South Carolina       | 377,077    | 13.6%                       | 23.0%   | 63.4%         | 48.7%                         | 51.3%         |
| Virginia             | 600,097    | 25.7%                       | 22.6%   | 51.7%         | 40.0%                         | 60.0%         |
| West Virginia        | 120,331    | 14.8%                       | 29.2%   | 56.0%         | 63.7%                         | 36.3%         |
| East South Central:  |            |                             |         |               |                               |               |
| Alabama              | 325,703    | 23.4%                       | 18.2%   | 58.4%         | 58.0%                         | 42.0%         |
| Kentucky             | 328,867    | 21.1%                       | 21.3%   | 57.7%         | 45.7%                         | 54.3%         |
| Mississippi          | 141,145    | 13.3%                       | 35.9%   | 50.8%         | 64.0%                         | 36.0%         |
| Tennessee            | 479,073    | 19.4%                       | 22.6%   | 58.0%         | 49.4%                         | 50.6%         |
| West South Central:  |            |                             |         |               |                               |               |
| Arkansas             | 155,225    | 20.3%                       | 22.3%   | 57.4%         | 57.6%                         | 42.4%         |
| Louisiana            | 337,724    | 14.2%                       | 25.1%   | 60.8%         | 67.4%                         | 32.6%         |
| Oklahoma             | 262,978    | 14.8%                       | 27.1%   | 58.1%         | 50.8%                         | 49.2%         |
| Texas                | 1,921,291  | 13.4%                       | 24.2%   | 62.4%         | 52.8%                         | 47.2%         |
| Mountain:            |            |                             |         |               |                               |               |
| Arizona              | 488,245    | 17.4%                       | 30.3%   | 52.3%         | 29.9%                         | 70.1%         |
| Colorado             | 449,792    | 20.7%                       | 23.6%   | 55.7%         | 18.7%                         | 81.3%         |
| Idaho                | 161,621    | 16.5%                       | 24.9%   | 58.6%         | 26.7%                         | 73.3%         |
| Montana              | 121,735    | 10.6%                       | 30.2%   | 59.1%         | 38.1%                         | 61.9%         |
| Nevada               | 234,615    | 24.4%                       | 30.3%   | 45.3%         | 33.1%                         | 66.9%         |
| New Mexico           | 150,891    | 22.9%                       | 12.2%   | 64.9%         | 49.0%                         | 51.0%         |
| Utah                 | 321,299    | 14.4%                       | 27.3%   | 58.3%         | 41.6%                         | 58.4%         |
| Wyoming              | 49,809     | 14.1%                       | 21.2%   | 64.7%         | 40.3%                         | 59.7%         |
| Pacific:             |            |                             |         |               |                               |               |
| Alaska               | 61,813     | 23.2%                       | 26.7%   | 50.1%         | 20.2%                         | 79.8%         |
| California           | 2,960,316  | 11.5%                       | 24.1%   | 64.4%         | 6.6%                          | 93.4%         |
| Hawaii               | 107,033    | 22.6%                       | 31.0%   | 46.4%         | 34.3%                         | 65.7%         |
| Oregon               | 410,121    | 17.4%                       | 36.4%   | 46.2%         | 14.2%                         | 85.8%         |
| Washington           | 578,521    | 14.2%                       | 30.7%   | 55.0%         | --                            | 94.1%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

**Table VII.B.4.a Standard errors 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, 2021**

| 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        | 453,349 | 0.43%                       | 0.78%   | 0.87%         | 0.88%                         | 0.88%         |
| New England:         |         |                             |         |               |                               |               |
| Connecticut          | 34,838  | 2.24%                       | 4.26%   | 4.69%         | 5.40%                         | 5.40%         |
| Maine                | 13,019  | 3.75%                       | 3.97%   | 5.25%         | 5.72%                         | 5.72%         |
| Massachusetts        | 71,779  | 2.60%                       | 5.71%   | 5.52%         | --                            | 5.31%         |
| New Hampshire        | 15,423  | 2.37%                       | 3.78%   | 4.60%         | 5.36%                         | 5.36%         |
| Rhode Island         | 11,243  | 2.77%                       | 4.94%   | 5.77%         | 5.48%                         | 5.48%         |
| Vermont              | 7,337   | 1.72%                       | 3.61%   | 4.46%         | 4.45%                         | 4.45%         |
| Middle Atlantic:     |         |                             |         |               |                               |               |
| New Jersey           | 85,368  | 2.11%                       | 6.00%   | 5.67%         | 4.96%                         | 4.96%         |
| New York             | 103,457 | 1.60%                       | 2.83%   | 3.05%         | 2.05%                         | 2.05%         |
| Pennsylvania         | 84,981  | 1.81%                       | 3.87%   | 4.08%         | 4.23%                         | 4.23%         |
| East North Central:  |         |                             |         |               |                               |               |
| Illinois             | 91,513  | 1.90%                       | 2.83%   | 3.48%         | 3.97%                         | 3.97%         |
| Indiana              | 59,719  | 2.81%                       | 4.56%   | 5.13%         | 5.07%                         | 5.07%         |
| Michigan             | 72,161  | 2.40%                       | 4.11%   | 4.35%         | 4.10%                         | 4.10%         |
| Ohio                 | 107,926 | 2.79%                       | 5.30%   | 5.44%         | 5.23%                         | 5.23%         |
| Wisconsin            | 52,419  | 2.66%                       | 3.73%   | 4.36%         | 4.93%                         | 4.93%         |
| West North Central:  |         |                             |         |               |                               |               |
| Iowa                 | 35,799  | 2.71%                       | 3.72%   | 4.77%         | 5.51%                         | 5.51%         |
| Kansas               | 20,726  | 3.78%                       | 3.87%   | 5.03%         | 5.36%                         | 5.36%         |
| Minnesota            | 77,939  | 1.81%                       | 3.67%   | 4.50%         | 4.70%                         | 4.70%         |
| Missouri             | 90,259  | 2.33%                       | 6.97% * | 6.88%         | 7.34%                         | 7.34%         |
| Nebraska             | 16,528  | 2.12%                       | 3.41%   | 4.00%         | 5.08%                         | 5.08%         |
| North Dakota         | 9,743   | 2.39%                       | 3.30%   | 4.49%         | 4.80%                         | 4.80%         |
| South Dakota         | 6,126   | 2.09%                       | 3.17%   | 3.80%         | 4.12%                         | 4.12%         |
| South Atlantic:      |         |                             |         |               |                               |               |
| Delaware             | 11,318  | 2.59%                       | 4.43%   | 5.10%         | 5.64%                         | 5.64%         |
| District of Columbia | 9,287   | 5.05%                       | 7.28%   | 7.05%         | --                            | 8.34%         |
| Florida              | 138,889 | 2.38%                       | 3.98%   | 4.52%         | 4.85%                         | 4.85%         |
| Georgia              | 111,349 | 3.12%                       | 5.45%   | 6.79%         | 8.14%                         | 8.14%         |
| Maryland             | 57,602  | 2.11%                       | 5.27%   | 5.69%         | 6.13%                         | 6.13%         |
| North Carolina       | 74,543  | 2.04%                       | 3.42%   | 4.18%         | 5.02%                         | 5.02%         |
| South Carolina       | 32,356  | 3.14%                       | 4.03%   | 4.63%         | 5.01%                         | 5.01%         |
| Virginia             | 57,220  | 3.78%                       | 4.55%   | 5.26%         | 5.38%                         | 5.38%         |
| West Virginia        | 11,077  | 2.38%                       | 4.87%   | 5.25%         | 5.28%                         | 5.28%         |
| East South Central:  |         |                             |         |               |                               |               |
| Alabama              | 31,781  | 4.60%                       | 3.57%   | 5.26%         | 5.37%                         | 5.37%         |
| Kentucky             | 29,740  | 3.46%                       | 3.51%   | 4.78%         | 5.13%                         | 5.13%         |
| Mississippi          | 12,883  | 2.21%                       | 5.45%   | 5.49%         | 5.13%                         | 5.13%         |
| Tennessee            | 40,293  | 3.08%                       | 3.96%   | 4.64%         | 4.98%                         | 4.98%         |
| West South Central:  |         |                             |         |               |                               |               |
| Arkansas             | 13,382  | 2.90%                       | 4.15%   | 4.79%         | 4.88%                         | 4.88%         |
| Louisiana            | 47,047  | 2.65%                       | 4.98%   | 6.30%         | 6.02%                         | 6.02%         |
| Oklahoma             | 26,684  | 2.39%                       | 5.50%   | 5.60%         | 5.69%                         | 5.69%         |
| Texas                | 134,123 | 1.53%                       | 3.45%   | 3.60%         | 3.90%                         | 3.90%         |
| Mountain:            |         |                             |         |               |                               |               |
| Arizona              | 44,110  | 3.33%                       | 4.76%   | 5.45%         | 5.08%                         | 5.08%         |
| Colorado             | 50,320  | 4.76%                       | 4.39%   | 5.87%         | 4.17%                         | 4.17%         |
| Idaho                | 12,571  | 3.49%                       | 3.63%   | 4.40%         | 3.82%                         | 3.82%         |
| Montana              | 9,469   | 1.86%                       | 4.17%   | 4.45%         | 4.72%                         | 4.72%         |
| Nevada               | 26,701  | 4.44%                       | 6.34%   | 6.11%         | 5.40%                         | 5.40%         |
| New Mexico           | 13,891  | 3.11%                       | 2.41%   | 4.11%         | 5.54%                         | 5.54%         |
| Utah                 | 26,642  | 2.07%                       | 4.46%   | 4.65%         | 4.90%                         | 4.90%         |
| Wyoming              | 4,133   | 2.24%                       | 3.28%   | 4.02%         | 4.89%                         | 4.89%         |
| Pacific:             |         |                             |         |               |                               |               |
| Alaska               | 5,733   | 3.94%                       | 3.94%   | 5.22%         | 4.27%                         | 4.27%         |
| California           | 201,767 | 1.43%                       | 2.84%   | 3.24%         | 1.73%                         | 1.73%         |
| Hawaii               | 9,994   | 3.67%                       | 4.93%   | 5.47%         | 5.14%                         | 5.14%         |
| Oregon               | 48,892  | 3.48%                       | 7.16%   | 6.21%         | 2.96%                         | 2.96%         |
| Washington           | 76,726  | 2.75%                       | 5.77%   | 6.82%         | --                            | 2.70%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

Percents may not add to 100% because of rounding.

**Table VII.B.4.b 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, 2021**

| 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        | 71.2% | 89.5%                       | 82.6%  | 61.5%         | 64.3%                         | 74.9%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 69.4% | 89.6%                       | 87.6%  | 59.0%         | 51.0%                         | 75.9%         |
| Maine                | 70.5% | 87.2%                       | 79.5%  | 61.6%         | 76.6%                         | 68.4%         |
| Massachusetts        | 74.9% | 92.2%                       | 85.0%  | 61.6%         | --                            | 74.9%         |
| New Hampshire        | 68.4% | 92.3%                       | 78.5%  | 59.7%         | 79.1%                         | 64.4%         |
| Rhode Island         | 77.1% | 92.1%                       | 80.0%  | 70.2%         | 79.6%                         | 76.0%         |
| Vermont              | 68.1% | 89.7%                       | 66.7%  | 65.3%         | 69.1%                         | 67.8%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 74.1% | 90.7%                       | 90.7%  | 60.9%         | 72.5%                         | 74.7%         |
| New York             | 78.5% | 90.0%                       | 87.6%  | 70.0%         | 64.9%                         | 80.9%         |
| Pennsylvania         | 70.3% | 89.9%                       | 90.4%  | 54.8%         | 61.7%                         | 77.1%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 68.9% | 95.5%                       | 82.6%  | 58.7%         | 66.6%                         | 70.2%         |
| Indiana              | 73.7% | 84.7%                       | 81.0%  | 67.8%         | 51.8%                         | 85.6%         |
| Michigan             | 70.6% | 94.9%                       | 86.0%  | 56.8%         | 54.4%                         | 78.0%         |
| Ohio                 | 77.0% | 91.9%                       | 91.5%  | 64.2%         | 63.4%                         | 85.2%         |
| Wisconsin            | 69.0% | 91.8%                       | 76.5%  | 60.5%         | 52.4%                         | 80.6%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 75.7% | 88.1%                       | 82.0%  | 70.7%         | 73.9%                         | 77.9%         |
| Kansas               | 69.7% | 94.3%                       | 71.3%  | 60.2%         | 63.1%                         | 75.5%         |
| Minnesota            | 73.9% | 85.0%                       | 85.0%  | 68.7%         | 64.4%                         | 77.4%         |
| Missouri             | 79.8% | 94.0%                       | 84.4%  | 75.6%         | 79.0%                         | 80.7%         |
| Nebraska             | 67.1% | 89.5%                       | 78.7%  | 59.0%         | 58.3%                         | 73.3%         |
| North Dakota         | 71.0% | 92.2%                       | 67.8%  | 67.3%         | 51.7%                         | 79.9%         |
| South Dakota         | 62.1% | 90.7%                       | 66.4%  | 51.0%         | 52.5%                         | 70.8%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 71.9% | 90.6%                       | 81.3%  | 65.7%         | 77.6%                         | 63.6%         |
| District of Columbia | 88.4% | 96.8%                       | 94.0%  | 78.5%         | 89.6%                         | 87.8%         |
| Florida              | 68.4% | 88.8%                       | 73.9%  | 60.1%         | 68.8%                         | 68.1%         |
| Georgia              | 70.2% | 91.9%                       | 72.7%  | 64.5%         | 72.7%                         | 67.7%         |
| Maryland             | 81.1% | 84.7%                       | 82.3%  | 79.7%         | 84.2%                         | 77.5%         |
| North Carolina       | 68.2% | 85.5%                       | 78.5%  | 61.8%         | 61.0%                         | 78.4%         |
| South Carolina       | 65.1% | 86.0%                       | 66.7%  | 60.0%         | 58.1%                         | 71.7%         |
| Virginia             | 75.1% | 92.9%                       | 77.2%  | 65.3%         | 58.6%                         | 86.0%         |
| West Virginia        | 76.0% | 88.8%                       | 79.7%  | 70.6%         | 75.3%                         | 77.1%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 68.6% | 92.4%                       | 80.8%  | 55.2%         | 59.8%                         | 80.6%         |
| Kentucky             | 71.4% | 89.6%                       | 76.1%  | 63.0%         | 61.8%                         | 79.4%         |
| Mississippi          | 70.7% | 90.4%                       | 81.7%  | 57.8%         | 68.1%                         | 75.3%         |
| Tennessee            | 65.9% | 90.2%                       | 78.3%  | 52.9%         | 59.0%                         | 72.6%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 59.2% | 87.4%                       | 59.7%  | 49.0%         | 55.6%                         | 64.1%         |
| Louisiana            | 58.5% | 88.9%                       | 84.9%  | 40.6%         | 46.8%                         | 82.8%         |
| Oklahoma             | 70.6% | 92.0%                       | 85.9%  | 58.1%         | 71.7%                         | 69.5%         |
| Texas                | 72.2% | 86.3%                       | 83.6%  | 64.7%         | 66.2%                         | 78.9%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 72.1% | 82.8%                       | 82.9%  | 62.2%         | 69.5%                         | 73.2%         |
| Colorado             | 76.1% | 93.6%                       | 84.2%  | 66.2%         | 68.8%                         | 77.8%         |
| Idaho                | 50.5% | 89.5%                       | 67.3%  | 32.4%         | 34.0%                         | 56.5%         |
| Montana              | 59.1% | 81.3%                       | 77.2%  | 46.0%         | 45.2%                         | 67.7%         |
| Nevada               | 79.1% | 92.3%                       | 90.6%  | 64.3%         | 71.3%                         | 82.9%         |
| New Mexico           | 64.6% | 82.1%                       | 79.2%  | 55.7%         | 59.5%                         | 69.5%         |
| Utah                 | 66.8% | 85.1%                       | 80.7%  | 55.8%         | 57.2%                         | 73.7%         |
| Wyoming              | 51.7% | 80.2%                       | 64.7%  | 41.2%         | 44.6%                         | 56.5%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 61.7% | 85.3%                       | 56.9%  | 53.3%         | 56.7%                         | 62.9%         |
| California           | 70.5% | 84.3%                       | 81.7%  | 63.8%         | 49.6%                         | 72.0%         |
| Hawaii               | 91.8% | 99.3%                       | 97.8%  | 84.1%         | 87.9%                         | 93.8%         |
| Oregon               | 66.4% | 92.7%                       | 79.2%  | 46.5%         | 45.6%                         | 69.9%         |
| Washington           | 50.3% | 87.1%                       | 86.8%  | 20.3% *       | --                            | 49.3%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.4.b Standard errors 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, 2021**

| 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        | 0.73% | 0.60%                       | 0.91%  | 1.20%         | 1.37%                         | 0.89%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 5.44% | 3.64%                       | 3.98%  | 7.81%         | 12.69%                        | 5.42%         |
| Maine                | 4.12% | 3.86%                       | 5.15%  | 7.17%         | 8.65%                         | 4.63%         |
| Massachusetts        | 3.96% | 3.41%                       | 5.01%  | 7.31%         | --                            | 4.02%         |
| New Hampshire        | 5.25% | 2.46%                       | 6.35%  | 7.74%         | 7.03%                         | 6.37%         |
| Rhode Island         | 4.00% | 3.29%                       | 5.19%  | 7.73%         | 6.48%                         | 5.03%         |
| Vermont              | 4.31% | 3.20%                       | 6.08%  | 6.51%         | 7.61%                         | 5.33%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 3.91% | 3.71%                       | 3.35%  | 6.27%         | 8.51%                         | 4.58%         |
| New York             | 2.03% | 2.25%                       | 2.41%  | 3.68%         | 6.15%                         | 2.19%         |
| Pennsylvania         | 3.36% | 2.93%                       | 2.43%  | 5.81%         | 5.85%                         | 4.33%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 3.94% | 1.49%                       | 4.00%  | 5.73%         | 5.92%                         | 5.36%         |
| Indiana              | 3.82% | 4.46%                       | 5.58%  | 6.24%         | 8.66%                         | 3.01%         |
| Michigan             | 3.39% | 2.04%                       | 4.30%  | 5.73%         | 7.51%                         | 3.65%         |
| Ohio                 | 3.51% | 4.26%                       | 2.91%  | 6.66%         | 7.10%                         | 3.64%         |
| Wisconsin            | 3.81% | 2.65%                       | 5.61%  | 6.09%         | 7.77%                         | 3.51%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 3.53% | 3.71%                       | 4.70%  | 5.78%         | 5.88%                         | 4.08%         |
| Kansas               | 4.20% | 2.39%                       | 6.61%  | 7.18%         | 7.17%                         | 5.04%         |
| Minnesota            | 4.06% | 3.99%                       | 4.15%  | 6.27%         | 8.10%                         | 4.64%         |
| Missouri             | 3.68% | 2.10%                       | 6.59%  | 5.42%         | 5.85%                         | 4.73%         |
| Nebraska             | 3.98% | 3.33%                       | 6.00%  | 6.04%         | 7.50%                         | 4.64%         |
| North Dakota         | 4.27% | 3.46%                       | 7.76%  | 6.40%         | 7.21%                         | 4.55%         |
| South Dakota         | 3.66% | 2.74%                       | 5.97%  | 6.15%         | 6.65%                         | 4.03%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 4.39% | 3.53%                       | 6.43%  | 6.50%         | 5.79%                         | 6.77%         |
| District of Columbia | 3.00% | 1.48%                       | 2.90%  | 7.40%         | 5.78%                         | 3.58%         |
| Florida              | 4.47% | 3.24%                       | 6.51%  | 7.02%         | 6.79%                         | 6.22%         |
| Georgia              | 5.31% | 3.15%                       | 8.62%  | 9.03%         | 8.54%                         | 6.54%         |
| Maryland             | 3.68% | 4.05%                       | 5.40%  | 5.83%         | 5.09%                         | 5.58%         |
| North Carolina       | 4.38% | 3.54%                       | 6.12%  | 6.52%         | 6.89%                         | 5.09%         |
| South Carolina       | 4.31% | 4.95%                       | 8.87%  | 6.02%         | 6.85%                         | 5.25%         |
| Virginia             | 4.37% | 2.28%                       | 6.80%  | 7.70%         | 8.87%                         | 3.47%         |
| West Virginia        | 3.37% | 3.27%                       | 5.66%  | 5.64%         | 4.47%                         | 5.60%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 4.49% | 2.85%                       | 6.62%  | 7.14%         | 6.44%                         | 5.82%         |
| Kentucky             | 3.73% | 2.79%                       | 6.54%  | 6.43%         | 6.51%                         | 4.42%         |
| Mississippi          | 4.77% | 4.81%                       | 5.27%  | 7.77%         | 6.36%                         | 7.26%         |
| Tennessee            | 4.18% | 3.17%                       | 5.60%  | 6.89%         | 7.17%                         | 4.98%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 4.61% | 3.56%                       | 9.25%  | 7.20%         | 6.59%                         | 6.79%         |
| Louisiana            | 7.69% | 3.32%                       | 4.58%  | 10.64%        | 9.66%                         | 4.80%         |
| Oklahoma             | 4.33% | 3.61%                       | 4.69%  | 7.14%         | 5.93%                         | 6.64%         |
| Texas                | 2.92% | 2.83%                       | 4.00%  | 4.47%         | 4.81%                         | 3.39%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 3.88% | 7.15%                       | 4.42%  | 7.28%         | 8.67%                         | 4.42%         |
| Colorado             | 4.18% | 2.67%                       | 4.79%  | 7.44%         | 9.56%                         | 4.72%         |
| Idaho                | 4.28% | 4.20%                       | 6.54%  | 5.20%         | 6.83%                         | 5.34%         |
| Montana              | 4.09% | 5.05%                       | 4.90%  | 7.04%         | 8.99%                         | 4.40%         |
| Nevada               | 3.91% | 2.71%                       | 3.90%  | 8.12%         | 7.39%                         | 4.59%         |
| New Mexico           | 4.90% | 5.84%                       | 6.77%  | 7.06%         | 8.22%                         | 5.74%         |
| Utah                 | 3.96% | 3.74%                       | 5.90%  | 6.38%         | 7.55%                         | 4.70%         |
| Wyoming              | 4.47% | 4.66%                       | 7.07%  | 6.87%         | 8.64%                         | 5.36%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 4.25% | 3.78%                       | 6.85%  | 8.14%         | 10.88%                        | 4.79%         |
| California           | 2.81% | 3.28%                       | 3.45%  | 4.45%         | 13.47%                        | 2.90%         |
| Hawaii               | 2.26% | 0.70%                       | 1.13%  | 4.97%         | 4.76%                         | 2.46%         |
| Oregon               | 5.12% | 2.57%                       | 6.99%  | 7.19%         | 9.51%                         | 5.65%         |
| Washington           | 7.20% | 3.75%                       | 4.01%  | 6.97% *       | --                            | 7.44%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.



**Table VII.B.4.b.(1) 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, 2021**

| 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        | 24.7%   | 38.8%                       | 27.9%   | 17.5%         | 15.6%                         | 28.8%         |
| New England:         |         |                             |         |               |                               |               |
| Connecticut          | 23.5%   | 25.5%                       | 28.3%   | 20.3% *       | --                            | 26.5%         |
| Maine                | 24.9%   | 35.6%                       | 29.4% * | 17.9% *       | 12.0%                         | 30.1%         |
| Massachusetts        | 32.6%   | 39.1%                       | 50.8%   | 10.9% *       | --                            | 27.2%         |
| New Hampshire        | 22.8%   | 36.1%                       | 27.7% * | 16.1%         | 8.8%                          | 29.3%         |
| Rhode Island         | 20.2%   | 24.0%                       | 30.5%   | 10.4% *       | 13.2% *                       | 23.3%         |
| Vermont              | 22.5%   | 40.9%                       | 42.3%   | 11.8% *       | 24.3% *                       | 21.9%         |
| Middle Atlantic:     |         |                             |         |               |                               |               |
| New Jersey           | 27.7%   | 49.1%                       | 26.4%   | 22.9%         | 31.9% *                       | 26.3%         |
| New York             | 30.4%   | 43.0%                       | 31.7%   | 24.5%         | 33.2%                         | 30.0%         |
| Pennsylvania         | 23.3%   | 30.2%                       | 40.3%   | 5.7% *        | 13.7% *                       | 29.3%         |
| East North Central:  |         |                             |         |               |                               |               |
| Illinois             | 15.3%   | 23.8%                       | 20.2%   | 10.0% *       | 12.0% *                       | 17.1%         |
| Indiana              | 27.6%   | 36.6%                       | 17.0% * | 29.2% *       | --                            | 35.0%         |
| Michigan             | 27.7%   | 41.7%                       | 39.3%   | 12.9%         | 13.9% *                       | 32.0%         |
| Ohio                 | 21.3%   | 33.9%                       | 22.1%   | 15.6% *       | 10.1% *                       | 26.4%         |
| Wisconsin            | 16.0%   | 26.1%                       | 30.8%   | 5.0% *        | --                            | 21.0%         |
| West North Central:  |         |                             |         |               |                               |               |
| Iowa                 | 16.9%   | 39.6%                       | 38.5%   | 2.0% *        | 3.4% *                        | 33.0%         |
| Kansas               | 25.2%   | 35.2%                       | 18.1% * | 22.9% *       | 24.1% *                       | 26.0%         |
| Minnesota            | 35.2%   | 40.6%                       | 27.0%   | 37.2%         | 13.4%                         | 41.7%         |
| Missouri             | 24.0% * | 29.1%                       | 17.6%   | 25.3% *       | 11.6%                         | 36.3% *       |
| Nebraska             | 14.4%   | 31.4%                       | 19.5%   | 7.0% *        | 12.3% *                       | 15.7%         |
| North Dakota         | 17.0%   | 58.3%                       | 21.3% * | 3.7% *        | 0.9% *                        | 21.8%         |
| South Dakota         | 23.2%   | 52.0%                       | 23.8%   | 6.7% *        | 5.7% *                        | 35.0%         |
| South Atlantic:      |         |                             |         |               |                               |               |
| Delaware             | 14.9%   | 27.2%                       | 22.2% * | 9.2%          | 8.3%                          | 26.6%         |
| District of Columbia | 31.4%   | 71.8%                       | 6.4% *  | --            | --                            | 35.2%         |
| Florida              | 28.1%   | 43.3%                       | 19.6%   | 26.7%         | 18.1% *                       | 35.7%         |
| Georgia              | 22.1%   | 36.4%                       | 6.3% *  | 25.1% *       | 23.7% *                       | 20.5%         |
| Maryland             | 23.3%   | 24.9%                       | 40.1%   | 14.3% *       | 8.7% *                        | 41.4%         |
| North Carolina       | 11.5%   | 31.3%                       | 9.3% *  | 6.7% *        | 3.8% *                        | 20.0%         |
| South Carolina       | 19.4%   | 42.0%                       | 25.2% * | 10.1% *       | 14.2% *                       | 23.4%         |
| Virginia             | 23.6%   | 38.0%                       | 30.7% * | 9.8% *        | 5.6% *                        | 31.8%         |
| West Virginia        | 15.9%   | 25.8%                       | 24.5% * | 7.6% *        | 10.9%                         | 24.5% *       |
| East South Central:  |         |                             |         |               |                               |               |
| Alabama              | 19.0%   | 35.4%                       | 22.5% * | 6.5% *        | 12.9% *                       | 25.3%         |
| Kentucky             | 24.3%   | 54.6%                       | 13.5%   | 13.3% *       | 9.7% *                        | 33.8%         |
| Mississippi          | 20.8%   | 33.3%                       | 34.3% * | 2.2% *        | 14.3% *                       | 31.2% *       |
| Tennessee            | 20.9%   | 30.0%                       | 30.6% * | 10.1% *       | 9.5% *                        | 29.9%         |
| West South Central:  |         |                             |         |               |                               |               |
| Arkansas             | 26.2%   | 28.4%                       | --      | 25.4% *       | 17.2% *                       | 36.9%         |
| Louisiana            | 14.6%   | 32.6%                       | 16.2% * | 4.0% *        | 11.4% *                       | 18.3%         |
| Oklahoma             | 21.2%   | 27.7%                       | 33.5%   | 10.0% *       | 11.7% *                       | 31.2%         |
| Texas                | 29.1%   | 41.4%                       | 28.4%   | 26.0%         | 23.2%                         | 34.7%         |
| Mountain:            |         |                             |         |               |                               |               |
| Arizona              | 30.9%   | 46.1%                       | 23.0%   | 30.2% *       | 19.0% *                       | 35.7%         |
| Colorado             | 26.3%   | 52.7%                       | 14.4% * | 18.8% *       | --                            | 29.1%         |
| Idaho                | 21.3%   | 34.5%                       | 28.4% * | 4.6% *        | 5.1% *                        | 24.8%         |
| Montana              | 35.1%   | 41.9%                       | 37.4%   | 31.0% *       | 27.0% *                       | 38.5%         |
| Nevada               | 29.4%   | 41.1%                       | 18.5% * | 30.5% *       | 16.3% *                       | 34.9%         |
| New Mexico           | 38.9%   | 75.0%                       | 29.8% * | 22.6% *       | 25.8% *                       | 49.6%         |
| Utah                 | 21.9%   | 24.1%                       | 25.8% * | 18.5% *       | 11.1% *                       | 27.9%         |
| Wyoming              | 22.1%   | 36.5%                       | 31.3% * | 11.3% *       | 13.8% *                       | 26.6%         |
| Pacific:             |         |                             |         |               |                               |               |
| Alaska               | 24.4%   | 25.2% *                     | 35.8% * | 17.3% *       | --                            | 28.9%         |
| California           | 20.3%   | 48.5%                       | 26.6%   | 10.6%         | 2.3% *                        | 21.1%         |
| Hawaii               | 35.4%   | 71.8%                       | 31.4%   | 17.5% *       | 25.4%                         | 40.3%         |
| Oregon               | 42.4%   | 50.5%                       | 54.2%   | 20.4% *       | --                            | 43.4%         |
| Washington           | 34.0%   | 28.9%                       | 29.8%   | --            | --                            | 31.7%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.4.b.(1) Standard errors 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, 2021**

| 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        | 0.83%   | 1.10%                       | 1.46%    | 1.32%         | 1.40%                         | 1.04%         |
| New England:         |         |                             |          |               |                               |               |
| Connecticut          | 4.92%   | 6.11%                       | 8.08%    | 7.52% *       | --                            | 5.64%         |
| Maine                | 4.07%   | 3.60%                       | 9.91% *  | 5.62% *       | 2.24%                         | 4.96%         |
| Massachusetts        | 6.50%   | 6.34%                       | 11.31%   | 3.59% *       | --                            | 4.65%         |
| New Hampshire        | 3.40%   | 5.98%                       | 10.00% * | 2.60%         | 1.84%                         | 4.47%         |
| Rhode Island         | 3.76%   | 4.98%                       | 7.03%    | 4.20% *       | 5.07% *                       | 4.87%         |
| Vermont              | 4.66%   | 6.39%                       | 8.69%    | 4.39% *       | 7.38% *                       | 5.68%         |
| Middle Atlantic:     |         |                             |          |               |                               |               |
| New Jersey           | 4.52%   | 8.06%                       | 7.36%    | 6.64%         | 11.53% *                      | 4.54%         |
| New York             | 3.07%   | 3.00%                       | 4.64%    | 5.48%         |                               | 3.32%         |
| Pennsylvania         | 4.09%   | 5.03%                       | 8.25%    | 2.28% *       | 4.62% *                       | 5.71%         |
| East North Central:  |         |                             |          |               |                               |               |
| Illinois             | 2.34%   | 3.64%                       | 4.91%    | 3.21% *       | 4.09% *                       | 2.89%         |
| Indiana              | 6.25%   | 5.55%                       | 7.77% *  | 10.36% *      | --                            | 7.46%         |
| Michigan             | 3.70%   | 7.44%                       | 7.27%    | 3.47%         | 4.64% *                       | 4.31%         |
| Ohio                 | 3.98%   | 5.66%                       | 4.65%    | 7.55% *       | 3.51% *                       | 5.39%         |
| Wisconsin            | 2.87%   | 4.82%                       | 8.07%    | 2.27% *       | --                            | 3.85%         |
| West North Central:  |         |                             |          |               |                               |               |
| Iowa                 | 3.71%   | 4.85%                       | 9.39%    | 0.86% *       | 1.98% *                       | 5.86%         |
| Kansas               | 5.20%   | 5.10%                       | 7.13% *  | 9.38% *       | 10.20% *                      | 4.98%         |
| Minnesota            | 6.42%   | 5.85%                       | 6.38%    | 9.64%         | 3.81%                         | 7.20%         |
| Missouri             | 8.42% * | 5.33%                       | 3.75%    | 13.28% *      | 3.20%                         | 14.25% *      |
| Nebraska             | 2.48%   | 5.88%                       | 5.28%    | 2.56% *       | 4.33% *                       | 3.03%         |
| North Dakota         | 3.71%   | 6.27%                       | 9.50% *  | 2.03% *       | 0.61% *                       | 5.21%         |
| South Dakota         | 2.99%   | 5.16%                       | 4.63%    | 3.60% *       | 3.32% *                       | 3.75%         |
| South Atlantic:      |         |                             |          |               |                               |               |
| Delaware             | 3.14%   | 5.77%                       | 9.77% *  | 2.60%         | 2.39%                         | 6.63%         |
| District of Columbia | 6.12%   | 6.64%                       | 2.82% *  | --            | --                            | 6.09%         |
| Florida              | 4.16%   | 7.44%                       | 5.38%    | 6.75%         | 5.64% *                       | 5.55%         |
| Georgia              | 5.94%   | 6.75%                       | 5.50% *  | 8.97% *       | 9.75% *                       | 5.05%         |
| Maryland             | 5.53%   | 4.98%                       | 11.64%   | 5.74% *       | 4.21% *                       | 8.58%         |
| North Carolina       | 2.31%   | 5.54%                       | 6.48% *  | 2.38% *       | 1.53% *                       | 4.52%         |
| South Carolina       | 3.98%   | 5.58%                       | 10.37% * | 3.78% *       | 4.70% *                       | 5.89%         |
| Virginia             | 4.60%   | 5.94%                       | 13.40% * | 4.69% *       | 3.14% *                       | 6.10%         |
| West Virginia        | 4.62%   | 4.49%                       | 12.50% * | 2.76% *       | 2.01%                         | 11.14% *      |
| East South Central:  |         |                             |          |               |                               |               |
| Alabama              | 4.18%   | 5.67%                       | 10.29% * | 4.34% *       | 5.06% *                       | 6.14%         |
| Kentucky             | 4.53%   | 7.59%                       | 3.98%    | 6.19% *       | 4.06% *                       | 6.88%         |
| Mississippi          | 5.34%   | 6.90%                       | 10.56% * | 1.04% *       | 5.37% *                       | 10.17% *      |
| Tennessee            | 4.02%   | 5.73%                       | 11.01% * | 3.63% *       | 3.36% *                       | 6.05%         |
| West South Central:  |         |                             |          |               |                               |               |
| Arkansas             | 5.84%   | 5.53%                       | --       | 9.47% *       | 8.41% *                       | 8.47%         |
| Louisiana            | 3.09%   | 5.99%                       | 5.84% *  | 2.17% *       | 4.35% *                       | 4.49%         |
| Oklahoma             | 4.30%   | 4.48%                       | 9.48%    | 3.75% *       | 3.62% *                       | 7.19%         |
| Texas                | 4.18%   | 4.88%                       | 6.25%    | 6.77%         | 6.48%                         | 5.33%         |
| Mountain:            |         |                             |          |               |                               |               |
| Arizona              | 5.58%   | 8.78%                       | 6.15%    | 10.41% *      | 8.23% *                       | 6.73%         |
| Colorado             | 4.87%   | 5.90%                       | 5.20% *  | 7.10% *       | --                            | 5.63%         |
| Idaho                | 4.71%   | 6.82%                       | 10.16% * | 2.43% *       | 3.69% *                       | 5.43%         |
| Montana              | 6.13%   | 6.38%                       | 7.32%    | 12.55% *      | 18.09% *                      | 5.21%         |
| Nevada               | 6.17%   | 6.93%                       | 8.28% *  | 13.07% *      | 8.90% *                       | 7.93%         |
| New Mexico           | 5.52%   | 5.35%                       | 9.85% *  | 7.06% *       | 8.21% *                       | 8.27%         |
| Utah                 | 4.33%   | 5.28%                       | 8.30% *  | 6.77% *       | 4.61% *                       | 5.90%         |
| Wyoming              | 4.70%   | 5.85%                       | 10.49% * | 5.87% *       | 7.92% *                       | 5.62%         |
| Pacific:             |         |                             |          |               |                               |               |
| Alaska               | 5.20%   | 7.67% *                     | 10.92% * | 7.08% *       | --                            | 6.16%         |
| California           | 2.64%   | 5.09%                       | 5.06%    | 2.97%         | 1.86% *                       | 2.76%         |
| Hawaii               | 4.22%   | 4.29%                       | 5.71%    | 5.35% *       | 6.18%                         | 5.50%         |
| Oregon               | 6.48%   | 6.12%                       | 10.04%   | 9.20% *       | --                            | 6.95%         |
| Washington           | 6.06%   | 5.74%                       | 8.59%    | --            | --                            | 6.05%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.4.b.(1).(a) 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, 2021**

| 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        | 43.1%   | 44.9%                       | 46.3%  | 38.6%         | 36.8%                         | 44.7%         |
| New England:         |         |                             |        |               |                               |               |
| Connecticut          | 60.8%   | 57.2%                       | --     | --            | --                            | 65.4%         |
| Maine                | 51.3%   | 37.4%                       | 69.3%  | --            | --                            | 56.8%         |
| Massachusetts        | 63.2%   | 46.5%                       | 69.3%  | --            | 100.0%                        | 50.3%         |
| New Hampshire        | 49.1%   | 35.0%                       | --     | 65.7%         | --                            | 53.6%         |
| Rhode Island         | 31.6%   | 29.4% *                     | 36.5%  | --            | --                            | 34.7%         |
| Vermont              | 58.0%   | 46.0%                       | 74.4%  | --            | --                            | 62.3%         |
| Middle Atlantic:     |         |                             |        |               |                               |               |
| New Jersey           | 40.2%   | 20.9%                       | 47.3%  | 44.3% *       | --                            | 35.8%         |
| New York             | 35.5%   | 44.3%                       | 38.7%  | 26.5%         | 44.4%                         | 34.2%         |
| Pennsylvania         | 38.3%   | 53.7%                       | 35.8%  | --            | --                            | 37.3%         |
| East North Central:  |         |                             |        |               |                               |               |
| Illinois             | 34.1%   | 36.1%                       | 24.1%  | 41.3% *       | 39.4% *                       | 32.1%         |
| Indiana              | 58.2%   | 52.2%                       | --     | --            | --                            | 56.9%         |
| Michigan             | 55.9%   | 66.8%                       | 56.9%  | 37.5%         | --                            | 61.6%         |
| Ohio                 | 38.8%   | 40.0%                       | 38.0%  | --            | --                            | 41.2%         |
| Wisconsin            | 45.1%   | 51.8%                       | 43.3%  | --            | --                            | 46.4%         |
| West North Central:  |         |                             |        |               |                               |               |
| Iowa                 | 37.8%   | 45.4%                       | --     | --            | --                            | 38.1%         |
| Kansas               | 34.5%   | 44.1%                       | --     | --            | --                            | 51.7%         |
| Minnesota            | 64.3%   | 35.8%                       | 65.1%  | 70.3%         | --                            | 69.8%         |
| Missouri             | 42.6%   | 47.0%                       | --     | 44.9%         | --                            | 43.2%         |
| Nebraska             | 40.6%   | 57.8%                       | --     | --            | --                            | 52.1%         |
| North Dakota         | 32.2%   | 26.4%                       | --     | --            | --                            | 32.3%         |
| South Dakota         | 36.8%   | 25.8%                       | 53.7%  | --            | --                            | 40.0%         |
| South Atlantic:      |         |                             |        |               |                               |               |
| Delaware             | 42.7%   | 53.1%                       | --     | --            | --                            | 45.8%         |
| District of Columbia | 25.1%   | 30.4%                       | --     | --            | 1.7% *                        | 32.6%         |
| Florida              | 26.9%   | 24.5% *                     | 47.3%  | --            | --                            | 28.7%         |
| Georgia              | 24.6%   | 44.9%                       | --     | --            | --                            | 39.1%         |
| Maryland             | 37.5%   | 23.5%                       | --     | --            | --                            | 32.8%         |
| North Carolina       | 47.1%   | 51.5%                       | --     | --            | --                            | 53.5%         |
| South Carolina       | 43.2%   | 37.6%                       | --     | --            | 46.9%                         | 41.5% *       |
| Virginia             | 51.6%   | 58.8%                       | --     | --            | --                            | 52.3%         |
| West Virginia        | 28.6%   | 60.5%                       | --     | --            | 34.4%                         | 24.2% *       |
| East South Central:  |         |                             |        |               |                               |               |
| Alabama              | 45.8%   | 48.7%                       | --     | --            | --                            | 59.4%         |
| Kentucky             | 28.1%   | 31.4%                       | --     | --            | --                            | 28.1%         |
| Mississippi          | 24.3% * | 36.6%                       | --     | --            | --                            | 20.8% *       |
| Tennessee            | 37.9%   | 53.4%                       | --     | --            | --                            | 44.7%         |
| West South Central:  |         |                             |        |               |                               |               |
| Arkansas             | 42.7%   | 30.4%                       | --     | --            | --                            | 54.4%         |
| Louisiana            | 33.8%   | 33.4%                       | --     | --            | --                            | 41.8%         |
| Oklahoma             | 45.8%   | 33.9%                       | --     | --            | --                            | 55.4%         |
| Texas                | 50.1%   | 42.8%                       | 60.8%  | 47.6%         | 47.1%                         | 52.0%         |
| Mountain:            |         |                             |        |               |                               |               |
| Arizona              | 26.6%   | 29.1% *                     | --     | --            | --                            | 27.3%         |
| Colorado             | 43.7%   | 47.6%                       | --     | --            | --                            | 46.8%         |
| Idaho                | 37.4%   | 47.4%                       | --     | --            | --                            | 38.4%         |
| Montana              | 68.3%   | 51.2%                       | 79.3%  | --            | --                            | 72.2%         |
| Nevada               | 46.1%   | 49.6%                       | 72.6%  | --            | --                            | 46.3%         |
| New Mexico           | 35.6%   | 45.0%                       | --     | --            | --                            | 45.7%         |
| Utah                 | 44.7%   | 43.8%                       | 69.3%  | --            | --                            | 48.3%         |
| Wyoming              | 38.4%   | 45.8%                       | --     | --            | --                            | 45.3%         |
| Pacific:             |         |                             |        |               |                               |               |
| Alaska               | 54.1%   | 51.9%                       | --     | --            | --                            | 54.9%         |
| California           | 43.5%   | 52.4%                       | 47.8%  | 28.5%         | --                            | 43.3%         |
| Hawaii               | 70.2%   | 80.0%                       | 59.9%  | 61.4%         | 63.0%                         | 72.4%         |
| Oregon               | 49.2%   | 63.9%                       | 50.9%  | --            | --                            | 51.2%         |
| Washington           | 42.3%   | 51.3%                       | 37.3%  | --            | --                            | 40.0%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.4.b.(1).(a) Standard errors 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, 2021**

| 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        | 1.53%   | 1.57%                       | 2.66%  | 3.12%         | 4.42%                         | 1.59%         |
| New England:         |         |                             |        |               |                               |               |
| Connecticut          | 10.04%  | 9.05%                       | --     | --            | --                            | 9.51%         |
| Maine                | 8.97%   | 11.16%                      | 13.60% | --            | --                            | 9.15%         |
| Massachusetts        | 10.68%  | 10.67%                      | 14.52% | --            | 0.00%                         | 8.73%         |
| New Hampshire        | 6.42%   | 5.33%                       | --     | 8.18%         | --                            | 7.27%         |
| Rhode Island         | 6.59%   | 9.05% *                     | 10.09% | --            | --                            | 7.72%         |
| Vermont              | 6.74%   | 8.96%                       | 8.08%  | --            | --                            | 7.30%         |
| Middle Atlantic:     |         |                             |        |               |                               |               |
| New Jersey           | 6.50%   | 4.88%                       | 7.87%  | 14.03% *      | --                            | 4.68%         |
| New York             | 4.10%   | 3.74%                       | 6.25%  | 6.87%         | 4.08%                         | 4.64%         |
| Pennsylvania         | 6.27%   | 6.74%                       | 8.55%  | --            | --                            | 7.05%         |
| East North Central:  |         |                             |        |               |                               |               |
| Illinois             | 6.32%   | 4.52%                       | 6.76%  | 14.97% *      | 17.02% *                      | 5.30%         |
| Indiana              | 11.61%  | 9.33%                       | --     | --            | --                            | 12.31%        |
| Michigan             | 6.01%   | 8.21%                       | 10.60% | 5.45%         | --                            | 6.38%         |
| Ohio                 | 4.31%   | 5.64%                       | 9.19%  | --            | --                            | 4.90%         |
| Wisconsin            | 4.23%   | 7.84%                       | 4.48%  | --            | --                            | 4.49%         |
| West North Central:  |         |                             |        |               |                               |               |
| Iowa                 | 6.26%   | 6.57%                       | --     | --            | --                            | 6.80%         |
| Kansas               | 8.70%   | 5.22%                       | --     | --            | --                            | 8.47%         |
| Minnesota            | 7.49%   | 6.38%                       | 11.97% | 8.74%         | --                            | 6.78%         |
| Missouri             | 4.37%   | 7.25%                       | --     | 5.71%         | --                            | 4.01%         |
| Nebraska             | 6.15%   | 7.13%                       | --     | --            | --                            | 5.66%         |
| North Dakota         | 5.27%   | 3.32%                       | --     | --            | --                            | 5.33%         |
| South Dakota         | 5.33%   | 3.69%                       | 8.48%  | --            | --                            | 5.27%         |
| South Atlantic:      |         |                             |        |               |                               |               |
| Delaware             | 9.37%   | 10.62%                      | --     | --            | --                            | 11.86%        |
| District of Columbia | 5.59%   | 7.66%                       | --     | --            | 0.74% *                       | 6.75%         |
| Florida              | 5.11%   | 8.00% *                     | 7.48%  | --            | --                            | 6.39%         |
| Georgia              | 6.74%   | 6.18%                       | --     | --            | --                            | 7.67%         |
| Maryland             | 9.10%   | 5.92%                       | --     | --            | --                            | 8.52%         |
| North Carolina       | 8.52%   | 7.93%                       | --     | --            | --                            | 8.55%         |
| South Carolina       | 9.30%   | 7.96%                       | --     | --            | 8.71%                         | 13.28% *      |
| Virginia             | 8.59%   | 8.35%                       | --     | --            | --                            | 9.30%         |
| West Virginia        | 7.01%   | 5.91%                       | --     | --            | 6.50%                         | 9.80% *       |
| East South Central:  |         |                             |        |               |                               |               |
| Alabama              | 11.01%  | 11.45%                      | --     | --            | --                            | 10.72%        |
| Kentucky             | 3.79%   | 1.57%                       | --     | --            | --                            | 3.56%         |
| Mississippi          | 9.51% * | 8.39%                       | --     | --            | --                            | 6.98% *       |
| Tennessee            | 7.35%   | 9.02%                       | --     | --            | --                            | 9.49%         |
| West South Central:  |         |                             |        |               |                               |               |
| Arkansas             | 8.06%   | 7.23%                       | --     | --            | --                            | 7.88%         |
| Louisiana            | 7.42%   | 9.41%                       | --     | --            | --                            | 7.43%         |
| Oklahoma             | 11.33%  | 5.54%                       | --     | --            | --                            | 12.93%        |
| Texas                | 7.25%   | 5.36%                       | 10.50% | 12.46%        | 12.89%                        | 8.91%         |
| Mountain:            |         |                             |        |               |                               |               |
| Arizona              | 6.24%   | 9.70% *                     | --     | --            | --                            | 7.15%         |
| Colorado             | 7.63%   | 8.56%                       | --     | --            | --                            | 8.18%         |
| Idaho                | 6.53%   | 6.36%                       | --     | --            | --                            | 6.92%         |
| Montana              | 5.49%   | 8.59%                       | 4.24%  | --            | --                            | 5.04%         |
| Nevada               | 7.89%   | 7.65%                       | 13.81% | --            | --                            | 9.24%         |
| New Mexico           | 5.08%   | 3.96%                       | --     | --            | --                            | 4.57%         |
| Utah                 | 9.30%   | 7.24%                       | 10.28% | --            | --                            | 11.12%        |
| Wyoming              | 6.42%   | 5.07%                       | --     | --            | --                            | 6.55%         |
| Pacific:             |         |                             |        |               |                               |               |
| Alaska               | 9.40%   | 6.81%                       | --     | --            | --                            | 9.69%         |
| California           | 5.34%   | 7.07%                       | 10.27% | 7.82%         | --                            | 5.36%         |
| Hawaii               | 4.49%   | 4.80%                       | 7.54%  | 11.15%        | 8.80%                         | 5.06%         |
| Oregon               | 4.97%   | 7.63%                       | 5.02%  | --            | --                            | 5.09%         |
| Washington           | 7.92%   | 7.43%                       | 11.13% | --            | --                            | 7.95%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.4.b.(2) 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, 2021**

| 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        | 10.6%   | 17.4%                       | 12.9%   | 6.7%          | 5.7%                          | 12.8%         |
| New England:         |         |                             |         |               |                               |               |
| Connecticut          | 14.3% * | 14.6% *                     | 15.5% * | 13.5% *       | 1.4% *                        | 17.3% *       |
| Maine                | 12.8% * | 13.3% *                     | 20.4% * | 8.6% *        | 1.9% *                        | 17.1%         |
| Massachusetts        | 20.6% * | 18.1%                       | 35.2% * | 7.0% *        | --                            | 13.7%         |
| New Hampshire        | 11.2%   | 12.6%                       | 11.6% * | 10.6%         | 1.5% *                        | 15.7%         |
| Rhode Island         | 6.4%    | 7.1%                        | 11.1% * | 2.3% *        | 2.5% *                        | 8.1%          |
| Vermont              | 13.1%   | 18.8%                       | 31.5%   | 5.4% *        | 11.4% *                       | 13.7%         |
| Middle Atlantic:     |         |                             |         |               |                               |               |
| New Jersey           | 11.1%   | 10.3%                       | 12.5%   | 10.2% *       | 16.3% *                       | 9.4%          |
| New York             | 10.8%   | 19.1%                       | 12.3%   | 6.5%          | 14.7%                         | 10.3%         |
| Pennsylvania         | 8.9%    | 16.2%                       | 14.4%   | 1.1% *        | 5.7% *                        | 10.9%         |
| East North Central:  |         |                             |         |               |                               |               |
| Illinois             | 5.2%    | 8.6%                        | 4.9% *  | 4.1% *        | --                            | 5.5%          |
| Indiana              | 16.1% * | 19.1%                       | 4.9% *  | 20.1% *       | --                            | 19.9% *       |
| Michigan             | 15.5%   | 27.9%                       | 22.4%   | 4.8% *        | 1.9% *                        | 19.7%         |
| Ohio                 | 8.3%    | 13.6%                       | 8.4% *  | 6.1% *        | 2.5% *                        | 10.9%         |
| Wisconsin            | 7.2%    | 13.5%                       | 13.3% * | 1.9% *        | 1.6% *                        | 9.7%          |
| West North Central:  |         |                             |         |               |                               |               |
| Iowa                 | 6.4%    | 18.0%                       | 11.4% * | 1.1% *        | 1.2% *                        | 12.6%         |
| Kansas               | 8.7%    | 15.6%                       | 5.2% *  | 6.5% *        | 2.2% *                        | 13.4%         |
| Minnesota            | 22.6%   | 14.5%                       | 17.6% * | 26.2% *       | 1.0% *                        | 29.1%         |
| Missouri             | 10.2% * | 13.6%                       | 5.2% *  | 11.3% *       | 4.7% *                        | 15.7% *       |
| Nebraska             | 5.9%    | 18.2%                       | 7.4% *  | 1.2% *        | 1.8% *                        | 8.2%          |
| North Dakota         | 5.5%    | 15.4%                       | 8.5% *  | 1.7% *        | 0.2% *                        | 7.1% *        |
| South Dakota         | 8.5%    | 13.4%                       | 12.8%   | 3.1% *        | 0.5% *                        | 14.0%         |
| South Atlantic:      |         |                             |         |               |                               |               |
| Delaware             | 6.4%    | 14.4%                       | 9.5% *  | 3.3% *        | 3.1% *                        | 12.2%         |
| District of Columbia | 7.9%    | 21.8%                       | 2.7% *  | 3.2% *        | 0.4% *                        | 11.5%         |
| Florida              | 7.6%    | 10.6%                       | 9.3% *  | 5.3% *        | 4.0% *                        | 10.2%         |
| Georgia              | 5.5%    | 16.4%                       | 0.8% *  | 4.3% *        | 3.1% *                        | 8.0%          |
| Maryland             | 8.7% *  | 5.9% *                      | 16.6% * | 5.3% *        | --                            | 13.6%         |
| North Carolina       | 5.4% *  | 16.2%                       | 6.7% *  | 2.0% *        | 0.6% *                        | 10.7% *       |
| South Carolina       | 8.4% *  | 15.8%                       | 14.4% * | 3.7% *        | 6.6% *                        | 9.7% *        |
| Virginia             | 12.2%   | 22.3%                       | 12.8% * | --            | 2.4% *                        | 16.6%         |
| West Virginia        | 4.6%    | 15.6%                       | 1.9% *  | 2.4% *        | 3.8%                          | 5.9% *        |
| East South Central:  |         |                             |         |               |                               |               |
| Alabama              | 8.7% *  | 17.3% *                     | 12.8% * | 1.1% *        | 2.6% *                        | 15.0% *       |
| Kentucky             | 6.8%    | 17.2%                       | 3.3% *  | 3.0% *        | 2.8% *                        | 9.5%          |
| Mississippi          | 5.1% *  | 12.2%                       | 6.9% *  | 0.3% *        | --                            | 6.5%          |
| Tennessee            | 7.9%    | 16.0%                       | 8.3% *  | 3.1% *        | 1.0% *                        | 13.4%         |
| West South Central:  |         |                             |         |               |                               |               |
| Arkansas             | 11.2% * | 8.6% *                      | --      | 15.3% *       | 3.7% *                        | 20.1% *       |
| Louisiana            | 4.9%    | 10.9% *                     | 6.0% *  | 1.0% *        | 2.6% *                        | 7.7% *        |
| Oklahoma             | 9.7% *  | 9.4%                        | 19.0% * | 3.3% *        | 2.5% *                        | 17.3% *       |
| Texas                | 14.6%   | 17.7%                       | 17.3% * | 12.4% *       | 10.9% *                       | 18.0%         |
| Mountain:            |         |                             |         |               |                               |               |
| Arizona              | 8.2%    | 13.4% *                     | 6.8% *  | 6.9% *        | 4.4% *                        | 9.7%          |
| Colorado             | 11.5%   | 25.1%                       | 5.1% *  | 7.8% *        | 0.9% *                        | 13.6%         |
| Idaho                | 8.0%    | 16.4%                       | 7.3%    | 2.0% *        | 0.8% *                        | 9.5%          |
| Montana              | 24.0%   | 21.5%                       | 29.7%   | 19.8% *       | 14.7% *                       | 27.8%         |
| Nevada               | 13.5%   | 20.4%                       | 13.4% * | 8.3% *        | 7.3% *                        | 16.2%         |
| New Mexico           | 13.9%   | 33.8%                       | 12.7% * | 3.8% *        | 3.1% *                        | 22.7%         |
| Utah                 | 9.8%    | 10.6%                       | 17.9% * | 4.0% *        | --                            | 13.5%         |
| Wyoming              | 8.5%    | 16.7%                       | 11.1% * | 3.7% *        | 1.8% *                        | 12.1%         |
| Pacific:             |         |                             |         |               |                               |               |
| Alaska               | 13.2%   | 13.1% *                     | 23.6% * | 7.4% *        | 1.5% *                        | 15.9%         |
| California           | 8.8%    | 25.4%                       | 12.7% * | 3.0% *        | 1.7% *                        | 9.2%          |
| Hawaii               | 24.8%   | 57.5%                       | 18.8%   | 10.7% *       | 16.0%                         | 29.2%         |
| Oregon               | 20.8%   | 32.2%                       | 27.6%   | 3.2% *        | --                            | 22.2%         |
| Washington           | 14.4%   | 14.8%                       | 11.1%   | --            | --                            | 12.7%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.B.4.b.(2) Standard errors 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, 2021**

| 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%   | 0.73%                       | 1.10%    | 0.77%         | 0.99%                         | 0.63%         |
| New England:         |         |                             |          |               |                               |               |
| Connecticut          | 4.74% * | 4.50% *                     | 8.01% *  | 7.31% *       | 0.72% *                       | 5.64% *       |
| Maine                | 3.91% * | 4.36% *                     | 10.27% * | 4.50% *       | 1.02% *                       | 4.94%         |
| Massachusetts        | 6.60% * | 3.83%                       | 13.15% * | 2.95% *       | --                            | 3.34%         |
| New Hampshire        | 2.12%   | 2.89%                       | 5.44% *  | 2.69%         | 0.64% *                       | 2.80%         |
| Rhode Island         | 1.66%   | 1.82%                       | 3.67% *  | 1.33% *       | 1.70% *                       | 2.29%         |
| Vermont              | 3.33%   | 4.33%                       | 7.97%    | 2.85% *       | 6.19% *                       | 4.00%         |
| Middle Atlantic:     |         |                             |          |               |                               |               |
| New Jersey           | 2.72%   | 2.81%                       | 3.29%    | 5.15% *       | 8.94% *                       | 1.88%         |
| New York             | 1.32%   | 2.18%                       | 2.81%    | 1.53%         | 3.19%                         | 1.44%         |
| Pennsylvania         | 1.80%   | 3.95%                       | 3.80%    | 0.73% *       | 3.14% *                       | 2.16%         |
| East North Central:  |         |                             |          |               |                               |               |
| Illinois             | 1.33%   | 1.68%                       | 1.72% *  | 2.18% *       | --                            | 1.18%         |
| Indiana              | 5.96% * | 5.33%                       | 2.23% *  | 10.09% *      | --                            | 7.49% *       |
| Michigan             | 2.93%   | 7.02%                       | 6.49%    | 1.51% *       | 1.48% *                       | 3.59%         |
| Ohio                 | 1.85%   | 2.42%                       | 3.19% *  | 2.98% *       | 1.20% *                       | 2.61%         |
| Wisconsin            | 1.51%   | 3.18%                       | 4.04% *  | 1.11% *       | 1.34% *                       | 2.04%         |
| West North Central:  |         |                             |          |               |                               |               |
| Iowa                 | 1.62%   | 3.65%                       | 4.55% *  | 0.63% *       | 0.62% *                       | 2.95%         |
| Kansas               | 2.14%   | 2.75%                       | 2.26% *  | 3.73% *       | 1.11% *                       | 3.31%         |
| Minnesota            | 6.24%   | 2.97%                       | 5.87% *  | 9.20% *       | 0.46% *                       | 7.13%         |
| Missouri             | 3.54% * | 3.48%                       | 1.58% *  | 5.39% *       | 1.50% *                       | 5.80% *       |
| Nebraska             | 1.29%   | 4.69%                       | 2.98% *  | 0.54% *       | 0.71% *                       | 1.99%         |
| North Dakota         | 1.62%   | 1.97%                       | 5.55% *  | 1.47% *       | 0.22% *                       | 2.19% *       |
| South Dakota         | 1.68%   | 2.04%                       | 3.61%    | 2.42% *       | 0.32% *                       | 2.55%         |
| South Atlantic:      |         |                             |          |               |                               |               |
| Delaware             | 1.85%   | 3.38%                       | 4.14% *  | 2.12% *       | 1.90% *                       | 3.29%         |
| District of Columbia | 2.10%   | 5.12%                       | 1.85% *  | 1.77% *       | 0.17% *                       | 2.68%         |
| Florida              | 1.57%   | 3.04%                       | 3.39% *  | 1.94% *       | 1.84% *                       | 2.41%         |
| Georgia              | 1.19%   | 3.33%                       | 0.62% *  | 1.50% *       | 1.07% *                       | 2.33%         |
| Maryland             | 2.88% * | 1.76% *                     | 5.78% *  | 3.85% *       | --                            | 4.04%         |
| North Carolina       | 1.66% * | 3.65%                       | 5.94% *  | 1.03% *       | 0.30% *                       | 3.30% *       |
| South Carolina       | 2.82% * | 4.14%                       | 10.16% * | 1.30% *       | 2.01% *                       | 4.70% *       |
| Virginia             | 2.81%   | 5.34%                       | 7.04% *  | --            | 1.47% *                       | 3.92%         |
| West Virginia        | 1.04%   | 2.80%                       | 1.29% *  | 1.50% *       | 0.83%                         | 2.33% *       |
| East South Central:  |         |                             |          |               |                               |               |
| Alabama              | 3.05% * | 5.28% *                     | 8.92% *  | 0.86% *       | 1.17% *                       | 5.38% *       |
| Kentucky             | 1.42%   | 2.31%                       | 1.14% *  | 1.73% *       | 2.01% *                       | 1.89%         |
| Mississippi          | 2.15% * | 3.44%                       | 4.82% *  | 0.17% *       | --                            | 1.85%         |
| Tennessee            | 1.66%   | 4.28%                       | 2.96% *  | 1.67% *       | 0.58% *                       | 2.70%         |
| West South Central:  |         |                             |          |               |                               |               |
| Arkansas             | 3.59% * | 2.62% *                     | --       | 7.08% *       | 2.37% *                       | 6.72% *       |
| Louisiana            | 1.37%   | 3.91% *                     | 2.34% *  | 0.73% *       | 1.60% *                       | 2.34% *       |
| Oklahoma             | 3.90% * | 2.24%                       | 10.94% * | 1.40% *       | 1.18% *                       | 7.49% *       |
| Texas                | 3.20%   | 3.02%                       | 6.15% *  | 4.77% *       | 5.30% *                       | 3.78%         |
| Mountain:            |         |                             |          |               |                               |               |
| Arizona              | 2.04%   | 5.00% *                     | 2.89% *  | 3.25% *       | 2.03% *                       | 2.75%         |
| Colorado             | 2.76%   | 6.26%                       | 2.36% *  | 3.41% *       | 0.61% *                       | 3.34%         |
| Idaho                | 1.55%   | 2.69%                       | 2.16%    | 1.47% *       | 0.47% *                       | 1.83%         |
| Montana              | 4.06%   | 4.86%                       | 6.61%    | 7.90% *       | 9.08% *                       | 4.69%         |
| Nevada               | 3.18%   | 4.68%                       | 7.42% *  | 3.48% *       | 4.35% *                       | 4.16%         |
| New Mexico           | 2.53%   | 3.71%                       | 6.21% *  | 1.78% *       | 1.12% *                       | 4.36%         |
| Utah                 | 2.85%   | 2.96%                       | 7.24% *  | 2.23% *       | --                            | 4.01%         |
| Wyoming              | 2.06%   | 3.20%                       | 4.57% *  | 2.44% *       | 1.06% *                       | 2.93%         |
| Pacific:             |         |                             |          |               |                               |               |
| Alaska               | 3.96%   | 4.21% *                     | 11.05% * | 4.26% *       | 1.37% *                       | 4.74%         |
| California           | 1.48%   | 3.92%                       | 3.97% *  | 1.00% *       | 1.79% *                       | 1.54%         |
| Hawaii               | 3.60%   | 5.44%                       | 4.35%    | 3.92% *       | 4.40%                         | 4.89%         |
| Oregon               | 3.68%   | 5.89%                       | 5.72%    | 1.05% *       | --                            | 3.90%         |
| Washington           | 2.96%   | 3.28%                       | 2.77%    | --            | --                            | 2.18%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.1 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, 2021**

| 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        | 7,380 | 7,370                       | 7,607  | 7,018         | 7,072                         | 7,410         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 7,717 | 7,712                       | 7,976  | 7,354         | 7,132                         | 7,806         |
| Maine                | 7,677 | 7,745                       | 7,459  | 7,474         | 7,954                         | 7,657         |
| Massachusetts        | 8,088 | 8,171                       | 7,852  | 7,818         | 6,719                         | 8,195         |
| New Hampshire        | 7,963 | 8,208                       | 7,006  | 7,162         | 6,771                         | 8,043         |
| Rhode Island         | 8,125 | 8,308                       | 7,607  | 7,375         | 6,438                         | 8,201         |
| Vermont              | 8,050 | 8,086                       | 8,597  | 6,710         | 7,634                         | 8,086         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 7,641 | 7,469                       | 8,626  | 6,777         | 6,965                         | 7,715         |
| New York             | 8,542 | 8,399                       | 9,334  | 8,330         | 8,992                         | 8,506         |
| Pennsylvania         | 7,438 | 7,442                       | 7,528  | 6,917         | 6,731                         | 7,488         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 7,395 | 7,420                       | 7,385  | 6,985         | 7,330                         | 7,403         |
| Indiana              | 7,635 | 7,828                       | 6,926  | 6,481         | 6,956                         | 7,714         |
| Michigan             | 7,204 | 7,068                       | 8,033  | 5,962         | 6,172                         | 7,275         |
| Ohio                 | 7,095 | 7,273                       | 6,538  | 6,455         | 6,271                         | 7,169         |
| Wisconsin            | 7,254 | 7,128                       | 7,987  | 7,449         | 6,807                         | 7,295         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 6,999 | 6,950                       | 7,414  | 6,760         | 8,112                         | 6,885         |
| Kansas               | 6,889 | 6,896                       | 6,747  | 6,984         | 5,998                         | 6,990         |
| Minnesota            | 7,448 | 7,308                       | 7,675  | 7,876         | 6,654                         | 7,512         |
| Missouri             | 7,239 | 7,232                       | 7,152  | 7,394         | 6,972                         | 7,295         |
| Nebraska             | 7,774 | 7,741                       | 8,681  | 6,851         | 8,594                         | 7,738         |
| North Dakota         | 7,298 | 7,257                       | 7,779  | 7,275         | 6,594                         | 7,354         |
| South Dakota         | 7,338 | 7,258                       | 7,952  | 6,608         | 7,018                         | 7,370         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 7,906 | 7,818                       | 8,955  | 7,021         | 7,860                         | 7,911         |
| District of Columbia | 8,379 | 8,529                       | 6,876  | 6,149         | 11,259                        | 8,030         |
| Florida              | 7,372 | 7,377                       | 7,770  | 6,186         | 8,337                         | 7,243         |
| Georgia              | 7,285 | 7,301                       | 6,933  | 7,713         | 6,695                         | 7,357         |
| Maryland             | 7,272 | 7,218                       | 6,932  | 9,067         | 7,870                         | 7,180         |
| North Carolina       | 7,130 | 7,148                       | 7,045  | 6,960         | 6,295                         | 7,256         |
| South Carolina       | 7,314 | 7,334                       | 7,797  | 6,156         | 6,895                         | 7,361         |
| Virginia             | 7,324 | 7,298                       | 7,469  | 7,636         | 7,298                         | 7,326         |
| West Virginia        | 8,046 | 8,194                       | 7,516  | 7,113         | 7,588                         | 8,243         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 6,719 | 6,763                       | 6,361  | 6,166         | 6,014                         | 6,837         |
| Kentucky             | 7,319 | 7,344                       | 7,420  | 6,591         | 7,156                         | 7,337         |
| Mississippi          | 7,008 | 7,049                       | 6,736  | 6,442         | 6,397                         | 7,116         |
| Tennessee            | 6,741 | 6,667                       | 7,541  | 6,640         | 6,900                         | 6,729         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 6,340 | 6,356                       | 5,842  | 6,565         | 6,938                         | 6,286         |
| Louisiana            | 6,785 | 6,849                       | 6,739  | 5,226         | 6,276                         | 6,874         |
| Oklahoma             | 7,081 | 7,044                       | 7,134  | 7,634         | 7,736                         | 6,967         |
| Texas                | 7,183 | 7,227                       | 6,964  | 6,839         | 6,595                         | 7,270         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 6,728 | 6,725                       | 7,063  | 6,082         | 6,472                         | 6,752         |
| Colorado             | 6,909 | 6,862                       | 7,573  | 6,295         | 7,029                         | 6,905         |
| Idaho                | 6,734 | 6,738                       | 6,786  | 6,467         | 6,687                         | 6,738         |
| Montana              | 7,306 | 7,396                       | 7,266  | 6,777         | 6,991                         | 7,331         |
| Nevada               | 6,748 | 6,791                       | 6,727  | 5,861         | 6,035                         | 6,820         |
| New Mexico           | 7,566 | 7,513                       | 7,870  | 8,062         | 7,227                         | 7,604         |
| Utah                 | 6,707 | 6,871                       | 6,211  | 5,628         | 7,381                         | 6,643         |
| Wyoming              | 7,920 | 7,974                       | 7,854  | 7,255         | 7,363                         | 7,977         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 9,037 | 9,355                       | 8,032  | 5,699         | 9,261                         | 9,030         |
| California           | 7,574 | 7,596                       | 7,551  | 7,225         | 7,145                         | 7,584         |
| Hawaii               | 6,573 | 6,645                       | 6,442  | 5,962         | 6,094                         | 6,712         |
| Oregon               | 7,418 | 7,002                       | 8,455  | 6,689         | 6,720                         | 7,449         |
| Washington           | 7,571 | 7,576                       | 7,767  | 5,151         | 7,914                         | 7,568         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 Standard errors 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, 2021**

| 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        | 36.74  | 40.83                       | 112.25   | 96.06         | 108.46                        | 38.91         |
| New England:         |        |                             |          |               |                               |               |
| Connecticut          | 193.24 | 209.27                      | 807.08   | 463.18        | 405.05                        | 203.17        |
| Maine                | 182.44 | 227.28                      | 325.21   | 360.09        | 410.69                        | 192.60        |
| Massachusetts        | 204.23 | 226.49                      | 483.37   | 586.97        | 370.06                        | 194.97        |
| New Hampshire        | 179.78 | 206.91                      | 369.50   | 509.56        | 320.40                        | 190.63        |
| Rhode Island         | 243.26 | 287.14                      | 325.99   | 1,052.27      | 860.76                        | 244.78        |
| Vermont              | 212.54 | 246.14                      | 509.10   | 401.40        | 432.39                        | 227.79        |
| Middle Atlantic:     |        |                             |          |               |                               |               |
| New Jersey           | 227.69 | 262.23                      | 453.16   | 338.23        | 303.95                        | 248.49        |
| New York             | 149.01 | 156.22                      | 434.18   | 458.44        | 597.31                        | 154.40        |
| Pennsylvania         | 150.08 | 176.26                      | 265.67   | 419.26        | 273.27                        | 159.39        |
| East North Central:  |        |                             |          |               |                               |               |
| Illinois             | 192.55 | 216.92                      | 436.66   | 281.65        | 290.62                        | 213.66        |
| Indiana              | 204.34 | 232.13                      | 463.20   | 381.87        | 667.81                        | 214.22        |
| Michigan             | 231.30 | 175.88                      | 734.24   | 560.99        | 396.44                        | 242.55        |
| Ohio                 | 146.70 | 168.03                      | 336.62   | 442.30        | 422.17                        | 158.10        |
| Wisconsin            | 171.01 | 183.45                      | 505.98   | 353.14        | 554.29                        | 178.35        |
| West North Central:  |        |                             |          |               |                               |               |
| Iowa                 | 173.64 | 209.12                      | 222.17   | 275.50        | 845.55                        | 164.66        |
| Kansas               | 193.96 | 213.87                      | 428.38   | 693.60        | 587.10                        | 202.28        |
| Minnesota            | 157.16 | 190.99                      | 388.60   | 389.30        | 877.31                        | 151.14        |
| Missouri             | 141.51 | 167.57                      | 364.63   | 327.70        | 276.79                        | 157.77        |
| Nebraska             | 202.18 | 207.83                      | 876.24   | 261.88        | 634.43                        | 207.96        |
| North Dakota         | 189.79 | 215.12                      | 395.46   | 405.58        | 932.01                        | 184.34        |
| South Dakota         | 138.41 | 155.71                      | 361.78   | 229.58        | 326.19                        | 149.13        |
| South Atlantic:      |        |                             |          |               |                               |               |
| Delaware             | 251.27 | 246.75                      | 1,105.34 | 350.73        | 501.84                        | 273.85        |
| District of Columbia | 278.40 | 299.34                      | 332.26   | 437.27        | 896.16                        | 217.32        |
| Florida              | 201.96 | 205.07                      | 915.69   | 353.53        | 712.58                        | 198.34        |
| Georgia              | 172.36 | 189.37                      | 568.31   | 464.29        | 474.55                        | 182.92        |
| Maryland             | 195.83 | 169.22                      | 314.54   | 1,740.53      | 950.50                        | 159.63        |
| North Carolina       | 182.36 | 201.60                      | 567.13   | 455.73        | 310.38                        | 199.24        |
| South Carolina       | 176.94 | 203.57                      | 251.25   | 499.97        | 604.70                        | 185.69        |
| Virginia             | 158.64 | 176.13                      | 339.77   | 476.87        | 315.50                        | 167.61        |
| West Virginia        | 235.98 | 265.79                      | 551.85   | 464.28        | 311.46                        | 308.34        |
| East South Central:  |        |                             |          |               |                               |               |
| Alabama              | 151.95 | 163.71                      | 412.90   | 434.12        | 385.76                        | 158.91        |
| Kentucky             | 176.03 | 195.46                      | 337.48   | 401.09        | 196.94                        | 194.08        |
| Mississippi          | 196.31 | 217.13                      | 370.50   | 440.86        | 491.29                        | 213.51        |
| Tennessee            | 160.38 | 161.78                      | 770.08   | 669.30        | 353.56                        | 169.33        |
| West South Central:  |        |                             |          |               |                               |               |
| Arkansas             | 155.53 | 168.34                      | 226.72   | 368.03        | 513.20                        | 162.32        |
| Louisiana            | 145.04 | 165.11                      | 304.17   | 296.88        | 235.40                        | 168.27        |
| Oklahoma             | 169.35 | 192.93                      | 317.24   | 640.04        | 557.98                        | 164.52        |
| Texas                | 126.40 | 141.79                      | 330.85   | 404.56        | 252.38                        | 140.90        |
| Mountain:            |        |                             |          |               |                               |               |
| Arizona              | 170.21 | 187.63                      | 436.02   | 444.47        | 671.58                        | 176.83        |
| Colorado             | 193.84 | 217.77                      | 574.53   | 422.41        | 262.83                        | 199.66        |
| Idaho                | 179.27 | 197.76                      | 514.75   | 440.94        | 729.87                        | 183.91        |
| Montana              | 180.32 | 238.70                      | 250.68   | 703.01        | 827.55                        | 181.71        |
| Nevada               | 211.29 | 235.94                      | 687.15   | 628.96        | 388.77                        | 228.77        |
| New Mexico           | 178.57 | 158.57                      | 474.60   | 1,684.01      | 469.12                        | 192.20        |
| Utah                 | 205.47 | 234.51                      | 518.69   | 359.95        | 776.78                        | 212.52        |
| Wyoming              | 232.22 | 259.34                      | 628.60   | 833.58        | 668.30                        | 244.12        |
| Pacific:             |        |                             |          |               |                               |               |
| Alaska               | 396.95 | 444.97                      | 437.55   | 548.97        | 968.98                        | 408.47        |
| California           | 172.05 | 198.76                      | 350.43   | 298.75        | 212.30                        | 175.69        |
| Hawaii               | 166.70 | 193.50                      | 343.77   | 713.13        | 200.75                        | 203.23        |
| Oregon               | 337.17 | 242.94                      | 488.62   | 334.45        | 355.02                        | 347.65        |
| Washington           | 219.39 | 245.06                      | 357.29   | 572.31        | 483.21                        | 220.93        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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 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, 2021**

| 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        | 7,413 | 7,469                       | 7,269  | 7,067         | 6,681                         | 7,480         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 8,085 | 8,440                       | 7,789  | 6,586         | 7,496                         | 8,197         |
| Maine                | 7,253 | 7,140                       | 7,917  | --            | --                            | 7,236         |
| Massachusetts        | 8,575 | 8,520                       | 8,686  | 8,659         | --                            | 8,619         |
| New Hampshire        | 7,798 | 8,088                       | 6,086  | 9,010         | 6,599                         | 7,835         |
| Rhode Island         | 7,719 | 8,032                       | 6,811  | 7,284         | --                            | 7,873         |
| Vermont              | 7,667 | 7,706                       | 7,748  | 6,868         | --                            | 7,641         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 7,762 | 7,551                       | 9,226  | 7,562         | 7,683                         | 7,771         |
| New York             | 8,681 | 8,509                       | 9,591  | 8,442         | 7,850                         | 8,690         |
| Pennsylvania         | 7,122 | 7,180                       | 7,068  | --            | 6,439                         | 7,167         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 6,935 | 7,114                       | 6,048  | 6,349         | 7,419                         | 6,848         |
| Indiana              | 7,146 | 7,356                       | 6,696  | 6,830         | --                            | 7,216         |
| Michigan             | 6,573 | 6,038                       | 7,340  | 6,730         | 5,608                         | 6,689         |
| Ohio                 | 6,944 | 7,681                       | 6,351  | 5,101         | 6,301                         | 7,046         |
| Wisconsin            | 6,746 | 6,716                       | 6,896  | 6,717         | 7,217                         | 6,676         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 7,833 | 8,076                       | 6,859  | 7,434         | 7,569                         | 7,865         |
| Kansas               | 7,150 | 7,374                       | --     | --            | --                            | 7,142         |
| Minnesota            | 7,431 | 7,195                       | 6,904  | 8,024         | 7,630                         | 7,417         |
| Missouri             | 7,465 | 7,629                       | --     | 6,708         | 6,915                         | 7,512         |
| Nebraska             | 6,776 | 6,712                       | --     | --            | --                            | 6,760         |
| North Dakota         | 7,497 | 7,479                       | --     | 7,384         | 8,393                         | 7,470         |
| South Dakota         | 6,988 | 7,172                       | 5,918  | --            | --                            | 6,946         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 8,157 | 8,282                       | --     | 8,288         | 9,022                         | 8,065         |
| District of Columbia | 9,191 | 9,562                       | 6,160  | --            | 11,976                        | 8,323         |
| Florida              | 7,219 | 7,421                       | 5,821  | 7,485         | 7,584                         | 7,182         |
| Georgia              | 7,112 | 6,900                       | 8,094  | 7,151         | --                            | 7,349         |
| Maryland             | 6,533 | 6,599                       | 6,227  | 6,202         | 6,071                         | 6,604         |
| North Carolina       | 7,742 | 7,648                       | 10,016 | --            | --                            | 7,656         |
| South Carolina       | 8,234 | 9,117                       | 7,563  | --            | 5,556                         | 8,839         |
| Virginia             | 7,030 | 7,025                       | 7,249  | --            | 7,252                         | 7,009         |
| West Virginia        | 7,737 | 8,042                       | 6,161  | --            | 7,165                         | 8,200         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 6,594 | 6,636                       | --     | --            | 6,995                         | 6,518         |
| Kentucky             | 7,202 | 7,259                       | 6,858  | --            | 7,647                         | 7,165         |
| Mississippi          | 7,623 | 7,858                       | 5,989  | --            | 6,881                         | 7,735         |
| Tennessee            | 7,836 | 7,587                       | 9,497  | 7,139         | 6,544                         | 7,915         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 6,384 | 6,374                       | --     | 6,909         | 5,434                         | 6,470         |
| Louisiana            | 6,923 | 7,198                       | 5,915  | --            | 5,714                         | 7,478         |
| Oklahoma             | 6,356 | 6,086                       | 6,354  | 9,706         | --                            | 6,272         |
| Texas                | 7,231 | 7,336                       | 6,812  | 6,429         | 5,939                         | 7,468         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 7,075 | 6,987                       | 7,864  | 7,806         | 4,629                         | 7,429         |
| Colorado             | 6,807 | 6,848                       | 7,263  | 5,286         | 7,166                         | 6,799         |
| Idaho                | 5,950 | 5,627                       | 7,000  | --            | --                            | 6,046         |
| Montana              | 7,565 | 7,498                       | 7,473  | --            | --                            | 7,548         |
| Nevada               | 7,049 | 6,697                       | 8,592  | 6,494         | 5,612                         | 7,282         |
| New Mexico           | 8,143 | 8,185                       | 8,172  | --            | 6,582                         | 8,320         |
| Utah                 | 5,961 | 6,250                       | 5,603  | 4,802         | 5,278                         | 6,013         |
| Wyoming              | 7,244 | 7,472                       | 6,602  | --            | --                            | 7,250         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 8,322 | 8,396                       | 7,587  | --            | 10,517                        | 8,004         |
| California           | 7,785 | 7,874                       | 7,408  | 7,262         | 6,549                         | 7,810         |
| Hawaii               | 6,716 | 6,488                       | 7,702  | 6,198         | 5,412                         | 7,278         |
| Oregon               | 6,854 | 6,829                       | 7,170  | 6,146         | --                            | 6,886         |
| Washington           | 7,019 | 7,110                       | 6,896  | --            | 7,707                         | 6,991         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.1.a Standard errors 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, 2021**

| 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        | 95.72  | 116.22                      | 155.75   | 193.44        | 160.34                        | 102.90        |
| New England:         |        |                             |          |               |                               |               |
| Connecticut          | 339.82 | 482.42                      | 178.67   | 742.89        | 689.28                        | 398.63        |
| Maine                | 369.22 | 409.15                      | 826.83   | --            | --                            | 375.14        |
| Massachusetts        | 269.47 | 279.41                      | 657.52   | 376.59        | --                            | 273.60        |
| New Hampshire        | 333.69 | 330.53                      | 355.87   | 1,379.72      | 341.54                        | 343.15        |
| Rhode Island         | 340.81 | 369.48                      | 573.85   | 1,673.22      | --                            | 327.87        |
| Vermont              | 314.61 | 372.16                      | 253.55   | 1,089.01      | --                            | 325.96        |
| Middle Atlantic:     |        |                             |          |               |                               |               |
| New Jersey           | 515.25 | 638.78                      | 495.13   | 897.09        | 634.02                        | 570.34        |
| New York             | 292.58 | 358.90                      | 506.05   | 843.07        | 762.97                        | 295.42        |
| Pennsylvania         | 292.49 | 319.09                      | 758.87   | --            | 958.29                        | 304.05        |
| East North Central:  |        |                             |          |               |                               |               |
| Illinois             | 225.24 | 246.75                      | 721.99   | 197.11        | 411.79                        | 252.06        |
| Indiana              | 439.55 | 580.43                      | 758.99   | 849.00        | --                            | 459.71        |
| Michigan             | 261.15 | 354.81                      | 219.96   | 431.22        | 584.99                        | 276.17        |
| Ohio                 | 486.69 | 414.96                      | 754.89   | 501.81        | 436.11                        | 572.87        |
| Wisconsin            | 222.02 | 259.00                      | 571.38   | 511.89        | 383.63                        | 242.93        |
| West North Central:  |        |                             |          |               |                               |               |
| Iowa                 | 555.57 | 689.64                      | 592.85   | 260.96        | 220.93                        | 620.49        |
| Kansas               | 353.61 | 379.09                      | --       | --            | --                            | 363.36        |
| Minnesota            | 265.04 | 265.14                      | 455.05   | 751.43        | 524.50                        | 280.97        |
| Missouri             | 454.56 | 514.65                      | --       | 516.97        | 926.46                        | 487.58        |
| Nebraska             | 255.08 | 255.42                      | --       | --            | --                            | 256.60        |
| North Dakota         | 420.84 | 440.23                      | --       | 304.16        | 721.96                        | 432.95        |
| South Dakota         | 244.37 | 252.41                      | 798.92   | --            | --                            | 242.59        |
| South Atlantic:      |        |                             |          |               |                               |               |
| Delaware             | 435.23 | 452.57                      | --       | 1,393.02      | 1,403.85                      | 451.85        |
| District of Columbia | 649.99 | 713.88                      | 381.80   | --            | 674.99                        | 628.59        |
| Florida              | 280.27 | 284.96                      | 562.88   | 524.02        | 527.16                        | 306.50        |
| Georgia              | 449.17 | 486.40                      | 1,012.55 | 516.20        | --                            | 440.02        |
| Maryland             | 281.94 | 329.32                      | 434.13   | 1,098.51      | 620.68                        | 312.03        |
| North Carolina       | 406.63 | 412.34                      | 838.92   | --            | --                            | 417.11        |
| South Carolina       | 652.36 | 866.59                      | 501.27   | --            | 1,025.42                      | 727.05        |
| Virginia             | 300.35 | 357.48                      | 581.58   | --            | 415.44                        | 326.76        |
| West Virginia        | 344.58 | 371.44                      | 846.08   | --            | 522.94                        | 415.49        |
| East South Central:  |        |                             |          |               |                               |               |
| Alabama              | 331.49 | 358.77                      | --       | --            | 1,100.09                      | 331.27        |
| Kentucky             | 333.83 | 358.48                      | 598.74   | --            | 348.08                        | 365.74        |
| Mississippi          | 408.79 | 426.16                      | 391.43   | --            | 699.71                        | 446.84        |
| Tennessee            | 462.54 | 391.36                      | 1,821.85 | 673.13        | 586.50                        | 487.27        |
| West South Central:  |        |                             |          |               |                               |               |
| Arkansas             | 334.18 | 371.41                      | --       | 479.62        | 403.01                        | 364.00        |
| Louisiana            | 416.17 | 475.40                      | 970.54   | --            | 608.35                        | 541.48        |
| Oklahoma             | 370.85 | 385.99                      | 352.84   | 590.02        | --                            | 380.77        |
| Texas                | 314.85 | 360.64                      | 662.03   | 1,296.27      | 475.73                        | 360.07        |
| Mountain:            |        |                             |          |               |                               |               |
| Arizona              | 442.77 | 486.68                      | 986.91   | 1,070.97      | 506.51                        | 436.84        |
| Colorado             | 309.00 | 292.46                      | 1,324.70 | 452.87        | 346.66                        | 315.50        |
| Idaho                | 515.07 | 565.04                      | 1,309.96 | --            | --                            | 390.80        |
| Montana              | 380.79 | 665.01                      | 246.39   | --            | --                            | 391.94        |
| Nevada               | 386.26 | 390.35                      | 1,184.95 | 622.25        | 646.40                        | 431.17        |
| New Mexico           | 222.87 | 234.80                      | 741.21   | --            | 460.87                        | 235.78        |
| Utah                 | 453.48 | 641.28                      | 814.71   | 752.45        | 750.81                        | 485.48        |
| Wyoming              | 485.18 | 608.29                      | 618.69   | --            | --                            | 518.49        |
| Pacific:             |        |                             |          |               |                               |               |
| Alaska               | 329.22 | 367.00                      | 625.90   | --            | 1,247.34                      | 195.98        |
| California           | 354.89 | 422.84                      | 284.94   | 528.90        | 290.65                        | 360.58        |
| Hawaii               | 312.92 | 363.34                      | 625.10   | 1,039.88      | 510.51                        | 373.96        |
| Oregon               | 459.26 | 565.59                      | 532.86   | 286.15        | --                            | 476.41        |
| Washington           | 384.51 | 441.99                      | 930.83   | --            | 592.69                        | 396.65        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.1.b 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, 2021**

| 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        | 7,378 | 7,352                       | 7,770  | 7,004         | 7,222                         | 7,393         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 7,613 | 7,465                       | 9,491  | 7,283         | 7,002                         | 7,711         |
| Maine                | 7,692 | 7,772                       | 7,304  | 7,620         | 7,949                         | 7,669         |
| Massachusetts        | 7,977 | 8,019                       | 7,792  | 7,309         | 6,387                         | 8,025         |
| New Hampshire        | 8,014 | 8,288                       | 7,787  | 6,386         | 6,800                         | 8,125         |
| Rhode Island         | 8,402 | 8,578                       | 7,879  | 6,734         | 6,993                         | 8,437         |
| Vermont              | 8,248 | 8,282                       | 9,019  | 6,757         | 7,517                         | 8,330         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 7,601 | 7,470                       | 8,695  | 6,429         | 6,716                         | 7,712         |
| New York             | 8,362 | 8,251                       | 9,332  | 7,730         | 8,926                         | 8,302         |
| Pennsylvania         | 7,594 | 7,579                       | 7,790  | 7,125         | 6,983                         | 7,632         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 7,685 | 7,655                       | 7,974  | 7,802         | 7,147                         | 7,745         |
| Indiana              | 7,710 | 7,898                       | 6,938  | 6,282         | 7,173                         | 7,778         |
| Michigan             | 7,402 | 7,295                       | 8,725  | 5,783         | 6,200                         | 7,468         |
| Ohio                 | 7,117 | 7,213                       | 6,566  | 6,848         | 6,128                         | 7,197         |
| Wisconsin            | 7,375 | 7,214                       | 8,384  | 7,746         | 6,575                         | 7,440         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 7,008 | 6,920                       | 7,732  | 7,271         | 8,989                         | 6,854         |
| Kansas               | 6,964 | 6,900                       | 7,686  | 7,074         | 6,446                         | 7,025         |
| Minnesota            | 7,555 | 7,433                       | 8,133  | 7,788         | 6,429                         | 7,649         |
| Missouri             | 7,172 | 7,122                       | 6,955  | 8,608         | 6,954                         | 7,230         |
| Nebraska             | 7,951 | 7,892                       | 9,160  | 7,031         | 8,317                         | 7,940         |
| North Dakota         | 7,189 | 7,107                       | 8,292  | 7,428         | 5,906                         | 7,293         |
| South Dakota         | 7,571 | 7,424                       | 8,374  | 6,732         | 6,863                         | 7,638         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 7,931 | 7,786                       | 9,560  | 6,617         | 7,721                         | 7,957         |
| District of Columbia | 7,904 | 7,962                       | 7,349  | 6,725         | 7,385                         | 7,924         |
| Florida              | 7,457 | 7,358                       | 9,139  | 6,040         | 8,370                         | 7,340         |
| Georgia              | 7,273 | 7,329                       | 6,362  | 7,763         | 6,964                         | 7,311         |
| Maryland             | 7,583 | 7,348                       | 7,793  | 9,728         | 8,407                         | 7,447         |
| North Carolina       | 7,067 | 7,057                       | 7,126  | 7,123         | 6,469                         | 7,140         |
| South Carolina       | 7,107 | 7,056                       | 7,802  | 6,868         | 7,823                         | 7,040         |
| Virginia             | 7,441 | 7,395                       | 7,652  | 8,142         | 7,525                         | 7,436         |
| West Virginia        | 8,049 | 8,157                       | 7,946  | 6,007         | 7,615                         | 8,196         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 6,824 | 6,883                       | 6,481  | 5,921         | 5,725                         | 6,995         |
| Kentucky             | 7,377 | 7,419                       | 7,382  | 6,546         | 6,980                         | 7,423         |
| Mississippi          | 6,992 | 7,005                       | 6,990  | 6,443         | 6,774                         | 7,028         |
| Tennessee            | 6,529 | 6,499                       | 6,869  | 6,497         | 7,258                         | 6,476         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 6,358 | 6,389                       | 5,983  | 5,612         | 7,246                         | 6,273         |
| Louisiana            | 6,888 | 6,954                       | 6,893  | 5,288         | 6,460                         | 6,961         |
| Oklahoma             | 7,253 | 7,284                       | 7,091  | 7,102         | 7,870                         | 7,130         |
| Texas                | 7,191 | 7,233                       | 6,852  | 6,951         | 6,933                         | 7,226         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 6,581 | 6,578                       | 6,921  | 5,656         | 7,322                         | 6,516         |
| Colorado             | 6,854 | 6,753                       | 7,739  | 6,806         | 7,050                         | 6,846         |
| Idaho                | 6,845 | 6,839                       | 6,944  | 6,668         | 7,393                         | 6,814         |
| Montana              | 7,149 | 7,265                       | 7,281  | 5,907         | 6,351                         | 7,212         |
| Nevada               | 6,643 | 6,809                       | 5,239  | 5,831         | 6,243                         | 6,680         |
| New Mexico           | 7,442 | 7,317                       | 7,989  | 8,320         | 7,795                         | 7,403         |
| Utah                 | 7,079 | 7,137                       | 7,092  | 6,059         | 8,030                         | 6,976         |
| Wyoming              | 7,907 | 8,006                       | 7,019  | 8,372         | 7,459                         | 7,947         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 9,246 | 9,623                       | 8,229  | 5,696         | 8,717                         | 9,255         |
| California           | 7,420 | 7,384                       | 7,749  | 7,292         | 7,641                         | 7,414         |
| Hawaii               | 6,516 | 6,620                       | 5,808  | 6,648         | 6,639                         | 6,481         |
| Oregon               | 7,165 | 7,052                       | 7,977  | 6,395         | 6,984                         | 7,174         |
| Washington           | 7,604 | 7,594                       | 7,863  | --            | --                            | 7,602         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.1.b Standard errors 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, 2021**

| 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        | 40.01  | 41.82                       | 160.89   | 124.41        | 140.97                        | 41.72         |
| New England:         |        |                             |          |               |                               |               |
| Connecticut          | 209.88 | 214.65                      | 752.62   | 583.77        | 395.37                        | 210.80        |
| Maine                | 212.28 | 266.97                      | 322.27   | 379.17        | 423.05                        | 226.98        |
| Massachusetts        | 272.17 | 309.79                      | 443.86   | 549.60        | 526.15                        | 277.43        |
| New Hampshire        | 226.30 | 278.51                      | 410.50   | 330.10        | 364.11                        | 243.72        |
| Rhode Island         | 332.42 | 384.49                      | 408.01   | 171.34        | 365.32                        | 336.65        |
| Vermont              | 284.47 | 331.61                      | 635.20   | 445.57        | 318.56                        | 309.48        |
| Middle Atlantic:     |        |                             |          |               |                               |               |
| New Jersey           | 273.34 | 302.66                      | 496.73   | 241.58        | 266.05                        | 300.00        |
| New York             | 176.18 | 169.34                      | 661.59   | 491.82        | 637.28                        | 183.90        |
| Pennsylvania         | 182.77 | 213.11                      | 327.42   | 381.67        | 319.97                        | 193.33        |
| East North Central:  |        |                             |          |               |                               |               |
| Illinois             | 239.13 | 263.62                      | 590.46   | 367.88        | 328.23                        | 261.69        |
| Indiana              | 239.21 | 268.17                      | 572.82   | 352.52        | 744.18                        | 251.96        |
| Michigan             | 316.85 | 212.07                      | 1,237.03 | 642.72        | 558.68                        | 328.47        |
| Ohio                 | 176.91 | 204.20                      | 320.90   | 588.76        | 504.83                        | 188.68        |
| Wisconsin            | 221.75 | 231.41                      | 629.70   | 463.90        | 831.87                        | 226.97        |
| West North Central:  |        |                             |          |               |                               |               |
| Iowa                 | 187.31 | 210.65                      | 296.64   | 521.55        | 1,299.81                      | 156.35        |
| Kansas               | 234.56 | 260.53                      | 395.38   | 720.48        | 385.31                        | 256.95        |
| Minnesota            | 211.46 | 257.79                      | 579.53   | 315.15        | 1,290.28                      | 192.96        |
| Missouri             | 149.28 | 162.28                      | 320.16   | 596.88        | 311.98                        | 164.96        |
| Nebraska             | 220.35 | 222.42                      | 997.15   | 337.43        | 512.99                        | 226.64        |
| North Dakota         | 257.20 | 278.50                      | 504.56   | 551.18        | 1,121.88                      | 246.66        |
| South Dakota         | 170.47 | 197.08                      | 357.03   | 311.90        | 440.01                        | 181.86        |
| South Atlantic:      |        |                             |          |               |                               |               |
| Delaware             | 319.90 | 309.82                      | 1,349.92 | 187.59        | 553.53                        | 352.18        |
| District of Columbia | 273.49 | 293.14                      | 550.57   | 206.70        | 403.83                        | 283.80        |
| Florida              | 290.72 | 281.15                      | 1,263.62 | 403.18        | 1,128.46                      | 275.98        |
| Georgia              | 191.17 | 209.66                      | 480.34   | 591.06        | 357.20                        | 210.12        |
| Maryland             | 272.43 | 181.99                      | 699.56   | 1,894.42      | 1,351.23                      | 194.55        |
| North Carolina       | 199.65 | 222.22                      | 615.11   | 502.61        | 278.14                        | 222.17        |
| South Carolina       | 171.15 | 189.22                      | 298.66   | 484.67        | 631.74                        | 171.51        |
| Virginia             | 196.13 | 215.48                      | 322.97   | 529.48        | 437.03                        | 205.38        |
| West Virginia        | 326.89 | 356.76                      | 909.97   | 529.11        | 422.12                        | 411.74        |
| East South Central:  |        |                             |          |               |                               |               |
| Alabama              | 165.44 | 176.57                      | 522.04   | 482.01        | 343.28                        | 172.34        |
| Kentucky             | 214.43 | 237.71                      | 438.09   | 457.14        | 223.82                        | 237.61        |
| Mississippi          | 199.18 | 217.36                      | 478.21   | 580.90        | 511.82                        | 217.69        |
| Tennessee            | 166.44 | 179.20                      | 480.51   | 884.13        | 462.26                        | 172.33        |
| West South Central:  |        |                             |          |               |                               |               |
| Arkansas             | 189.81 | 204.49                      | 202.22   | 548.91        | 622.32                        | 195.84        |
| Louisiana            | 128.62 | 144.97                      | 220.20   | 292.65        | 245.00                        | 144.22        |
| Oklahoma             | 200.93 | 225.77                      | 399.74   | 913.02        | 610.21                        | 196.10        |
| Texas                | 124.36 | 137.48                      | 390.94   | 448.40        | 296.11                        | 136.15        |
| Mountain:            |        |                             |          |               |                               |               |
| Arizona              | 185.77 | 205.06                      | 479.68   | 516.91        | 711.19                        | 188.28        |
| Colorado             | 258.77 | 288.70                      | 596.05   | 519.22        | 408.67                        | 267.27        |
| Idaho                | 192.84 | 205.50                      | 700.37   | 553.43        | 439.94                        | 201.00        |
| Montana              | 209.93 | 259.39                      | 337.48   | 702.03        | 725.98                        | 212.86        |
| Nevada               | 269.45 | 297.98                      | 399.85   | 848.69        | 508.94                        | 288.85        |
| New Mexico           | 256.78 | 216.55                      | 594.62   | 1,880.56      | 582.12                        | 278.30        |
| Utah                 | 198.54 | 219.38                      | 496.98   | 273.17        | 889.15                        | 193.14        |
| Wyoming              | 262.72 | 307.09                      | 209.22   | 647.11        | 687.77                        | 278.78        |
| Pacific:             |        |                             |          |               |                               |               |
| Alaska               | 459.11 | 515.35                      | 477.63   | 566.01        | 785.45                        | 466.46        |
| California           | 153.85 | 156.98                      | 668.80   | 396.64        | 307.53                        | 157.69        |
| Hawaii               | 213.76 | 251.17                      | 216.83   | 980.16        | 222.06                        | 264.94        |
| Oregon               | 249.11 | 288.14                      | 259.81   | 377.37        | 490.02                        | 259.93        |
| Washington           | 261.72 | 292.51                      | 335.75   | --            | --                            | 262.16        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.1.c 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, 2021**

| 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        | 7,314 | 7,262                       | 7,631  | 6,973         | 6,943                         | 7,358         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 7,755 | 8,686                       | --     | --            | --                            | 7,758         |
| Maine                | 8,109 | 8,303                       | --     | --            | --                            | 8,109         |
| Massachusetts        | 7,553 | 8,425                       | 6,826  | --            | 6,870                         | 7,984         |
| New Hampshire        | 8,238 | 7,954                       | --     | --            | --                            | 8,238         |
| Rhode Island         | 7,831 | 7,726                       | 8,093  | 8,364         | 6,939                         | 7,877         |
| Vermont              | 7,896 | 8,039                       | --     | 5,497         | --                            | 7,896         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 7,623 | 7,182                       | --     | --            | --                            | 7,619         |
| New York             | 9,637 | 9,926                       | 9,088  | 10,493        | --                            | 9,595         |
| Pennsylvania         | 6,735 | 6,629                       | 6,904  | --            | 6,064                         | 6,841         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 6,455 | 6,302                       | 7,637  | 6,013         | 8,712                         | 6,284         |
| Indiana              | 7,859 | 7,814                       | --     | --            | --                            | 8,113         |
| Michigan             | 7,248 | 7,194                       | 7,401  | --            | --                            | 7,172         |
| Ohio                 | 7,135 | 7,321                       | 6,798  | --            | --                            | 7,148         |
| Wisconsin            | 7,547 | 7,352                       | 8,888  | --            | 7,199                         | 7,562         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 6,000 | 5,292                       | 7,100  | 6,338         | 6,531                         | 5,864         |
| Kansas               | 5,995 | 6,137                       | --     | --            | --                            | 6,452         |
| Minnesota            | 6,809 | 6,754                       | 7,115  | --            | --                            | 6,899         |
| Missouri             | 7,199 | 7,179                       | 8,765  | 6,845         | 7,219                         | 7,195         |
| Nebraska             | 8,390 | 9,049                       | --     | 6,111         | 8,946                         | 8,150         |
| North Dakota         | 7,486 | 7,683                       | 7,189  | 7,116         | 7,779                         | 7,449         |
| South Dakota         | 6,942 | 6,782                       | 10,265 | 6,490         | 6,974                         | 6,934         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 7,095 | 7,115                       | --     | --            | --                            | 7,174         |
| District of Columbia | 9,288 | 9,540                       | --     | --            | 13,399                        | 8,102         |
| Florida              | 7,252 | 7,368                       | 6,933  | 5,879         | 9,344                         | 6,429         |
| Georgia              | 7,716 | 7,687                       | --     | 8,499         | --                            | 7,738         |
| Maryland             | 7,216 | 7,974                       | 6,515  | --            | --                            | 7,060         |
| North Carolina       | 7,027 | 7,258                       | --     | 5,272         | 5,538                         | 7,751         |
| South Carolina       | 7,229 | 7,102                       | 8,891  | --            | --                            | 7,389         |
| Virginia             | 7,142 | 7,147                       | --     | --            | 6,317                         | 7,203         |
| West Virginia        | 8,629 | 8,828                       | 8,384  | 8,090         | 8,726                         | 8,589         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 6,261 | 6,218                       | --     | --            | --                            | 6,347         |
| Kentucky             | 7,122 | 6,752                       | 8,818  | --            | 7,665                         | 7,051         |
| Mississippi          | 6,039 | 5,962                       | 6,500  | 6,461         | --                            | 6,677         |
| Tennessee            | 6,425 | 6,433                       | --     | 6,835         | --                            | 6,568         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 6,045 | 5,962                       | --     | 8,163         | 6,859                         | 6,016         |
| Louisiana            | 6,252 | 6,212                       | --     | --            | 7,370                         | 6,219         |
| Oklahoma             | 6,576 | 6,222                       | 7,613  | --            | --                            | 6,648         |
| Texas                | 7,036 | 6,974                       | 8,174  | 6,674         | 6,204                         | 7,149         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 7,179 | 7,373                       | 6,965  | --            | --                            | 7,195         |
| Colorado             | 7,739 | 7,746                       | 7,898  | 6,919         | 6,555                         | 7,781         |
| Idaho                | 6,642 | 6,925                       | 6,047  | --            | --                            | 6,707         |
| Montana              | 8,244 | 8,435                       | 5,987  | --            | --                            | 8,023         |
| Nevada               | 6,773 | 6,870                       | 7,451  | --            | --                            | 6,769         |
| New Mexico           | 6,426 | 6,385                       | 6,828  | --            | --                            | 6,516         |
| Utah                 | 5,799 | 5,607                       | --     | 5,018         | --                            | 5,799         |
| Wyoming              | 8,505 | 8,199                       | 10,696 | --            | --                            | 8,769         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 7,289 | 7,545                       | --     | 4,114         | --                            | 7,433         |
| California           | 7,474 | 7,623                       | 6,789  | 6,655         | --                            | 7,514         |
| Hawaii               | 6,495 | 7,109                       | 5,056  | --            | 5,347                         | 6,594         |
| Oregon               | 8,492 | 7,093                       | 8,951  | 8,988         | 6,439                         | 8,559         |
| Washington           | 8,425 | 8,328                       | --     | --            | --                            | 8,425         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.1.c Standard errors 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, 2021**

| 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        | 105.08   | 115.06                      | 282.89 | 232.34        | 298.59                        | 110.73        |
| New England:         |          |                             |        |               |                               |               |
| Connecticut          | 919.40   | 746.73                      | --     | --            | --                            | 948.04        |
| Maine                | 607.02   | 719.39                      | --     | --            | --                            | 607.02        |
| Massachusetts        | 486.73   | 559.72                      | 248.58 | --            | 456.17                        | 505.80        |
| New Hampshire        | 686.54   | 722.46                      | --     | --            | --                            | 686.54        |
| Rhode Island         | 285.33   | 339.05                      | 623.53 | 585.10        | 538.21                        | 299.90        |
| Vermont              | 417.81   | 454.68                      | --     | 479.37        | --                            | 417.81        |
| Middle Atlantic:     |          |                             |        |               |                               |               |
| New Jersey           | 535.40   | 517.91                      | --     | --            | --                            | 537.47        |
| New York             | 481.41   | 640.34                      | 784.36 | 761.92        | --                            | 503.68        |
| Pennsylvania         | 288.95   | 435.28                      | 192.47 | --            | 585.19                        | 325.40        |
| East North Central:  |          |                             |        |               |                               |               |
| Illinois             | 618.18   | 754.24                      | 508.52 | 655.80        | 1,367.42                      | 629.51        |
| Indiana              | 575.71   | 592.66                      | --     | --            | --                            | 570.73        |
| Michigan             | 372.04   | 475.38                      | 407.14 | --            | --                            | 381.76        |
| Ohio                 | 257.33   | 273.71                      | 612.17 | --            | --                            | 237.62        |
| Wisconsin            | 476.94   | 556.82                      | 749.40 | --            | 220.54                        | 496.66        |
| West North Central:  |          |                             |        |               |                               |               |
| Iowa                 | 424.28   | 653.92                      | 166.04 | 306.34        | 175.09                        | 523.19        |
| Kansas               | 587.50   | 648.42                      | --     | --            | --                            | 452.74        |
| Minnesota            | 319.89   | 383.55                      | 260.58 | --            | --                            | 331.85        |
| Missouri             | 217.05   | 254.85                      | 140.52 | 364.60        | 543.36                        | 236.35        |
| Nebraska             | 599.92   | 687.40                      | --     | 348.79        | 1,288.69                      | 615.20        |
| North Dakota         | 250.11   | 294.06                      | 571.98 | 699.22        | 634.63                        | 271.12        |
| South Dakota         | 404.76   | 416.33                      | 685.55 | 223.93        | 238.63                        | 497.05        |
| South Atlantic:      |          |                             |        |               |                               |               |
| Delaware             | 379.05   | 410.02                      | --     | --            | --                            | 414.35        |
| District of Columbia | 596.73   | 591.47                      | --     | --            | 48.10                         | 437.38        |
| Florida              | 467.28   | 532.65                      | 606.91 | 897.21        | 426.99                        | 382.86        |
| Georgia              | 577.54   | 597.10                      | --     | 784.72        | --                            | 588.58        |
| Maryland             | 389.71   | 633.86                      | 334.98 | --            | --                            | 377.92        |
| North Carolina       | 613.54   | 718.20                      | --     | 806.34        | 126.73                        | 619.21        |
| South Carolina       | 421.23   | 456.78                      | 567.86 | --            | --                            | 412.48        |
| Virginia             | 472.23   | 503.02                      | --     | --            | 558.53                        | 501.81        |
| West Virginia        | 381.83   | 556.84                      | 489.44 | 515.56        | 414.36                        | 510.26        |
| East South Central:  |          |                             |        |               |                               |               |
| Alabama              | 407.96   | 436.89                      | --     | --            | --                            | 454.99        |
| Kentucky             | 345.93   | 366.15                      | 643.78 | --            | 520.98                        | 380.39        |
| Mississippi          | 1,004.37 | 1,177.00                    | 467.55 | 314.33        | --                            | 1,217.52      |
| Tennessee            | 322.43   | 345.29                      | --     | 598.50        | --                            | 343.29        |
| West South Central:  |          |                             |        |               |                               |               |
| Arkansas             | 287.56   | 283.58                      | --     | 297.87        | 482.51                        | 292.97        |
| Louisiana            | 433.27   | 451.44                      | --     | --            | 679.47                        | 439.12        |
| Oklahoma             | 420.13   | 491.61                      | 111.98 | --            | --                            | 441.32        |
| Texas                | 459.31   | 526.17                      | 899.45 | 490.64        | 545.67                        | 514.17        |
| Mountain:            |          |                             |        |               |                               |               |
| Arizona              | 376.44   | 375.65                      | 577.82 | --            | --                            | 380.16        |
| Colorado             | 470.90   | 507.02                      | 400.83 | 161.78        | 117.01                        | 482.20        |
| Idaho                | 703.72   | 970.13                      | 245.46 | --            | --                            | 728.99        |
| Montana              | 674.44   | 894.76                      | 586.25 | --            | --                            | 709.02        |
| Nevada               | 441.80   | 480.75                      | 452.37 | --            | --                            | 451.14        |
| New Mexico           | 316.49   | 344.99                      | 119.57 | --            | --                            | 341.78        |
| Utah                 | 672.63   | 760.31                      | --     | 474.64        | --                            | 672.63        |
| Wyoming              | 686.39   | 391.76                      | 959.50 | --            | --                            | 694.83        |
| Pacific:             |          |                             |        |               |                               |               |
| Alaska               | 659.19   | 690.87                      | --     | 365.80        | --                            | 659.42        |
| California           | 362.29   | 440.45                      | 542.00 | 846.09        | --                            | 367.59        |
| Hawaii               | 351.59   | 297.48                      | 584.39 | --            | 306.41                        | 374.11        |
| Oregon               | 589.20   | 486.55                      | 452.54 | 898.65        | 471.13                        | 568.88        |
| Washington           | 517.45   | 534.81                      | --     | --            | --                            | 517.45        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.2 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, 2021**

| 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        | 1,643 | 1,617                       | 1,752   | 1,804         | 1,889                         | 1,619         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 1,848 | 1,938                       | 1,558   | 1,494         | 2,615 *                       | 1,732         |
| Maine                | 1,613 | 1,554                       | 2,002   | 1,512         | 2,206                         | 1,570         |
| Massachusetts        | 1,979 | 1,987                       | 1,829   | 2,682         | 2,507                         | 1,937         |
| New Hampshire        | 1,863 | 1,831                       | 1,782   | 2,202         | 1,978                         | 1,856         |
| Rhode Island         | 2,034 | 2,068                       | 1,942   | 1,881         | 2,517                         | 2,012         |
| Vermont              | 1,755 | 1,773                       | 1,658   | 1,745         | 1,856                         | 1,746         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 1,733 | 1,785                       | 1,441   | 1,980         | 2,049                         | 1,698         |
| New York             | 1,705 | 1,606                       | 2,206   | 1,675         | 1,444                         | 1,726         |
| Pennsylvania         | 1,678 | 1,676                       | 1,686   | 1,689         | 2,088                         | 1,649         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 1,778 | 1,704                       | 2,425   | 1,857         | 1,959                         | 1,756         |
| Indiana              | 1,733 | 1,712                       | 2,102   | 1,492         | 2,271                         | 1,670         |
| Michigan             | 1,614 | 1,642                       | 1,498   | 1,688         | 2,041                         | 1,584         |
| Ohio                 | 1,755 | 1,723                       | 1,837   | 1,924         | 1,871                         | 1,744         |
| Wisconsin            | 1,840 | 1,727                       | 2,490   | 2,033         | 1,497                         | 1,872         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 1,895 | 1,956                       | 1,596   | 1,667         | 2,415                         | 1,841         |
| Kansas               | 1,458 | 1,399                       | 1,856   | 1,949         | 1,334                         | 1,472         |
| Minnesota            | 1,490 | 1,489                       | 1,541   | 1,461         | 2,065                         | 1,444         |
| Missouri             | 1,721 | 1,708                       | 1,715   | 1,829         | 1,654                         | 1,736         |
| Nebraska             | 1,953 | 1,969                       | 2,006   | 1,521         | 1,376                         | 1,978         |
| North Dakota         | 1,485 | 1,461                       | 1,826   | 1,406         | 1,546                         | 1,480         |
| South Dakota         | 1,683 | 1,679                       | 1,556   | 2,289         | 1,224                         | 1,728         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 1,813 | 1,664                       | 2,804 * | 1,926         | 2,187                         | 1,769         |
| District of Columbia | 1,549 | 1,555                       | 1,247   | 2,141         | 3,020                         | 1,371         |
| Florida              | 1,684 | 1,602                       | 2,221   | 2,098         | 2,371                         | 1,592         |
| Georgia              | 1,696 | 1,638                       | 2,148   | 2,121         | 2,052                         | 1,653         |
| Maryland             | 1,659 | 1,692                       | 1,612   | 1,374 *       | 1,542                         | 1,677         |
| North Carolina       | 1,560 | 1,549                       | 1,925   | 1,292         | 1,602                         | 1,554         |
| South Carolina       | 1,553 | 1,537                       | 1,495   | 1,869         | 1,566                         | 1,551         |
| Virginia             | 1,741 | 1,730                       | 1,796   | 1,867         | 2,229                         | 1,709         |
| West Virginia        | 1,858 | 1,867                       | 1,797   | 1,891         | 1,784                         | 1,891         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 1,514 | 1,484                       | 1,801   | 1,800         | 1,761                         | 1,473         |
| Kentucky             | 1,646 | 1,592                       | 2,101   | 1,954         | 1,992                         | 1,609         |
| Mississippi          | 1,653 | 1,596                       | 2,271   | 1,466         | 1,665                         | 1,651         |
| Tennessee            | 1,710 | 1,627                       | 2,306   | 2,629         | 2,199                         | 1,674         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 1,698 | 1,661                       | 2,177   | 2,187         | 2,460                         | 1,629         |
| Louisiana            | 1,766 | 1,712                       | 2,190   | 1,805         | 1,842                         | 1,752         |
| Oklahoma             | 1,507 | 1,442                       | 1,956   | 1,534         | 1,850                         | 1,447         |
| Texas                | 1,569 | 1,537                       | 1,577   | 2,015         | 1,772                         | 1,539         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 1,630 | 1,630                       | 1,596   | 1,698         | 1,702                         | 1,623         |
| Colorado             | 1,483 | 1,410                       | 1,692   | 2,224         | 1,485                         | 1,483         |
| Idaho                | 1,179 | 1,107                       | 1,483   | 1,863         | 1,503                         | 1,155         |
| Montana              | 1,219 | 1,264                       | 1,081   | 1,321 *       | 995 *                         | 1,237         |
| Nevada               | 1,480 | 1,361                       | 2,219 * | 1,930         | 1,615                         | 1,467         |
| New Mexico           | 1,773 | 1,719                       | 1,975   | 2,363         | 1,715                         | 1,780         |
| Utah                 | 1,497 | 1,558                       | 1,131   | 1,644         | 1,673                         | 1,480         |
| Wyoming              | 1,309 | 1,234                       | 1,441   | 2,113         | 1,858                         | 1,253         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 1,554 | 1,585                       | 1,781   | 620           | 2,604                         | 1,521         |
| California           | 1,640 | 1,634                       | 1,612   | 1,824         | 1,244                         | 1,649         |
| Hawaii               | 970   | 993                         | 1,011   | 548           | 1,421                         | 839           |
| Oregon               | 969   | 1,135                       | 530 *   | 1,409         | 1,674                         | 938           |
| Washington           | 1,314 | 1,305                       | 1,371   | 1,404         | --                            | 1,294         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.2 Standard errors 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, 2021**

| 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        | 19.27  | 20.87                       | 67.82      | 56.64         | 60.24                         | 20.27         |
| New England:         |        |                             |            |               |                               |               |
| Connecticut          | 171.73 | 215.41                      | 264.43     | 156.21        | 1,226.74 *                    | 103.79        |
| Maine                | 91.58  | 100.16                      | 285.70     | 190.09        | 174.74                        | 96.48         |
| Massachusetts        | 99.40  | 105.07                      | 283.40     | 385.55        | 70.55                         | 101.28        |
| New Hampshire        | 107.32 | 125.20                      | 256.73     | 319.18        | 197.13                        | 113.67        |
| Rhode Island         | 112.40 | 131.64                      | 267.02     | 320.82        | 495.63                        | 116.00        |
| Vermont              | 81.44  | 93.65                       | 230.38     | 168.38        | 186.24                        | 87.34         |
| Middle Atlantic:     |        |                             |            |               |                               |               |
| New Jersey           | 95.00  | 118.60                      | 162.25     | 182.06        | 169.65                        | 102.67        |
| New York             | 82.65  | 72.03                       | 350.36     | 205.41        | 126.11                        | 88.82         |
| Pennsylvania         | 90.21  | 106.26                      | 165.50     | 258.21        | 176.23                        | 95.39         |
| East North Central:  |        |                             |            |               |                               |               |
| Illinois             | 74.76  | 77.54                       | 270.26     | 236.94        | 227.49                        | 79.08         |
| Indiana              | 96.73  | 109.60                      | 223.48     | 278.92        | 374.18                        | 96.73         |
| Michigan             | 90.70  | 107.32                      | 199.13     | 303.25        | 264.83                        | 94.81         |
| Ohio                 | 86.60  | 103.99                      | 167.94     | 298.57        | 211.92                        | 92.69         |
| Wisconsin            | 98.63  | 87.22                       | 491.94     | 230.03        | 207.10                        | 104.99        |
| West North Central:  |        |                             |            |               |                               |               |
| Iowa                 | 161.04 | 192.71                      | 184.17     | 171.75        | 555.94                        | 167.31        |
| Kansas               | 109.30 | 120.99                      | 195.09     | 232.22        | 228.57                        | 119.13        |
| Minnesota            | 61.70  | 76.46                       | 175.53     | 121.09        | 236.98                        | 62.40         |
| Missouri             | 85.57  | 101.05                      | 156.47     | 241.61        | 161.49                        | 98.25         |
| Nebraska             | 139.33 | 156.10                      | 194.17     | 193.67        | 228.92                        | 143.77        |
| North Dakota         | 94.11  | 105.06                      | 302.02     | 167.48        | 435.45                        | 95.96         |
| South Dakota         | 83.71  | 94.90                       | 210.16     | 193.46        | 265.11                        | 87.33         |
| South Atlantic:      |        |                             |            |               |                               |               |
| Delaware             | 166.58 | 115.70                      | 1,022.36 * | 136.43        | 368.88                        | 179.49        |
| District of Columbia | 120.70 | 130.27                      | 205.19     | 290.32        | 289.71                        | 93.14         |
| Florida              | 99.08  | 94.52                       | 489.40     | 485.19        | 413.51                        | 91.36         |
| Georgia              | 100.60 | 110.36                      | 264.78     | 347.53        | 189.64                        | 110.08        |
| Maryland             | 109.04 | 109.22                      | 331.23     | 490.48 *      | 271.48                        | 117.19        |
| North Carolina       | 79.54  | 88.05                       | 203.92     | 191.99        | 140.99                        | 89.14         |
| South Carolina       | 100.59 | 115.24                      | 232.73     | 213.07        | 159.24                        | 110.30        |
| Virginia             | 100.13 | 106.57                      | 392.55     | 167.67        | 291.74                        | 104.19        |
| West Virginia        | 201.34 | 238.44                      | 409.00     | 248.17        | 205.78                        | 271.61        |
| East South Central:  |        |                             |            |               |                               |               |
| Alabama              | 76.76  | 82.51                       | 220.95     | 206.51        | 192.28                        | 83.64         |
| Kentucky             | 80.65  | 89.84                       | 205.42     | 180.72        | 287.54                        | 85.38         |
| Mississippi          | 121.54 | 123.84                      | 527.50     | 216.62        | 187.11                        | 139.61        |
| Tennessee            | 100.97 | 99.82                       | 470.95     | 346.83        | 237.48                        | 105.82        |
| West South Central:  |        |                             |            |               |                               |               |
| Arkansas             | 100.35 | 105.19                      | 314.23     | 246.50        | 399.90                        | 100.41        |
| Louisiana            | 138.37 | 147.57                      | 408.00     | 224.60        | 201.37                        | 158.63        |
| Oklahoma             | 103.68 | 112.71                      | 290.65     | 162.02        | 424.85                        | 93.62         |
| Texas                | 61.72  | 63.77                       | 299.79     | 190.03        | 142.94                        | 66.83         |
| Mountain:            |        |                             |            |               |                               |               |
| Arizona              | 125.43 | 140.42                      | 236.08     | 294.90        | 177.59                        | 136.15        |
| Colorado             | 92.36  | 99.07                       | 238.23     | 323.73        | 440.95                        | 94.33         |
| Idaho                | 87.58  | 96.67                       | 219.71     | 246.95        | 276.18                        | 91.72         |
| Montana              | 93.50  | 108.81                      | 154.66     | 519.46 *      | 445.63 *                      | 92.65         |
| Nevada               | 129.70 | 107.43                      | 758.75 *   | 302.80        | 247.91                        | 141.69        |
| New Mexico           | 103.92 | 111.04                      | 313.41     | 383.86        | 148.41                        | 114.11        |
| Utah                 | 92.64  | 104.56                      | 217.15     | 153.79        | 155.66                        | 100.25        |
| Wyoming              | 106.03 | 118.03                      | 255.91     | 376.13        | 227.41                        | 112.73        |
| Pacific:             |        |                             |            |               |                               |               |
| Alaska               | 105.21 | 116.32                      | 278.66     | 182.59        | 494.79                        | 107.86        |
| California           | 92.82  | 105.71                      | 206.83     | 256.40        | 83.23                         | 94.73         |
| Hawaii               | 88.70  | 102.39                      | 244.76     | 128.62        | 186.68                        | 87.32         |
| Oregon               | 153.20 | 87.95                       | 272.23 *   | 203.73        | 269.86                        | 154.97        |
| Washington           | 128.49 | 141.69                      | 273.73     | 237.25        | --                            | 127.78        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.

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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.C.2.a 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, 2021**

| 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        | 1,758 | 1,773                       | 1,685   | 1,746         | 1,875                         | 1,747         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 2,574 | 3,212                       | --      | --            | --                            | 1,866         |
| Maine                | 1,575 | 1,072                       | --      | --            | 2,282                         | 1,561         |
| Massachusetts        | 1,871 | 2,072                       | 1,304   | --            | --                            | 1,865         |
| New Hampshire        | 1,873 | 1,821                       | --      | --            | --                            | 1,894         |
| Rhode Island         | 2,102 | 2,236                       | 1,716   | 1,911         | --                            | 2,078         |
| Vermont              | 1,618 | 1,715                       | --      | 2,050         | 1,541                         | 1,624         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 1,819 | 1,807                       | 1,778   | --            | --                            | 1,766         |
| New York             | 1,633 | 1,637                       | 1,632   | 1,604         | --                            | 1,624         |
| Pennsylvania         | 1,724 | 1,622                       | 2,294   | 2,124         | 2,441                         | 1,677         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 2,169 | 2,223                       | 2,386   | 1,300 *       | 2,272                         | 2,151         |
| Indiana              | 1,815 | 1,948                       | --      | --            | --                            | 1,755         |
| Michigan             | 1,501 | 1,574                       | 1,236   | --            | 1,953                         | 1,447         |
| Ohio                 | 1,963 | 2,237                       | 1,787   | --            | --                            | 1,991         |
| Wisconsin            | 1,993 | 1,898                       | 2,199   | 2,416         | 1,706                         | 2,036         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 2,659 | 2,877                       | 1,734   | --            | --                            | 2,632         |
| Kansas               | 2,108 | 2,172                       | --      | --            | --                            | 2,130         |
| Minnesota            | 1,384 | 1,457                       | 1,103   | 1,358         | --                            | 1,338         |
| Missouri             | 1,616 | 1,549                       | --      | 1,829         | --                            | 1,641         |
| Nebraska             | 1,754 | 1,804                       | --      | --            | --                            | 1,742         |
| North Dakota         | 1,504 | 1,462                       | --      | --            | --                            | 1,462         |
| South Dakota         | 1,860 | 1,921                       | --      | --            | --                            | 1,897         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 1,891 | 2,031                       | --      | --            | --                            | 2,032         |
| District of Columbia | 1,719 | 1,745                       | --      | --            | 2,988                         | 1,324         |
| Florida              | 1,812 | 1,738                       | 2,295   | 1,994         | 1,669                         | 1,827         |
| Georgia              | 1,890 | 1,875                       | 2,078   | --            | 1,816                         | 1,903         |
| Maryland             | 1,761 | 1,707                       | 2,053   | --            | 1,981                         | 1,727         |
| North Carolina       | 2,006 | 1,971                       | --      | --            | --                            | 1,949         |
| South Carolina       | 1,291 | 1,261                       | --      | --            | 1,776                         | 1,182         |
| Virginia             | 1,986 | 2,181                       | --      | --            | 1,747                         | 2,009         |
| West Virginia        | 1,708 | 1,565                       | --      | --            | 2,052                         | 1,430         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 1,481 | 1,468                       | --      | 1,609         | 1,700 *                       | 1,440         |
| Kentucky             | 1,648 | 1,619                       | 1,979   | --            | --                            | 1,613         |
| Mississippi          | 1,146 | 1,111                       | --      | --            | 1,705                         | 1,061         |
| Tennessee            | 1,970 | 1,762                       | --      | 2,235         | 2,798                         | 1,919         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 2,541 | 2,622                       | --      | --            | --                            | 2,615         |
| Louisiana            | 2,363 | 2,107                       | --      | --            | 2,352                         | 2,368         |
| Oklahoma             | 1,306 | 1,344                       | --      | --            | --                            | 1,334         |
| Texas                | 1,508 | 1,538                       | 1,148   | 2,028         | 1,043                         | 1,593         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 1,647 | 1,608                       | --      | 2,666         | --                            | 1,684         |
| Colorado             | 1,536 | 1,437                       | 1,860   | 2,044         | --                            | 1,525         |
| Idaho                | 1,056 | 1,003                       | --      | --            | --                            | 1,160         |
| Montana              | 1,503 | 1,617                       | --      | --            | --                            | 1,454         |
| Nevada               | 2,234 | 2,124                       | --      | 2,389         | 1,822                         | 2,301         |
| New Mexico           | 1,535 | 1,515                       | 2,069   | --            | 1,641                         | 1,523         |
| Utah                 | 1,388 | 1,636                       | 863 *   | 1,551         | 1,230                         | 1,400         |
| Wyoming              | 1,664 | 1,650 *                     | --      | --            | --                            | 1,612         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 1,852 | 1,708                       | --      | --            | --                            | 1,708         |
| California           | 1,839 | 1,873                       | 1,600   | 1,850         | 1,991                         | 1,836         |
| Hawaii               | 959   | 860                         | 1,398 * | 712 *         | 906                           | 982           |
| Oregon               | 1,275 | 1,385                       | 796     | --            | --                            | 1,264         |
| Washington           | 1,273 | 1,042                       | --      | --            | --                            | 1,130         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

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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.C.2.a Standard errors 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, 2021**

| 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        | 45.44  | 53.71                       | 96.04    | 113.25        | 108.93                        | 48.56         |
| New England:         |        |                             |          |               |                               |               |
| Connecticut          | 725.86 | 952.13                      | --       | --            | --                            | 294.42        |
| Maine                | 307.99 | 254.96                      | --       | --            | 197.91                        | 313.91        |
| Massachusetts        | 191.54 | 189.18                      | 342.35   | --            | --                            | 194.77        |
| New Hampshire        | 191.98 | 198.28                      | --       | --            | --                            | 197.54        |
| Rhode Island         | 248.28 | 327.10                      | 367.16   | 455.64        | --                            | 259.58        |
| Vermont              | 198.80 | 223.86                      | --       | 167.76        | 122.86                        | 213.38        |
| Middle Atlantic:     |        |                             |          |               |                               |               |
| New Jersey           | 147.76 | 178.59                      | 250.60   | --            | --                            | 156.05        |
| New York             | 160.40 | 205.89                      | 294.36   | 302.13        | --                            | 161.33        |
| Pennsylvania         | 193.29 | 210.22                      | 631.94   | 337.90        | 387.65                        | 202.89        |
| East North Central:  |        |                             |          |               |                               |               |
| Illinois             | 137.55 | 147.06                      | 354.48   | 469.88 *      | 175.68                        | 159.03        |
| Indiana              | 338.62 | 433.19                      | --       | --            | --                            | 355.25        |
| Michigan             | 166.88 | 199.41                      | 222.92   | --            | 375.07                        | 174.41        |
| Ohio                 | 206.02 | 327.85                      | 167.52   | --            | --                            | 236.29        |
| Wisconsin            | 152.47 | 185.29                      | 352.79   | 340.48        | 318.15                        | 167.27        |
| West North Central:  |        |                             |          |               |                               |               |
| Iowa                 | 359.76 | 442.85                      | 251.87   | --            | --                            | 392.71        |
| Kansas               | 309.36 | 334.10                      | --       | --            | --                            | 315.18        |
| Minnesota            | 101.03 | 137.97                      | 178.31   | 181.37        | --                            | 98.75         |
| Missouri             | 209.75 | 256.14                      | --       | 236.92        | --                            | 215.07        |
| Nebraska             | 288.75 | 306.22                      | --       | --            | --                            | 293.36        |
| North Dakota         | 193.54 | 197.80                      | --       | --            | --                            | 194.50        |
| South Dakota         | 137.50 | 148.32                      | --       | --            | --                            | 138.60        |
| South Atlantic:      |        |                             |          |               |                               |               |
| Delaware             | 197.89 | 226.13                      | --       | --            | --                            | 203.57        |
| District of Columbia | 225.94 | 250.47                      | --       | --            | 198.54                        | 182.29        |
| Florida              | 158.51 | 175.71                      | 327.68   | 340.48        | 204.32                        | 173.50        |
| Georgia              | 224.00 | 268.53                      | 377.68   | --            | 272.45                        | 256.89        |
| Maryland             | 215.85 | 250.60                      | 353.33   | --            | 341.86                        | 239.55        |
| North Carolina       | 286.11 | 296.08                      | --       | --            | --                            | 298.84        |
| South Carolina       | 186.71 | 211.25                      | --       | --            | 233.76                        | 212.80        |
| Virginia             | 262.33 | 277.75                      | --       | --            | 345.76                        | 286.52        |
| West Virginia        | 262.42 | 193.65                      | --       | --            | 474.73                        | 251.91        |
| East South Central:  |        |                             |          |               |                               |               |
| Alabama              | 204.00 | 220.88                      | --       | 153.47        | 626.37 *                      | 209.08        |
| Kentucky             | 206.25 | 231.09                      | 443.08   | --            | --                            | 225.97        |
| Mississippi          | 178.57 | 193.17                      | --       | --            | 291.10                        | 180.32        |
| Tennessee            | 329.18 | 279.21                      | --       | 330.64        | 396.95                        | 348.16        |
| West South Central:  |        |                             |          |               |                               |               |
| Arkansas             | 345.46 | 382.72                      | --       | --            | --                            | 370.39        |
| Louisiana            | 297.26 | 281.08                      | --       | --            | 493.80                        | 371.26        |
| Oklahoma             | 155.22 | 170.37                      | --       | --            | --                            | 165.40        |
| Texas                | 118.64 | 126.16                      | 302.39   | 405.26        | 141.45                        | 137.28        |
| Mountain:            |        |                             |          |               |                               |               |
| Arizona              | 144.72 | 156.64                      | --       | 516.03        | --                            | 153.38        |
| Colorado             | 163.09 | 190.44                      | 281.51   | 296.92        | --                            | 165.34        |
| Idaho                | 211.08 | 261.89                      | --       | --            | --                            | 248.62        |
| Montana              | 345.63 | 427.96                      | --       | --            | --                            | 357.80        |
| Nevada               | 382.02 | 222.46                      | --       | 434.53        | 359.16                        | 447.09        |
| New Mexico           | 125.71 | 133.77                      | 360.95   | --            | 164.18                        | 138.91        |
| Utah                 | 215.86 | 292.01                      | 284.24 * | 154.49        | 211.43                        | 231.45        |
| Wyoming              | 421.31 | 524.82 *                    | --       | --            | --                            | 442.32        |
| Pacific:             |        |                             |          |               |                               |               |
| Alaska               | 222.56 | 174.44                      | --       | --            | --                            | 178.46        |
| California           | 160.08 | 184.92                      | 293.82   | 414.08        | 169.90                        | 163.21        |
| Hawaii               | 164.12 | 184.29                      | 476.56 * | 223.26 *      | 265.84                        | 206.01        |
| Oregon               | 188.64 | 233.43                      | 196.25   | --            | --                            | 194.89        |
| Washington           | 251.00 | 219.85                      | --       | --            | --                            | 212.59        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.2.b 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, 2021**

| 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        | 1,600 | 1,556                       | 1,864   | 1,812         | 1,877                         | 1,574         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 1,711 | 1,704                       | 2,033   | 1,468         | 1,497                         | 1,746         |
| Maine                | 1,667 | 1,670                       | 1,837   | 1,461         | 2,203                         | 1,619         |
| Massachusetts        | 2,051 | 1,976                       | 2,424   | --            | 3,363                         | 2,011         |
| New Hampshire        | 1,853 | 1,804                       | 2,124   | 1,972         | 2,113                         | 1,830         |
| Rhode Island         | 2,024 | 2,019                       | 2,045   | 1,987         | 2,159                         | 2,020         |
| Vermont              | 1,798 | 1,806                       | 1,827   | 1,696         | 1,950                         | 1,781         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 1,721 | 1,704                       | 1,610   | 2,044         | 1,969                         | 1,690         |
| New York             | 1,657 | 1,590                       | 2,098   | 1,673         | 1,423                         | 1,682         |
| Pennsylvania         | 1,690 | 1,697                       | 1,634   | 1,770         | 1,959                         | 1,673         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 1,660 | 1,566                       | 2,497   | 2,153         | 1,851                         | 1,639         |
| Indiana              | 1,712 | 1,676                       | 2,144   | 1,579         | 2,327                         | 1,634         |
| Michigan             | 1,667 | 1,657                       | 1,826   | 1,453         | 2,165                         | 1,640         |
| Ohio                 | 1,754 | 1,671                       | 1,995   | 2,743         | 1,815                         | 1,749         |
| Wisconsin            | 1,809 | 1,678                       | 2,649   | 2,062         | 1,421                         | 1,841         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 1,878 | 1,877                       | 1,870   | 1,958         | 2,664 *                       | 1,817         |
| Kansas               | 1,304 | 1,208                       | 1,968   | 1,945         | 1,362                         | 1,298         |
| Minnesota            | 1,544 | 1,501                       | 1,727   | 1,649         | 2,374                         | 1,475         |
| Missouri             | 1,731 | 1,732                       | 1,679   | 1,886         | 1,714                         | 1,736         |
| Nebraska             | 2,012 | 2,026                       | 2,063   | 1,608         | 1,558                         | 2,026         |
| North Dakota         | 1,509 | 1,484                       | 1,905   | 1,484         | 1,328 *                       | 1,523         |
| South Dakota         | 1,683 | 1,660                       | 1,672   | 2,243         | 1,626                         | 1,688         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 1,854 | 1,612                       | 3,393 * | 2,044         | 2,637                         | 1,757         |
| District of Columbia | 1,383 | 1,372                       | 1,274   | 2,226         | 1,904                         | 1,364         |
| Florida              | 1,578 | 1,488                       | 2,109 * | 2,159         | 2,454                         | 1,466         |
| Georgia              | 1,653 | 1,588                       | 2,182   | 2,287         | 2,114                         | 1,596         |
| Maryland             | 1,684 | 1,632                       | 2,396   | 1,203 *       | 1,305                         | 1,747         |
| North Carolina       | 1,499 | 1,488                       | 1,872   | 1,236         | 1,519                         | 1,496         |
| South Carolina       | 1,553 | 1,524                       | 1,497   | 2,102         | 1,572                         | 1,552         |
| Virginia             | 1,689 | 1,642                       | 2,277   | 1,893         | 2,615                         | 1,637         |
| West Virginia        | 1,878 | 1,922                       | 1,668   | 1,540         | 1,661                         | 1,952         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 1,542 | 1,509                       | 1,895   | 1,761         | 1,766                         | 1,507         |
| Kentucky             | 1,651 | 1,612                       | 1,980   | 1,930         | 1,917                         | 1,620         |
| Mississippi          | 1,788 | 1,702                       | 2,767   | 1,651         | 1,903                         | 1,770         |
| Tennessee            | 1,595 | 1,534                       | 2,002   | 2,476         | 2,145                         | 1,555         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 1,543 | 1,493                       | 2,313   | 2,110         | 2,612                         | 1,441         |
| Louisiana            | 1,782 | 1,809                       | 1,545   | 1,839         | 1,603                         | 1,813         |
| Oklahoma             | 1,584 | 1,528                       | 1,989   | 1,608         | 1,949                         | 1,511         |
| Texas                | 1,531 | 1,489                       | 1,799   | 1,833         | 1,961                         | 1,471         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 1,464 | 1,456                       | 1,633   | 1,161         | 1,870                         | 1,428         |
| Colorado             | 1,411 | 1,353                       | 1,440   | 2,313         | 1,220 *                       | 1,418         |
| Idaho                | 1,209 | 1,124                       | 1,747   | 1,851         | 1,903                         | 1,171         |
| Montana              | 1,086 | 1,200                       | 1,021   | 426 *         | --                            | 1,133         |
| Nevada               | 1,239 | 1,159                       | 1,883   | 1,752         | 1,496                         | 1,216         |
| New Mexico           | 1,943 | 1,863                       | 2,288   | 2,505         | 1,789                         | 1,960         |
| Utah                 | 1,568 | 1,560                       | 1,573   | 1,699         | 1,810                         | 1,542         |
| Wyoming              | 1,269 | 1,159                       | 1,759   | --            | 1,756                         | 1,226         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 1,503 | 1,554                       | 1,615   | 613 *         | 2,529                         | 1,485         |
| California           | 1,497 | 1,461                       | 1,677   | 1,788         | 830                           | 1,514         |
| Hawaii               | 1,013 | 1,068                       | 845 *   | --            | 1,860                         | 777           |
| Oregon               | 1,093 | 1,078                       | 1,074 * | 1,324         | --                            | 1,074         |
| Washington           | 1,253 | 1,268                       | 1,131   | 1,256         | --                            | 1,254         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.2.b Standard errors 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, 2021**

| 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        | 21.14  | 22.48                       | 77.45      | 70.14         | 77.80                         | 21.76         |
| New England:         |        |                             |            |               |                               |               |
| Connecticut          | 115.86 | 134.79                      | 165.20     | 144.53        | 287.58                        | 116.34        |
| Maine                | 100.00 | 111.99                      | 350.07     | 183.04        | 181.43                        | 106.83        |
| Massachusetts        | 129.20 | 141.25                      | 281.12     | --            | 299.24                        | 127.71        |
| New Hampshire        | 135.34 | 167.27                      | 211.63     | 197.18        | 202.13                        | 146.65        |
| Rhode Island         | 149.41 | 157.23                      | 418.46     | 119.17        | 183.49                        | 152.98        |
| Vermont              | 81.09  | 96.02                       | 223.07     | 206.90        | 193.51                        | 88.30         |
| Middle Atlantic:     |        |                             |            |               |                               |               |
| New Jersey           | 115.05 | 155.63                      | 138.85     | 182.58        | 181.23                        | 126.46        |
| New York             | 79.66  | 79.74                       | 266.71     | 349.21        | 131.01                        | 87.03         |
| Pennsylvania         | 108.98 | 129.17                      | 151.96     | 278.58        | 198.06                        | 115.21        |
| East North Central:  |        |                             |            |               |                               |               |
| Illinois             | 81.98  | 82.60                       | 345.09     | 159.16        | 284.78                        | 85.76         |
| Indiana              | 101.00 | 115.04                      | 198.90     | 185.26        | 421.96                        | 97.47         |
| Michigan             | 108.87 | 126.17                      | 232.03     | 328.05        | 466.72                        | 112.41        |
| Ohio                 | 101.29 | 112.84                      | 176.49     | 324.50        | 220.02                        | 108.06        |
| Wisconsin            | 127.96 | 104.66                      | 708.11     | 269.20        | 259.45                        | 135.34        |
| West North Central:  |        |                             |            |               |                               |               |
| Iowa                 | 199.59 | 227.15                      | 171.51     | 274.24        | 897.73 *                      | 201.98        |
| Kansas               | 108.55 | 116.58                      | 252.78     | 248.48        | 276.34                        | 117.40        |
| Minnesota            | 84.63  | 100.01                      | 266.15     | 155.79        | 271.11                        | 86.64         |
| Missouri             | 97.74  | 116.31                      | 175.19     | 417.99        | 154.65                        | 116.06        |
| Nebraska             | 154.97 | 173.20                      | 210.30     | 244.69        | 242.03                        | 159.47        |
| North Dakota         | 129.12 | 139.38                      | 433.48     | 176.74        | 550.07 *                      | 130.45        |
| South Dakota         | 95.74  | 103.16                      | 273.15     | 208.37        | 279.50                        | 101.50        |
| South Atlantic:      |        |                             |            |               |                               |               |
| Delaware             | 220.63 | 137.47                      | 1,303.43 * | 113.10        | 375.28                        | 237.96        |
| District of Columbia | 104.67 | 111.17                      | 293.47     | 338.47        | 159.82                        | 108.17        |
| Florida              | 130.42 | 108.80                      | 814.69 *   | 599.18        | 630.48                        | 104.19        |
| Georgia              | 120.14 | 129.99                      | 354.02     | 393.25        | 228.13                        | 130.95        |
| Maryland             | 125.58 | 126.43                      | 277.05     | 533.18 *      | 335.00                        | 130.27        |
| North Carolina       | 89.13  | 100.18                      | 223.28     | 205.50        | 188.48                        | 97.30         |
| South Carolina       | 120.73 | 136.98                      | 156.53     | 221.41        | 182.87                        | 130.67        |
| Virginia             | 116.29 | 123.28                      | 490.50     | 161.74        | 402.95                        | 118.68        |
| West Virginia        | 259.78 | 304.92                      | 334.45     | 239.66        | 156.78                        | 342.60        |
| East South Central:  |        |                             |            |               |                               |               |
| Alabama              | 84.58  | 91.18                       | 268.62     | 252.08        | 181.43                        | 93.79         |
| Kentucky             | 89.94  | 98.63                       | 251.11     | 217.69        | 333.65                        | 92.15         |
| Mississippi          | 141.80 | 140.99                      | 682.26     | 192.71        | 203.10                        | 160.95        |
| Tennessee            | 103.87 | 109.91                      | 341.42     | 435.99        | 332.30                        | 107.61        |
| West South Central:  |        |                             |            |               |                               |               |
| Arkansas             | 95.35  | 97.72                       | 308.84     | 176.82        | 467.13                        | 87.80         |
| Louisiana            | 101.87 | 113.30                      | 242.66     | 285.73        | 157.05                        | 116.25        |
| Oklahoma             | 124.93 | 135.59                      | 362.41     | 188.36        | 467.41                        | 111.94        |
| Texas                | 71.20  | 72.35                       | 512.67     | 188.18        | 164.16                        | 76.02         |
| Mountain:            |        |                             |            |               |                               |               |
| Arizona              | 111.96 | 122.29                      | 282.32     | 261.01        | 275.18                        | 116.43        |
| Colorado             | 113.95 | 121.76                      | 232.32     | 468.16        | 458.42 *                      | 117.25        |
| Idaho                | 102.06 | 109.22                      | 282.06     | 314.52        | 300.53                        | 105.62        |
| Montana              | 88.01  | 110.51                      | 118.57     | 210.00 *      | --                            | 84.43         |
| Nevada               | 104.37 | 103.01                      | 209.39     | 342.65        | 289.64                        | 110.43        |
| New Mexico           | 142.97 | 155.42                      | 365.24     | 415.25        | 218.07                        | 156.83        |
| Utah                 | 97.04  | 108.46                      | 265.93     | 221.02        | 170.84                        | 105.21        |
| Wyoming              | 109.89 | 116.78                      | 162.84     | --            | 238.10                        | 116.40        |
| Pacific:             |        |                             |            |               |                               |               |
| Alaska               | 121.81 | 137.13                      | 263.60     | 186.60 *      | 279.19                        | 124.02        |
| California           | 109.79 | 121.31                      | 310.09     | 366.77        | 145.37                        | 111.84        |
| Hawaii               | 117.18 | 130.33                      | 343.54 *   | --            | 211.83                        | 100.92        |
| Oregon               | 91.26  | 92.55                       | 331.83 *   | 176.91        | --                            | 92.84         |
| Washington           | 151.24 | 167.66                      | 252.14     | 102.46        | --                            | 151.48        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.3 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, 2021**

| 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        | 22.3% | 21.9%                       | 23.0%   | 25.7%         | 26.7%                         | 21.9%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 24.0% | 25.1%                       | 19.5%   | 20.3%         | 36.7% *                       | 22.2%         |
| Maine                | 21.0% | 20.1%                       | 26.8%   | 20.2%         | 27.7%                         | 20.5%         |
| Massachusetts        | 24.5% | 24.3%                       | 23.3%   | 34.3%         | 37.3%                         | 23.6%         |
| New Hampshire        | 23.4% | 22.3%                       | 25.4%   | 30.7%         | 29.2%                         | 23.1%         |
| Rhode Island         | 25.0% | 24.9%                       | 25.5%   | 25.5%         | 39.1%                         | 24.5%         |
| Vermont              | 21.8% | 21.9%                       | 19.3%   | 26.0%         | 24.3%                         | 21.6%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 22.7% | 23.9%                       | 16.7%   | 29.2%         | 29.4%                         | 22.0%         |
| New York             | 20.0% | 19.1%                       | 23.6%   | 20.1%         | 16.1%                         | 20.3%         |
| Pennsylvania         | 22.6% | 22.5%                       | 22.4%   | 24.4%         | 31.0%                         | 22.0%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 24.0% | 23.0%                       | 32.8%   | 26.6%         | 26.7%                         | 23.7%         |
| Indiana              | 22.7% | 21.9%                       | 30.3%   | 23.0%         | 32.6%                         | 21.6%         |
| Michigan             | 22.4% | 23.2%                       | 18.6%   | 28.3%         | 33.1%                         | 21.8%         |
| Ohio                 | 24.7% | 23.7%                       | 28.1%   | 29.8%         | 29.8%                         | 24.3%         |
| Wisconsin            | 25.4% | 24.2%                       | 31.2%   | 27.3%         | 22.0%                         | 25.7%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 27.1% | 28.1%                       | 21.5%   | 24.7%         | 29.8%                         | 26.7%         |
| Kansas               | 21.2% | 20.3%                       | 27.5%   | 27.9%         | 22.2%                         | 21.1%         |
| Minnesota            | 20.0% | 20.4%                       | 20.1%   | 18.6%         | 31.0%                         | 19.2%         |
| Missouri             | 23.8% | 23.6%                       | 24.0%   | 24.7%         | 23.7%                         | 23.8%         |
| Nebraska             | 25.1% | 25.4%                       | 23.1%   | 22.2%         | 16.0%                         | 25.6%         |
| North Dakota         | 20.3% | 20.1%                       | 23.5%   | 19.3%         | 23.4%                         | 20.1%         |
| South Dakota         | 22.9% | 23.1%                       | 19.6%   | 34.6%         | 17.4%                         | 23.4%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 22.9% | 21.3%                       | 31.3%   | 27.4%         | 27.8%                         | 22.4%         |
| District of Columbia | 18.5% | 18.2%                       | 18.1%   | 34.8%         | 26.8%                         | 17.1%         |
| Florida              | 22.8% | 21.7%                       | 28.6%   | 33.9%         | 28.4%                         | 22.0%         |
| Georgia              | 23.3% | 22.4%                       | 31.0%   | 27.5%         | 30.6%                         | 22.5%         |
| Maryland             | 22.8% | 23.4%                       | 23.3%   | 15.2% *       | 19.6%                         | 23.4%         |
| North Carolina       | 21.9% | 21.7%                       | 27.3%   | 18.6%         | 25.4%                         | 21.4%         |
| South Carolina       | 21.2% | 21.0%                       | 19.2%   | 30.4%         | 22.7%                         | 21.1%         |
| Virginia             | 23.8% | 23.7%                       | 24.0%   | 24.5%         | 30.5%                         | 23.3%         |
| West Virginia        | 23.1% | 22.8%                       | 23.9%   | 26.6%         | 23.5%                         | 22.9%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 22.5% | 21.9%                       | 28.3%   | 29.2%         | 29.3%                         | 21.5%         |
| Kentucky             | 22.5% | 21.7%                       | 28.3%   | 29.7%         | 27.8%                         | 21.9%         |
| Mississippi          | 23.6% | 22.6%                       | 33.7%   | 22.8%         | 26.0%                         | 23.2%         |
| Tennessee            | 25.4% | 24.4%                       | 30.6%   | 39.6%         | 31.9%                         | 24.9%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 26.8% | 26.1%                       | 37.3%   | 33.3%         | 35.5%                         | 25.9%         |
| Louisiana            | 26.0% | 25.0%                       | 32.5%   | 34.5%         | 29.3%                         | 25.5%         |
| Oklahoma             | 21.3% | 20.5%                       | 27.4%   | 20.1%         | 23.9%                         | 20.8%         |
| Texas                | 21.8% | 21.3%                       | 22.6%   | 29.5%         | 26.9%                         | 21.2%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 24.2% | 24.2%                       | 22.6%   | 27.9%         | 26.3%                         | 24.0%         |
| Colorado             | 21.5% | 20.5%                       | 22.3%   | 35.3%         | 21.1% *                       | 21.5%         |
| Idaho                | 17.5% | 16.4%                       | 21.9%   | 28.8%         | 22.5%                         | 17.1%         |
| Montana              | 16.7% | 17.1%                       | 14.9%   | 19.5% *       | 14.2% *                       | 16.9%         |
| Nevada               | 21.9% | 20.0%                       | 33.0% * | 32.9%         | 26.8%                         | 21.5%         |
| New Mexico           | 23.4% | 22.9%                       | 25.1%   | 29.3%         | 23.7%                         | 23.4%         |
| Utah                 | 22.3% | 22.7%                       | 18.2%   | 29.2%         | 22.7%                         | 22.3%         |
| Wyoming              | 16.5% | 15.5%                       | 18.3%   | 29.1%         | 25.2%                         | 15.7%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 17.2% | 16.9%                       | 22.2%   | 10.9%         | 28.1%                         | 16.8%         |
| California           | 21.7% | 21.5%                       | 21.4%   | 25.2%         | 17.4%                         | 21.7%         |
| Hawaii               | 14.8% | 14.9%                       | 15.7%   | 9.2% *        | 23.3%                         | 12.5%         |
| Oregon               | 13.1% | 16.2%                       | 6.3% *  | 21.1%         | 24.9%                         | 12.6%         |
| Washington           | 17.4% | 17.2%                       | 17.7%   | 27.3%         | --                            | 17.1%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.3 Standard errors 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, 2021**

| 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% | 0.27%                       | 0.92%   | 0.84%         | 0.75%                         | 0.26%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 2.16% | 2.70%                       | 3.09%   | 2.33%         | 15.70% *                      | 1.32%         |
| Maine                | 1.19% | 1.24%                       | 4.02%   | 2.40%         | 1.38%                         | 1.27%         |
| Massachusetts        | 1.23% | 1.08%                       | 4.43%   | 4.94%         | 1.92%                         | 1.09%         |
| New Hampshire        | 1.39% | 1.60%                       | 3.10%   | 4.17%         | 2.73%                         | 1.45%         |
| Rhode Island         | 1.56% | 1.86%                       | 3.60%   | 3.91%         | 4.64%                         | 1.59%         |
| Vermont              | 1.03% | 1.16%                       | 2.74%   | 1.72%         | 3.29%                         | 1.09%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 1.31% | 1.59%                       | 1.73%   | 2.79%         | 2.85%                         | 1.38%         |
| New York             | 0.91% | 0.83%                       | 3.52%   | 2.77%         | 1.60%                         | 0.98%         |
| Pennsylvania         | 1.23% | 1.44%                       | 2.42%   | 4.13%         | 2.81%                         | 1.29%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 1.19% | 1.24%                       | 3.97%   | 3.24%         | 2.85%                         | 1.28%         |
| Indiana              | 1.38% | 1.54%                       | 2.83%   | 3.74%         | 3.76%                         | 1.40%         |
| Michigan             | 1.22% | 1.42%                       | 2.13%   | 3.33%         | 3.89%                         | 1.24%         |
| Ohio                 | 1.21% | 1.37%                       | 2.86%   | 4.63%         | 3.15%                         | 1.28%         |
| Wisconsin            | 1.25% | 1.14%                       | 5.72%   | 3.38%         | 2.66%                         | 1.33%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 2.17% | 2.60%                       | 2.33%   | 2.59%         | 5.07%                         | 2.35%         |
| Kansas               | 1.59% | 1.73%                       | 3.90%   | 4.99%         | 3.49%                         | 1.71%         |
| Minnesota            | 0.88% | 1.17%                       | 2.05%   | 1.08%         | 4.06%                         | 0.87%         |
| Missouri             | 1.34% | 1.55%                       | 2.91%   | 4.07%         | 2.51%                         | 1.53%         |
| Nebraska             | 2.03% | 2.26%                       | 3.20%   | 2.59%         | 3.49%                         | 2.10%         |
| North Dakota         | 1.30% | 1.46%                       | 3.79%   | 2.70%         | 3.84%                         | 1.37%         |
| South Dakota         | 1.03% | 1.17%                       | 2.53%   | 3.17%         | 4.00%                         | 1.04%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 1.91% | 1.61%                       | 8.37%   | 2.90%         | 4.35%                         | 2.06%         |
| District of Columbia | 1.20% | 1.27%                       | 3.41%   | 4.03%         | 0.62%                         | 1.19%         |
| Florida              | 1.21% | 1.26%                       | 3.72%   | 6.78%         | 3.20%                         | 1.26%         |
| Georgia              | 1.37% | 1.50%                       | 4.63%   | 4.09%         | 2.56%                         | 1.49%         |
| Maryland             | 1.63% | 1.51%                       | 4.58%   | 8.20% *       | 5.40%                         | 1.60%         |
| North Carolina       | 1.10% | 1.21%                       | 2.95%   | 3.18%         | 1.99%                         | 1.20%         |
| South Carolina       | 1.41% | 1.61%                       | 3.05%   | 2.90%         | 2.42%                         | 1.53%         |
| Virginia             | 1.35% | 1.45%                       | 4.92%   | 2.51%         | 3.74%                         | 1.40%         |
| West Virginia        | 2.13% | 2.45%                       | 5.38%   | 3.11%         | 2.63%                         | 2.77%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 1.23% | 1.31%                       | 3.65%   | 2.93%         | 3.12%                         | 1.31%         |
| Kentucky             | 1.12% | 1.24%                       | 2.53%   | 3.33%         | 4.00%                         | 1.19%         |
| Mississippi          | 1.67% | 1.69%                       | 6.93%   | 4.11%         | 2.00%                         | 1.89%         |
| Tennessee            | 1.27% | 1.34%                       | 3.53%   | 4.01%         | 3.03%                         | 1.34%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 1.49% | 1.56%                       | 5.02%   | 4.15%         | 4.50%                         | 1.54%         |
| Louisiana            | 1.82% | 1.90%                       | 5.35%   | 3.77%         | 2.71%                         | 2.05%         |
| Oklahoma             | 1.34% | 1.44%                       | 3.74%   | 3.05%         | 4.80%                         | 1.28%         |
| Texas                | 0.87% | 0.88%                       | 4.84%   | 3.55%         | 2.38%                         | 0.92%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 1.65% | 1.84%                       | 2.77%   | 4.95%         | 3.31%                         | 1.77%         |
| Colorado             | 1.20% | 1.27%                       | 3.39%   | 4.42%         | 6.63% *                       | 1.22%         |
| Idaho                | 1.23% | 1.38%                       | 2.80%   | 4.01%         | 3.30%                         | 1.30%         |
| Montana              | 1.28% | 1.44%                       | 2.30%   | 7.11% *       | 5.06% *                       | 1.31%         |
| Nevada               | 2.02% | 1.78%                       | 9.93% * | 2.78%         | 3.18%                         | 2.18%         |
| New Mexico           | 1.33% | 1.47%                       | 3.77%   | 3.55%         | 2.90%                         | 1.44%         |
| Utah                 | 1.51% | 1.62%                       | 4.64%   | 3.22%         | 2.37%                         | 1.65%         |
| Wyoming              | 1.43% | 1.53%                       | 4.47%   | 4.74%         | 3.19%                         | 1.50%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 1.42% | 1.56%                       | 4.13%   | 3.11%         | 7.54%                         | 1.44%         |
| California           | 1.07% | 1.18%                       | 3.06%   | 3.04%         | 1.52%                         | 1.09%         |
| Hawaii               | 1.39% | 1.61%                       | 3.58%   | 2.76% *       | 3.36%                         | 1.28%         |
| Oregon               | 2.55% | 1.32%                       | 3.56% * | 2.83%         | 4.15%                         | 2.56%         |
| Washington           | 1.58% | 1.74%                       | 3.52%   | 4.91%         | --                            | 1.57%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.3.a 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, 2021**

| 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        | 23.7% | 23.7%                       | 23.2%   | 24.7%         | 28.1%                         | 23.4%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 31.8% | 38.1%                       | --      | --            | 83.8%                         | 22.8%         |
| Maine                | 21.7% | 15.0%                       | 41.0%   | 45.7%         | --                            | 21.6%         |
| Massachusetts        | 21.8% | 24.3%                       | 15.0%   | --            | --                            | 21.6%         |
| New Hampshire        | 24.0% | 22.5%                       | --      | 40.0%         | --                            | 24.2%         |
| Rhode Island         | 27.2% | 27.8%                       | 25.2%   | 26.2%         | --                            | 26.4%         |
| Vermont              | 21.1% | 22.2%                       | --      | 29.9%         | --                            | 21.3%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 23.4% | 23.9%                       | 19.3%   | --            | --                            | 22.7%         |
| New York             | 18.8% | 19.2%                       | 17.0%   | 19.0%         | 32.1%                         | 18.7%         |
| Pennsylvania         | 24.2% | 22.6%                       | 32.5%   | --            | 37.9%                         | 23.4%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 31.3% | 31.2%                       | 39.5%   | 20.5% *       | 30.6%                         | 31.4%         |
| Indiana              | 25.4% | 26.5%                       | --      | --            | --                            | 24.3%         |
| Michigan             | 22.8% | 26.1%                       | 16.8%   | --            | 34.8%                         | 21.6%         |
| Ohio                 | 28.3% | 29.1%                       | 28.1%   | --            | --                            | 28.3%         |
| Wisconsin            | 29.5% | 28.3%                       | 31.9%   | 36.0%         | --                            | 30.5%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 33.9% | 35.6%                       | 25.3%   | --            | --                            | 33.5%         |
| Kansas               | 29.5% | 29.5%                       | --      | --            | --                            | 29.8%         |
| Minnesota            | 18.6% | 20.3%                       | 16.0%   | 16.9%         | 26.9%                         | 18.0%         |
| Missouri             | 21.6% | 20.3%                       | --      | 27.3%         | --                            | 21.8%         |
| Nebraska             | 25.9% | 26.9%                       | --      | --            | --                            | 25.8%         |
| North Dakota         | 20.1% | 19.5%                       | --      | --            | --                            | 19.6%         |
| South Dakota         | 26.6% | 26.8%                       | --      | --            | --                            | 27.3%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 23.2% | 24.5%                       | --      | --            | --                            | 25.2%         |
| District of Columbia | 18.7% | 18.3%                       | --      | --            | 25.0%                         | 15.9%         |
| Florida              | 25.1% | 23.4%                       | 39.4%   | 26.6%         | 22.0%                         | 25.4%         |
| Georgia              | 26.6% | 27.2%                       | --      | --            | 31.6%                         | 25.9%         |
| Maryland             | 27.0% | 25.9%                       | 33.0%   | 30.0%         | 32.6%                         | 26.2%         |
| North Carolina       | 25.9% | 25.8%                       | --      | --            | 31.8%                         | 25.5%         |
| South Carolina       | 15.7% | 13.8%                       | --      | --            | 32.0%                         | 13.4%         |
| Virginia             | 28.3% | 31.0%                       | --      | --            | 24.1%                         | 28.7%         |
| West Virginia        | 22.1% | 19.5%                       | --      | --            | 28.6%                         | 17.4%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 22.5% | 22.1%                       | --      | --            | 24.3% *                       | 22.1%         |
| Kentucky             | 22.9% | 22.3%                       | 28.9%   | --            | --                            | 22.5%         |
| Mississippi          | 15.0% | 14.1%                       | --      | --            | 24.8%                         | 13.7%         |
| Tennessee            | 25.1% | 23.2%                       | --      | 31.3%         | 42.8%                         | 24.2%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 39.8% | 41.1%                       | --      | --            | --                            | 40.4%         |
| Louisiana            | 34.1% | 29.3%                       | 58.9%   | 47.9%         | 41.2%                         | 31.7%         |
| Oklahoma             | 20.6% | 22.1%                       | --      | --            | --                            | 21.3%         |
| Texas                | 20.9% | 21.0%                       | 16.8% * | 31.5%         | 17.6%                         | 21.3%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 23.3% | 23.0%                       | 19.2%   | --            | --                            | 22.7%         |
| Colorado             | 22.6% | 21.0%                       | 25.6%   | 38.7%         | --                            | 22.4%         |
| Idaho                | 17.7% | 17.8%                       | --      | --            | --                            | 19.2%         |
| Montana              | 19.9% | 21.6%                       | --      | --            | --                            | 19.3%         |
| Nevada               | 31.7% | 31.7%                       | --      | 36.8%         | 32.5%                         | 31.6%         |
| New Mexico           | 18.9% | 18.5%                       | --      | 19.7%         | 24.9%                         | 18.3%         |
| Utah                 | 23.3% | 26.2%                       | 15.4% * | 32.3%         | --                            | 23.3%         |
| Wyoming              | 23.0% | 22.1% *                     | --      | --            | --                            | 22.2%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 22.3% | 20.3%                       | --      | --            | --                            | 21.3%         |
| California           | 23.6% | 23.8%                       | 21.6%   | 25.5%         | --                            | 23.5%         |
| Hawaii               | 14.3% | 13.2%                       | 18.2%   | 11.5% *       | 16.7%                         | 13.5%         |
| Oregon               | 18.6% | 20.3%                       | 11.1%   | --            | 26.3%                         | 18.4%         |
| Washington           | 18.1% | 14.7%                       | --      | --            | 62.0%                         | 16.2%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.3.a Standard errors 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, 2021**

| 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        | 0.56% | 0.65%                       | 1.39%   | 1.47%         | 1.61%                         | 0.59%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 8.83% | 11.35%                      | --      | --            | 13.75%                        | 3.32%         |
| Maine                | 3.85% | 3.39%                       | 7.43%   | 1.50%         | --                            | 3.93%         |
| Massachusetts        | 2.18% | 2.31%                       | 3.56%   | --            | --                            | 2.20%         |
| New Hampshire        | 2.40% | 2.65%                       | --      | 4.43%         | --                            | 2.46%         |
| Rhode Island         | 3.60% | 4.78%                       | 4.67%   | 4.49%         | --                            | 3.77%         |
| Vermont              | 2.65% | 2.97%                       | --      | 3.90%         | --                            | 2.84%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 2.44% | 3.09%                       | 3.32%   | --            | --                            | 2.59%         |
| New York             | 1.88% | 2.48%                       | 3.11%   | 3.68%         | 1.89%                         | 1.89%         |
| Pennsylvania         | 2.73% | 2.92%                       | 8.26%   | --            | 7.03%                         | 2.84%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 2.46% | 2.62%                       | 8.04%   | 7.70% *       | 2.09%                         | 2.91%         |
| Indiana              | 4.94% | 6.60%                       | --      | --            | --                            | 5.07%         |
| Michigan             | 2.75% | 2.56%                       | 3.48%   | --            | 4.67%                         | 2.79%         |
| Ohio                 | 2.83% | 4.12%                       | 3.93%   | --            | --                            | 3.20%         |
| Wisconsin            | 2.40% | 3.01%                       | 5.24%   | 3.38%         | --                            | 2.59%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 3.86% | 4.62%                       | 3.66%   | --            | --                            | 4.17%         |
| Kansas               | 4.97% | 5.31%                       | --      | --            | --                            | 5.08%         |
| Minnesota            | 1.22% | 1.85%                       | 3.38%   | 1.11%         | 4.78%                         | 1.19%         |
| Missouri             | 3.14% | 3.28%                       | --      | 5.27%         | --                            | 3.28%         |
| Nebraska             | 4.06% | 4.18%                       | --      | --            | --                            | 4.12%         |
| North Dakota         | 2.40% | 2.45%                       | --      | --            | --                            | 2.42%         |
| South Dakota         | 1.79% | 1.78%                       | --      | --            | --                            | 1.73%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 2.30% | 2.31%                       | --      | --            | --                            | 2.21%         |
| District of Columbia | 2.11% | 2.25%                       | --      | --            | 0.42%                         | 2.55%         |
| Florida              | 2.73% | 2.90%                       | 4.39%   | 2.86%         | 3.40%                         | 3.02%         |
| Georgia              | 3.38% | 3.99%                       | --      | --            | 6.08%                         | 3.78%         |
| Maryland             | 3.12% | 3.60%                       | 4.53%   | 3.25%         | 3.07%                         | 3.48%         |
| North Carolina       | 4.09% | 4.34%                       | --      | --            | 2.71%                         | 4.37%         |
| South Carolina       | 2.87% | 3.26%                       | --      | --            | 3.69%                         | 2.89%         |
| Virginia             | 3.74% | 4.03%                       | --      | --            | 4.28%                         | 4.11%         |
| West Virginia        | 3.21% | 2.26%                       | --      | --            | 6.23%                         | 2.63%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 3.03% | 3.24%                       | --      | --            | 9.83% *                       | 3.04%         |
| Kentucky             | 2.39% | 2.71%                       | 5.44%   | --            | --                            | 2.59%         |
| Mississippi          | 2.57% | 2.56%                       | --      | --            | 4.13%                         | 2.50%         |
| Tennessee            | 3.29% | 3.31%                       | --      | 4.29%         | 5.71%                         | 3.46%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 4.33% | 4.70%                       | --      | --            | --                            | 4.54%         |
| Louisiana            | 4.39% | 4.22%                       | 3.50%   | 1.63%         | 5.99%                         | 5.24%         |
| Oklahoma             | 2.03% | 2.18%                       | --      | --            | --                            | 2.12%         |
| Texas                | 1.69% | 1.72%                       | 5.81% * | 1.38%         | 3.13%                         | 1.88%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 1.70% | 1.78%                       | 2.58%   | --            | --                            | 1.65%         |
| Colorado             | 2.44% | 2.72%                       | 5.49%   | 5.47%         | --                            | 2.48%         |
| Idaho                | 3.73% | 4.76%                       | --      | --            | --                            | 4.58%         |
| Montana              | 4.53% | 5.31%                       | --      | --            | --                            | 4.73%         |
| Nevada               | 4.43% | 2.05%                       | --      | 3.79%         | 4.82%                         | 5.00%         |
| New Mexico           | 1.55% | 1.63%                       | --      | 0.68%         | 2.76%                         | 1.67%         |
| Utah                 | 4.30% | 5.22%                       | 6.91% * | 5.55%         | --                            | 4.57%         |
| Wyoming              | 5.75% | 6.95% *                     | --      | --            | --                            | 6.07%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 2.92% | 2.46%                       | --      | --            | --                            | 2.46%         |
| California           | 1.64% | 1.85%                       | 3.92%   | 4.63%         | --                            | 1.66%         |
| Hawaii               | 2.31% | 2.77%                       | 5.29%   | 4.87% *       | 4.94%                         | 2.60%         |
| Oregon               | 2.87% | 3.62%                       | 2.38%   | --            | 1.99%                         | 2.95%         |
| Washington           | 3.22% | 2.81%                       | --      | --            | 2.36%                         | 2.71%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.



**Table VII.C.3.b 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, 2021**

| 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        | 21.7% | 21.2%                       | 24.0%   | 25.9%         | 26.0%                         | 21.3%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 22.5% | 22.8%                       | 21.4%   | 20.2%         | 21.4%                         | 22.6%         |
| Maine                | 21.7% | 21.5%                       | 25.1%   | 19.2%         | 27.7%                         | 21.1%         |
| Massachusetts        | 25.7% | 24.6%                       | 31.1%   | --            | --                            | 25.1%         |
| New Hampshire        | 23.1% | 21.8%                       | 27.3%   | 30.9%         | 31.1%                         | 22.5%         |
| Rhode Island         | 24.1% | 23.5%                       | 26.0%   | 29.5%         | 30.9%                         | 23.9%         |
| Vermont              | 21.8% | 21.8%                       | 20.3%   | 25.1%         | 25.9%                         | 21.4%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 22.6% | 22.8%                       | 18.5%   | 31.8%         | 29.3%                         | 21.9%         |
| New York             | 19.8% | 19.3%                       | 22.5%   | 21.6%         | 15.9%                         | 20.3%         |
| Pennsylvania         | 22.3% | 22.4%                       | 21.0%   | 24.8%         | 28.0%                         | 21.9%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 21.6% | 20.5%                       | 31.3%   | 27.6%         | 25.9%                         | 21.2%         |
| Indiana              | 22.2% | 21.2%                       | 30.9%   | 25.1%         | 32.4%                         | 21.0%         |
| Michigan             | 22.5% | 22.7%                       | 20.9%   | 25.1%         | 34.9%                         | 22.0%         |
| Ohio                 | 24.6% | 23.2%                       | 30.4%   | 40.0%         | 29.6%                         | 24.3%         |
| Wisconsin            | 24.5% | 23.3%                       | 31.6%   | 26.6%         | 21.6%                         | 24.7%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 26.8% | 27.1%                       | 24.2%   | 26.9%         | 29.6%                         | 26.5%         |
| Kansas               | 18.7% | 17.5%                       | 25.6%   | 27.5%         | 21.1%                         | 18.5%         |
| Minnesota            | 20.4% | 20.2%                       | 21.2%   | 21.2%         | 36.9%                         | 19.3%         |
| Missouri             | 24.1% | 24.3%                       | 24.1%   | 21.9%         | 24.7%                         | 24.0%         |
| Nebraska             | 25.3% | 25.7%                       | 22.5%   | 22.9%         | 18.7%                         | 25.5%         |
| North Dakota         | 21.0% | 20.9%                       | 23.0%   | 20.0%         | 22.5%                         | 20.9%         |
| South Dakota         | 22.2% | 22.4%                       | 20.0%   | 33.3%         | 23.7%                         | 22.1%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 23.4% | 20.7%                       | 35.5%   | 30.9%         | 34.2%                         | 22.1%         |
| District of Columbia | 17.5% | 17.2%                       | 17.3%   | 33.1%         | 25.8%                         | 17.2%         |
| Florida              | 21.2% | 20.2%                       | 23.1%   | 35.7%         | 29.3%                         | 20.0%         |
| Georgia              | 22.7% | 21.7%                       | 34.3%   | 29.5%         | 30.4%                         | 21.8%         |
| Maryland             | 22.2% | 22.2%                       | 30.7%   | 12.4% *       | 15.5% *                       | 23.5%         |
| North Carolina       | 21.2% | 21.1%                       | 26.3%   | 17.3%         | 23.5%                         | 21.0%         |
| South Carolina       | 21.9% | 21.6%                       | 19.2%   | 30.6%         | 20.1%                         | 22.0%         |
| Virginia             | 22.7% | 22.2%                       | 29.8%   | 23.2%         | 34.8%                         | 22.0%         |
| West Virginia        | 23.3% | 23.6%                       | 21.0%   | 25.6%         | 21.8%                         | 23.8%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 22.6% | 21.9%                       | 29.2%   | 29.7%         | 30.8%                         | 21.5%         |
| Kentucky             | 22.4% | 21.7%                       | 26.8%   | 29.5%         | 27.5%                         | 21.8%         |
| Mississippi          | 25.6% | 24.3%                       | 39.6%   | 25.6%         | 28.1%                         | 25.2%         |
| Tennessee            | 24.4% | 23.6%                       | 29.1%   | 38.1%         | 29.6%                         | 24.0%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 24.3% | 23.4%                       | 38.7%   | 37.6%         | 36.0%                         | 23.0%         |
| Louisiana            | 25.9% | 26.0%                       | 22.4%   | 34.8%         | 24.8%                         | 26.0%         |
| Oklahoma             | 21.8% | 21.0%                       | 28.0%   | 22.6%         | 24.8%                         | 21.2%         |
| Texas                | 21.3% | 20.6%                       | 26.2% * | 26.4%         | 28.3%                         | 20.4%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 22.2% | 22.1%                       | 23.6%   | 20.5%         | 25.5%                         | 21.9%         |
| Colorado             | 20.6% | 20.0%                       | 18.6%   | 34.0%         | 17.3% *                       | 20.7%         |
| Idaho                | 17.7% | 16.4%                       | 25.2%   | 27.8%         | 25.7%                         | 17.2%         |
| Montana              | 15.2% | 16.5%                       | 14.0%   | 7.2% *        | --                            | 15.7%         |
| Nevada               | 18.7% | 17.0%                       | 35.9%   | 30.0%         | 24.0%                         | 18.2%         |
| New Mexico           | 26.1% | 25.5%                       | 28.6%   | 30.1%         | 23.0%                         | 26.5%         |
| Utah                 | 22.1% | 21.9%                       | 22.2%   | 28.0%         | 22.5%                         | 22.1%         |
| Wyoming              | 16.1% | 14.5%                       | 25.1%   | --            | 23.5%                         | 15.4%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 16.3% | 16.1%                       | 19.6%   | 10.8%         | 29.0%                         | 16.0%         |
| California           | 20.2% | 19.8%                       | 21.6%   | 24.5%         | 10.9%                         | 20.4%         |
| Hawaii               | 15.6% | 16.1%                       | 14.5% * | --            | 28.0%                         | 12.0%         |
| Oregon               | 15.2% | 15.3%                       | 13.5% * | 20.7%         | --                            | 15.0%         |
| Washington           | 16.5% | 16.7%                       | 14.4%   | --            | --                            | 16.5%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.3.b Standard errors 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, 2021**

| 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        | 0.27% | 0.29%                       | 0.95%   | 1.07%         | 0.91%                         | 0.28%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 1.49% | 1.77%                       | 2.48%   | 2.30%         | 3.88%                         | 1.58%         |
| Maine                | 1.27% | 1.32%                       | 5.14%   | 2.23%         | 1.40%                         | 1.38%         |
| Massachusetts        | 1.35% | 1.35%                       | 4.81%   | --            | --                            | 1.24%         |
| New Hampshire        | 1.81% | 2.15%                       | 3.15%   | 3.46%         | 2.67%                         | 1.93%         |
| Rhode Island         | 1.92% | 2.06%                       | 5.22%   | 1.88%         | 3.21%                         | 1.94%         |
| Vermont              | 0.98% | 1.11%                       | 2.74%   | 1.98%         | 2.67%                         | 1.04%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 1.55% | 1.89%                       | 2.14%   | 3.23%         | 3.18%                         | 1.63%         |
| New York             | 0.83% | 0.88%                       | 2.34%   | 5.08%         | 1.69%                         | 0.90%         |
| Pennsylvania         | 1.43% | 1.68%                       | 2.43%   | 4.01%         | 3.12%                         | 1.50%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 1.25% | 1.27%                       | 4.65%   | 2.07%         | 3.82%                         | 1.31%         |
| Indiana              | 1.46% | 1.60%                       | 1.73%   | 3.28%         | 3.91%                         | 1.46%         |
| Michigan             | 1.45% | 1.69%                       | 3.10%   | 3.99%         | 6.51%                         | 1.46%         |
| Ohio                 | 1.43% | 1.54%                       | 3.04%   | 5.25%         | 4.32%                         | 1.50%         |
| Wisconsin            | 1.53% | 1.27%                       | 7.84%   | 4.31%         | 3.03%                         | 1.62%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 2.74% | 3.15%                       | 2.16%   | 4.07%         | 7.47%                         | 2.91%         |
| Kansas               | 1.52% | 1.62%                       | 4.30%   | 5.27%         | 4.17%                         | 1.63%         |
| Minnesota            | 1.25% | 1.57%                       | 2.46%   | 1.96%         | 5.36%                         | 1.22%         |
| Missouri             | 1.53% | 1.83%                       | 3.11%   | 4.04%         | 2.57%                         | 1.79%         |
| Nebraska             | 2.14% | 2.38%                       | 3.22%   | 3.15%         | 2.84%                         | 2.20%         |
| North Dakota         | 1.82% | 2.00%                       | 4.58%   | 3.17%         | 5.50%                         | 1.90%         |
| South Dakota         | 1.21% | 1.35%                       | 3.02%   | 3.03%         | 4.27%                         | 1.27%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 2.53% | 2.04%                       | 9.35%   | 1.97%         | 3.78%                         | 2.73%         |
| District of Columbia | 1.40% | 1.47%                       | 4.46%   | 4.53%         | 2.83%                         | 1.44%         |
| Florida              | 1.42% | 1.34%                       | 6.14%   | 8.35%         | 4.55%                         | 1.31%         |
| Georgia              | 1.58% | 1.70%                       | 5.44%   | 4.46%         | 2.77%                         | 1.72%         |
| Maryland             | 1.98% | 1.74%                       | 3.03%   | 7.84% *       | 6.28% *                       | 1.73%         |
| North Carolina       | 1.20% | 1.34%                       | 3.45%   | 3.28%         | 2.73%                         | 1.30%         |
| South Carolina       | 1.59% | 1.82%                       | 2.34%   | 3.13%         | 2.55%                         | 1.73%         |
| Virginia             | 1.49% | 1.59%                       | 6.27%   | 2.24%         | 5.20%                         | 1.52%         |
| West Virginia        | 2.65% | 3.05%                       | 4.88%   | 3.84%         | 1.84%                         | 3.43%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 1.33% | 1.42%                       | 3.63%   | 3.45%         | 2.38%                         | 1.44%         |
| Kentucky             | 1.31% | 1.42%                       | 3.32%   | 4.17%         | 4.68%                         | 1.35%         |
| Mississippi          | 1.76% | 1.71%                       | 8.44%   | 4.28%         | 2.10%                         | 1.99%         |
| Tennessee            | 1.38% | 1.50%                       | 3.66%   | 5.12%         | 3.61%                         | 1.47%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 1.53% | 1.57%                       | 4.99%   | 4.22%         | 5.01%                         | 1.53%         |
| Louisiana            | 1.38% | 1.49%                       | 3.59%   | 5.28%         | 2.04%                         | 1.57%         |
| Oklahoma             | 1.59% | 1.69%                       | 4.74%   | 4.68%         | 5.25%                         | 1.53%         |
| Texas                | 1.02% | 1.02%                       | 8.22% * | 2.90%         | 2.49%                         | 1.08%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 1.44% | 1.59%                       | 3.36%   | 4.07%         | 4.15%                         | 1.52%         |
| Colorado             | 1.43% | 1.53%                       | 3.40%   | 6.15%         | 6.91% *                       | 1.46%         |
| Idaho                | 1.40% | 1.53%                       | 2.96%   | 5.26%         | 3.65%                         | 1.46%         |
| Montana              | 1.19% | 1.48%                       | 1.90%   | 3.34% *       | --                            | 1.18%         |
| Nevada               | 1.94% | 1.84%                       | 5.49%   | 3.80%         | 3.23%                         | 2.05%         |
| New Mexico           | 1.90% | 2.18%                       | 3.63%   | 4.20%         | 3.96%                         | 2.06%         |
| Utah                 | 1.35% | 1.50%                       | 3.50%   | 3.81%         | 2.62%                         | 1.48%         |
| Wyoming              | 1.48% | 1.53%                       | 2.52%   | --            | 3.63%                         | 1.54%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 1.58% | 1.76%                       | 3.86%   | 3.19%         | 2.22%                         | 1.60%         |
| California           | 1.39% | 1.52%                       | 4.44%   | 4.57%         | 2.03%                         | 1.42%         |
| Hawaii               | 1.81% | 1.96%                       | 6.19% * | --            | 3.22%                         | 1.61%         |
| Oregon               | 1.40% | 1.37%                       | 4.36% * | 2.57%         | --                            | 1.42%         |
| Washington           | 1.84% | 2.04%                       | 3.34%   | --            | --                            | 1.84%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.4 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, 2021**

| 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        | 56.3% | 55.3%                       | 60.8%  | 64.8%         | 67.7%                         | 55.5%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 54.5% | 53.8%                       | 57.2%  | 57.7%         | 73.3%                         | 52.5%         |
| Maine                | 56.6% | 55.1%                       | 59.1%  | 66.9%         | 64.3%                         | 56.1%         |
| Massachusetts        | 51.5% | 49.5%                       | 59.5%  | 54.1%         | 60.2%                         | 50.9%         |
| New Hampshire        | 55.1% | 52.9%                       | 63.8%  | 67.1%         | 71.1%                         | 54.3%         |
| Rhode Island         | 56.7% | 55.4%                       | 60.4%  | 62.4%         | 64.9%                         | 56.3%         |
| Vermont              | 54.3% | 53.4%                       | 54.0%  | 66.9%         | 64.0%                         | 53.6%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 54.3% | 51.4%                       | 57.0%  | 75.2%         | 77.4%                         | 52.6%         |
| New York             | 53.4% | 52.3%                       | 58.2%  | 56.7%         | 60.7%                         | 52.9%         |
| Pennsylvania         | 55.3% | 53.3%                       | 66.4%  | 63.1%         | 64.4%                         | 54.8%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 54.3% | 53.2%                       | 60.5%  | 64.2%         | 64.6%                         | 53.2%         |
| Indiana              | 54.6% | 53.9%                       | 63.7%  | 51.6%         | 67.4%                         | 53.4%         |
| Michigan             | 47.6% | 44.9%                       | 56.8%  | 55.6%         | 66.9%                         | 46.7%         |
| Ohio                 | 53.8% | 51.7%                       | 59.8%  | 68.7%         | 69.1%                         | 52.7%         |
| Wisconsin            | 54.3% | 52.6%                       | 59.4%  | 76.3%         | 69.7%                         | 53.2%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 55.2% | 53.9%                       | 62.4%  | 61.7%         | 67.5%                         | 54.2%         |
| Kansas               | 57.1% | 56.5%                       | 61.8%  | 62.0%         | 70.6%                         | 55.9%         |
| Minnesota            | 53.5% | 53.5%                       | 51.6%  | 55.1%         | 71.6%                         | 52.5%         |
| Missouri             | 57.4% | 55.8%                       | 60.5%  | 68.1%         | 66.2%                         | 55.8%         |
| Nebraska             | 59.7% | 59.2%                       | 61.1%  | 69.2%         | 72.4%                         | 59.3%         |
| North Dakota         | 56.7% | 55.4%                       | 60.2%  | 75.8%         | 84.7%                         | 55.2%         |
| South Dakota         | 56.4% | 55.3%                       | 63.2%  | 56.2%         | 77.8%                         | 54.9%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 59.4% | 57.4%                       | 77.8%  | 60.4%         | 68.1%                         | 58.6%         |
| District of Columbia | 58.3% | 58.1%                       | 58.7%  | 68.3%         | 55.2%                         | 58.7%         |
| Florida              | 59.0% | 58.5%                       | 62.9%  | 61.6%         | 69.0%                         | 57.9%         |
| Georgia              | 58.0% | 57.0%                       | 65.5%  | 74.1%         | 72.6%                         | 56.7%         |
| Maryland             | 58.5% | 56.6%                       | 62.7%  | 74.3%         | 67.5%                         | 57.3%         |
| North Carolina       | 63.1% | 62.5%                       | 62.7%  | 73.4%         | 67.6%                         | 62.4%         |
| South Carolina       | 56.8% | 54.5%                       | 70.3%  | 73.3%         | 74.9%                         | 55.3%         |
| Virginia             | 57.1% | 56.2%                       | 66.8%  | 62.0%         | 60.3%                         | 56.9%         |
| West Virginia        | 56.7% | 54.2%                       | 74.6%  | 60.4%         | 66.5%                         | 53.3%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 54.3% | 53.5%                       | 62.1%  | 68.5%         | 69.5%                         | 52.4%         |
| Kentucky             | 52.9% | 51.3%                       | 68.1%  | 74.0%         | 70.9%                         | 51.5%         |
| Mississippi          | 58.0% | 57.2%                       | 63.9%  | 71.7%         | 73.3%                         | 55.9%         |
| Tennessee            | 57.3% | 57.0%                       | 58.6%  | 65.0%         | 66.3%                         | 56.7%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 57.4% | 56.8%                       | 67.4%  | 65.9%         | 69.4%                         | 56.5%         |
| Louisiana            | 55.3% | 53.7%                       | 66.8%  | 73.9%         | 69.5%                         | 53.4%         |
| Oklahoma             | 58.8% | 57.8%                       | 62.9%  | 70.6%         | 73.3%                         | 56.9%         |
| Texas                | 56.8% | 56.2%                       | 55.1%  | 70.1%         | 67.5%                         | 55.5%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 59.7% | 59.5%                       | 57.8%  | 70.9%         | 64.4%                         | 59.3%         |
| Colorado             | 59.2% | 57.6%                       | 64.7%  | 82.1%         | 67.7%                         | 59.0%         |
| Idaho                | 57.0% | 55.5%                       | 66.8%  | 66.7%         | 72.4%                         | 56.1%         |
| Montana              | 53.5% | 50.6%                       | 57.0%  | 68.7%         | 79.6%                         | 52.2%         |
| Nevada               | 59.3% | 59.5%                       | 56.1%  | 66.9%         | 62.5%                         | 59.0%         |
| New Mexico           | 60.3% | 60.0%                       | 55.7%  | 69.1%         | 69.8%                         | 59.4%         |
| Utah                 | 49.3% | 48.7%                       | 49.1%  | 61.4%         | 62.0%                         | 48.4%         |
| Wyoming              | 55.3% | 52.8%                       | 69.5%  | 70.2%         | 67.7%                         | 54.3%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 50.5% | 49.5%                       | 47.9%  | 86.5%         | 73.9%                         | 50.0%         |
| California           | 57.4% | 56.7%                       | 60.6%  | 65.2%         | 72.5%                         | 57.2%         |
| Hawaii               | 62.0% | 58.8%                       | 77.0%  | 76.6%         | 69.2%                         | 60.2%         |
| Oregon               | 62.6% | 58.8%                       | 71.0%  | 72.9%         | 72.9%                         | 62.2%         |
| Washington           | 62.7% | 62.7%                       | 66.0%  | --            | --                            | 63.1%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.4 Standard errors 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, 2021**

| 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        | 0.30% | 0.34%                       | 0.85%  | 1.27%         | 0.85%                         | 0.32%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 1.87% | 2.25%                       | 3.37%  | 6.58%         | 3.67%                         | 1.61%         |
| Maine                | 1.21% | 1.41%                       | 2.95%  | 2.80%         | 4.24%                         | 1.27%         |
| Massachusetts        | 1.42% | 1.59%                       | 2.11%  | 5.89%         | 2.53%                         | 1.44%         |
| New Hampshire        | 1.65% | 1.87%                       | 3.38%  | 2.69%         | 3.49%                         | 1.70%         |
| Rhode Island         | 1.42% | 1.71%                       | 2.99%  | 4.04%         | 4.79%                         | 1.45%         |
| Vermont              | 1.42% | 1.66%                       | 2.77%  | 3.01%         | 1.94%                         | 1.48%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 1.76% | 2.13%                       | 3.19%  | 3.38%         | 2.25%                         | 1.78%         |
| New York             | 1.15% | 1.31%                       | 2.10%  | 5.65%         | 2.79%                         | 1.20%         |
| Pennsylvania         | 1.43% | 1.58%                       | 1.97%  | 6.00%         | 3.69%                         | 1.48%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 1.07% | 1.12%                       | 3.49%  | 6.07%         | 3.21%                         | 1.07%         |
| Indiana              | 1.87% | 2.13%                       | 4.87%  | 5.63%         | 5.43%                         | 1.98%         |
| Michigan             | 2.17% | 2.41%                       | 3.95%  | 5.44%         | 5.48%                         | 2.23%         |
| Ohio                 | 1.38% | 1.50%                       | 3.87%  | 5.24%         | 4.78%                         | 1.41%         |
| Wisconsin            | 1.52% | 1.71%                       | 3.06%  | 4.55%         | 3.50%                         | 1.59%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 1.38% | 1.58%                       | 3.19%  | 3.57%         | 5.11%                         | 1.43%         |
| Kansas               | 1.70% | 1.87%                       | 3.94%  | 4.86%         | 3.99%                         | 1.80%         |
| Minnesota            | 1.94% | 2.64%                       | 3.96%  | 2.57%         | 2.66%                         | 1.99%         |
| Missouri             | 1.48% | 1.67%                       | 2.80%  | 1.99%         | 3.88%                         | 1.68%         |
| Nebraska             | 1.77% | 2.00%                       | 3.14%  | 3.26%         | 4.22%                         | 1.84%         |
| North Dakota         | 1.72% | 1.90%                       | 4.57%  | 2.89%         | 4.47%                         | 1.71%         |
| South Dakota         | 1.46% | 1.62%                       | 3.68%  | 8.86%         | 4.35%                         | 1.45%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 1.84% | 2.04%                       | 3.06%  | 5.09%         | 4.10%                         | 1.96%         |
| District of Columbia | 1.28% | 1.35%                       | 3.61%  | 7.82%         | 0.92%                         | 1.44%         |
| Florida              | 1.69% | 1.89%                       | 2.44%  | 5.64%         | 3.14%                         | 1.82%         |
| Georgia              | 1.56% | 1.67%                       | 6.25%  | 4.86%         | 3.60%                         | 1.64%         |
| Maryland             | 1.51% | 1.60%                       | 3.99%  | 6.18%         | 3.98%                         | 1.64%         |
| North Carolina       | 1.48% | 1.57%                       | 7.22%  | 4.22%         | 3.10%                         | 1.62%         |
| South Carolina       | 1.90% | 2.13%                       | 5.27%  | 4.27%         | 3.60%                         | 2.01%         |
| Virginia             | 1.28% | 1.35%                       | 4.51%  | 5.19%         | 5.15%                         | 1.31%         |
| West Virginia        | 1.99% | 2.17%                       | 3.70%  | 6.24%         | 2.51%                         | 2.46%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 1.57% | 1.62%                       | 8.74%  | 6.47%         | 3.03%                         | 1.67%         |
| Kentucky             | 1.96% | 2.03%                       | 2.98%  | 4.58%         | 4.72%                         | 2.02%         |
| Mississippi          | 1.65% | 1.77%                       | 4.45%  | 5.22%         | 3.56%                         | 1.73%         |
| Tennessee            | 1.46% | 1.59%                       | 2.99%  | 8.50%         | 3.94%                         | 1.54%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 1.24% | 1.27%                       | 3.94%  | 10.17%        | 3.10%                         | 1.29%         |
| Louisiana            | 1.74% | 1.84%                       | 3.36%  | 5.55%         | 3.42%                         | 1.84%         |
| Oklahoma             | 1.51% | 1.68%                       | 3.92%  | 3.98%         | 3.88%                         | 1.59%         |
| Texas                | 1.13% | 1.19%                       | 3.00%  | 6.27%         | 3.62%                         | 1.15%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 1.62% | 1.72%                       | 5.36%  | 7.35%         | 6.58%                         | 1.65%         |
| Colorado             | 1.62% | 1.82%                       | 3.22%  | 2.59%         | 6.98%                         | 1.63%         |
| Idaho                | 1.45% | 1.62%                       | 4.47%  | 3.40%         | 4.91%                         | 1.51%         |
| Montana              | 2.04% | 2.58%                       | 2.81%  | 9.45%         | 8.98%                         | 1.96%         |
| Nevada               | 1.61% | 1.83%                       | 2.89%  | 5.29%         | 4.01%                         | 1.72%         |
| New Mexico           | 1.44% | 1.46%                       | 9.29%  | 3.12%         | 5.48%                         | 1.47%         |
| Utah                 | 1.37% | 1.62%                       | 2.38%  | 3.84%         | 3.59%                         | 1.43%         |
| Wyoming              | 1.80% | 1.90%                       | 4.69%  | 9.52%         | 6.02%                         | 1.88%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 2.19% | 2.30%                       | 6.76%  | 3.54%         | 9.40%                         | 2.20%         |
| California           | 1.37% | 1.51%                       | 4.05%  | 3.68%         | 6.15%                         | 1.36%         |
| Hawaii               | 1.60% | 1.70%                       | 3.49%  | 4.87%         | 3.57%                         | 1.84%         |
| Oregon               | 3.24% | 1.90%                       | 9.60%  | 2.74%         | 3.74%                         | 3.39%         |
| Washington           | 1.97% | 2.17%                       | 3.36%  | --            | --                            | 1.95%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.4.a 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, 2021**

| 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        | 12.6%   | 13.2%                       | 10.2%   | 9.2%          | 7.9%                          | 13.1%         |
| New England:         |         |                             |         |               |                               |               |
| Connecticut          | 10.2%   | 11.9%                       | 1.2% *  | 9.2% *        | 0.1% *                        | 11.8%         |
| Maine                | 12.4%   | 14.2%                       | 3.4% *  | 11.7% *       | 1.0% *                        | 13.3%         |
| Massachusetts        | 6.4%    | 6.2%                        | 5.1% *  | 17.8% *       | 1.0% *                        | 6.8%          |
| New Hampshire        | 10.3%   | 11.0% *                     | 5.9% *  | 9.7% *        | 6.7% *                        | 10.5% *       |
| Rhode Island         | 11.9%   | 10.8%                       | 16.6% * | 10.5% *       | --                            | 12.2%         |
| Vermont              | 10.6%   | 10.9%                       | 12.6% * | --            | 0.0%                          | 11.5%         |
| Middle Atlantic:     |         |                             |         |               |                               |               |
| New Jersey           | 9.7%    | 12.2% *                     | 4.0% *  | --            | 1.6% *                        | 10.6%         |
| New York             | 15.6%   | 16.3%                       | 11.8% * | 16.7%         | 11.3% *                       | 16.0%         |
| Pennsylvania         | 14.2%   | 15.9%                       | 5.1% *  | 15.1% *       | 6.0% *                        | 14.7%         |
| East North Central:  |         |                             |         |               |                               |               |
| Illinois             | 9.6%    | 10.3%                       | 1.9% *  | 12.9% *       | 2.0% *                        | 10.6%         |
| Indiana              | 3.3% *  | 3.7% *                      | 2.9% *  | 0.0%          | --                            | 3.2% *        |
| Michigan             | 7.4%    | 7.3%                        | 7.0% *  | 9.7% *        | 0.0%                          | 7.9%          |
| Ohio                 | 5.8%    | 6.8%                        | 3.1% *  | 1.6% *        | 0.0%                          | 6.4%          |
| Wisconsin            | 5.8%    | 5.4%                        | 5.5% *  | 13.2% *       | 7.0% *                        | 5.7%          |
| West North Central:  |         |                             |         |               |                               |               |
| Iowa                 | 7.4% *  | 8.3% *                      | 1.7% *  | 7.3% *        | 1.2% *                        | 8.0% *        |
| Kansas               | 16.5%   | 17.8%                       | 6.1% *  | 6.9% *        | 14.3% *                       | 16.7%         |
| Minnesota            | 9.1%    | 10.8%                       | 6.8% *  | 3.9% *        | 7.9% *                        | 9.2%          |
| Missouri             | 13.3%   | 14.8%                       | 7.0% *  | 9.5% *        | 12.8% *                       | 13.4%         |
| Nebraska             | 8.8%    | 9.1%                        | 0.6% *  | 16.1% *       | 23.8% *                       | 8.1%          |
| North Dakota         | 18.5%   | 18.6%                       | 17.9% * | 18.1% *       | 6.7% *                        | 19.4%         |
| South Dakota         | 13.6%   | 13.3%                       | 18.3% * | 0.0%          | 31.2% *                       | 11.9%         |
| South Atlantic:      |         |                             |         |               |                               |               |
| Delaware             | 18.7%   | 19.5%                       | 19.2% * | 5.6% *        | 10.4% *                       | 19.6%         |
| District of Columbia | 18.4%   | 18.6%                       | 19.0% * | 8.9% *        | 0.0%                          | 20.7%         |
| Florida              | 8.6%    | 9.6%                        | 2.8% *  | 2.6% *        | 11.3% *                       | 8.3%          |
| Georgia              | 10.2%   | 11.4%                       | 0.3% *  | --            | 5.3% *                        | 10.8%         |
| Maryland             | 10.4%   | 10.7%                       | 1.4% *  | 35.0% *       | 18.0% *                       | 9.2%          |
| North Carolina       | 6.0%    | 5.4% *                      | --      | 17.0% *       | 6.8% *                        | 5.8%          |
| South Carolina       | 7.7%    | 8.5% *                      | 1.8% *  | 8.3% *        | 8.7% *                        | 7.6% *        |
| Virginia             | 10.5%   | 10.9%                       | 8.9% *  | 5.2% *        | --                            | 10.9%         |
| West Virginia        | 13.9%   | 12.5%                       | 25.7% * | 5.1% *        | 14.9% *                       | 13.5%         |
| East South Central:  |         |                             |         |               |                               |               |
| Alabama              | 11.5%   | 11.7%                       | 10.6% * | 5.7% *        | 6.8% *                        | 12.3%         |
| Kentucky             | 8.5%    | 9.3%                        | 1.7% *  | 5.0% *        | 10.6% *                       | 8.3%          |
| Mississippi          | 16.0%   | 15.6%                       | 19.1% * | 18.2% *       | 5.2% *                        | 17.9%         |
| Tennessee            | 7.2%    | 8.1%                        | 0.3% *  | 0.0%          | 0.0%                          | 7.8%          |
| West South Central:  |         |                             |         |               |                               |               |
| Arkansas             | 7.0%    | 7.1%                        | 9.4% *  | 0.0%          | 12.8% *                       | 6.4%          |
| Louisiana            | 10.9% * | 12.4% *                     | 1.1% *  | 1.3% *        | 1.0% *                        | 12.6% *       |
| Oklahoma             | 14.2%   | 15.3%                       | 8.4% *  | 9.7% *        | 16.0% *                       | 13.9%         |
| Texas                | 13.8%   | 14.6%                       | 8.6% *  | 8.6% *        | 11.4% *                       | 14.1%         |
| Mountain:            |         |                             |         |               |                               |               |
| Arizona              | 10.2%   | 9.9%                        | 12.6% * | 9.9% *        | 0.3% *                        | 11.1%         |
| Colorado             | 13.9%   | 14.3%                       | 13.9% * | 9.0% *        | 26.9% *                       | 13.5%         |
| Idaho                | 25.1%   | 27.7%                       | 10.3% * | 14.3% *       | 18.9% *                       | 25.5%         |
| Montana              | 22.1%   | 22.4%                       | 14.6% * | 43.7% *       | 51.1% *                       | 19.8%         |
| Nevada               | 9.3% *  | 10.0% *                     | 3.5% *  | 11.3% *       | 5.6% *                        | 9.7% *        |
| New Mexico           | 10.3%   | 11.5%                       | --      | 0.0%          | 0.0%                          | 11.5%         |
| Utah                 | 11.5%   | 10.4%                       | 19.6% * | 4.4% *        | --                            | 12.1%         |
| Wyoming              | 22.4%   | 23.2%                       | 20.5% * | 14.8% *       | 5.0% *                        | 24.1%         |
| Pacific:             |         |                             |         |               |                               |               |
| Alaska               | 16.7%   | 16.2%                       | 7.1% *  | 43.9% *       | 0.0%                          | 17.3%         |
| California           | 20.7%   | 21.9%                       | 17.8%   | 6.3% *        | 6.1% *                        | 21.1%         |
| Hawaii               | 40.2%   | 41.6%                       | 34.9%   | 35.6%         | 21.0%                         | 45.7%         |
| Oregon               | 33.2% * | 23.6%                       | 55.9% * | 22.6% *       | 11.4% *                       | 34.1% *       |
| Washington           | 22.7%   | 21.9%                       | 29.6% * | --            | 0.0%                          | 22.8%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.C.4.a Standard errors 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, 2021**

| 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        | 0.49%   | 0.53%                       | 1.87%    | 1.22%         | 1.09%                         | 0.53%         |
| New England:         |         |                             |          |               |                               |               |
| Connecticut          | 2.43%   | 3.12%                       | 0.96% *  | 4.30% *       | 0.13% *                       | 2.65%         |
| Maine                | 2.23%   | 2.84%                       | 2.23% *  | 6.02% *       | 0.99% *                       | 2.39%         |
| Massachusetts        | 1.27%   | 1.41%                       | 3.64% *  | 8.72% *       | 1.18% *                       | 1.32%         |
| New Hampshire        | 3.02%   | 3.78% *                     | 3.45% *  | 5.54% *       | 5.39% *                       | 3.21% *       |
| Rhode Island         | 2.66%   | 2.99%                       | 6.56% *  | 5.91% *       | --                            | 2.79%         |
| Vermont              | 2.17%   | 2.60%                       | 6.00% *  | --            | 0.00%                         | 2.35%         |
| Middle Atlantic:     |         |                             |          |               |                               |               |
| New Jersey           | 2.83%   | 3.96% *                     | 2.32% *  | --            | 1.31% *                       | 3.12%         |
| New York             | 2.06%   | 2.52%                       | 3.30%    | 4.81%         | 5.34% *                       | 2.19%         |
| Pennsylvania         | 2.63%   | 3.15%                       | 2.65% *  | 7.86% *       | 2.93% *                       | 2.81%         |
| East North Central:  |         |                             |          |               |                               |               |
| Illinois             | 1.78%   | 1.96%                       | 1.10% *  | 10.01% *      | 1.74% *                       | 1.99%         |
| Indiana              | 1.06% * | 1.26% *                     | 2.18% *  | 0.00%         | --                            | 1.13% *       |
| Michigan             | 1.72%   | 1.95%                       | 4.20% *  | 8.39% *       | 0.00%                         | 1.84%         |
| Ohio                 | 1.37%   | 1.73%                       | 1.99% *  | 1.69% *       | 0.00%                         | 1.49%         |
| Wisconsin            | 1.17%   | 1.30%                       | 3.42% *  | 6.78% *       | 5.01% *                       | 1.21%         |
| West North Central:  |         |                             |          |               |                               |               |
| Iowa                 | 2.37% * | 2.86% *                     | 1.72% *  | 5.37% *       | 0.97% *                       | 2.60% *       |
| Kansas               | 3.04%   | 3.40%                       | 4.99% *  | 4.27% *       | 10.47% *                      | 3.15%         |
| Minnesota            | 1.94%   | 2.54%                       | 4.02% *  | 2.39% *       | 5.77% *                       | 2.07%         |
| Missouri             | 2.55%   | 2.99%                       | 5.12% *  | 6.51% *       | 6.65% *                       | 2.80%         |
| Nebraska             | 2.13%   | 2.41%                       | 0.44% *  | 7.64% *       | 11.70% *                      | 2.12%         |
| North Dakota         | 2.95%   | 3.32%                       | 8.88% *  | 7.85% *       | 4.19% *                       | 3.13%         |
| South Dakota         | 2.79%   | 3.36%                       | 6.17% *  | 0.00%         | 13.46% *                      | 2.79%         |
| South Atlantic:      |         |                             |          |               |                               |               |
| Delaware             | 3.89%   | 4.58%                       | 9.23% *  | 3.40% *       | 6.10% *                       | 4.29%         |
| District of Columbia | 3.01%   | 3.23%                       | 10.39% * | 8.86% *       | 0.00%                         | 3.32%         |
| Florida              | 1.60%   | 1.86%                       | 2.23% *  | 1.68% *       | 5.39% *                       | 1.68%         |
| Georgia              | 2.88%   | 3.25%                       | 0.30% *  | --            | 3.94% *                       | 3.20%         |
| Maryland             | 2.65%   | 2.49%                       | 1.07% *  | 22.67% *      | 12.49% *                      | 2.18%         |
| North Carolina       | 1.55%   | 1.73% *                     | --       | 8.04% *       | 5.22% *                       | 1.62%         |
| South Carolina       | 2.16%   | 2.57% *                     | 1.32% *  | 5.47% *       | 5.92% *                       | 2.34% *       |
| Virginia             | 1.89%   | 2.05%                       | 7.39% *  | 5.01% *       | --                            | 2.00%         |
| West Virginia        | 2.75%   | 2.94%                       | 9.70% *  | 3.93% *       | 4.90% *                       | 3.33%         |
| East South Central:  |         |                             |          |               |                               |               |
| Alabama              | 2.32%   | 2.52%                       | 6.57% *  | 5.53% *       | 3.91% *                       | 2.64%         |
| Kentucky             | 2.18%   | 2.47%                       | 1.42% *  | 4.93% *       | 5.16% *                       | 2.35%         |
| Mississippi          | 2.95%   | 3.23%                       | 8.66% *  | 9.02% *       | 3.07% *                       | 3.44%         |
| Tennessee            | 2.16%   | 2.42%                       | 0.30% *  | 0.00%         | 0.00%                         | 2.31%         |
| West South Central:  |         |                             |          |               |                               |               |
| Arkansas             | 1.57%   | 1.66%                       | 7.19% *  | 0.00%         | 7.12% *                       | 1.57%         |
| Louisiana            | 5.52% * | 6.31% *                     | 1.08% *  | 1.35% *       | 0.82% *                       | 6.37% *       |
| Oklahoma             | 2.77%   | 3.26%                       | 4.00% *  | 5.44% *       | 7.28% *                       | 3.03%         |
| Texas                | 1.68%   | 1.87%                       | 5.18% *  | 5.40% *       | 4.75% *                       | 1.81%         |
| Mountain:            |         |                             |          |               |                               |               |
| Arizona              | 2.19%   | 2.36%                       | 7.89% *  | 6.98% *       | 0.27% *                       | 2.38%         |
| Colorado             | 2.97%   | 3.36%                       | 7.58% *  | 5.36% *       | 20.74% *                      | 2.96%         |
| Idaho                | 3.56%   | 4.14%                       | 5.01% *  | 9.34% *       | 11.79% *                      | 3.75%         |
| Montana              | 3.65%   | 3.98%                       | 5.47% *  | 19.94% *      | 20.00% *                      | 3.15%         |
| Nevada               | 2.81% * | 3.31% *                     | 2.42% *  | 7.55% *       | 3.27% *                       | 3.08% *       |
| New Mexico           | 2.64%   | 2.97%                       | --       | 0.00%         | 0.00%                         | 2.92%         |
| Utah                 | 2.10%   | 2.29%                       | 7.28% *  | 1.96% *       | --                            | 2.29%         |
| Wyoming              | 4.31%   | 4.88%                       | 12.56% * | 7.05% *       | 3.18% *                       | 4.69%         |
| Pacific:             |         |                             |          |               |                               |               |
| Alaska               | 3.29%   | 3.65%                       | 3.47% *  | 14.13% *      | 0.00%                         | 3.39%         |
| California           | 2.26%   | 2.58%                       | 5.34%    | 2.94% *       | 6.28% *                       | 2.28%         |
| Hawaii               | 3.58%   | 4.27%                       | 8.59%    | 9.59%         | 5.95%                         | 3.87%         |
| Oregon               | 9.96% * | 3.84%                       | 23.40% * | 9.52% *       | 6.17% *                       | 10.26% *      |
| Washington           | 3.65%   | 4.04%                       | 9.00% *  | --            | 0.00%                         | 3.68%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.1 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, 2021**

| 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        | 21,381 | 21,382                      | 21,678 | 20,569        | 20,598                        | 21,420        |
| New England:         |        |                             |        |               |                               |               |
| Connecticut          | 24,018 | 24,247                      | 24,582 | 20,563        | 20,250                        | 24,183        |
| Maine                | 21,630 | 21,819                      | 20,828 | 20,469        | 22,480                        | 21,590        |
| Massachusetts        | 22,163 | 22,140                      | 22,552 | 20,873        | 16,913                        | 22,311        |
| New Hampshire        | 24,297 | 24,508                      | 21,031 | 25,954        | 24,378                        | 24,295        |
| Rhode Island         | 22,381 | 22,488                      | 22,190 | 20,456        | 19,872                        | 22,446        |
| Vermont              | 23,447 | 23,463                      | 24,812 | 19,381        | 20,918                        | 23,567        |
| Middle Atlantic:     |        |                             |        |               |                               |               |
| New Jersey           | 22,094 | 22,281                      | 21,597 | 20,272        | 23,202                        | 22,067        |
| New York             | 23,450 | 23,910                      | 24,206 | 15,602        | 25,767                        | 23,295        |
| Pennsylvania         | 21,531 | 21,604                      | 21,115 | 20,319        | 17,062                        | 21,679        |
| East North Central:  |        |                             |        |               |                               |               |
| Illinois             | 20,878 | 20,887                      | 21,022 | 20,348        | 21,747                        | 20,820        |
| Indiana              | 21,281 | 21,056                      | 20,084 | 23,583        | 19,801                        | 21,338        |
| Michigan             | 20,142 | 19,934                      | 22,232 | 16,367        | 20,301                        | 20,137        |
| Ohio                 | 21,102 | 20,925                      | 21,636 | 23,200        | 20,964                        | 21,107        |
| Wisconsin            | 21,166 | 20,866                      | 23,883 | 20,862        | 16,700                        | 21,301        |
| West North Central:  |        |                             |        |               |                               |               |
| Iowa                 | 20,567 | 20,550                      | 20,538 | 21,114        | 19,747                        | 20,607        |
| Kansas               | 19,237 | 19,327                      | 17,795 | 19,689        | 17,284                        | 19,338        |
| Minnesota            | 21,327 | 20,639                      | 21,002 | 24,901        | 20,064                        | 21,362        |
| Missouri             | 21,827 | 21,793                      | 22,124 | 21,944        | 22,647                        | 21,750        |
| Nebraska             | 21,685 | 21,830                      | 20,390 | 18,965        | 21,719                        | 21,684        |
| North Dakota         | 20,922 | 20,963                      | 20,377 | 20,973        | 21,191                        | 20,918        |
| South Dakota         | 21,301 | 21,046                      | 23,894 | 20,055        | 20,489                        | 21,321        |
| South Atlantic:      |        |                             |        |               |                               |               |
| Delaware             | 22,079 | 22,143                      | 22,966 | 19,560        | 21,756                        | 22,094        |
| District of Columbia | 24,455 | 24,616                      | 21,043 | --            | 28,764                        | 23,734        |
| Florida              | 21,184 | 20,979                      | 22,519 | 22,686        | 26,046                        | 20,839        |
| Georgia              | 22,282 | 22,324                      | 21,645 | 22,504        | 20,138                        | 22,396        |
| Maryland             | 21,648 | 21,710                      | 21,250 | 22,434        | 19,241                        | 21,866        |
| North Carolina       | 22,737 | 22,915                      | 21,782 | 19,177        | 20,915                        | 22,852        |
| South Carolina       | 19,453 | 19,303                      | 22,826 | 16,667        | 18,427                        | 19,501        |
| Virginia             | 21,348 | 21,346                      | 23,469 | 17,758        | 20,420                        | 21,399        |
| West Virginia        | 23,384 | 23,565                      | 22,027 | 21,363        | 24,475                        | 23,108        |
| East South Central:  |        |                             |        |               |                               |               |
| Alabama              | 19,539 | 19,593                      | 18,341 | 19,651        | 16,983                        | 19,728        |
| Kentucky             | 21,531 | 21,458                      | 24,163 | 19,728        | 18,743                        | 21,665        |
| Mississippi          | 20,373 | 20,471                      | 19,552 | --            | 16,926                        | 20,616        |
| Tennessee            | 19,593 | 19,606                      | 20,793 | 14,113        | 18,401                        | 19,632        |
| West South Central:  |        |                             |        |               |                               |               |
| Arkansas             | 18,339 | 18,311                      | 17,889 | 20,285        | 18,657                        | 18,325        |
| Louisiana            | 19,305 | 19,458                      | 18,169 | 13,459        | 16,894                        | 19,444        |
| Oklahoma             | 20,108 | 20,033                      | 19,617 | 24,964        | 21,735                        | 19,990        |
| Texas                | 21,288 | 21,469                      | 20,347 | 18,570        | 17,660                        | 21,575        |
| Mountain:            |        |                             |        |               |                               |               |
| Arizona              | 20,117 | 20,379                      | 18,047 | 18,694        | 20,765                        | 20,074        |
| Colorado             | 20,771 | 20,538                      | 23,461 | 19,461        | 18,200                        | 20,828        |
| Idaho                | 19,788 | 19,906                      | 19,317 | 16,109        | 17,764                        | 19,846        |
| Montana              | 20,921 | 20,674                      | 22,397 | --            | --                            | 20,939        |
| Nevada               | 20,103 | 20,376                      | 18,825 | 18,251        | 16,786                        | 20,418        |
| New Mexico           | 20,431 | 20,439                      | --     | 21,198        | 15,739                        | 20,915        |
| Utah                 | 19,844 | 19,939                      | 19,586 | 18,340        | 18,189                        | 19,913        |
| Wyoming              | 22,390 | 22,641                      | 19,957 | 18,475        | 15,910                        | 22,779        |
| Pacific:             |        |                             |        |               |                               |               |
| Alaska               | 23,438 | 23,638                      | 22,105 | 23,803        | 17,544                        | 23,484        |
| California           | 21,830 | 21,819                      | 21,891 | 21,922        | 18,752                        | 21,881        |
| Hawaii               | 18,539 | 18,642                      | 18,492 | 15,450        | 19,667                        | 18,325        |
| Oregon               | 20,916 | 20,777                      | 21,653 | 20,601        | 18,660                        | 20,962        |
| Washington           | 21,914 | 22,134                      | 20,901 | 19,370        | 20,732                        | 21,960        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.1 Standard errors 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, 2021**

| 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        | 111.48 | 118.82                      | 343.50   | 734.48        | 531.17                        | 113.98        |
| New England:         |        |                             |          |               |                               |               |
| Connecticut          | 753.83 | 867.32                      | 1,934.63 | 1,529.41      | 2,021.19                      | 768.86        |
| Maine                | 455.43 | 520.68                      | 906.34   | 860.93        | 594.95                        | 474.34        |
| Massachusetts        | 534.11 | 611.84                      | 1,205.93 | 1,294.42      | 538.55                        | 538.83        |
| New Hampshire        | 864.39 | 987.82                      | 1,007.51 | 910.97        | 1,634.55                      | 885.48        |
| Rhode Island         | 728.14 | 859.16                      | 663.03   | 1,919.19      | 2,368.01                      | 743.13        |
| Vermont              | 904.02 | 1,083.69                    | 1,061.69 | 843.09        | 1,070.37                      | 940.02        |
| Middle Atlantic:     |        |                             |          |               |                               |               |
| New Jersey           | 687.64 | 780.75                      | 1,585.96 | 715.28        | 1,733.84                      | 703.67        |
| New York             | 602.84 | 543.47                      | 1,264.93 | 3,974.21      | 2,447.24                      | 620.09        |
| Pennsylvania         | 543.59 | 581.66                      | 1,647.03 | 2,674.26      | 1,324.95                      | 557.67        |
| East North Central:  |        |                             |          |               |                               |               |
| Illinois             | 604.44 | 664.17                      | 1,047.11 | 932.58        | 1,027.12                      | 639.42        |
| Indiana              | 787.10 | 889.64                      | 1,867.37 | 608.93        | 1,218.85                      | 818.33        |
| Michigan             | 555.74 | 581.36                      | 1,642.61 | 1,089.25      | 1,738.66                      | 569.34        |
| Ohio                 | 460.37 | 518.31                      | 907.41   | 2,685.98      | 1,634.59                      | 474.24        |
| Wisconsin            | 416.78 | 438.01                      | 1,268.56 | 2,723.97      | 2,694.25                      | 415.43        |
| West North Central:  |        |                             |          |               |                               |               |
| Iowa                 | 569.45 | 658.17                      | 631.76   | 917.75        | 1,760.79                      | 588.82        |
| Kansas               | 694.78 | 739.69                      | 2,520.28 | 1,269.16      | 1,383.82                      | 723.62        |
| Minnesota            | 708.06 | 639.40                      | 1,894.89 | 2,149.03      | 2,772.80                      | 719.60        |
| Missouri             | 554.75 | 631.64                      | 1,068.26 | 849.33        | 1,210.32                      | 597.27        |
| Nebraska             | 568.64 | 614.69                      | 900.62   | 1,476.90      | 1,540.90                      | 576.58        |
| North Dakota         | 430.54 | 470.94                      | 1,030.86 | 723.27        | 1,452.42                      | 436.38        |
| South Dakota         | 459.29 | 488.20                      | 1,748.20 | 1,106.51      | 1,013.91                      | 470.26        |
| South Atlantic:      |        |                             |          |               |                               |               |
| Delaware             | 740.34 | 802.38                      | 1,754.62 | 1,007.35      | 1,385.23                      | 772.72        |
| District of Columbia | 678.69 | 719.19                      | 1,193.23 | --            | 923.71                        | 647.05        |
| Florida              | 740.20 | 741.24                      | 3,431.55 | 2,399.27      | 3,853.24                      | 697.68        |
| Georgia              | 510.17 | 532.30                      | 2,408.51 | 1,171.47      | 1,582.93                      | 525.16        |
| Maryland             | 761.34 | 882.73                      | 1,788.97 | 1,308.58      | 1,119.75                      | 837.51        |
| North Carolina       | 777.22 | 841.98                      | 1,054.72 | 1,175.07      | 1,512.55                      | 817.99        |
| South Carolina       | 493.97 | 512.17                      | 975.30   | 722.33        | 2,136.74                      | 508.95        |
| Virginia             | 526.27 | 551.13                      | 2,092.63 | 2,073.64      | 1,293.54                      | 551.52        |
| West Virginia        | 734.48 | 812.26                      | 2,128.43 | 1,303.77      | 1,192.36                      | 857.17        |
| East South Central:  |        |                             |          |               |                               |               |
| Alabama              | 432.88 | 439.06                      | 2,477.84 | 1,582.90      | 1,319.56                      | 448.67        |
| Kentucky             | 810.61 | 842.39                      | 1,723.41 | 1,910.13      | 1,621.88                      | 854.57        |
| Mississippi          | 538.26 | 569.77                      | 979.61   | --            | 1,525.78                      | 560.25        |
| Tennessee            | 515.03 | 528.89                      | 2,182.35 | 2,671.83      | 1,935.02                      | 531.47        |
| West South Central:  |        |                             |          |               |                               |               |
| Arkansas             | 544.50 | 563.62                      | 1,084.82 | 2,651.45      | 1,012.57                      | 565.41        |
| Louisiana            | 554.22 | 593.23                      | 1,490.44 | 1,326.02      | 636.13                        | 591.81        |
| Oklahoma             | 439.74 | 489.80                      | 757.58   | 2,567.01      | 1,706.47                      | 455.54        |
| Texas                | 398.21 | 439.62                      | 794.14   | 586.13        | 1,346.04                      | 409.10        |
| Mountain:            |        |                             |          |               |                               |               |
| Arizona              | 516.66 | 529.63                      | 2,301.14 | 1,205.00      | 1,662.19                      | 539.35        |
| Colorado             | 582.70 | 615.37                      | 1,859.10 | 1,376.14      | 2,497.70                      | 591.50        |
| Idaho                | 511.05 | 548.74                      | 1,364.39 | 1,342.12      | 1,168.52                      | 524.21        |
| Montana              | 477.47 | 546.04                      | 631.92   | --            | --                            | 479.62        |
| Nevada               | 500.66 | 529.28                      | 1,632.58 | 1,861.01      | 1,137.51                      | 524.17        |
| New Mexico           | 978.40 | 967.14                      | --       | 3,207.74      | 2,808.33                      | 996.57        |
| Utah                 | 481.89 | 533.73                      | 1,262.95 | 993.98        | 1,681.99                      | 492.47        |
| Wyoming              | 600.94 | 632.75                      | 589.89   | 1,797.32      | 1,378.75                      | 589.27        |
| Pacific:             |        |                             |          |               |                               |               |
| Alaska               | 737.11 | 842.34                      | 837.75   | 1,716.63      | 1,013.50                      | 741.62        |
| California           | 415.48 | 460.90                      | 1,167.28 | 1,123.48      | 1,878.36                      | 419.28        |
| Hawaii               | 693.72 | 755.07                      | 1,460.20 | 2,723.48      | 544.30                        | 801.55        |
| Oregon               | 539.98 | 666.43                      | 470.73   | 1,300.73      | 906.39                        | 551.22        |
| Washington           | 721.04 | 807.89                      | 931.58   | 1,287.78      | 512.20                        | 745.56        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.



**Table VII.D.1.a 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, 2021**

| 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        | 21,042 | 20,954                      | 21,408 | 21,408        | 19,718                        | 21,112        |
| New England:         |        |                             |        |               |                               |               |
| Connecticut          | 23,507 | 23,977                      | 23,719 | --            | --                            | 23,670        |
| Maine                | 19,579 | 19,685                      | --     | 13,188        | --                            | 19,446        |
| Massachusetts        | 24,375 | 24,550                      | 24,321 | --            | --                            | 24,444        |
| New Hampshire        | 23,326 | 23,634                      | 20,224 | 28,401        | --                            | 23,341        |
| Rhode Island         | 20,210 | 20,225                      | 21,104 | 18,553        | --                            | 20,371        |
| Vermont              | 22,010 | 21,903                      | 23,165 | --            | --                            | 21,987        |
| Middle Atlantic:     |        |                             |        |               |                               |               |
| New Jersey           | 24,118 | 24,224                      | --     | 18,637        | 23,974                        | 24,121        |
| New York             | 23,379 | 23,296                      | 24,106 | 22,457        | 19,157                        | 23,434        |
| Pennsylvania         | 20,962 | 21,015                      | --     | --            | --                            | 21,219        |
| East North Central:  |        |                             |        |               |                               |               |
| Illinois             | 19,348 | 19,716                      | --     | --            | 23,126                        | 18,985        |
| Indiana              | 20,894 | 19,633                      | --     | --            | --                            | 21,139        |
| Michigan             | 19,562 | 19,435                      | 19,981 | 14,717        | 20,501                        | 19,458        |
| Ohio                 | 20,656 | 20,592                      | 22,129 | --            | --                            | 20,669        |
| Wisconsin            | 19,768 | 19,469                      | 21,829 | --            | --                            | 19,724        |
| West North Central:  |        |                             |        |               |                               |               |
| Iowa                 | 20,707 | 20,611                      | 22,187 | --            | 22,375                        | 20,672        |
| Kansas               | 20,152 | 21,524                      | --     | --            | --                            | 20,231        |
| Minnesota            | 22,061 | 18,796                      | 21,352 | 26,216        | 20,905                        | 22,099        |
| Missouri             | 21,376 | 21,733                      | --     | 19,955        | 15,407                        | 21,481        |
| Nebraska             | 20,573 | 20,513                      | --     | --            | --                            | 20,573        |
| North Dakota         | 20,166 | 20,147                      | --     | 20,016        | --                            | 20,118        |
| South Dakota         | 18,769 | 19,296                      | --     | --            | --                            | 18,770        |
| South Atlantic:      |        |                             |        |               |                               |               |
| Delaware             | 22,267 | 22,631                      | --     | 18,127        | 22,949                        | 22,205        |
| District of Columbia | 26,120 | 27,090                      | 18,384 | --            | 28,905                        | 24,441        |
| Florida              | 20,669 | 21,220                      | 15,224 | --            | 23,293                        | 20,534        |
| Georgia              | 21,305 | 19,893                      | --     | 22,083        | --                            | 21,415        |
| Maryland             | 18,585 | 18,777                      | 17,803 | --            | 13,448                        | 18,942        |
| North Carolina       | 25,659 | 25,589                      | --     | --            | --                            | 26,000        |
| South Carolina       | 19,869 | 18,994                      | 23,973 | --            | --                            | 19,681        |
| Virginia             | 20,274 | 20,311                      | 22,974 | 5,864         | 25,372                        | 20,054        |
| West Virginia        | 24,484 | 24,799                      | --     | 23,313        | 22,368                        | 25,460        |
| East South Central:  |        |                             |        |               |                               |               |
| Alabama              | 18,532 | 19,021                      | 14,235 | --            | 16,502                        | 18,705        |
| Kentucky             | 19,070 | 18,997                      | 21,780 | --            | --                            | 19,139        |
| Mississippi          | 23,774 | 24,720                      | 17,890 | --            | --                            | 24,365        |
| Tennessee            | 21,271 | 20,081                      | --     | --            | --                            | 21,286        |
| West South Central:  |        |                             |        |               |                               |               |
| Arkansas             | 20,367 | 20,316                      | --     | --            | --                            | 20,403        |
| Louisiana            | 19,796 | 20,284                      | --     | --            | 16,491                        | 20,379        |
| Oklahoma             | 19,844 | 19,936                      | --     | 17,149        | --                            | 19,813        |
| Texas                | 20,206 | 20,303                      | 21,104 | 15,640        | 19,643                        | 20,278        |
| Mountain:            |        |                             |        |               |                               |               |
| Arizona              | 21,744 | 21,715                      | --     | --            | --                            | 22,074        |
| Colorado             | 19,551 | 18,739                      | 24,722 | --            | --                            | 19,801        |
| Idaho                | 17,434 | 17,428                      | 22,810 | --            | --                            | 17,268        |
| Montana              | 22,442 | 22,438                      | 22,577 | --            | --                            | 22,501        |
| Nevada               | 20,626 | 20,645                      | 22,135 | --            | 16,173                        | 21,442        |
| New Mexico           | 19,152 | 19,054                      | --     | --            | 16,647                        | 19,373        |
| Utah                 | 19,258 | 19,470                      | 18,616 | --            | 16,888                        | 19,400        |
| Wyoming              | 21,547 | 21,898                      | 17,622 | --            | --                            | 21,668        |
| Pacific:             |        |                             |        |               |                               |               |
| Alaska               | 20,803 | 21,166                      | --     | --            | 26,773                        | 20,753        |
| California           | 21,262 | 21,017                      | 22,512 | 22,450        | --                            | 21,371        |
| Hawaii               | 18,765 | 19,011                      | 17,470 | 19,294        | 17,954                        | 18,862        |
| Oregon               | 21,380 | 21,064                      | 23,941 | 19,398        | 17,249                        | 21,580        |
| Washington           | 19,566 | 19,920                      | --     | --            | 24,064                        | 19,235        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 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.1.a Standard errors 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, 2021**

| 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        | 258.10   | 295.99                      | 545.98   | 1,081.11      | 880.57                        | 267.32        |
| New England:         |          |                             |          |               |                               |               |
| Connecticut          | 2,104.04 | 2,827.84                    | 228.62   | --            | --                            | 2,195.93      |
| Maine                | 1,459.16 | 1,633.64                    | --       | 0.00          | --                            | 1,488.25      |
| Massachusetts        | 573.07   | 729.01                      | 877.84   | --            | --                            | 576.68        |
| New Hampshire        | 724.75   | 785.28                      | 1,766.10 | 1,794.16      | --                            | 737.02        |
| Rhode Island         | 626.34   | 691.06                      | 1,423.04 | 3,181.34      | --                            | 628.84        |
| Vermont              | 873.54   | 1,036.65                    | 802.85   | --            | --                            | 900.85        |
| Middle Atlantic:     |          |                             |          |               |                               |               |
| New Jersey           | 1,796.67 | 2,009.65                    | --       | 509.56        | 1,144.26                      | 1,830.60      |
| New York             | 958.71   | 1,258.97                    | 1,275.76 | 1,870.54      | 1,034.05                      | 972.32        |
| Pennsylvania         | 1,334.51 | 1,224.86                    | --       | --            | --                            | 1,349.35      |
| East North Central:  |          |                             |          |               |                               |               |
| Illinois             | 898.81   | 963.88                      | --       | --            | 1,146.75                      | 971.99        |
| Indiana              | 1,293.78 | 1,403.39                    | --       | --            | --                            | 1,351.56      |
| Michigan             | 1,041.80 | 1,444.42                    | 1,554.36 | 937.84        | 2,349.07                      | 1,124.53      |
| Ohio                 | 1,118.46 | 1,251.56                    | 2,561.14 | --            | --                            | 1,125.40      |
| Wisconsin            | 992.70   | 1,122.78                    | 1,442.88 | --            | --                            | 1,014.20      |
| West North Central:  |          |                             |          |               |                               |               |
| Iowa                 | 2,041.01 | 2,257.93                    | 1,177.39 | --            | 1,014.41                      | 2,086.98      |
| Kansas               | 1,239.89 | 1,152.24                    | --       | --            | --                            | 1,259.24      |
| Minnesota            | 1,607.03 | 780.49                      | 1,397.02 | 1,534.28      | 656.70                        | 1,652.65      |
| Missouri             | 1,257.50 | 1,499.58                    | --       | 754.37        | 1,442.87                      | 1,277.83      |
| Nebraska             | 1,283.21 | 1,334.71                    | --       | --            | --                            | 1,283.21      |
| North Dakota         | 1,071.08 | 1,091.57                    | --       | 658.83        | --                            | 1,075.13      |
| South Dakota         | 571.86   | 506.12                      | --       | --            | --                            | 572.50        |
| South Atlantic:      |          |                             |          |               |                               |               |
| Delaware             | 1,374.10 | 1,561.76                    | --       | 1,076.36      | 3,234.59                      | 1,471.04      |
| District of Columbia | 915.49   | 818.53                      | 1,333.52 | --            | 721.57                        | 1,087.88      |
| Florida              | 776.37   | 810.69                      | 1,212.30 | --            | 3,400.93                      | 793.24        |
| Georgia              | 1,529.33 | 1,454.11                    | --       | 506.59        | --                            | 1,670.59      |
| Maryland             | 2,049.56 | 2,563.33                    | 1,583.58 | --            | 1,248.53                      | 2,217.34      |
| North Carolina       | 2,767.58 | 2,835.06                    | --       | --            | --                            | 2,952.18      |
| South Carolina       | 1,245.90 | 1,118.78                    | 574.84   | --            | --                            | 1,247.98      |
| Virginia             | 1,282.27 | 1,430.75                    | 1,724.21 | 282.41        | 2,510.22                      | 1,335.86      |
| West Virginia        | 1,942.74 | 2,125.54                    | --       | 2,214.49      | 2,472.93                      | 2,521.51      |
| East South Central:  |          |                             |          |               |                               |               |
| Alabama              | 987.68   | 1,044.01                    | 1,062.29 | --            | 2,440.84                      | 1,041.85      |
| Kentucky             | 900.32   | 898.78                      | 1,576.56 | --            | --                            | 954.98        |
| Mississippi          | 1,480.99 | 1,360.40                    | 1,051.03 | --            | --                            | 1,386.72      |
| Tennessee            | 1,598.30 | 1,232.67                    | --       | --            | --                            | 1,621.47      |
| West South Central:  |          |                             |          |               |                               |               |
| Arkansas             | 1,426.92 | 1,515.38                    | --       | --            | --                            | 1,504.12      |
| Louisiana            | 1,288.51 | 1,379.37                    | --       | --            | 860.24                        | 1,494.05      |
| Oklahoma             | 942.85   | 969.80                      | --       | 1,103.65      | --                            | 959.37        |
| Texas                | 1,003.89 | 1,185.65                    | 1,600.90 | 349.32        | 3,002.30                      | 1,064.11      |
| Mountain:            |          |                             |          |               |                               |               |
| Arizona              | 871.39   | 922.86                      | --       | --            | --                            | 797.88        |
| Colorado             | 1,743.21 | 1,855.59                    | 3,910.33 | --            | --                            | 1,771.11      |
| Idaho                | 2,269.07 | 2,690.66                    | 2,131.92 | --            | --                            | 2,323.20      |
| Montana              | 1,362.79 | 2,318.51                    | 831.77   | --            | --                            | 1,382.29      |
| Nevada               | 738.51   | 776.54                      | 1,429.82 | --            | 2,365.63                      | 564.56        |
| New Mexico           | 860.59   | 894.90                      | --       | --            | 1,181.83                      | 918.40        |
| Utah                 | 1,077.36 | 1,375.88                    | 1,580.08 | --            | 2,721.86                      | 1,111.11      |
| Wyoming              | 1,315.24 | 1,382.96                    | 1,382.37 | --            | --                            | 1,330.33      |
| Pacific:             |          |                             |          |               |                               |               |
| Alaska               | 1,052.96 | 1,150.78                    | --       | --            | 458.71                        | 1,046.74      |
| California           | 810.61   | 938.55                      | 1,467.82 | 1,864.54      | --                            | 823.96        |
| Hawaii               | 1,086.92 | 1,270.82                    | 2,395.04 | 1,920.75      | 1,512.84                      | 1,214.36      |
| Oregon               | 1,275.14 | 1,500.75                    | 1,501.20 | 1,811.71      | 1,378.73                      | 1,354.06      |
| Washington           | 994.00   | 1,057.87                    | --       | --            | 1,119.75                      | 1,029.81      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.1.b 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, 2021**

| 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        | 21,501 | 21,517                      | 21,903 | 19,941        | 21,359                        | 21,507        |
| New England:         |        |                             |        |               |                               |               |
| Connecticut          | 24,169 | 24,098                      | 28,346 | 20,882        | 20,492                        | 24,342        |
| Maine                | 21,952 | 22,233                      | 20,708 | 21,017        | 22,433                        | 21,926        |
| Massachusetts        | 21,275 | 21,099                      | 23,189 | 21,747        | --                            | 21,293        |
| New Hampshire        | 24,519 | 24,695                      | 21,379 | 25,588        | 24,757                        | 24,511        |
| Rhode Island         | 23,264 | 23,427                      | 22,679 | 19,892        | --                            | 23,266        |
| Vermont              | 24,317 | 24,327                      | 26,354 | 19,807        | 20,465                        | 24,531        |
| Middle Atlantic:     |        |                             |        |               |                               |               |
| New Jersey           | 21,284 | 21,618                      | 19,668 | 20,874        | 23,080                        | 21,233        |
| New York             | 23,318 | 23,842                      | 24,803 | 12,349 *      | 25,915                        | 23,110        |
| Pennsylvania         | 21,903 | 21,902                      | 21,702 | 22,616        | 18,543                        | 22,012        |
| East North Central:  |        |                             |        |               |                               |               |
| Illinois             | 21,377 | 21,334                      | 21,968 | 22,005        | 21,773                        | 21,355        |
| Indiana              | 21,542 | 21,374                      | 20,332 | 24,480        | 20,230                        | 21,594        |
| Michigan             | 20,317 | 20,012                      | 27,873 | 16,450        | 19,353                        | 20,326        |
| Ohio                 | 21,106 | 20,875                      | 21,641 | 25,092        | 21,216                        | 21,101        |
| Wisconsin            | 21,241 | 20,966                      | 24,519 | 18,310        | --                            | 21,434        |
| West North Central:  |        |                             |        |               |                               |               |
| Iowa                 | 20,582 | 20,521                      | 20,894 | 22,171        | 18,559                        | 20,663        |
| Kansas               | 18,517 | 18,043                      | 25,705 | 19,863        | 17,531                        | 18,559        |
| Minnesota            | 21,166 | 21,085                      | 20,883 | 22,563        | 19,993                        | 21,200        |
| Missouri             | 22,180 | 22,104                      | 21,762 | 26,571        | 22,921                        | 22,095        |
| Nebraska             | 21,954 | 22,074                      | 20,930 | 18,998        | 21,839                        | 21,956        |
| North Dakota         | 21,066 | 21,012                      | 21,918 | 21,340        | 19,270                        | 21,086        |
| South Dakota         | 22,390 | 21,875                      | 26,172 | 18,363        | 20,363                        | 22,449        |
| South Atlantic:      |        |                             |        |               |                               |               |
| Delaware             | 22,005 | 21,974                      | 23,946 | 20,429        | 21,073                        | 22,040        |
| District of Columbia | 24,048 | 24,037                      | 22,703 | --            | 24,092                        | 24,046        |
| Florida              | 21,292 | 20,904                      | 26,492 | 19,187        | 27,203                        | 20,870        |
| Georgia              | 22,414 | 22,594                      | 18,781 | --            | 21,393                        | 22,448        |
| Maryland             | 22,631 | 22,332                      | 25,724 | 23,427        | 20,430                        | 22,861        |
| North Carolina       | 22,530 | 22,677                      | 21,977 | 19,506        | 21,333                        | 22,603        |
| South Carolina       | 19,459 | 19,450                      | 21,825 | 16,105        | 18,091                        | 19,528        |
| Virginia             | 21,708 | 21,623                      | 25,704 | 19,905        | 18,910                        | 21,816        |
| West Virginia        | 22,863 | 23,108                      | 19,255 | --            | 25,526                        | 22,241        |
| East South Central:  |        |                             |        |               |                               |               |
| Alabama              | 19,687 | 19,588                      | 23,945 | 18,684        | 17,766                        | 19,808        |
| Kentucky             | 22,525 | 22,520                      | 22,946 | 21,821        | 19,500                        | 22,676        |
| Mississippi          | 20,252 | 20,242                      | 20,006 | --            | 18,055                        | 20,396        |
| Tennessee            | 19,558 | 19,744                      | 19,219 | --            | 19,542                        | 19,559        |
| West South Central:  |        |                             |        |               |                               |               |
| Arkansas             | 17,838 | 17,834                      | 18,192 | --            | 18,325                        | 17,817        |
| Louisiana            | 19,889 | 20,072                      | 18,189 | 15,204        | 17,118                        | 20,050        |
| Oklahoma             | 19,989 | 19,955                      | 18,508 | 26,318        | 21,789                        | 19,831        |
| Texas                | 21,851 | 22,115                      | 19,349 | 19,264        | 18,206                        | 22,035        |
| Mountain:            |        |                             |        |               |                               |               |
| Arizona              | 19,769 | 20,090                      | 17,510 | 18,814        | 21,556                        | 19,621        |
| Colorado             | 21,002 | 20,868                      | 23,068 | 19,510        | 22,212                        | 20,982        |
| Idaho                | 19,871 | 19,943                      | 19,076 | 19,627        | 17,524                        | 19,933        |
| Montana              | 20,929 | 20,718                      | 22,344 | --            | --                            | 20,948        |
| Nevada               | 19,908 | 20,282                      | 16,443 | 20,546        | 17,595                        | 20,070        |
| New Mexico           | 21,896 | 22,409                      | --     | 23,173        | --                            | 22,778        |
| Utah                 | 20,193 | 20,178                      | 20,836 | 18,449        | 19,156                        | 20,229        |
| Wyoming              | 22,825 | 22,956                      | 19,628 | --            | 15,029                        | 23,138        |
| Pacific:             |        |                             |        |               |                               |               |
| Alaska               | 23,986 | 24,225                      | 22,619 | 25,626        | --                            | 24,035        |
| California           | 21,977 | 22,069                      | 21,307 | 21,587        | 20,714                        | 21,989        |
| Hawaii               | 18,029 | 17,971                      | 19,156 | --            | 20,004                        | 17,475        |
| Oregon               | 21,014 | 20,884                      | 21,756 | 20,624        | 18,971                        | 21,045        |
| Washington           | 21,951 | 22,206                      | 20,615 | 19,300        | --                            | 22,014        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.1.b Standard errors 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, 2021**

| 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        | 132.39   | 136.09                      | 527.67   | 982.70        | 691.19                        | 134.71        |
| New England:         |          |                             |          |               |                               |               |
| Connecticut          | 789.40   | 866.53                      | 1,619.76 | 1,941.67      | 2,894.65                      | 789.56        |
| Maine                | 513.87   | 591.68                      | 920.89   | 996.24        | 441.54                        | 538.92        |
| Massachusetts        | 655.56   | 709.48                      | 1,610.40 | 1,848.27      | --                            | 659.76        |
| New Hampshire        | 1,170.37 | 1,348.57                    | 984.13   | 991.95        | 1,791.04                      | 1,205.74      |
| Rhode Island         | 1,121.82 | 1,319.04                    | 767.15   | 1,490.81      | --                            | 1,134.96      |
| Vermont              | 1,178.84 | 1,434.38                    | 948.64   | 903.75        | 698.44                        | 1,226.64      |
| Middle Atlantic:     |          |                             |          |               |                               |               |
| New Jersey           | 681.27   | 793.42                      | 1,014.27 | 1,051.56      | 2,046.54                      | 697.95        |
| New York             | 741.94   | 613.77                      | 1,986.22 | 4,464.79 *    | 2,702.96                      | 767.80        |
| Pennsylvania         | 625.31   | 682.67                      | 862.83   | 2,402.83      | 983.15                        | 643.99        |
| East North Central:  |          |                             |          |               |                               |               |
| Illinois             | 692.74   | 737.68                      | 1,132.19 | 2,288.15      | 1,048.23                      | 728.01        |
| Indiana              | 931.02   | 993.10                      | 2,143.83 | 2,617.52      | 1,181.62                      | 969.69        |
| Michigan             | 703.99   | 679.90                      | 2,310.60 | 1,273.92      | 1,979.49                      | 710.62        |
| Ohio                 | 568.35   | 631.13                      | 1,087.20 | 2,848.26      | 1,855.48                      | 586.65        |
| Wisconsin            | 456.29   | 467.60                      | 1,711.81 | 2,032.60      | --                            | 447.84        |
| West North Central:  |          |                             |          |               |                               |               |
| Iowa                 | 600.18   | 666.63                      | 494.84   | 1,399.06      | 2,855.87                      | 614.99        |
| Kansas               | 767.58   | 811.70                      | 755.56   | 1,641.49      | 1,774.22                      | 796.14        |
| Minnesota            | 743.52   | 835.29                      | 2,124.67 | 2,914.70      | 3,870.86                      | 751.94        |
| Missouri             | 651.61   | 720.04                      | 1,065.92 | 2,439.96      | 1,372.75                      | 710.90        |
| Nebraska             | 649.38   | 699.37                      | 826.53   | 1,412.68      | 2,186.26                      | 657.03        |
| North Dakota         | 568.89   | 600.64                      | 2,215.61 | 1,017.42      | 2,064.33                      | 574.86        |
| South Dakota         | 631.37   | 696.93                      | 930.11   | 1,193.36      | 1,260.58                      | 648.44        |
| South Atlantic:      |          |                             |          |               |                               |               |
| Delaware             | 925.42   | 990.20                      | 2,133.08 | 1,069.70      | 990.01                        | 959.42        |
| District of Columbia | 753.18   | 794.64                      | 1,652.38 | --            | 1,888.50                      | 777.67        |
| Florida              | 1,041.15 | 1,016.15                    | 4,555.04 | 1,190.07      | 5,316.01                      | 968.15        |
| Georgia              | 572.55   | 593.26                      | 1,674.39 | --            | 1,807.14                      | 585.13        |
| Maryland             | 674.03   | 632.54                      | 3,529.58 | 1,349.87      | 886.45                        | 735.77        |
| North Carolina       | 806.69   | 884.65                      | 910.94   | 1,489.29      | 1,740.04                      | 848.94        |
| South Carolina       | 525.99   | 554.41                      | 1,803.96 | 812.42        | 2,759.93                      | 539.77        |
| Virginia             | 648.07   | 674.28                      | 3,217.57 | 1,845.29      | 2,351.83                      | 668.50        |
| West Virginia        | 762.81   | 821.53                      | 1,693.02 | --            | 1,277.88                      | 821.62        |
| East South Central:  |          |                             |          |               |                               |               |
| Alabama              | 442.44   | 448.82                      | 2,264.00 | 1,404.15      | 1,891.14                      | 457.61        |
| Kentucky             | 706.08   | 736.46                      | 1,776.56 | 2,011.49      | 2,106.18                      | 721.75        |
| Mississippi          | 466.56   | 489.21                      | 1,174.68 | --            | 1,739.25                      | 481.12        |
| Tennessee            | 568.67   | 605.89                      | 1,225.60 | --            | 2,053.60                      | 583.65        |
| West South Central:  |          |                             |          |               |                               |               |
| Arkansas             | 590.73   | 607.61                      | 1,211.51 | --            | 1,239.21                      | 612.60        |
| Louisiana            | 530.18   | 563.15                      | 1,694.85 | 1,433.67      | 753.88                        | 563.16        |
| Oklahoma             | 539.55   | 584.95                      | 897.96   | 2,606.96      | 1,856.28                      | 559.84        |
| Texas                | 442.00   | 477.23                      | 558.38   | 603.11        | 702.40                        | 460.74        |
| Mountain:            |          |                             |          |               |                               |               |
| Arizona              | 644.97   | 669.17                      | 2,560.98 | 1,212.45      | 1,439.08                      | 684.27        |
| Colorado             | 595.76   | 639.22                      | 1,502.58 | 1,876.21      | 2,109.76                      | 603.38        |
| Idaho                | 564.87   | 598.07                      | 1,749.98 | 1,687.99      | 1,392.95                      | 578.96        |
| Montana              | 501.72   | 557.64                      | 751.00   | --            | --                            | 502.71        |
| Nevada               | 653.07   | 672.21                      | 1,995.58 | 2,860.94      | 659.27                        | 690.06        |
| New Mexico           | 1,503.68 | 1,507.21                    | --       | 3,668.19      | --                            | 1,458.36      |
| Utah                 | 481.75   | 502.99                      | 1,853.94 | 1,057.01      | 1,323.46                      | 493.90        |
| Wyoming              | 698.37   | 734.15                      | 654.51   | --            | 2,207.48                      | 680.53        |
| Pacific:             |          |                             |          |               |                               |               |
| Alaska               | 801.63   | 925.10                      | 651.96   | 1,528.23      | --                            | 805.17        |
| California           | 517.48   | 515.90                      | 2,499.29 | 1,077.72      | 1,140.11                      | 521.97        |
| Hawaii               | 1,008.97 | 1,077.46                    | 1,104.95 | --            | 600.58                        | 1,210.61      |
| Oregon               | 664.74   | 811.32                      | 289.30   | 1,359.32      | 1,070.16                      | 674.47        |
| Washington           | 787.63   | 881.50                      | 697.10   | 1,381.87      | --                            | 812.76        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

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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.1.c 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, 2021**

| 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        | 21,174 | 21,140                      | 21,215 | 21,591        | 18,447                        | 21,401        |
| New England:         |        |                             |        |               |                               |               |
| Connecticut          | 23,742 | 26,733                      | --     | --            | --                            | 23,856        |
| Maine                | 20,958 | 20,736                      | --     | --            | --                            | 20,958        |
| Massachusetts        | 22,974 | 26,668                      | 18,216 | --            | --                            | 25,183        |
| New Hampshire        | 25,187 | 25,258                      | --     | --            | --                            | 25,187        |
| Rhode Island         | 22,296 | 22,345                      | --     | 23,727        | --                            | 22,398        |
| Vermont              | 21,066 | 21,622                      | --     | 17,707        | --                            | 21,066        |
| Middle Atlantic:     |        |                             |        |               |                               |               |
| New Jersey           | 24,551 | 24,221                      | --     | 20,273        | --                            | 24,558        |
| New York             | 24,922 | 26,739                      | 22,952 | 21,236        | --                            | 24,793        |
| Pennsylvania         | 19,373 | 19,800                      | 18,160 | --            | --                            | 19,603        |
| East North Central:  |        |                             |        |               |                               |               |
| Illinois             | 19,488 | 18,625                      | 19,918 | --            | --                            | 19,472        |
| Indiana              | 18,802 | 18,657                      | --     | --            | --                            | 18,674        |
| Michigan             | 20,052 | 20,039                      | 19,851 | --            | --                            | 20,013        |
| Ohio                 | 21,488 | 21,629                      | 20,973 | 21,046        | --                            | 21,578        |
| Wisconsin            | 23,660 | 23,020                      | 23,900 | --            | --                            | 23,662        |
| West North Central:  |        |                             |        |               |                               |               |
| Iowa                 | 20,197 | 20,780                      | 19,103 | 20,652        | 21,459                        | 19,956        |
| Kansas               | 20,877 | 21,667                      | --     | 19,174        | --                            | 21,380        |
| Minnesota            | 20,553 | 20,415                      | 22,934 | --            | --                            | 20,618        |
| Missouri             | 19,812 | 19,307                      | 26,295 | 19,914        | 22,100                        | 19,662        |
| Nebraska             | 20,057 | 21,021                      | --     | --            | 21,434                        | 19,938        |
| North Dakota         | 21,167 | 21,564                      | 19,271 | 20,891        | 21,791                        | 21,153        |
| South Dakota         | 20,813 | 20,404                      | --     | 24,550        | 20,953                        | 20,805        |
| South Atlantic:      |        |                             |        |               |                               |               |
| Delaware             | 22,386 | 22,812                      | 16,918 | --            | --                            | 22,412        |
| District of Columbia | 23,755 | 23,697                      | 27,133 | --            | --                            | 21,043        |
| Florida              | 22,030 | 20,852                      | 22,252 | --            | 23,800                        | 21,772        |
| Georgia              | 22,507 | 22,644                      | --     | --            | 16,455                        | 23,204        |
| Maryland             | 21,767 | 23,583                      | 20,000 | --            | 20,095                        | 21,871        |
| North Carolina       | 21,826 | 22,253                      | --     | --            | --                            | 22,153        |
| South Carolina       | 18,929 | 18,976                      | 17,558 | --            | --                            | 19,164        |
| Virginia             | 20,731 | 21,056                      | --     | --            | 20,682                        | 20,740        |
| West Virginia        | 25,023 | 25,152                      | --     | 22,260        | 22,252                        | 25,377        |
| East South Central:  |        |                             |        |               |                               |               |
| Alabama              | 20,386 | 20,545                      | --     | 18,035        | 14,838                        | 21,078        |
| Kentucky             | 21,941 | 21,201                      | 31,182 | --            | --                            | 22,448        |
| Mississippi          | 14,453 | --                          | --     | --            | --                            | --            |
| Tennessee            | 16,463 | 16,759                      | --     | 19,228        | --                            | 16,823        |
| West South Central:  |        |                             |        |               |                               |               |
| Arkansas             | 18,168 | 18,180                      | --     | --            | --                            | 18,173        |
| Louisiana            | 17,438 | 17,433                      | --     | --            | --                            | 17,449        |
| Oklahoma             | 21,192 | 20,902                      | 21,598 | --            | --                            | 21,180        |
| Texas                | 19,356 | 18,856                      | --     | 21,133        | 14,185                        | 20,464        |
| Mountain:            |        |                             |        |               |                               |               |
| Arizona              | 20,264 | 20,345                      | 17,902 | --            | --                            | 20,263        |
| Colorado             | 22,163 | 22,398                      | --     | --            | --                            | 22,306        |
| Idaho                | 20,811 | 21,420                      | --     | 11,329        | --                            | 21,011        |
| Montana              | 19,449 | 19,476                      | --     | 14,118        | --                            | 19,449        |
| Nevada               | 20,247 | 20,639                      | --     | --            | --                            | 20,696        |
| New Mexico           | 17,281 | 16,043                      | --     | --            | --                            | 17,152        |
| Utah                 | 18,895 | 19,374                      | --     | --            | --                            | 18,881        |
| Wyoming              | 20,040 | 20,613                      | 23,157 | 16,665        | 16,938                        | 20,858        |
| Pacific:             |        |                             |        |               |                               |               |
| Alaska               | 21,317 | 21,623                      | --     | 9,972         | --                            | 21,420        |
| California           | 24,294 | 24,532                      | --     | 20,691        | --                            | 24,300        |
| Hawaii               | 20,079 | 20,682                      | 22,009 | --            | --                            | 20,127        |
| Oregon               | 19,099 | 18,941                      | --     | --            | --                            | 19,017        |
| Washington           | 26,854 | 25,869                      | --     | --            | --                            | 26,854        |

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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.1.c Standard errors 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, 2021**

| 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        | 322.32   | 367.31                      | 758.11   | 1,265.58      | 1,123.89                      | 329.22        |
| New England:         |          |                             |          |               |                               |               |
| Connecticut          | 2,927.55 | 3,100.98                    | --       | --            | --                            | 2,990.33      |
| Maine                | 1,163.04 | 1,160.39                    | --       | --            | --                            | 1,163.04      |
| Massachusetts        | 2,707.04 | 3,066.16                    | 936.82   | --            | --                            | 2,824.81      |
| New Hampshire        | 3,307.35 | 3,437.36                    | --       | --            | --                            | 3,307.35      |
| Rhode Island         | 612.05   | 655.64                      | --       | 1,293.80      | --                            | 640.55        |
| Vermont              | 2,218.38 | 2,446.79                    | --       | 1,311.36      | --                            | 2,218.38      |
| Middle Atlantic:     |          |                             |          |               |                               |               |
| New Jersey           | 2,609.09 | 2,476.74                    | --       | 185.80        | --                            | 2,620.36      |
| New York             | 1,258.87 | 1,494.00                    | 1,916.82 | 4,008.36      | --                            | 1,311.56      |
| Pennsylvania         | 1,456.19 | 1,936.24                    | 696.93   | --            | --                            | 1,517.23      |
| East North Central:  |          |                             |          |               |                               |               |
| Illinois             | 2,231.39 | 2,758.88                    | 2,444.82 | --            | --                            | 2,431.46      |
| Indiana              | 3,536.88 | 4,306.36                    | --       | --            | --                            | 3,567.63      |
| Michigan             | 1,116.37 | 1,401.97                    | 631.92   | --            | --                            | 1,153.48      |
| Ohio                 | 594.11   | 753.33                      | 1,218.28 | 862.52        | --                            | 626.14        |
| Wisconsin            | 1,452.51 | 1,679.89                    | 1,512.97 | --            | --                            | 1,554.67      |
| West North Central:  |          |                             |          |               |                               |               |
| Iowa                 | 731.28   | 934.73                      | 1,592.07 | 733.02        | 66.24                         | 856.59        |
| Kansas               | 1,928.48 | 1,793.05                    | --       | 914.52        | --                            | 1,965.87      |
| Minnesota            | 856.61   | 915.48                      | 513.67   | --            | --                            | 857.26        |
| Missouri             | 1,487.95 | 1,734.88                    | 583.29   | 922.68        | 986.00                        | 1,575.42      |
| Nebraska             | 1,387.27 | 1,493.97                    | --       | --            | 22.24                         | 1,509.60      |
| North Dakota         | 784.56   | 944.83                      | 743.59   | 1,160.28      | 1,583.93                      | 802.24        |
| South Dakota         | 1,051.98 | 1,070.07                    | --       | 3,355.41      | 756.75                        | 1,114.10      |
| South Atlantic:      |          |                             |          |               |                               |               |
| Delaware             | 1,389.55 | 1,486.92                    | 330.15   | --            | --                            | 1,406.21      |
| District of Columbia | 1,802.83 | 1,829.10                    | 813.82   | --            | --                            | 1,663.54      |
| Florida              | 1,651.15 | 1,426.04                    | 1,027.93 | --            | 1,998.20                      | 1,868.86      |
| Georgia              | 1,630.44 | 1,661.13                    | --       | --            | 1,030.18                      | 1,576.42      |
| Maryland             | 1,129.45 | 905.91                      | 1,179.89 | --            | 969.19                        | 1,216.62      |
| North Carolina       | 1,785.00 | 1,901.41                    | --       | --            | --                            | 1,862.18      |
| South Carolina       | 1,562.61 | 1,602.12                    | 223.72   | --            | --                            | 1,626.75      |
| Virginia             | 1,216.44 | 1,208.08                    | --       | --            | 315.60                        | 1,443.23      |
| West Virginia        | 2,387.93 | 3,395.83                    | --       | 1,175.18      | 1,574.51                      | 2,645.96      |
| East South Central:  |          |                             |          |               |                               |               |
| Alabama              | 2,003.81 | 2,064.55                    | --       | 45.15         | 712.21                        | 2,091.58      |
| Kentucky             | 1,247.53 | 650.14                      | 1,927.24 | --            | --                            | 1,258.23      |
| Mississippi          | 2,641.64 | --                          | --       | --            | --                            | --            |
| Tennessee            | 1,047.35 | 1,085.86                    | --       | 1,433.12      | --                            | 1,078.88      |
| West South Central:  |          |                             |          |               |                               |               |
| Arkansas             | 952.63   | 1,022.83                    | --       | --            | --                            | 960.42        |
| Louisiana            | 1,371.07 | 1,414.26                    | --       | --            | --                            | 1,382.23      |
| Oklahoma             | 650.70   | 1,035.72                    | 155.83   | --            | --                            | 666.17        |
| Texas                | 1,368.64 | 1,470.23                    | --       | 1,849.38      | 2,657.84                      | 1,355.93      |
| Mountain:            |          |                             |          |               |                               |               |
| Arizona              | 810.71   | 842.30                      | 1,471.31 | --            | --                            | 813.73        |
| Colorado             | 1,279.31 | 1,387.21                    | --       | --            | --                            | 1,317.99      |
| Idaho                | 1,561.07 | 1,881.78                    | --       | 250.29        | --                            | 1,633.50      |
| Montana              | 1,526.55 | 1,578.97                    | --       | 1,352.84      | --                            | 1,526.55      |
| Nevada               | 1,630.23 | 2,019.91                    | --       | --            | --                            | 1,610.41      |
| New Mexico           | 2,859.16 | 2,738.58                    | --       | --            | --                            | 2,973.60      |
| Utah                 | 2,076.18 | 2,162.72                    | --       | --            | --                            | 2,127.77      |
| Wyoming              | 1,007.15 | 1,125.30                    | 1,127.26 | 331.17        | 494.63                        | 1,095.50      |
| Pacific:             |          |                             |          |               |                               |               |
| Alaska               | 1,961.27 | 2,045.92                    | --       | 534.65        | --                            | 1,973.35      |
| California           | 1,448.07 | 1,621.16                    | --       | 1,135.28      | --                            | 1,458.00      |
| Hawaii               | 789.61   | 576.27                      | 2,098.83 | --            | --                            | 796.56        |
| Oregon               | 906.10   | 1,287.21                    | --       | --            | --                            | 908.93        |
| Washington           | 1,863.72 | 1,334.13                    | --       | --            | --                            | 1,863.72      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.2 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, 2021**

| 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        | 6,174 | 6,101                       | 6,631   | 6,666         | 7,276                         | 6,120         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 6,005 | 6,074                       | 5,104   | 6,652         | --                            | 6,021         |
| Maine                | 6,540 | 6,548                       | 6,582   | 6,162         | 6,560                         | 6,539         |
| Massachusetts        | 5,976 | 5,884                       | 5,871   | 9,192         | --                            | 5,949         |
| New Hampshire        | 6,203 | 6,067                       | 6,983   | 7,319         | 6,977                         | 6,183         |
| Rhode Island         | 6,216 | 6,166                       | 6,392   | 6,727         | 8,616                         | 6,153         |
| Vermont              | 6,116 | 6,099                       | 5,511   | 8,070         | 6,998                         | 6,074         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 5,402 | 5,492                       | 4,613   | 7,449         | 8,164                         | 5,334         |
| New York             | 5,724 | 5,486                       | 8,111   | 4,105 *       | 5,489                         | 5,740         |
| Pennsylvania         | 6,650 | 6,517                       | 7,756   | 7,491         | 7,409                         | 6,625         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 5,728 | 5,515                       | 8,552   | 6,042         | 7,740                         | 5,593         |
| Indiana              | 5,801 | 5,215                       | 4,942   | 10,856        | 6,487                         | 5,775         |
| Michigan             | 4,072 | 4,010                       | 4,511   | 3,729         | 5,385 *                       | 4,033         |
| Ohio                 | 5,831 | 5,706                       | 6,047   | 7,932         | 7,028                         | 5,785         |
| Wisconsin            | 5,490 | 5,355                       | 6,329   | 7,370         | 5,944                         | 5,476         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 5,442 | 5,423                       | 5,617   | 5,400         | 6,545                         | 5,388         |
| Kansas               | 5,669 | 5,751                       | 5,108   | 4,449         | 4,852                         | 5,711         |
| Minnesota            | 5,573 | 5,451                       | 6,142   | 5,726         | 6,386                         | 5,550         |
| Missouri             | 6,831 | 6,877                       | 6,635   | 6,418         | 6,366                         | 6,875         |
| Nebraska             | 7,230 | 7,253                       | 6,685   | 7,693         | 8,394                         | 7,213         |
| North Dakota         | 6,146 | 6,017                       | 7,361   | 7,189         | 7,703                         | 6,124         |
| South Dakota         | 6,699 | 6,763                       | 7,141   | 3,839 *       | 9,397                         | 6,630         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 6,310 | 6,319                       | 6,278   | 6,138         | 8,186                         | 6,225         |
| District of Columbia | 6,996 | 6,963                       | 5,427   | --            | 8,143                         | 6,804         |
| Florida              | 6,366 | 6,299                       | 7,011   | 6,392         | 10,170                        | 6,096         |
| Georgia              | 6,387 | 6,121                       | 10,470  | --            | 9,840                         | 6,203         |
| Maryland             | 6,359 | 6,391                       | 6,057   | 7,557         | 5,173                         | 6,467         |
| North Carolina       | 7,601 | 7,378                       | 11,144  | 6,661         | 8,050                         | 7,573         |
| South Carolina       | 5,076 | 5,047                       | 5,202 * | 5,866         | 5,794                         | 5,043         |
| Virginia             | 7,037 | 7,158                       | 5,799   | 5,437         | 7,004                         | 7,039         |
| West Virginia        | 6,813 | 6,667                       | 8,907   | 6,732         | 8,894                         | 6,285         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 6,246 | 6,191                       | 7,003   | --            | 5,747                         | 6,282         |
| Kentucky             | 5,414 | 5,179                       | 9,487   | 11,129        | 7,084                         | 5,334         |
| Mississippi          | 6,543 | 6,428                       | 8,763   | --            | 8,088                         | 6,434         |
| Tennessee            | 5,948 | 5,676                       | 8,449   | 7,686         | 8,132                         | 5,877         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 6,502 | 6,386                       | --      | --            | 5,537                         | 6,544         |
| Louisiana            | 6,731 | 6,639                       | 8,329   | 7,273         | 8,383                         | 6,636         |
| Oklahoma             | 7,222 | 6,871                       | 9,463   | 8,972         | 9,797                         | 7,035         |
| Texas                | 6,625 | 6,702                       | 4,922   | 9,077         | 8,577                         | 6,471         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 7,091 | 6,746                       | 10,643  | 5,502         | 12,971                        | 6,702         |
| Colorado             | 6,544 | 6,427                       | 7,248   | 8,838         | --                            | 6,583         |
| Idaho                | 6,315 | 6,193                       | 6,832   | 9,934         | 6,211                         | 6,318         |
| Montana              | 5,801 | 6,028                       | 5,300   | --            | --                            | 5,778         |
| Nevada               | 5,818 | 5,778                       | 5,407   | 8,409         | 6,327 *                       | 5,770         |
| New Mexico           | 6,340 | 6,033                       | --      | 6,746         | 5,189                         | 6,459         |
| Utah                 | 6,773 | 6,952                       | 5,676   | 7,334         | 7,720                         | 6,734         |
| Wyoming              | 4,581 | 4,498                       | 5,552   | --            | 6,160                         | 4,486         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 6,145 | 5,913                       | 7,570   | --            | 6,894                         | 6,140         |
| California           | 6,627 | 6,514                       | 7,518   | 6,622         | --                            | 6,704         |
| Hawaii               | 5,950 | 5,979                       | 6,078   | 4,739         | 8,516                         | 5,464         |
| Oregon               | 5,943 | 6,224                       | 4,260   | 7,677         | --                            | 5,917         |
| Washington           | 6,225 | 6,646                       | 4,406   | --            | --                            | 6,403         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.2 Standard errors 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, 2021**

| 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        | 86.77  | 90.62                       | 334.92     | 453.34        | 341.20                        | 89.32         |
| New England:         |        |                             |            |               |                               |               |
| Connecticut          | 446.67 | 526.89                      | 916.31     | 1,001.61      | --                            | 462.55        |
| Maine                | 375.43 | 449.11                      | 608.01     | 690.56        | 602.93                        | 392.24        |
| Massachusetts        | 288.08 | 299.20                      | 850.55     | 2,547.35      | --                            | 294.88        |
| New Hampshire        | 329.04 | 359.94                      | 648.12     | 749.64        | 792.65                        | 336.19        |
| Rhode Island         | 296.63 | 332.81                      | 923.48     | 898.08        | 1,370.75                      | 302.39        |
| Vermont              | 433.87 | 500.29                      | 952.20     | 1,218.55      | 882.46                        | 452.05        |
| Middle Atlantic:     |        |                             |            |               |                               |               |
| New Jersey           | 387.19 | 426.26                      | 906.41     | 1,043.69      | 1,488.87                      | 391.70        |
| New York             | 383.55 | 384.58                      | 1,449.43   | 1,449.37 *    | 383.15                        | 408.77        |
| Pennsylvania         | 532.02 | 565.04                      | 1,969.52   | 804.55        | 540.96                        | 549.44        |
| East North Central:  |        |                             |            |               |                               |               |
| Illinois             | 348.58 | 357.16                      | 1,494.76   | 799.86        | 1,679.65                      | 349.27        |
| Indiana              | 800.45 | 668.17                      | 703.81     | 2,734.58      | 945.59                        | 830.54        |
| Michigan             | 333.87 | 391.46                      | 598.60     | 685.26        | 1,961.75 *                    | 337.11        |
| Ohio                 | 507.81 | 587.50                      | 902.14     | 830.78        | 872.07                        | 526.04        |
| Wisconsin            | 311.35 | 330.32                      | 1,134.13   | 1,240.59      | 1,275.03                      | 318.01        |
| West North Central:  |        |                             |            |               |                               |               |
| Iowa                 | 290.99 | 324.03                      | 749.70     | 662.00        | 559.79                        | 303.77        |
| Kansas               | 502.18 | 547.96                      | 967.97     | 1,061.59      | 1,064.55                      | 524.53        |
| Minnesota            | 283.44 | 346.38                      | 1,089.87   | 341.68        | 602.12                        | 290.28        |
| Missouri             | 334.21 | 378.22                      | 742.09     | 646.53        | 544.76                        | 360.77        |
| Nebraska             | 477.43 | 514.72                      | 852.17     | 1,258.22      | 911.12                        | 484.30        |
| North Dakota         | 355.62 | 384.20                      | 1,117.07   | 1,001.09      | 1,057.30                      | 359.77        |
| South Dakota         | 304.25 | 319.48                      | 584.32     | 2,111.91 *    | 944.89                        | 308.14        |
| South Atlantic:      |        |                             |            |               |                               |               |
| Delaware             | 478.35 | 517.02                      | 983.67     | 1,165.37      | 1,283.70                      | 492.13        |
| District of Columbia | 498.84 | 515.07                      | 991.11     | --            | 314.73                        | 561.16        |
| Florida              | 403.97 | 418.00                      | 1,803.41   | 1,596.16      | 1,701.08                      | 393.52        |
| Georgia              | 326.31 | 312.23                      | 1,645.25   | --            | 1,240.43                      | 323.33        |
| Maryland             | 446.15 | 479.84                      | 1,341.34   | 1,541.97      | 873.41                        | 480.68        |
| North Carolina       | 352.09 | 341.97                      | 1,832.04   | 974.66        | 1,070.39                      | 367.93        |
| South Carolina       | 324.85 | 331.35                      | 1,718.13 * | 1,707.95      | 790.03                        | 337.26        |
| Virginia             | 386.73 | 414.67                      | 1,158.65   | 865.13        | 735.41                        | 405.61        |
| West Virginia        | 842.35 | 936.12                      | 1,574.39   | 630.81        | 809.85                        | 1,065.50      |
| East South Central:  |        |                             |            |               |                               |               |
| Alabama              | 366.24 | 379.67                      | 1,627.29   | --            | 750.21                        | 387.99        |
| Kentucky             | 493.15 | 503.94                      | 1,249.92   | 2,106.49      | 1,800.98                      | 506.31        |
| Mississippi          | 436.63 | 460.15                      | 1,307.26   | --            | 1,226.34                      | 457.88        |
| Tennessee            | 397.39 | 343.85                      | 2,440.47   | 1,409.63      | 1,567.10                      | 405.48        |
| West South Central:  |        |                             |            |               |                               |               |
| Arkansas             | 453.71 | 457.92                      | --         | --            | 1,646.92                      | 466.41        |
| Louisiana            | 426.25 | 443.70                      | 1,112.81   | 1,216.15      | 874.08                        | 438.35        |
| Oklahoma             | 413.43 | 415.97                      | 1,440.08   | 1,329.58      | 884.57                        | 437.55        |
| Texas                | 336.24 | 338.38                      | 1,381.93   | 1,123.60      | 964.79                        | 349.47        |
| Mountain:            |        |                             |            |               |                               |               |
| Arizona              | 550.47 | 512.30                      | 2,572.78   | 1,098.68      | 2,971.87                      | 493.83        |
| Colorado             | 467.96 | 520.78                      | 703.10     | 1,505.45      | --                            | 475.08        |
| Idaho                | 399.68 | 436.11                      | 1,052.40   | 642.72        | 1,210.36                      | 411.49        |
| Montana              | 677.75 | 903.06                      | 684.76     | --            | --                            | 681.12        |
| Nevada               | 439.70 | 497.76                      | 1,165.70   | 1,723.75      | 1,971.34 *                    | 443.40        |
| New Mexico           | 501.04 | 425.59                      | --         | 1,103.47      | 939.86                        | 538.23        |
| Utah                 | 514.82 | 603.61                      | 830.13     | 1,394.36      | 1,180.14                      | 535.47        |
| Wyoming              | 325.30 | 342.19                      | 904.20     | --            | 476.03                        | 339.43        |
| Pacific:             |        |                             |            |               |                               |               |
| Alaska               | 658.21 | 672.48                      | 1,594.10   | --            | 388.39                        | 663.52        |
| California           | 421.84 | 444.85                      | 1,391.70   | 1,426.79      | --                            | 426.11        |
| Hawaii               | 482.49 | 530.45                      | 1,006.48   | 588.48        | 419.93                        | 538.91        |
| Oregon               | 464.75 | 541.53                      | 541.10     | 989.67        | --                            | 472.07        |
| Washington           | 586.48 | 617.84                      | 964.10     | --            | --                            | 573.18        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.



**Table VII.D.2.a 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, 2021**

| 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        | 6,666  | 6,796                       | 5,958   | 6,541         | 6,923                         | 6,652         |
| New England:         |        |                             |         |               |                               |               |
| Connecticut          | 6,487  | 7,313                       | --      | --            | --                            | 6,362         |
| Maine                | 6,873  | 6,794                       | --      | 5,928         | 5,312                         | 6,933         |
| Massachusetts        | 6,033  | 5,842                       | 5,966 * | --            | --                            | 6,037         |
| New Hampshire        | 6,637  | 6,399                       | 6,911   | --            | --                            | 6,681         |
| Rhode Island         | 6,989  | 7,053                       | --      | 6,376         | --                            | 6,889         |
| Vermont              | 4,731  | 5,106                       | --      | --            | 6,026                         | 4,670         |
| Middle Atlantic:     |        |                             |         |               |                               |               |
| New Jersey           | 6,535  | 6,188                       | --      | 8,349         | --                            | 6,504         |
| New York             | 5,791  | 5,865                       | 4,964   | 7,016 *       | --                            | 5,788         |
| Pennsylvania         | 6,275  | 5,430                       | --      | 6,987         | 6,854                         | 6,258         |
| East North Central:  |        |                             |         |               |                               |               |
| Illinois             | 6,440  | 6,426                       | --      | --            | 7,287                         | 6,358         |
| Indiana              | 5,670  | 6,475                       | --      | --            | --                            | 5,889         |
| Michigan             | 4,777  | 5,002                       | 4,458   | --            | --                            | 4,823         |
| Ohio                 | 6,309  | 6,612                       | --      | --            | --                            | 6,322         |
| Wisconsin            | 5,497  | 5,396                       | --      | --            | --                            | 5,410         |
| West North Central:  |        |                             |         |               |                               |               |
| Iowa                 | 5,751  | 5,724                       | 5,941   | --            | 9,160                         | 5,679         |
| Kansas               | 8,940  | 9,711                       | --      | --            | --                            | 8,944         |
| Minnesota            | 5,585  | 5,391                       | 6,737   | 5,662         | 6,182                         | 5,565         |
| Missouri             | 6,977  | 7,009                       | --      | 6,735         | 9,782                         | 6,928         |
| Nebraska             | 7,213  | 6,993                       | --      | --            | --                            | 7,213         |
| North Dakota         | 6,551  | 6,456                       | --      | --            | --                            | 6,482         |
| South Dakota         | 7,255  | 7,960                       | --      | --            | --                            | 7,256         |
| South Atlantic:      |        |                             |         |               |                               |               |
| Delaware             | 6,161  | 6,419                       | --      | --            | --                            | 6,146         |
| District of Columbia | 6,862  | 7,282                       | --      | --            | 7,340                         | 6,573         |
| Florida              | 6,743  | 6,684                       | 5,546   | --            | --                            | 6,497         |
| Georgia              | 6,619  | 5,626                       | --      | 3,747         | --                            | 6,567         |
| Maryland             | 7,190  | 6,553                       | 9,836   | --            | 8,397                         | 7,106         |
| North Carolina       | 9,625  | 9,558                       | --      | --            | --                            | 9,373         |
| South Carolina       | 5,120  | 5,634                       | --      | --            | --                            | 4,977         |
| Virginia             | 7,604  | 8,234                       | --      | 3,487         | --                            | 7,528         |
| West Virginia        | 4,918  | 4,071                       | --      | 9,181         | 8,067                         | 3,465         |
| East South Central:  |        |                             |         |               |                               |               |
| Alabama              | 5,382  | 4,939                       | --      | --            | --                            | 5,303         |
| Kentucky             | 6,061  | 5,944                       | --      | --            | --                            | 6,059         |
| Mississippi          | 4,916  | 5,047                       | --      | --            | --                            | 5,086         |
| Tennessee            | 7,913  | 6,105                       | --      | --            | --                            | 7,794         |
| West South Central:  |        |                             |         |               |                               |               |
| Arkansas             | 10,275 | 9,947                       | --      | --            | --                            | 10,291        |
| Louisiana            | 9,847  | 9,902                       | --      | --            | 11,116                        | 9,623         |
| Oklahoma             | 7,537  | 7,501                       | --      | --            | --                            | 7,383         |
| Texas                | 7,246  | 7,591                       | 5,884 * | 5,411         | 7,850                         | 7,169         |
| Mountain:            |        |                             |         |               |                               |               |
| Arizona              | 8,256  | 8,056                       | --      | --            | 6,171                         | 8,311         |
| Colorado             | 6,776  | 6,633                       | 7,544   | --            | --                            | 6,976         |
| Idaho                | 5,832  | 5,027                       | --      | --            | --                            | 5,841         |
| Montana              | 5,034  | 6,650                       | --      | --            | --                            | 4,862         |
| Nevada               | 6,278  | 7,285                       | 1,976   | --            | --                            | 5,965         |
| New Mexico           | 5,920  | 5,740                       | --      | --            | --                            | 6,054         |
| Utah                 | 6,844  | 7,366                       | 5,056   | --            | 10,615                        | 6,619         |
| Wyoming              | 5,839  | --                          | --      | --            | --                            | 5,901         |
| Pacific:             |        |                             |         |               |                               |               |
| Alaska               | 5,621  | --                          | --      | --            | --                            | 5,587         |
| California           | 7,089  | 7,477                       | 4,762   | 6,121 *       | --                            | 7,259         |
| Hawaii               | 5,944  | 6,105                       | --      | --            | --                            | 6,017         |
| Oregon               | 9,086  | 9,511                       | --      | 10,703        | --                            | 9,116         |
| Washington           | 6,952  | 6,943                       | --      | --            | 12,822                        | 6,520         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.2.a Standard errors 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, 2021**

| 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        | 202.87   | 231.36                      | 498.82     | 610.24        | 820.12                        | 209.25        |
| New England:         |          |                             |            |               |                               |               |
| Connecticut          | 976.00   | 934.24                      | --         | --            | --                            | 991.34        |
| Maine                | 665.22   | 710.50                      | --         | 0.00          | 337.22                        | 691.21        |
| Massachusetts        | 778.69   | 840.56                      | 1,829.50 * | --            | --                            | 783.88        |
| New Hampshire        | 823.81   | 902.05                      | 1,023.55   | --            | --                            | 843.42        |
| Rhode Island         | 987.89   | 1,195.56                    | --         | 702.78        | --                            | 1,011.02      |
| Vermont              | 793.44   | 947.40                      | --         | --            | 35.80                         | 822.79        |
| Middle Atlantic:     |          |                             |            |               |                               |               |
| New Jersey           | 838.18   | 863.68                      | --         | 1,432.15      | --                            | 848.74        |
| New York             | 726.24   | 904.66                      | 1,120.49   | 2,500.22 *    | --                            | 735.32        |
| Pennsylvania         | 1,178.03 | 782.05                      | --         | 248.23        | 256.89                        | 1,212.95      |
| East North Central:  |          |                             |            |               |                               |               |
| Illinois             | 617.87   | 699.59                      | --         | --            | 943.18                        | 668.94        |
| Indiana              | 1,250.65 | 1,790.32                    | --         | --            | --                            | 1,274.91      |
| Michigan             | 629.98   | 925.24                      | 828.38     | --            | --                            | 641.72        |
| Ohio                 | 868.37   | 936.63                      | --         | --            | --                            | 873.93        |
| Wisconsin            | 592.83   | 675.49                      | --         | --            | --                            | 599.59        |
| West North Central:  |          |                             |            |               |                               |               |
| Iowa                 | 1,025.07 | 1,129.75                    | 325.88     | --            | 627.65                        | 1,043.40      |
| Kansas               | 1,358.67 | 1,406.18                    | --         | --            | --                            | 1,381.23      |
| Minnesota            | 421.41   | 711.96                      | 510.95     | 496.52        | 353.64                        | 433.82        |
| Missouri             | 685.29   | 850.50                      | --         | 563.08        | 850.67                        | 694.16        |
| Nebraska             | 1,211.72 | 1,265.19                    | --         | --            | --                            | 1,211.72      |
| North Dakota         | 714.60   | 721.77                      | --         | --            | --                            | 714.12        |
| South Dakota         | 702.01   | 545.64                      | --         | --            | --                            | 702.81        |
| South Atlantic:      |          |                             |            |               |                               |               |
| Delaware             | 919.95   | 1,074.39                    | --         | --            | --                            | 983.00        |
| District of Columbia | 426.45   | 414.95                      | --         | --            | 219.69                        | 617.92        |
| Florida              | 625.20   | 690.19                      | 868.75     | --            | --                            | 631.02        |
| Georgia              | 1,235.87 | 1,132.42                    | --         | 351.82        | --                            | 1,396.16      |
| Maryland             | 1,219.29 | 1,391.65                    | 1,536.34   | --            | 619.81                        | 1,288.60      |
| North Carolina       | 1,210.26 | 1,243.38                    | --         | --            | --                            | 1,323.63      |
| South Carolina       | 969.03   | 1,156.54                    | --         | --            | --                            | 980.08        |
| Virginia             | 1,112.06 | 1,193.70                    | --         | 232.10        | --                            | 1,154.86      |
| West Virginia        | 871.23   | 725.87                      | --         | 286.12        | 1,531.95                      | 747.18        |
| East South Central:  |          |                             |            |               |                               |               |
| Alabama              | 666.02   | 599.77                      | --         | --            | --                            | 707.63        |
| Kentucky             | 544.25   | 505.56                      | --         | --            | --                            | 551.63        |
| Mississippi          | 358.64   | 390.22                      | --         | --            | --                            | 375.65        |
| Tennessee            | 1,684.73 | 713.68                      | --         | --            | --                            | 1,711.15      |
| West South Central:  |          |                             |            |               |                               |               |
| Arkansas             | 1,534.19 | 1,601.24                    | --         | --            | --                            | 1,615.64      |
| Louisiana            | 1,221.13 | 1,308.10                    | --         | --            | 759.34                        | 1,401.62      |
| Oklahoma             | 1,019.44 | 1,051.44                    | --         | --            | --                            | 1,022.81      |
| Texas                | 617.08   | 566.81                      | 2,323.38 * | 400.43        | 2,046.26                      | 640.42        |
| Mountain:            |          |                             |            |               |                               |               |
| Arizona              | 809.65   | 818.35                      | --         | --            | 349.54                        | 834.97        |
| Colorado             | 583.25   | 661.27                      | 499.20     | --            | --                            | 582.51        |
| Idaho                | 1,124.79 | 1,164.73                    | --         | --            | --                            | 1,162.02      |
| Montana              | 1,037.66 | 934.61                      | --         | --            | --                            | 1,001.63      |
| Nevada               | 938.11   | 1,143.98                    | 146.58     | --            | --                            | 859.12        |
| New Mexico           | 330.72   | 317.93                      | --         | --            | --                            | 316.52        |
| Utah                 | 1,117.61 | 1,403.74                    | 1,511.86   | --            | 487.99                        | 1,174.89      |
| Wyoming              | 1,698.28 | --                          | --         | --            | --                            | 1,749.06      |
| Pacific:             |          |                             |            |               |                               |               |
| Alaska               | 1,341.83 | --                          | --         | --            | --                            | 1,337.96      |
| California           | 736.01   | 857.54                      | 722.60     | 2,562.27 *    | --                            | 746.12        |
| Hawaii               | 1,036.55 | 1,267.98                    | --         | --            | --                            | 1,155.03      |
| Oregon               | 1,107.33 | 1,291.47                    | --         | 436.52        | --                            | 1,152.10      |
| Washington           | 1,041.12 | 1,140.53                    | --         | --            | 14.88                         | 1,035.69      |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.2.b 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, 2021**

| 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        | 5,979 | 5,854                       | 7,056   | 6,725         | 7,235                         | 5,923         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 5,865 | 5,712                       | 6,928   | 6,439         | --                            | 5,920         |
| Maine                | 6,183 | 6,176                       | 6,196   | 6,275         | 6,669                         | 6,157         |
| Massachusetts        | 5,922 | 5,806                       | 6,619   | --            | 12,147                        | 5,888         |
| New Hampshire        | 5,870 | 5,717                       | 7,195   | 6,505         | 7,529                         | 5,817         |
| Rhode Island         | 5,859 | 5,911                       | 5,670   | --            | --                            | 5,862         |
| Vermont              | 6,536 | 6,394                       | 6,604   | 8,188         | 7,278                         | 6,495         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 4,932 | 5,037                       | 3,898   | 7,483         | --                            | 4,843         |
| New York             | 5,566 | 5,426                       | 8,788   | 2,762 *       | 5,368                         | 5,582         |
| Pennsylvania         | 6,935 | 6,907                       | 7,027   | 7,836         | 6,879                         | 6,937         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 5,595 | 5,352                       | 9,533   | 7,084         | 8,609                         | 5,430         |
| Indiana              | 5,868 | 5,113                       | 5,333   | 16,003 *      | 7,347                         | 5,809         |
| Michigan             | 3,756 | 3,712                       | 4,737   | 3,359         | 6,993                         | 3,726         |
| Ohio                 | 5,899 | 5,693                       | 6,591   | 8,696         | 7,527                         | 5,830         |
| Wisconsin            | 5,472 | 5,311                       | 6,603   | 8,240         | --                            | 5,465         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 5,400 | 5,332                       | 6,233   | --            | 6,391                         | 5,361         |
| Kansas               | 4,538 | 4,366                       | --      | --            | 6,601                         | 4,451         |
| Minnesota            | 5,582 | 5,491                       | 5,929   | 5,877         | 6,500                         | 5,555         |
| Missouri             | 6,730 | 6,760                       | 6,603   | --            | 6,246                         | 6,786         |
| Nebraska             | 7,319 | 7,350                       | 6,675   | --            | 9,302                         | 7,294         |
| North Dakota         | 6,016 | 5,858                       | --      | 7,635         | 5,703                         | 6,020         |
| South Dakota         | 6,299 | 6,095                       | 7,572   | --            | 10,392                        | 6,179         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 6,172 | 6,087                       | 7,495   | 7,224         | 9,376                         | 6,054         |
| District of Columbia | 7,258 | 7,072                       | --      | --            | --                            | 7,246         |
| Florida              | 6,182 | 6,066                       | 7,477 * | 6,091         | 9,528                         | 5,943         |
| Georgia              | 6,238 | 6,033                       | 10,093  | --            | 10,358                        | 6,101         |
| Maryland             | 6,370 | 6,174                       | 8,403   | --            | 4,327                         | 6,583         |
| North Carolina       | 7,312 | 7,007                       | 11,348  | 6,433         | 7,219                         | 7,318         |
| South Carolina       | 5,236 | 5,116                       | 6,956   | --            | 5,504                         | 5,223         |
| Virginia             | 6,661 | 6,681                       | 7,004   | 5,789         | 6,842                         | 6,654         |
| West Virginia        | 7,452 | 7,508                       | 6,313   | --            | 8,830                         | 7,130         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 6,128 | 6,148                       | --      | --            | 4,989                         | 6,200         |
| Kentucky             | 4,483 | 4,209                       | 8,748   | 14,664        | 7,325                         | 4,341         |
| Mississippi          | 6,896 | 6,714                       | 9,945   | --            | 9,603                         | 6,718         |
| Tennessee            | 5,587 | 5,543                       | 5,963   | 6,218         | 7,992                         | 5,515         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 5,630 | 5,623                       | --      | --            | 3,889 *                       | 5,707         |
| Louisiana            | 6,846 | 6,797                       | 7,316   | --            | 6,966                         | 6,839         |
| Oklahoma             | 6,603 | 6,427                       | 7,568   | 8,825         | 9,195                         | 6,375         |
| Texas                | 6,241 | 6,324                       | 4,162 * | 9,554         | 8,477                         | 6,129         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 6,988 | 6,552                       | 10,824  | --            | 13,492                        | 6,449         |
| Colorado             | 6,491 | 6,467                       | 6,482   | --            | --                            | 6,512         |
| Idaho                | 6,305 | 6,195                       | 6,512   | 11,933        | --                            | 6,329         |
| Montana              | 6,195 | 6,467                       | 5,686   | --            | --                            | 6,187         |
| Nevada               | 5,382 | 5,096                       | 7,147   | --            | --                            | 5,393         |
| New Mexico           | 6,741 | 6,518                       | --      | --            | --                            | 6,878         |
| Utah                 | 6,942 | 7,034                       | 6,291   | 6,722         | 5,296                         | 6,999         |
| Wyoming              | 4,184 | 4,133                       | 5,429   | --            | 6,233                         | 4,102         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 5,557 | 5,143                       | 7,766   | --            | --                            | 5,547         |
| California           | 6,295 | 5,874                       | 9,601   | 7,035         | --                            | 6,328         |
| Hawaii               | 5,867 | 5,802                       | 6,942   | --            | 9,119                         | 4,955         |
| Oregon               | 5,023 | 5,134                       | 4,256   | 6,174         | --                            | 5,007         |
| Washington           | 6,106 | 6,547                       | 4,260   | --            | --                            | 6,332         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.2.b Standard errors 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, 2021**

| 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        | 102.85   | 103.38                      | 489.37     | 733.11        | 421.81                        | 105.37        |
| New England:         |          |                             |            |               |                               |               |
| Connecticut          | 542.42   | 628.41                      | 897.74     | 955.67        | --                            | 564.65        |
| Maine                | 370.73   | 442.91                      | 655.45     | 803.83        | 591.33                        | 388.16        |
| Massachusetts        | 298.68   | 310.28                      | 750.32     | --            | 797.92                        | 297.94        |
| New Hampshire        | 367.12   | 407.29                      | 816.06     | 408.41        | 861.34                        | 375.11        |
| Rhode Island         | 304.08   | 299.93                      | 1,031.38   | --            | --                            | 307.94        |
| Vermont              | 536.06   | 643.51                      | 967.43     | 1,393.53      | 1,134.56                      | 562.12        |
| Middle Atlantic:     |          |                             |            |               |                               |               |
| New Jersey           | 426.36   | 478.11                      | 822.53     | 1,330.18      | --                            | 429.64        |
| New York             | 459.77   | 447.56                      | 2,287.53   | 1,357.90 *    | 378.91                        | 495.86        |
| Pennsylvania         | 659.21   | 724.55                      | 482.54     | 1,172.56      | 511.95                        | 680.40        |
| East North Central:  |          |                             |            |               |                               |               |
| Illinois             | 410.60   | 401.82                      | 2,303.46   | 857.29        | 2,544.57                      | 402.08        |
| Indiana              | 983.80   | 725.41                      | 617.55     | 6,437.68 *    | 700.66                        | 1,020.88      |
| Michigan             | 401.44   | 440.29                      | 878.57     | 661.12        | 1,260.16                      | 403.23        |
| Ohio                 | 616.90   | 704.53                      | 1,009.05   | 948.88        | 958.72                        | 641.83        |
| Wisconsin            | 371.60   | 390.13                      | 1,555.74   | 1,338.23      | --                            | 379.20        |
| West North Central:  |          |                             |            |               |                               |               |
| Iowa                 | 300.83   | 322.71                      | 1,061.04   | --            | 865.67                        | 310.25        |
| Kansas               | 391.55   | 414.88                      | --         | --            | 1,098.59                      | 405.14        |
| Minnesota            | 349.43   | 388.92                      | 1,215.01   | 813.24        | 841.89                        | 357.91        |
| Missouri             | 411.16   | 452.26                      | 816.28     | --            | 588.62                        | 451.63        |
| Nebraska             | 526.15   | 564.42                      | 742.66     | --            | 1,093.12                      | 532.17        |
| North Dakota         | 456.54   | 469.86                      | --         | 736.16        | 459.81                        | 461.51        |
| South Dakota         | 362.46   | 399.17                      | 636.57     | --            | 1,104.48                      | 363.95        |
| South Atlantic:      |          |                             |            |               |                               |               |
| Delaware             | 559.35   | 590.07                      | 1,119.14   | 1,142.43      | 1,487.88                      | 568.67        |
| District of Columbia | 673.51   | 686.91                      | --         | --            | --                            | 695.09        |
| Florida              | 530.55   | 536.29                      | 2,644.86 * | 1,168.99      | 2,463.56                      | 507.79        |
| Georgia              | 315.18   | 301.92                      | 1,615.81   | --            | 1,551.60                      | 312.46        |
| Maryland             | 453.07   | 478.19                      | 701.52     | --            | 874.12                        | 487.36        |
| North Carolina       | 379.97   | 344.80                      | 1,960.31   | 1,113.12      | 1,117.03                      | 396.93        |
| South Carolina       | 367.34   | 370.87                      | 1,995.55   | --            | 912.65                        | 382.90        |
| Virginia             | 392.87   | 421.19                      | 202.90     | 1,029.53      | 1,326.02                      | 404.20        |
| West Virginia        | 1,069.13 | 1,133.63                    | 884.18     | --            | 993.35                        | 1,331.49      |
| East South Central:  |          |                             |            |               |                               |               |
| Alabama              | 328.49   | 334.12                      | --         | --            | 992.16                        | 342.37        |
| Kentucky             | 505.33   | 494.55                      | 1,743.42   | 1,844.68      | 2,196.77                      | 507.82        |
| Mississippi          | 503.58   | 526.01                      | 1,437.53   | --            | 1,156.32                      | 526.06        |
| Tennessee            | 362.80   | 390.92                      | 835.25     | 539.33        | 1,776.59                      | 367.16        |
| West South Central:  |          |                             |            |               |                               |               |
| Arkansas             | 340.33   | 348.61                      | --         | --            | 1,336.12 *                    | 348.81        |
| Louisiana            | 368.27   | 392.47                      | 853.52     | --            | 765.12                        | 388.43        |
| Oklahoma             | 410.09   | 456.52                      | 1,041.84   | 1,286.80      | 592.45                        | 433.75        |
| Texas                | 425.11   | 428.19                      | 1,641.46 * | 1,284.53      | 1,292.41                      | 436.79        |
| Mountain:            |          |                             |            |               |                               |               |
| Arizona              | 653.64   | 585.63                      | 2,906.23   | --            | 3,065.37                      | 557.12        |
| Colorado             | 646.41   | 707.87                      | 803.45     | --            | --                            | 654.71        |
| Idaho                | 419.56   | 451.45                      | 1,282.26   | 1,295.33      | --                            | 430.41        |
| Montana              | 792.32   | 1,071.90                    | 694.64     | --            | --                            | 796.03        |
| Nevada               | 502.89   | 530.72                      | 1,470.07   | --            | --                            | 524.26        |
| New Mexico           | 698.15   | 679.33                      | --         | --            | --                            | 759.90        |
| Utah                 | 612.04   | 701.76                      | 602.92     | 1,429.90      | 992.62                        | 631.33        |
| Wyoming              | 288.68   | 296.12                      | 1,064.44   | --            | 674.53                        | 296.05        |
| Pacific:             |          |                             |            |               |                               |               |
| Alaska               | 561.70   | 439.26                      | 1,578.77   | --            | --                            | 566.52        |
| California           | 530.31   | 509.24                      | 2,108.48   | 1,529.73      | --                            | 534.37        |
| Hawaii               | 538.35   | 573.13                      | 859.53     | --            | 623.07                        | 567.71        |
| Oregon               | 410.42   | 479.44                      | 633.75     | 718.86        | --                            | 412.77        |
| Washington           | 642.04   | 675.16                      | 1,084.54   | --            | --                            | 627.31        |

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\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.3 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, 2021**

| 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        | 28.9% | 28.5%                       | 30.6%   | 32.4%         | 35.3%                         | 28.6%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 25.0% | 25.1%                       | 20.8%   | 32.3%         | --                            | 24.9%         |
| Maine                | 30.2% | 30.0%                       | 31.6%   | 30.1%         | 29.2%                         | 30.3%         |
| Massachusetts        | 27.0% | 26.6%                       | 26.0%   | 44.0%         | --                            | 26.7%         |
| New Hampshire        | 25.5% | 24.8%                       | 33.2%   | 28.2%         | 28.6%                         | 25.4%         |
| Rhode Island         | 27.8% | 27.4%                       | 28.8%   | 32.9%         | 43.4%                         | 27.4%         |
| Vermont              | 26.1% | 26.0%                       | 22.2%   | 41.6%         | 33.5%                         | 25.8%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 24.4% | 24.6%                       | 21.4%   | 36.7%         | 35.2%                         | 24.2%         |
| New York             | 24.4% | 22.9%                       | 33.5%   | 26.3%         | 21.3%                         | 24.6%         |
| Pennsylvania         | 30.9% | 30.2%                       | 36.7%   | 36.9%         | 43.4%                         | 30.6%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 27.4% | 26.4%                       | 40.7%   | 29.7%         | 35.6%                         | 26.9%         |
| Indiana              | 27.3% | 24.8%                       | 24.6%   | 46.0%         | 32.8%                         | 27.1%         |
| Michigan             | 20.2% | 20.1%                       | 20.3%   | 22.8%         | 26.5% *                       | 20.0%         |
| Ohio                 | 27.6% | 27.3%                       | 27.9%   | 34.2%         | 33.5%                         | 27.4%         |
| Wisconsin            | 25.9% | 25.7%                       | 26.5%   | 35.3%         | 35.6%                         | 25.7%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 26.5% | 26.4%                       | 27.3%   | 25.6%         | 33.1%                         | 26.1%         |
| Kansas               | 29.5% | 29.8%                       | 28.7%   | 22.6%         | 28.1%                         | 29.5%         |
| Minnesota            | 26.1% | 26.4%                       | 29.2%   | 23.0%         | 31.8%                         | 26.0%         |
| Missouri             | 31.3% | 31.6%                       | 30.0%   | 29.2%         | 28.1%                         | 31.6%         |
| Nebraska             | 33.3% | 33.2%                       | 32.8%   | 40.6%         | 38.6%                         | 33.3%         |
| North Dakota         | 29.4% | 28.7%                       | 36.1%   | 34.3%         | 36.3%                         | 29.3%         |
| South Dakota         | 31.5% | 32.1%                       | 29.9%   | 19.1% *       | 45.9%                         | 31.1%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 28.6% | 28.5%                       | 27.3%   | 31.4%         | 37.6%                         | 28.2%         |
| District of Columbia | 28.6% | 28.3%                       | 25.8%   | --            | 28.3%                         | 28.7%         |
| Florida              | 30.1% | 30.0%                       | 31.1%   | 28.2%         | 39.0%                         | 29.3%         |
| Georgia              | 28.7% | 27.4%                       | 48.4%   | 21.4%         | 48.9%                         | 27.7%         |
| Maryland             | 29.4% | 29.4%                       | 28.5%   | 33.7%         | 26.9%                         | 29.6%         |
| North Carolina       | 33.4% | 32.2%                       | 51.2%   | 34.7%         | 38.5%                         | 33.1%         |
| South Carolina       | 26.1% | 26.1%                       | 22.8% * | 35.2% *       | 31.4%                         | 25.9%         |
| Virginia             | 33.0% | 33.5%                       | --      | 30.6%         | 34.3%                         | 32.9%         |
| West Virginia        | 29.1% | 28.3%                       | 40.4%   | 31.5%         | 36.3%                         | 27.2%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 32.0% | 31.6%                       | 38.2% * | 38.3%         | 33.8%                         | 31.8%         |
| Kentucky             | 25.1% | 24.1%                       | 39.3%   | 56.4%         | 37.8%                         | 24.6%         |
| Mississippi          | 32.1% | 31.4%                       | 44.8%   | 28.7%         | 47.8%                         | 31.2%         |
| Tennessee            | 30.4% | 28.9%                       | 40.6%   | 54.5%         | 44.2%                         | 29.9%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 35.5% | 34.9%                       | --      | 61.9% *       | 29.7% *                       | 35.7%         |
| Louisiana            | 34.9% | 34.1%                       | 45.8%   | 54.0%         | 49.6%                         | 34.1%         |
| Oklahoma             | 35.9% | 34.3%                       | 48.2%   | 35.9%         | 45.1%                         | 35.2%         |
| Texas                | 31.1% | 31.2%                       | 24.2%   | 48.9%         | 48.6%                         | 30.0%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 35.2% | 33.1%                       | 59.0%   | --            | 62.5%                         | 33.4%         |
| Colorado             | 31.5% | 31.3%                       | 30.9%   | 45.4%         | --                            | 31.6%         |
| Idaho                | 31.9% | 31.1%                       | 35.4%   | 61.7%         | 35.0%                         | 31.8%         |
| Montana              | 27.7% | 29.2%                       | 23.7%   | 30.3%         | --                            | 27.6%         |
| Nevada               | 28.9% | 28.4%                       | 28.7%   | 46.1%         | 37.7%                         | 28.3%         |
| New Mexico           | 31.0% | 29.5%                       | 48.9%   | 31.8%         | 33.0%                         | 30.9%         |
| Utah                 | 34.1% | 34.9%                       | 29.0%   | 40.0%         | 42.4%                         | 33.8%         |
| Wyoming              | 20.5% | 19.9%                       | 27.8%   | --            | 38.7%                         | 19.7%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 26.2% | 25.0%                       | 34.2%   | --            | 39.3%                         | 26.1%         |
| California           | 30.4% | 29.9%                       | 34.3%   | 30.2%         | --                            | 30.6%         |
| Hawaii               | 32.1% | 32.1%                       | 32.9%   | --            | 43.3%                         | 29.8%         |
| Oregon               | 28.4% | 30.0%                       | 19.7%   | 37.3%         | --                            | 28.2%         |
| Washington           | 28.4% | 30.0%                       | 21.1%   | --            | --                            | 29.2%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.3 Standard errors 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, 2021**

| 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% | 0.40%                       | 1.36%    | 2.11%         | 1.45%                         | 0.39%         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 1.99% | 2.35%                       | 3.55%    | 3.83%         | --                            | 2.06%         |
| Maine                | 1.63% | 1.92%                       | 2.98%    | 3.14%         | 2.41%                         | 1.71%         |
| Massachusetts        | 1.17% | 1.16%                       | 3.96%    | 11.98%        | --                            | 1.18%         |
| New Hampshire        | 1.17% | 1.24%                       | 3.23%    | 2.61%         | 3.14%                         | 1.19%         |
| Rhode Island         | 1.51% | 1.78%                       | 3.86%    | 4.24%         | 7.07%                         | 1.53%         |
| Vermont              | 1.67% | 1.90%                       | 3.48%    | 6.14%         | 4.27%                         | 1.72%         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 1.67% | 1.97%                       | 2.93%    | 5.34%         | 4.72%                         | 1.69%         |
| New York             | 1.42% | 1.47%                       | 5.11%    | 4.14%         | 2.01%                         | 1.52%         |
| Pennsylvania         | 2.21% | 2.36%                       | 7.20%    | 5.92%         | 4.84%                         | 2.26%         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 1.64% | 1.69%                       | 6.01%    | 4.21%         | 7.40%                         | 1.65%         |
| Indiana              | 3.31% | 2.70%                       | 3.59%    | 11.47%        | 4.71%                         | 3.43%         |
| Michigan             | 1.43% | 1.63%                       | 3.66%    | 3.13%         | 11.26% *                      | 1.43%         |
| Ohio                 | 2.25% | 2.61%                       | 4.60%    | 3.67%         | 4.01%                         | 2.33%         |
| Wisconsin            | 1.33% | 1.42%                       | 4.45%    | 8.43%         | 7.03%                         | 1.36%         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 1.44% | 1.62%                       | 3.63%    | 3.51%         | 5.50%                         | 1.49%         |
| Kansas               | 2.59% | 2.83%                       | 4.44%    | 5.34%         | 6.89%                         | 2.69%         |
| Minnesota            | 1.33% | 1.50%                       | 4.14%    | 2.23%         | 4.48%                         | 1.35%         |
| Missouri             | 1.36% | 1.54%                       | 2.80%    | 3.61%         | 2.30%                         | 1.48%         |
| Nebraska             | 2.10% | 2.25%                       | 3.20%    | 6.57%         | 5.09%                         | 2.13%         |
| North Dakota         | 1.74% | 1.88%                       | 4.97%    | 4.84%         | 4.09%                         | 1.77%         |
| South Dakota         | 1.42% | 1.57%                       | 3.00%    | 9.83% *       | 4.60%                         | 1.43%         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 2.63% | 2.84%                       | 4.54%    | 5.67%         | 6.86%                         | 2.70%         |
| District of Columbia | 1.75% | 1.80%                       | 4.67%    | --            | 0.61%                         | 2.10%         |
| Florida              | 1.94% | 2.17%                       | 4.17%    | 8.25%         | 2.27%                         | 2.08%         |
| Georgia              | 1.51% | 1.42%                       | 10.10%   | 4.04%         | 7.17%                         | 1.47%         |
| Maryland             | 1.78% | 1.87%                       | 5.57%    | 6.39%         | 5.16%                         | 1.87%         |
| North Carolina       | 1.71% | 1.62%                       | 8.85%    | 5.32%         | 4.55%                         | 1.77%         |
| South Carolina       | 1.63% | 1.62%                       | 8.08% *  | 10.56% *      | 5.08%                         | 1.68%         |
| Virginia             | 1.70% | 1.80%                       | --       | 4.09%         | 2.23%                         | 1.78%         |
| West Virginia        | 4.11% | 4.54%                       | 7.75%    | 3.85%         | 3.35%                         | 5.23%         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 1.91% | 1.92%                       | 13.16% * | 7.46%         | 6.30%                         | 1.99%         |
| Kentucky             | 2.70% | 2.80%                       | 4.25%    | 9.21%         | 8.72%                         | 2.77%         |
| Mississippi          | 2.11% | 2.20%                       | 7.07%    | 5.49%         | 6.43%                         | 2.17%         |
| Tennessee            | 1.74% | 1.54%                       | 8.19%    | 8.83%         | 5.47%                         | 1.77%         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 2.02% | 2.05%                       | --       | 10.86%        | 9.44% *                       | 2.05%         |
| Louisiana            | 1.86% | 1.90%                       | 5.57%    | 7.53%         | 5.43%                         | 1.88%         |
| Oklahoma             | 2.09% | 2.14%                       | 6.02%    | 6.67%         | 4.42%                         | 2.22%         |
| Texas                | 1.50% | 1.47%                       | 6.96%    | 5.10%         | 5.64%                         | 1.50%         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 2.77% | 2.62%                       | 8.73%    | --            | 10.38%                        | 2.59%         |
| Colorado             | 2.34% | 2.60%                       | 2.79%    | 5.84%         | --                            | 2.38%         |
| Idaho                | 2.02% | 2.19%                       | 5.76%    | 6.41%         | 5.83%                         | 2.07%         |
| Montana              | 3.23% | 4.32%                       | 3.16%    | 5.58%         | --                            | 3.24%         |
| Nevada               | 2.01% | 2.18%                       | 7.49%    | 8.84%         | 10.28%                        | 1.99%         |
| New Mexico           | 2.71% | 2.71%                       | 7.83%    | 5.36%         | 5.12%                         | 2.89%         |
| Utah                 | 2.44% | 2.80%                       | 5.13%    | 6.22%         | 8.96%                         | 2.52%         |
| Wyoming              | 1.53% | 1.57%                       | 4.21%    | --            | 3.50%                         | 1.52%         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 2.84% | 2.85%                       | 6.25%    | --            | 1.47%                         | 2.86%         |
| California           | 1.84% | 1.97%                       | 5.19%    | 7.36%         | --                            | 1.86%         |
| Hawaii               | 2.21% | 2.43%                       | 3.66%    | --            | 2.19%                         | 2.56%         |
| Oregon               | 2.26% | 2.68%                       | 2.48%    | 5.68%         | --                            | 2.29%         |
| Washington           | 2.22% | 2.28%                       | 4.49%    | --            | --                            | 2.13%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.3.a 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, 2021**

| 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        | 31.7% | 32.4%                       | 27.8%   | 30.6%         | 35.1%                         | 31.5%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 27.6% | 30.5%                       | --      | --            | --                            | 26.9%         |
| Maine                | 35.1% | 34.5%                       | --      | 44.9%         | --                            | 35.7%         |
| Massachusetts        | 24.8% | 23.8%                       | 24.5%   | --            | --                            | 24.7%         |
| New Hampshire        | 28.5% | 27.1%                       | 34.2%   | --            | --                            | 28.6%         |
| Rhode Island         | 34.6% | 34.9%                       | 32.6%   | 34.4%         | 67.6%                         | 33.8%         |
| Vermont              | 21.5% | 23.3%                       | --      | --            | --                            | 21.2%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 27.1% | 25.5%                       | --      | 44.8%         | --                            | 27.0%         |
| New York             | 24.8% | 25.2%                       | 20.6%   | 31.2% *       | --                            | 24.7%         |
| Pennsylvania         | 29.9% | 25.8%                       | --      | --            | --                            | 29.5%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 33.3% | 32.6%                       | --      | --            | 31.5%                         | 33.5%         |
| Indiana              | 27.1% | 33.0% *                     | --      | 20.2%         | --                            | 27.9%         |
| Michigan             | 24.4% | 25.7%                       | 22.3%   | --            | --                            | 24.8%         |
| Ohio                 | 30.5% | 32.1%                       | --      | --            | --                            | 30.6%         |
| Wisconsin            | 27.8% | 27.7%                       | --      | --            | --                            | 27.4%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 27.8% | 27.8%                       | --      | --            | 40.9%                         | 27.5%         |
| Kansas               | 44.4% | 45.1%                       | --      | --            | --                            | 44.2%         |
| Minnesota            | 25.3% | 28.7%                       | 31.6%   | 21.6%         | 29.6%                         | 25.2%         |
| Missouri             | 32.6% | 32.3%                       | --      | 33.8%         | --                            | 32.3%         |
| Nebraska             | 35.1% | 34.1%                       | 50.3%   | --            | --                            | 35.1%         |
| North Dakota         | 32.5% | 32.0%                       | --      | --            | --                            | 32.2%         |
| South Dakota         | 38.7% | 41.3%                       | --      | --            | --                            | 38.7%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 27.7% | 28.4%                       | --      | --            | --                            | 27.7%         |
| District of Columbia | 26.3% | 26.9%                       | --      | --            | 25.4%                         | 26.9%         |
| Florida              | 32.6% | 31.5%                       | 36.4%   | --            | 49.5%                         | 31.6%         |
| Georgia              | 31.1% | 28.3%                       | --      | --            | --                            | 30.7%         |
| Maryland             | 38.7% | 34.9%                       | 55.2%   | --            | --                            | 37.5%         |
| North Carolina       | 37.5% | 37.4%                       | --      | --            | --                            | 36.0%         |
| South Carolina       | 25.8% | 29.7%                       | --      | --            | --                            | 25.3%         |
| Virginia             | 37.5% | 40.5%                       | --      | --            | --                            | 37.5%         |
| West Virginia        | 20.1% | 16.4%                       | --      | 39.4%         | 36.1%                         | 13.6%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 29.0% | 26.0%                       | --      | --            | 38.2%                         | 28.3%         |
| Kentucky             | 31.8% | 31.3%                       | --      | --            | --                            | 31.7%         |
| Mississippi          | 20.7% | 20.4%                       | --      | --            | --                            | 20.9%         |
| Tennessee            | 37.2% | 30.4%                       | --      | --            | --                            | 36.6%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 50.5% | 49.0%                       | --      | --            | --                            | 50.4%         |
| Louisiana            | 49.7% | 48.8%                       | 66.4%   | --            | 67.4%                         | 47.2%         |
| Oklahoma             | 38.0% | 37.6%                       | --      | --            | --                            | 37.3%         |
| Texas                | 35.9% | 37.4%                       | 27.9% * | 34.6%         | 40.0%                         | 35.4%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 38.0% | 37.1%                       | --      | --            | --                            | 37.6%         |
| Colorado             | 34.7% | 35.4%                       | 30.5%   | --            | --                            | 35.2%         |
| Idaho                | 33.5% | 28.8%                       | --      | --            | --                            | 33.8%         |
| Montana              | 22.4% | 29.6%                       | --      | --            | --                            | 21.6%         |
| Nevada               | 30.4% | 35.3%                       | 8.9%    | --            | --                            | 27.8%         |
| New Mexico           | 30.9% | 30.1%                       | --      | --            | --                            | 31.3%         |
| Utah                 | 35.5% | 37.8%                       | 27.2% * | --            | 62.9%                         | 34.1%         |
| Wyoming              | 27.1% | --                          | --      | --            | --                            | 27.2%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 27.0% | --                          | --      | --            | --                            | 26.9%         |
| California           | 33.3% | 35.6%                       | 21.2%   | 27.3% *       | --                            | 34.0%         |
| Hawaii               | 31.7% | 32.1%                       | --      | 23.8%         | 29.7%                         | 31.9%         |
| Oregon               | 42.5% | 45.2%                       | --      | --            | --                            | 42.2%         |
| Washington           | 35.5% | 34.9%                       | --      | --            | 53.3%                         | 33.9%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.3.a Standard errors 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, 2021**

| 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        | 0.91% | 1.01%                       | 2.40%    | 3.66%         | 3.86%                         | 0.94%         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 4.64% | 4.71%                       | --       | --            | --                            | 4.68%         |
| Maine                | 4.42% | 4.86%                       | --       | 0.00%         | --                            | 4.60%         |
| Massachusetts        | 2.95% | 3.09%                       | 7.19%    | --            | --                            | 2.95%         |
| New Hampshire        | 3.33% | 3.57%                       | 5.40%    | --            | --                            | 3.41%         |
| Rhode Island         | 4.50% | 5.44%                       | 6.11%    | 5.83%         | 6.15%                         | 4.58%         |
| Vermont              | 3.75% | 4.47%                       | --       | --            | --                            | 3.89%         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 4.97% | 5.17%                       | --       | 6.97%         | --                            | 5.04%         |
| New York             | 2.85% | 3.57%                       | 4.13%    | 9.93% *       | --                            | 2.88%         |
| Pennsylvania         | 4.97% | 3.70%                       | --       | --            | --                            | 5.05%         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 3.46% | 3.81%                       | --       | --            | 3.97%                         | 3.85%         |
| Indiana              | 6.70% | 10.22% *                    | --       | 1.95%         | --                            | 6.85%         |
| Michigan             | 3.72% | 4.97%                       | 5.52%    | --            | --                            | 3.82%         |
| Ohio                 | 4.72% | 4.37%                       | --       | --            | --                            | 4.74%         |
| Wisconsin            | 2.75% | 3.10%                       | --       | --            | --                            | 2.80%         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 5.43% | 6.02%                       | --       | --            | 4.07%                         | 5.52%         |
| Kansas               | 7.20% | 7.56%                       | --       | --            | --                            | 7.30%         |
| Minnesota            | 2.85% | 3.63%                       | 3.02%    | 2.63%         | 1.22%                         | 2.90%         |
| Missouri             | 3.54% | 4.36%                       | --       | 1.58%         | --                            | 3.55%         |
| Nebraska             | 5.09% | 5.35%                       | 2.52%    | --            | --                            | 5.09%         |
| North Dakota         | 3.47% | 3.52%                       | --       | --            | --                            | 3.49%         |
| South Dakota         | 3.61% | 2.51%                       | --       | --            | --                            | 3.61%         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 3.59% | 4.03%                       | --       | --            | --                            | 3.77%         |
| District of Columbia | 1.39% | 1.43%                       | --       | --            | 0.27%                         | 2.43%         |
| Florida              | 2.75% | 2.99%                       | 4.27%    | --            | 8.65%                         | 2.81%         |
| Georgia              | 5.85% | 5.16%                       | --       | --            | --                            | 6.56%         |
| Maryland             | 5.12% | 5.61%                       | 8.37%    | --            | --                            | 5.17%         |
| North Carolina       | 2.35% | 2.40%                       | --       | --            | --                            | 2.10%         |
| South Carolina       | 4.85% | 5.27%                       | --       | --            | --                            | 5.01%         |
| Virginia             | 6.05% | 6.49%                       | --       | --            | --                            | 6.38%         |
| West Virginia        | 3.89% | 3.11%                       | --       | 2.66%         | 6.69%                         | 3.08%         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 3.96% | 3.14%                       | --       | --            | 6.58%                         | 4.16%         |
| Kentucky             | 1.68% | 1.53%                       | --       | --            | --                            | 1.63%         |
| Mississippi          | 2.02% | 2.06%                       | --       | --            | --                            | 2.13%         |
| Tennessee            | 6.29% | 4.18%                       | --       | --            | --                            | 6.41%         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 5.17% | 5.48%                       | --       | --            | --                            | 5.39%         |
| Louisiana            | 4.11% | 4.23%                       | 2.99%    | --            | 3.71%                         | 4.23%         |
| Oklahoma             | 4.57% | 4.69%                       | --       | --            | --                            | 4.62%         |
| Texas                | 3.33% | 2.92%                       | 12.25% * | 1.95%         | 11.15%                        | 3.45%         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 3.81% | 3.90%                       | --       | --            | --                            | 3.79%         |
| Colorado             | 3.20% | 3.83%                       | 4.22%    | --            | --                            | 3.30%         |
| Idaho                | 4.88% | 5.17%                       | --       | --            | --                            | 5.09%         |
| Montana              | 5.06% | 5.08%                       | --       | --            | --                            | 4.85%         |
| Nevada               | 4.62% | 5.15%                       | 0.31%    | --            | --                            | 4.17%         |
| New Mexico           | 1.82% | 1.81%                       | --       | --            | --                            | 1.86%         |
| Utah                 | 5.91% | 7.08%                       | 9.88% *  | --            | 10.16%                        | 6.09%         |
| Wyoming              | 7.93% | --                          | --       | --            | --                            | 8.11%         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 5.74% | --                          | --       | --            | --                            | 5.76%         |
| California           | 3.07% | 3.51%                       | 3.66%    | 13.18% *      | --                            | 3.11%         |
| Hawaii               | 5.13% | 6.32%                       | --       | 1.61%         | 5.43%                         | 5.69%         |
| Oregon               | 7.17% | 8.63%                       | --       | --            | --                            | 7.44%         |
| Washington           | 4.93% | 5.38%                       | --       | --            | 2.54%                         | 5.11%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.



**Table VII.D.3.b 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, 2021**

| 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        | 27.8% | 27.2%                       | 32.2%   | 33.7%         | 33.9%                         | 27.5%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 24.3% | 23.7%                       | 24.4%   | 30.8%         | 22.9%                         | 24.3%         |
| Maine                | 28.2% | 27.8%                       | 29.9%   | 29.9%         | 29.7%                         | 28.1%         |
| Massachusetts        | 27.8% | 27.5%                       | 28.5%   | --            | --                            | 27.7%         |
| New Hampshire        | 23.9% | 23.1%                       | 33.7%   | 25.4%         | 30.4%                         | 23.7%         |
| Rhode Island         | 25.2% | 25.2%                       | 25.0%   | 24.2%         | 24.3%                         | 25.2%         |
| Vermont              | 26.9% | 26.3%                       | 25.1%   | 41.3%         | 35.6%                         | 26.5%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 23.2% | 23.3%                       | 19.8%   | 35.8%         | 34.9%                         | 22.8%         |
| New York             | 23.9% | 22.8%                       | 35.4%   | 22.4%         | 20.7%                         | 24.2%         |
| Pennsylvania         | 31.7% | 31.5%                       | 32.4%   | 34.7%         | 37.1%                         | 31.5%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 26.2% | 25.1%                       | 43.4%   | 32.2%         | 39.5%                         | 25.4%         |
| Indiana              | 27.2% | 23.9%                       | 26.2%   | 65.4%         | 36.3%                         | 26.9%         |
| Michigan             | 18.5% | 18.5%                       | 17.0%   | 20.4%         | --                            | 18.3%         |
| Ohio                 | 27.9% | 27.3%                       | 30.5%   | 34.7%         | 35.5%                         | 27.6%         |
| Wisconsin            | 25.8% | 25.3%                       | 26.9%   | 45.0%         | --                            | 25.5%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 26.2% | 26.0%                       | 29.8%   | --            | --                            | 25.9%         |
| Kansas               | 24.5% | 24.2%                       | --      | --            | 37.7%                         | 24.0%         |
| Minnesota            | 26.4% | 26.0%                       | 28.4%   | 26.0%         | 32.5%                         | 26.2%         |
| Missouri             | 30.3% | 30.6%                       | 30.3%   | --            | 27.2%                         | 30.7%         |
| Nebraska             | 33.3% | 33.3%                       | 31.9%   | --            | 42.6%                         | 33.2%         |
| North Dakota         | 28.6% | 27.9%                       | --      | 35.8%         | 29.6%                         | 28.5%         |
| South Dakota         | 28.1% | 27.9%                       | 28.9%   | --            | 51.0%                         | 27.5%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 28.0% | 27.7%                       | 31.3%   | 35.4%         | 44.5%                         | 27.5%         |
| District of Columbia | 30.2% | 29.4%                       | --      | --            | --                            | 30.1%         |
| Florida              | 29.0% | 29.0%                       | 28.2%   | 31.7%         | 35.0%                         | 28.5%         |
| Georgia              | 27.8% | 26.7%                       | 53.7%   | --            | 48.4%                         | 27.2%         |
| Maryland             | 28.1% | 27.6%                       | 32.7%   | --            | 21.2%                         | 28.8%         |
| North Carolina       | 32.5% | 30.9%                       | 51.6%   | 33.0%         | 33.8%                         | 32.4%         |
| South Carolina       | 26.9% | 26.3%                       | 31.9% * | --            | --                            | 26.7%         |
| Virginia             | 30.7% | 30.9%                       | 27.2%   | 29.1%         | 36.2%                         | 30.5%         |
| West Virginia        | 32.6% | 32.5%                       | 32.8%   | --            | 34.6%                         | 32.1%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 31.1% | 31.4%                       | --      | --            | 28.1%                         | 31.3%         |
| Kentucky             | 19.9% | 18.7%                       | 38.1%   | 67.2%         | 37.6%                         | 19.1%         |
| Mississippi          | 34.0% | 33.2%                       | 49.7%   | --            | 53.2%                         | 32.9%         |
| Tennessee            | 28.6% | 28.1%                       | 31.0%   | --            | 40.9%                         | 28.2%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 31.6% | 31.5%                       | --      | --            | 21.2% *                       | 32.0%         |
| Louisiana            | 34.4% | 33.9%                       | 40.2%   | --            | 40.7%                         | 34.1%         |
| Oklahoma             | 33.0% | 32.2%                       | 40.9%   | 33.5%         | 42.2%                         | 32.1%         |
| Texas                | 28.6% | 28.6%                       | 21.5% * | 49.6%         | 46.6%                         | 27.8%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 35.3% | 32.6%                       | 61.8%   | --            | 62.6%                         | 32.9%         |
| Colorado             | 30.9% | 31.0%                       | 28.1%   | --            | --                            | 31.0%         |
| Idaho                | 31.7% | 31.1%                       | 34.1%   | 60.8%         | 30.9%                         | 31.8%         |
| Montana              | 29.6% | 31.2%                       | 25.4%   | --            | --                            | 29.5%         |
| Nevada               | 27.0% | 25.1%                       | 43.5%   | --            | --                            | 26.9%         |
| New Mexico           | 30.8% | 29.1%                       | --      | 30.8%         | 37.8%                         | 30.2%         |
| Utah                 | 34.4% | 34.9%                       | 30.2%   | 36.4%         | 27.6%                         | 34.6%         |
| Wyoming              | 18.3% | 18.0%                       | 27.7%   | --            | 41.5%                         | 17.7%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 23.2% | 21.2%                       | 34.3%   | --            | --                            | 23.1%         |
| California           | 28.6% | 26.6%                       | 45.1%   | 32.6%         | --                            | 28.8%         |
| Hawaii               | 32.5% | 32.3%                       | 36.2%   | --            | 45.6%                         | 28.4%         |
| Oregon               | 23.9% | 24.6%                       | 19.6%   | 29.9%         | --                            | 23.8%         |
| Washington           | 27.8% | 29.5%                       | 20.7%   | --            | --                            | 28.8%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.3.b Standard errors 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, 2021**

| 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% | 0.46%                       | 1.85%    | 2.88%         | 1.60%                         | 0.46%         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 2.41% | 2.80%                       | 4.03%    | 3.60%         | 3.64%                         | 2.50%         |
| Maine                | 1.54% | 1.76%                       | 3.51%    | 3.39%         | 2.14%                         | 1.62%         |
| Massachusetts        | 1.21% | 1.25%                       | 3.71%    | --            | --                            | 1.20%         |
| New Hampshire        | 1.22% | 1.31%                       | 3.81%    | 1.51%         | 3.64%                         | 1.24%         |
| Rhode Island         | 1.59% | 1.86%                       | 3.92%    | 2.15%         | 1.58%                         | 1.61%         |
| Vermont              | 1.95% | 2.26%                       | 3.49%    | 6.95%         | 5.01%                         | 2.00%         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 1.83% | 2.07%                       | 3.52%    | 6.85%         | 5.57%                         | 1.86%         |
| New York             | 1.69% | 1.69%                       | 7.62%    | 3.71%         | 2.01%                         | 1.83%         |
| Pennsylvania         | 2.66% | 2.93%                       | 2.27%    | 5.59%         | 3.45%                         | 2.73%         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 1.68% | 1.63%                       | 9.30%    | 4.73%         | 11.11%                        | 1.63%         |
| Indiana              | 3.89% | 2.76%                       | 4.10%    | 19.54%        | 4.69%                         | 4.03%         |
| Michigan             | 1.59% | 1.75%                       | 4.20%    | 2.86%         | --                            | 1.59%         |
| Ohio                 | 2.70% | 3.12%                       | 4.92%    | 4.47%         | 4.34%                         | 2.81%         |
| Wisconsin            | 1.58% | 1.67%                       | 5.80%    | 7.95%         | --                            | 1.60%         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 1.44% | 1.57%                       | 5.21%    | --            | --                            | 1.46%         |
| Kansas               | 1.90% | 2.07%                       | --       | --            | 6.25%                         | 1.96%         |
| Minnesota            | 1.37% | 1.55%                       | 4.47%    | 1.85%         | 6.34%                         | 1.39%         |
| Missouri             | 1.50% | 1.64%                       | 3.07%    | --            | 2.46%                         | 1.64%         |
| Nebraska             | 2.31% | 2.47%                       | 2.85%    | --            | 6.76%                         | 2.34%         |
| North Dakota         | 2.18% | 2.27%                       | --       | 4.49%         | 2.89%                         | 2.21%         |
| South Dakota         | 1.49% | 1.74%                       | 2.92%    | --            | 5.57%                         | 1.48%         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 3.27% | 3.46%                       | 3.64%    | 5.25%         | 6.50%                         | 3.31%         |
| District of Columbia | 2.51% | 2.58%                       | --       | --            | --                            | 2.60%         |
| Florida              | 2.57% | 2.90%                       | 5.59%    | 5.21%         | 2.58%                         | 2.76%         |
| Georgia              | 1.46% | 1.36%                       | 4.85%    | --            | 5.23%                         | 1.45%         |
| Maryland             | 1.86% | 2.06%                       | 2.03%    | --            | 3.76%                         | 2.00%         |
| North Carolina       | 2.03% | 1.90%                       | 9.55%    | 5.92%         | 4.34%                         | 2.13%         |
| South Carolina       | 1.65% | 1.65%                       | 10.39% * | --            | --                            | 1.70%         |
| Virginia             | 1.57% | 1.68%                       | 3.69%    | 3.94%         | 3.81%                         | 1.61%         |
| West Virginia        | 5.35% | 5.65%                       | 3.56%    | --            | 3.49%                         | 6.77%         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 1.68% | 1.69%                       | --       | --            | 7.99%                         | 1.71%         |
| Kentucky             | 2.61% | 2.57%                       | 5.71%    | 10.38%        | 10.72%                        | 2.60%         |
| Mississippi          | 2.23% | 2.31%                       | 8.29%    | --            | 6.91%                         | 2.29%         |
| Tennessee            | 1.63% | 1.69%                       | 4.60%    | --            | 5.92%                         | 1.65%         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 1.76% | 1.80%                       | --       | --            | 7.99% *                       | 1.77%         |
| Louisiana            | 1.79% | 1.89%                       | 5.40%    | --            | 4.72%                         | 1.87%         |
| Oklahoma             | 2.18% | 2.43%                       | 5.22%    | 6.21%         | 3.77%                         | 2.34%         |
| Texas                | 1.77% | 1.75%                       | 8.82% *  | 6.73%         | 6.08%                         | 1.79%         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 3.41% | 3.15%                       | 9.52%    | --            | 10.67%                        | 3.12%         |
| Colorado             | 3.11% | 3.42%                       | 2.13%    | --            | --                            | 3.15%         |
| Idaho                | 2.19% | 2.34%                       | 7.26%    | 7.30%         | 4.94%                         | 2.24%         |
| Montana              | 3.84% | 5.23%                       | 3.16%    | --            | --                            | 3.85%         |
| Nevada               | 2.26% | 2.38%                       | 7.83%    | --            | --                            | 2.33%         |
| New Mexico           | 4.04% | 4.22%                       | --       | 5.71%         | 5.46%                         | 4.31%         |
| Utah                 | 2.62% | 3.02%                       | 1.73%    | 6.41%         | 4.83%                         | 2.70%         |
| Wyoming              | 1.35% | 1.37%                       | 4.99%    | --            | 5.65%                         | 1.32%         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 2.33% | 1.60%                       | 6.39%    | --            | --                            | 2.34%         |
| California           | 2.36% | 2.39%                       | 5.40%    | 6.09%         | --                            | 2.38%         |
| Hawaii               | 2.04% | 2.18%                       | 3.85%    | --            | 3.08%                         | 2.34%         |
| Oregon               | 1.79% | 2.08%                       | 2.98%    | 3.75%         | --                            | 1.80%         |
| Washington           | 2.41% | 2.46%                       | 5.02%    | --            | --                            | 2.31%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.4 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, 2021**

| 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        | 25.2% | 26.0%                       | 22.0%   | 20.0%         | 16.2%                         | 26.0%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 28.0% | 28.8%                       | 24.9%   | 24.9%         | 12.0%                         | 29.7%         |
| Maine                | 25.2% | 26.6%                       | 26.5%   | 10.2%         | 19.0%                         | 25.5%         |
| Massachusetts        | 29.9% | 31.9%                       | 22.8%   | 23.9%         | 13.2%                         | 31.0%         |
| New Hampshire        | 24.6% | 26.2%                       | 19.9%   | 14.4%         | 12.8%                         | 25.2%         |
| Rhode Island         | 26.7% | 28.7%                       | 20.3%   | 19.3%         | 17.9%                         | 27.1%         |
| Vermont              | 24.4% | 24.9%                       | 24.1%   | 19.0%         | 16.2%                         | 25.0%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 25.9% | 28.3%                       | 22.7%   | 11.4%         | 8.9%                          | 27.1%         |
| New York             | 27.6% | 28.3%                       | 23.3%   | 28.7%         | 26.3%                         | 27.7%         |
| Pennsylvania         | 25.9% | 27.3%                       | 18.0%   | 19.5%         | 14.5%                         | 26.6%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 26.3% | 27.2%                       | 20.7%   | 20.3%         | 18.0%                         | 27.2%         |
| Indiana              | 25.4% | 25.9%                       | 13.2% * | 33.0%         | 11.0% *                       | 26.8%         |
| Michigan             | 32.4% | 34.8%                       | 26.0%   | 20.3%         | 20.6%                         | 33.0%         |
| Ohio                 | 26.9% | 28.1%                       | 22.2%   | 21.7%         | 15.5%                         | 27.7%         |
| Wisconsin            | 27.2% | 28.3%                       | 23.4%   | 13.2%         | 12.2%                         | 28.2%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 28.1% | 28.9%                       | 26.0%   | 18.8%         | 17.3%                         | 29.0%         |
| Kansas               | 26.3% | 26.7%                       | 25.4%   | 18.5%         | 15.8%                         | 27.2%         |
| Minnesota            | 29.7% | 30.6%                       | 28.0%   | 27.2%         | 14.7%                         | 30.6%         |
| Missouri             | 23.9% | 25.8%                       | 16.0%   | 16.8%         | 13.6%                         | 25.8%         |
| Nebraska             | 23.2% | 24.1%                       | 17.8%   | 13.7%         | 9.8%                          | 23.7%         |
| North Dakota         | 28.6% | 29.2%                       | 28.5%   | 17.0%         | 7.8% *                        | 29.7%         |
| South Dakota         | 29.5% | 30.7%                       | 22.5%   | 28.5% *       | 11.3%                         | 30.8%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 23.8% | 25.6%                       | 12.1%   | 16.5%         | 11.4%                         | 25.1%         |
| District of Columbia | 24.0% | 24.2%                       | 22.0%   | 18.7% *       | 30.1%                         | 23.2%         |
| Florida              | 22.9% | 23.0%                       | 21.3%   | 24.9%         | 15.0%                         | 23.8%         |
| Georgia              | 24.1% | 24.5%                       | 22.3%   | 16.4%         | 14.0%                         | 25.0%         |
| Maryland             | 24.2% | 25.1%                       | 23.6%   | 10.7%         | 17.3%                         | 25.1%         |
| North Carolina       | 18.1% | 18.7%                       | 16.5%   | 9.9%          | 8.8% *                        | 19.4%         |
| South Carolina       | 25.7% | 27.2%                       | 17.5%   | 13.1%         | 14.9%                         | 26.6%         |
| Virginia             | 24.6% | 25.2%                       | 18.7%   | 21.1%         | 21.9%                         | 24.7%         |
| West Virginia        | 26.6% | 28.2%                       | 16.1%   | 21.3%         | 21.0%                         | 28.5%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 30.7% | 31.4%                       | 24.6%   | 18.0%         | 18.9%                         | 32.2%         |
| Kentucky             | 29.0% | 30.3%                       | 17.1%   | 13.7% *       | 18.1%                         | 29.9%         |
| Mississippi          | 23.2% | 23.9%                       | 16.7%   | 14.9% *       | 12.9%                         | 24.5%         |
| Tennessee            | 22.2% | 22.3%                       | 22.1%   | 20.2% *       | 11.8%                         | 22.9%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 23.8% | 24.3%                       | 14.7%   | 18.1%         | 14.3%                         | 24.5%         |
| Louisiana            | 24.3% | 25.7%                       | 13.7%   | 15.0%         | 11.2%                         | 26.1%         |
| Oklahoma             | 24.0% | 24.2%                       | 24.7%   | 16.3%         | 13.7%                         | 25.3%         |
| Texas                | 24.1% | 24.6%                       | 25.3%   | 14.8%         | 16.3%                         | 25.1%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 22.4% | 22.5%                       | 24.6%   | 15.2%         | 17.7%                         | 22.8%         |
| Colorado             | 21.5% | 22.2%                       | 18.8%   | 11.0%         | 17.0% *                       | 21.6%         |
| Idaho                | 25.6% | 26.6%                       | 20.8%   | 15.9%         | 13.6%                         | 26.3%         |
| Montana              | 29.7% | 32.3%                       | 28.2%   | 9.7% *        | 3.6% *                        | 31.1%         |
| Nevada               | 22.3% | 22.1%                       | 24.2%   | 21.5%         | 22.2%                         | 22.4%         |
| New Mexico           | 19.3% | 19.2%                       | 25.1%   | 13.7%         | 21.0%                         | 19.1%         |
| Utah                 | 32.9% | 33.7%                       | 31.8%   | 21.3%         | 19.1%                         | 33.9%         |
| Wyoming              | 28.3% | 30.8%                       | 12.0%   | 20.9% *       | 21.4% *                       | 28.9%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 29.6% | 29.4%                       | 38.3%   | 5.7% *        | 11.2% *                       | 30.0%         |
| California           | 24.9% | 25.0%                       | 25.2%   | 21.1%         | 22.8%                         | 24.9%         |
| Hawaii               | 22.0% | 24.0%                       | 12.2%   | 13.6%         | 17.4%                         | 23.2%         |
| Oregon               | 18.6% | 21.6%                       | 11.6% * | 12.3%         | 10.6%                         | 18.8%         |
| Washington           | 20.9% | 21.0%                       | 16.0%   | --            | --                            | 20.4%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.D.4 Standard errors 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, 2021**

| 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% | 0.29%                       | 0.75%   | 1.13%         | 0.67%                         | 0.27%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 1.93% | 2.42%                       | 2.08%   | 3.53%         | 2.49%                         | 1.75%         |
| Maine                | 1.25% | 1.29%                       | 2.87%   | 2.44%         | 5.21%                         | 1.30%         |
| Massachusetts        | 1.45% | 1.41%                       | 2.98%   | 5.25%         | 0.97%                         | 1.24%         |
| New Hampshire        | 1.37% | 1.60%                       | 2.34%   | 1.87%         | 2.39%                         | 1.43%         |
| Rhode Island         | 1.55% | 1.92%                       | 2.32%   | 2.82%         | 3.22%                         | 1.61%         |
| Vermont              | 1.22% | 1.47%                       | 1.87%   | 2.98%         | 2.42%                         | 1.25%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 1.45% | 1.82%                       | 1.58%   | 2.60%         | 1.93%                         | 1.49%         |
| New York             | 0.95% | 1.01%                       | 1.71%   | 6.97%         | 2.46%                         | 1.01%         |
| Pennsylvania         | 1.15% | 1.30%                       | 1.61%   | 3.61%         | 2.43%                         | 1.19%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 1.11% | 1.19%                       | 2.90%   | 6.07%         | 2.39%                         | 1.17%         |
| Indiana              | 1.99% | 2.06%                       | 4.14% * | 7.77%         | 3.60% *                       | 2.04%         |
| Michigan             | 1.74% | 2.03%                       | 2.27%   | 3.72%         | 6.15%                         | 1.78%         |
| Ohio                 | 1.19% | 1.30%                       | 3.50%   | 5.36%         | 4.00%                         | 1.24%         |
| Wisconsin            | 1.36% | 1.53%                       | 3.07%   | 3.50%         | 2.15%                         | 1.42%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 1.43% | 1.66%                       | 2.86%   | 3.30%         | 3.58%                         | 1.52%         |
| Kansas               | 1.72% | 1.89%                       | 4.04%   | 4.12%         | 3.18%                         | 1.84%         |
| Minnesota            | 1.46% | 1.89%                       | 3.19%   | 2.66%         | 2.23%                         | 1.49%         |
| Missouri             | 1.32% | 1.45%                       | 1.71%   | 1.50%         | 1.83%                         | 1.41%         |
| Nebraska             | 1.39% | 1.58%                       | 1.95%   | 2.66%         | 2.45%                         | 1.45%         |
| North Dakota         | 1.51% | 1.67%                       | 3.88%   | 2.48%         | 2.45% *                       | 1.54%         |
| South Dakota         | 1.37% | 1.53%                       | 3.02%   | 10.86% *      | 2.41%                         | 1.41%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 1.50% | 1.65%                       | 2.41%   | 3.83%         | 2.05%                         | 1.58%         |
| District of Columbia | 1.18% | 1.25%                       | 2.62%   | 8.64% *       | 1.88%                         | 1.27%         |
| Florida              | 1.12% | 1.26%                       | 1.81%   | 5.67%         | 2.56%                         | 1.22%         |
| Georgia              | 1.37% | 1.48%                       | 4.86%   | 4.67%         | 2.82%                         | 1.46%         |
| Maryland             | 1.06% | 1.14%                       | 2.76%   | 2.74%         | 3.31%                         | 1.10%         |
| North Carolina       | 1.21% | 1.35%                       | 2.34%   | 2.77%         | 2.95% *                       | 1.17%         |
| South Carolina       | 1.53% | 1.71%                       | 3.49%   | 3.34%         | 3.68%                         | 1.62%         |
| Virginia             | 1.16% | 1.25%                       | 3.69%   | 3.98%         | 5.81%                         | 1.19%         |
| West Virginia        | 2.01% | 2.31%                       | 2.64%   | 3.60%         | 1.64%                         | 2.60%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 1.66% | 1.73%                       | 6.96%   | 5.02%         | 2.70%                         | 1.76%         |
| Kentucky             | 2.53% | 2.65%                       | 2.46%   | 4.23% *       | 3.94%                         | 2.65%         |
| Mississippi          | 1.28% | 1.39%                       | 2.89%   | 5.56% *       | 2.20%                         | 1.38%         |
| Tennessee            | 1.30% | 1.42%                       | 2.21%   | 9.00% *       | 2.16%                         | 1.39%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 1.22% | 1.27%                       | 4.11%   | 5.00%         | 3.51%                         | 1.27%         |
| Louisiana            | 1.43% | 1.56%                       | 1.79%   | 3.13%         | 1.72%                         | 1.54%         |
| Oklahoma             | 1.30% | 1.33%                       | 5.54%   | 3.12%         | 3.65%                         | 1.39%         |
| Texas                | 0.97% | 1.04%                       | 3.16%   | 3.34%         | 2.66%                         | 1.01%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 1.39% | 1.44%                       | 5.66%   | 4.36%         | 4.31%                         | 1.44%         |
| Colorado             | 1.15% | 1.27%                       | 2.77%   | 2.67%         | 5.91% *                       | 1.15%         |
| Idaho                | 1.34% | 1.54%                       | 2.85%   | 2.43%         | 3.09%                         | 1.41%         |
| Montana              | 2.20% | 2.94%                       | 2.42%   | 2.95% *       | 1.77% *                       | 2.21%         |
| Nevada               | 1.16% | 1.33%                       | 1.85%   | 4.46%         | 3.27%                         | 1.24%         |
| New Mexico           | 1.22% | 1.28%                       | 7.00%   | 2.50%         | 5.14%                         | 1.24%         |
| Utah                 | 1.38% | 1.62%                       | 2.42%   | 4.06%         | 5.33%                         | 1.40%         |
| Wyoming              | 1.79% | 1.82%                       | 3.04%   | 9.81% *       | 6.42% *                       | 1.88%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 2.16% | 2.00%                       | 10.92%  | 2.55% *       | 6.70% *                       | 2.20%         |
| California           | 1.19% | 1.27%                       | 4.35%   | 3.62%         | 4.63%                         | 1.21%         |
| Hawaii               | 1.21% | 1.31%                       | 2.58%   | 3.78%         | 2.85%                         | 1.36%         |
| Oregon               | 2.10% | 1.40%                       | 5.40% * | 2.26%         | 2.42%                         | 2.19%         |
| Washington           | 1.67% | 1.78%                       | 2.62%   | --            | --                            | 1.60%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.E.1 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 State: United States, 2021**

| 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        | 14,634 | 14,640                      | 14,731 | 14,228        | 13,607                        | 14,705        |
| New England:         |        |                             |        |               |                               |               |
| Connecticut          | 15,651 | 15,706                      | 16,358 | 13,973        | 12,227                        | 15,959        |
| Maine                | 14,485 | 14,544                      | 15,057 | 13,491        | 14,318                        | 14,495        |
| Massachusetts        | 15,550 | 15,944                      | 13,546 | 16,763        | 12,163                        | 15,880        |
| New Hampshire        | 17,110 | 17,467                      | 14,805 | 15,563        | 13,745                        | 17,245        |
| Rhode Island         | 15,854 | 16,352                      | 14,549 | 14,073        | 12,349                        | 15,998        |
| Vermont              | 16,053 | 16,334                      | 15,476 | 12,594        | 14,254                        | 16,174        |
| Middle Atlantic:     |        |                             |        |               |                               |               |
| New Jersey           | 15,998 | 15,801                      | 17,306 | 13,576        | 14,153                        | 16,090        |
| New York             | 16,731 | 16,560                      | 17,819 | 16,434        | 19,134                        | 16,618        |
| Pennsylvania         | 15,152 | 15,249                      | 15,123 | 12,172        | 13,003                        | 15,300        |
| East North Central:  |        |                             |        |               |                               |               |
| Illinois             | 14,343 | 14,246                      | 15,154 | 14,970        | 14,200                        | 14,356        |
| Indiana              | 14,788 | 15,204                      | 13,060 | 11,901        | 12,275                        | 15,041        |
| Michigan             | 14,541 | 14,303                      | 16,643 | 12,430        | 12,011                        | 14,616        |
| Ohio                 | 14,457 | 14,627                      | 13,670 | 13,404        | 12,913                        | 14,541        |
| Wisconsin            | 15,079 | 14,946                      | 16,076 | 15,500        | 13,718                        | 15,171        |
| West North Central:  |        |                             |        |               |                               |               |
| Iowa                 | 13,607 | 13,380                      | 14,982 | 15,192        | 14,188                        | 13,564        |
| Kansas               | 13,144 | 12,981                      | 14,063 | 15,096        | 13,528                        | 13,116        |
| Minnesota            | 15,360 | 14,958                      | 14,879 | 17,322        | 12,884                        | 15,477        |
| Missouri             | 14,212 | 14,116                      | 14,780 | 14,120        | 14,205                        | 14,213        |
| Nebraska             | 15,152 | 15,271                      | 14,351 | 14,379        | 16,155                        | 15,115        |
| North Dakota         | 14,242 | 14,167                      | 15,369 | 14,560        | 14,319                        | 14,240        |
| South Dakota         | 15,503 | 15,336                      | 16,361 | 16,105        | 16,834                        | 15,433        |
| South Atlantic:      |        |                             |        |               |                               |               |
| Delaware             | 14,332 | 14,359                      | 14,651 | 13,810        | 14,397                        | 14,324        |
| District of Columbia | 15,986 | 16,314                      | 12,177 | 12,013        | 21,543                        | 15,401        |
| Florida              | 14,039 | 14,068                      | 13,674 | 14,199        | 15,835                        | 13,864        |
| Georgia              | 14,613 | 14,609                      | 14,318 | 15,934        | 15,014                        | 14,585        |
| Maryland             | 15,414 | 15,315                      | 16,531 | 13,653        | 12,950                        | 15,692        |
| North Carolina       | 14,686 | 14,630                      | 16,460 | 12,672        | 12,398                        | 15,101        |
| South Carolina       | 14,389 | 14,514                      | 13,913 | 12,102        | 12,770                        | 14,465        |
| Virginia             | 14,456 | 14,478                      | 13,454 | 15,477        | 11,734                        | 14,620        |
| West Virginia        | 16,245 | 16,517                      | 12,809 | 15,430        | 16,247                        | 16,245        |
| East South Central:  |        |                             |        |               |                               |               |
| Alabama              | 13,492 | 13,617                      | 11,700 | 12,144        | 11,256                        | 13,702        |
| Kentucky             | 15,537 | 15,590                      | 15,631 | 12,811        | 13,327                        | 15,640        |
| Mississippi          | 13,696 | 13,846                      | 12,288 | 12,164        | 12,012                        | 13,857        |
| Tennessee            | 13,323 | 13,238                      | 14,410 | 12,786        | 12,102                        | 13,406        |
| West South Central:  |        |                             |        |               |                               |               |
| Arkansas             | 12,432 | 12,527                      | 10,440 | 11,394        | 13,466                        | 12,367        |
| Louisiana            | 13,242 | 13,343                      | 12,388 | 11,726        | 11,466                        | 13,467        |
| Oklahoma             | 14,123 | 14,191                      | 12,658 | 16,125        | 13,779                        | 14,157        |
| Texas                | 13,931 | 14,046                      | 13,050 | 13,183        | 12,982                        | 14,026        |
| Mountain:            |        |                             |        |               |                               |               |
| Arizona              | 13,945 | 14,024                      | 12,991 | 14,405        | 13,495                        | 13,984        |
| Colorado             | 14,235 | 14,049                      | 16,744 | 10,963        | 17,101                        | 14,171        |
| Idaho                | 12,872 | 12,991                      | 12,335 | 10,580        | 10,666                        | 12,970        |
| Montana              | 14,148 | 14,322                      | 14,189 | 12,680        | --                            | 14,345        |
| Nevada               | 13,291 | 13,786                      | 10,154 | 12,716        | 10,964                        | 13,474        |
| New Mexico           | 13,972 | 13,624                      | --     | 13,744        | 12,677                        | 14,024        |
| Utah                 | 13,110 | 13,768                      | 10,469 | 10,789        | 14,407                        | 13,008        |
| Wyoming              | 15,767 | 15,225                      | 19,309 | 16,289        | 13,346                        | 15,895        |
| Pacific:             |        |                             |        |               |                               |               |
| Alaska               | 18,195 | 18,573                      | 14,649 | 9,927         | 14,687                        | 18,251        |
| California           | 14,648 | 14,745                      | 13,614 | 14,760        | 11,246                        | 14,664        |
| Hawaii               | 12,733 | 12,666                      | 13,569 | 12,303        | 11,536                        | 12,977        |
| Oregon               | 15,067 | 15,155                      | 14,913 | 14,301        | 13,545                        | 15,117        |
| Washington           | 14,885 | 14,880                      | 14,992 | --            | 14,780                        | 14,885        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.E.1 Standard errors 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 State: United States, 2021**

| 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        | 84.29  | 91.54                       | 281.65   | 269.38        | 246.50                        | 88.29         |
| New England:         |        |                             |          |               |                               |               |
| Connecticut          | 499.88 | 596.11                      | 1,572.66 | 825.81        | 319.48                        | 505.52        |
| Maine                | 365.91 | 443.48                      | 940.56   | 438.50        | 1,934.77                      | 373.26        |
| Massachusetts        | 533.96 | 532.93                      | 1,056.22 | 707.47        | 970.89                        | 483.61        |
| New Hampshire        | 434.69 | 471.20                      | 1,253.37 | 730.62        | 806.59                        | 446.29        |
| Rhode Island         | 546.73 | 661.72                      | 595.13   | 1,685.28      | 1,745.21                      | 555.95        |
| Vermont              | 549.18 | 635.69                      | 903.89   | 572.93        | 775.08                        | 577.46        |
| Middle Atlantic:     |        |                             |          |               |                               |               |
| New Jersey           | 449.85 | 575.84                      | 529.57   | 793.15        | 841.32                        | 465.95        |
| New York             | 489.93 | 496.63                      | 1,807.39 | 836.38        | 1,278.32                      | 508.56        |
| Pennsylvania         | 332.45 | 362.74                      | 660.33   | 1,943.68      | 1,028.31                      | 342.87        |
| East North Central:  |        |                             |          |               |                               |               |
| Illinois             | 287.70 | 306.93                      | 1,055.06 | 1,019.95      | 572.44                        | 309.42        |
| Indiana              | 448.36 | 445.92                      | 1,295.37 | 1,056.82      | 702.03                        | 445.12        |
| Michigan             | 387.76 | 415.72                      | 1,088.33 | 955.80        | 776.05                        | 398.87        |
| Ohio                 | 344.28 | 402.70                      | 477.55   | 967.39        | 970.11                        | 359.18        |
| Wisconsin            | 400.46 | 441.78                      | 921.34   | 947.03        | 2,138.91                      | 391.46        |
| West North Central:  |        |                             |          |               |                               |               |
| Iowa                 | 274.68 | 310.76                      | 575.73   | 437.30        | 967.70                        | 284.44        |
| Kansas               | 507.73 | 555.27                      | 1,108.84 | 1,261.63      | 1,537.76                      | 533.36        |
| Minnesota            | 343.69 | 334.70                      | 819.30   | 937.44        | 1,035.60                      | 348.14        |
| Missouri             | 399.75 | 504.00                      | 372.07   | 513.34        | 303.95                        | 475.09        |
| Nebraska             | 410.54 | 467.01                      | 567.61   | 624.10        | 1,194.97                      | 425.54        |
| North Dakota         | 469.83 | 501.90                      | 1,428.24 | 492.70        | 889.40                        | 481.21        |
| South Dakota         | 424.38 | 405.77                      | 1,766.43 | 2,482.15      | 1,840.20                      | 434.02        |
| South Atlantic:      |        |                             |          |               |                               |               |
| Delaware             | 389.51 | 427.66                      | 1,099.46 | 1,495.88      | 1,043.06                      | 420.70        |
| District of Columbia | 672.73 | 730.77                      | 983.60   | 486.04        | 2,132.49                      | 629.94        |
| Florida              | 526.50 | 563.51                      | 1,833.86 | 1,705.50      | 1,580.80                      | 531.25        |
| Georgia              | 351.97 | 359.87                      | 1,921.83 | 2,628.19      | 1,116.42                      | 368.58        |
| Maryland             | 508.04 | 418.42                      | 2,547.69 | 904.47        | 614.86                        | 550.47        |
| North Carolina       | 503.47 | 506.11                      | 2,620.52 | 730.42        | 571.96                        | 529.90        |
| South Carolina       | 410.62 | 442.43                      | 1,111.64 | 716.94        | 1,142.02                      | 420.99        |
| Virginia             | 422.46 | 446.83                      | 1,398.90 | 1,775.93      | 1,738.62                      | 436.06        |
| West Virginia        | 440.60 | 483.27                      | 1,456.54 | 963.36        | 969.63                        | 512.54        |
| East South Central:  |        |                             |          |               |                               |               |
| Alabama              | 372.60 | 384.81                      | 1,329.38 | 944.32        | 930.53                        | 394.38        |
| Kentucky             | 725.61 | 774.42                      | 834.33   | 1,083.35      | 1,040.44                      | 752.12        |
| Mississippi          | 388.94 | 420.18                      | 679.64   | 1,027.83      | 677.73                        | 416.27        |
| Tennessee            | 431.77 | 438.65                      | 2,318.52 | 1,363.13      | 1,126.65                      | 462.90        |
| West South Central:  |        |                             |          |               |                               |               |
| Arkansas             | 346.38 | 366.71                      | 1,166.96 | 507.95        | 1,452.32                      | 358.31        |
| Louisiana            | 385.91 | 413.26                      | 1,252.23 | 1,328.15      | 636.77                        | 440.07        |
| Oklahoma             | 355.13 | 383.28                      | 972.11   | 1,523.29      | 1,234.70                      | 373.02        |
| Texas                | 303.95 | 339.88                      | 625.64   | 698.06        | 433.91                        | 332.02        |
| Mountain:            |        |                             |          |               |                               |               |
| Arizona              | 373.60 | 409.73                      | 962.92   | 1,207.51      | 892.14                        | 399.24        |
| Colorado             | 511.16 | 547.97                      | 1,169.02 | 1,345.36      | 1,531.28                      | 518.21        |
| Idaho                | 444.78 | 491.57                      | 1,131.20 | 1,121.70      | 1,499.44                      | 461.22        |
| Montana              | 417.21 | 471.66                      | 768.39   | 1,743.87      | --                            | 401.09        |
| Nevada               | 392.96 | 400.68                      | 733.98   | 1,026.00      | 659.51                        | 408.56        |
| New Mexico           | 511.05 | 435.88                      | --       | 2,512.02      | 896.82                        | 529.93        |
| Utah                 | 512.06 | 561.11                      | 678.84   | 1,681.13      | 2,131.20                      | 523.35        |
| Wyoming              | 726.12 | 552.12                      | 2,501.49 | 873.56        | 1,641.13                      | 753.47        |
| Pacific:             |        |                             |          |               |                               |               |
| Alaska               | 490.63 | 486.34                      | 776.26   | 1,702.94      | 493.77                        | 492.94        |
| California           | 326.92 | 359.52                      | 870.67   | 572.66        | 938.97                        | 328.48        |
| Hawaii               | 545.86 | 605.30                      | 625.11   | 1,715.54      | 552.67                        | 648.91        |
| Oregon               | 453.40 | 557.02                      | 717.79   | 889.02        | 1,152.01                      | 466.69        |
| Washington           | 520.41 | 586.30                      | 785.15   | --            | 1,084.95                      | 522.63        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.E.2 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, 2021**

| 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        | 4,199 | 4,134                       | 4,669    | 4,367         | 4,842                         | 4,155         |
| New England:         |       |                             |          |               |                               |               |
| Connecticut          | 4,408 | 4,684                       | 3,427    | 3,347         | --                            | 4,455         |
| Maine                | 4,011 | 4,022                       | 4,304    | 3,645         | 4,564                         | 3,980         |
| Massachusetts        | 4,486 | 4,497                       | 4,003    | 6,348         | 4,695                         | 4,466         |
| New Hampshire        | 4,678 | 4,723                       | 4,231    | 4,643         | 4,400                         | 4,689         |
| Rhode Island         | 4,429 | 4,610                       | 3,919    | 3,926         | 3,570                         | 4,464         |
| Vermont              | 3,896 | 3,904                       | 3,854    | 3,881         | 4,297                         | 3,869         |
| Middle Atlantic:     |       |                             |          |               |                               |               |
| New Jersey           | 4,033 | 4,178                       | 3,262    | 5,029         | 5,573                         | 3,955         |
| New York             | 4,061 | 3,550                       | 6,823 *  | 4,696         | 3,772                         | 4,075         |
| Pennsylvania         | 4,387 | 4,365                       | 4,448    | 4,829         | 5,228                         | 4,329         |
| East North Central:  |       |                             |          |               |                               |               |
| Illinois             | 4,262 | 4,038                       | 6,653    | 4,479         | 4,859                         | 4,208         |
| Indiana              | 4,051 | 3,922                       | 5,880    | 2,963         | 5,862                         | 3,869         |
| Michigan             | 3,365 | 3,335                       | 3,206    | 4,101         | 3,827                         | 3,351         |
| Ohio                 | 3,883 | 3,815                       | 4,246    | 3,957         | 3,762                         | 3,889         |
| Wisconsin            | 4,388 | 4,196                       | 5,628    | 5,944         | 3,805                         | 4,427         |
| West North Central:  |       |                             |          |               |                               |               |
| Iowa                 | 3,375 | 3,320                       | 3,485    | 4,078         | 3,634                         | 3,356         |
| Kansas               | 4,002 | 3,872                       | 4,862    | 5,418         | 5,486                         | 3,895         |
| Minnesota            | 3,930 | 3,925                       | 5,284    | 2,796         | 4,356                         | 3,910         |
| Missouri             | 3,938 | 3,710                       | 5,072    | 4,178         | 4,568                         | 3,814         |
| Nebraska             | 5,050 | 5,108                       | 4,566    | 4,922         | 5,442                         | 5,036         |
| North Dakota         | 4,219 | 4,112                       | 5,999    | 4,268         | --                            | 4,205         |
| South Dakota         | 4,774 | 4,648                       | 5,754    | 4,070         | 4,422                         | 4,792         |
| South Atlantic:      |       |                             |          |               |                               |               |
| Delaware             | 4,110 | 4,158                       | 5,514    | 2,598 *       | 3,634                         | 4,169         |
| District of Columbia | 4,294 | 4,395                       | 2,993    | --            | 5,756                         | 4,140         |
| Florida              | 4,213 | 4,164                       | 4,558    | 4,737         | 5,748                         | 4,063         |
| Georgia              | 4,036 | 3,938                       | 5,482    | --            | 6,628                         | 3,857         |
| Maryland             | 4,549 | 4,388                       | 5,563    | 4,441         | 4,279                         | 4,580         |
| North Carolina       | 4,863 | 4,289                       | 11,694 * | 4,053         | 4,492                         | 4,930         |
| South Carolina       | 3,773 | 3,695                       | 4,477 *  | 4,534         | 5,238                         | 3,704         |
| Virginia             | 4,136 | 4,204                       | 3,617    | 3,054         | 2,415                         | 4,240         |
| West Virginia        | 3,942 | 3,854                       | --       | 3,901         | 4,686                         | 3,767         |
| East South Central:  |       |                             |          |               |                               |               |
| Alabama              | 4,059 | 4,016                       | 5,180    | --            | 5,609                         | 3,913         |
| Kentucky             | 3,573 | 3,404                       | 6,828    | 3,399         | 5,538                         | 3,481         |
| Mississippi          | 4,396 | 4,253                       | 6,050    | --            | 5,832                         | 4,258         |
| Tennessee            | 4,314 | 4,104                       | 6,205 *  | --            | 4,502                         | 4,301         |
| West South Central:  |       |                             |          |               |                               |               |
| Arkansas             | 4,501 | 4,465                       | 4,759    | 5,677         | 6,765                         | 4,359         |
| Louisiana            | 4,785 | 4,750                       | 4,935    | --            | 4,385                         | 4,836         |
| Oklahoma             | 4,705 | 4,742                       | 4,339    | 4,573         | 4,735                         | 4,702         |
| Texas                | 4,455 | 4,446                       | 3,965    | 5,693         | 5,123                         | 4,387         |
| Mountain:            |       |                             |          |               |                               |               |
| Arizona              | 4,512 | 4,449                       | 5,591    | --            | 5,117                         | 4,461         |
| Colorado             | 4,142 | 4,071                       | 5,035    | --            | --                            | 4,143         |
| Idaho                | 3,851 | 3,848                       | 3,328    | 5,319         | 3,346                         | 3,874         |
| Montana              | 3,775 | 3,835                       | 3,364    | --            | --                            | 3,834         |
| Nevada               | 3,863 | 3,969                       | 2,878    | 5,586         | 2,902                         | 3,938         |
| New Mexico           | 4,379 | 4,524                       | --       | 3,836         | 3,693                         | 4,407         |
| Utah                 | 3,724 | 3,952                       | 2,656    | 3,543         | 7,267                         | 3,445         |
| Wyoming              | 4,177 | 3,358                       | 8,930    | --            | 5,704                         | 4,096         |
| Pacific:             |       |                             |          |               |                               |               |
| Alaska               | 4,469 | 4,477                       | 4,424    | 4,126         | 6,658                         | 4,435         |
| California           | 4,383 | 4,482                       | 3,358    | 4,423         | 3,316                         | 4,388         |
| Hawaii               | 3,733 | 3,633                       | 5,431    | --            | 5,619                         | 3,349         |
| Oregon               | 3,492 | 3,240                       | 4,091    | 4,579         | --                            | 3,480         |
| Washington           | 3,983 | 4,022                       | 3,601    | --            | --                            | 3,961         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.E.2 Standard errors 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, 2021**

| 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        | 64.35  | 65.27                       | 287.68     | 182.26        | 165.10                        | 67.54         |
| New England:         |        |                             |            |               |                               |               |
| Connecticut          | 368.55 | 444.49                      | 675.01     | 426.97        | --                            | 381.47        |
| Maine                | 251.13 | 303.33                      | 708.65     | 306.53        | 1,198.39                      | 255.09        |
| Massachusetts        | 213.03 | 227.23                      | 606.19     | 798.71        | 129.06                        | 232.61        |
| New Hampshire        | 412.27 | 478.88                      | 711.85     | 588.56        | 447.78                        | 428.51        |
| Rhode Island         | 240.71 | 272.85                      | 608.69     | 465.01        | 568.81                        | 249.52        |
| Vermont              | 193.44 | 211.31                      | 575.27     | 554.38        | 641.89                        | 202.70        |
| Middle Atlantic:     |        |                             |            |               |                               |               |
| New Jersey           | 326.70 | 353.82                      | 733.40     | 633.36        | 644.84                        | 338.55        |
| New York             | 427.85 | 285.58                      | 2,096.04 * | 804.47        | 224.53                        | 448.14        |
| Pennsylvania         | 260.30 | 292.04                      | 547.40     | 284.38        | 681.48                        | 272.94        |
| East North Central:  |        |                             |            |               |                               |               |
| Illinois             | 209.75 | 207.45                      | 861.77     | 616.71        | 598.38                        | 221.34        |
| Indiana              | 375.99 | 393.70                      | 754.34     | 320.12        | 806.11                        | 364.41        |
| Michigan             | 225.48 | 262.29                      | 402.96     | 1,050.64      | 518.71                        | 230.84        |
| Ohio                 | 320.57 | 370.17                      | 642.90     | 637.08        | 486.16                        | 337.14        |
| Wisconsin            | 238.75 | 236.37                      | 1,033.91   | 791.26        | 820.12                        | 246.85        |
| West North Central:  |        |                             |            |               |                               |               |
| Iowa                 | 238.54 | 270.21                      | 316.49     | 343.42        | 239.97                        | 254.39        |
| Kansas               | 248.79 | 263.14                      | 585.89     | 1,248.94      | 1,129.31                      | 252.93        |
| Minnesota            | 311.87 | 272.17                      | 1,525.33   | 475.05        | 413.97                        | 326.04        |
| Missouri             | 199.42 | 226.17                      | 453.59     | 380.68        | 243.25                        | 228.04        |
| Nebraska             | 341.10 | 386.57                      | 428.11     | 529.32        | 510.28                        | 353.22        |
| North Dakota         | 277.59 | 291.01                      | 960.90     | 471.06        | --                            | 282.88        |
| South Dakota         | 238.44 | 244.10                      | 941.83     | 774.97        | 685.27                        | 248.82        |
| South Atlantic:      |        |                             |            |               |                               |               |
| Delaware             | 252.03 | 256.65                      | 799.91     | 905.52 *      | 912.61                        | 254.27        |
| District of Columbia | 243.48 | 262.51                      | 285.61     | --            | 670.72                        | 238.54        |
| Florida              | 342.02 | 365.97                      | 964.48     | 1,078.38      | 788.28                        | 346.44        |
| Georgia              | 201.41 | 212.10                      | 454.58     | --            | 902.65                        | 198.83        |
| Maryland             | 301.37 | 306.29                      | 1,108.46   | 812.42        | 666.23                        | 330.13        |
| North Carolina       | 616.17 | 294.31                      | 4,216.25 * | 610.66        | 953.58                        | 707.75        |
| South Carolina       | 268.81 | 279.55                      | 1,545.91 * | 653.79        | 555.74                        | 278.00        |
| Virginia             | 223.33 | 234.33                      | 891.83     | 813.51        | 576.85                        | 231.30        |
| West Virginia        | 370.30 | 400.49                      | --         | 259.87        | 760.43                        | 417.83        |
| East South Central:  |        |                             |            |               |                               |               |
| Alabama              | 283.63 | 295.99                      | 758.07     | --            | 1,108.83                      | 282.71        |
| Kentucky             | 317.14 | 320.20                      | 1,250.56   | 370.66        | 1,636.92                      | 316.79        |
| Mississippi          | 250.01 | 251.68                      | 1,098.41   | --            | 689.43                        | 259.91        |
| Tennessee            | 394.65 | 386.89                      | 1,897.18 * | --            | 468.26                        | 420.08        |
| West South Central:  |        |                             |            |               |                               |               |
| Arkansas             | 283.02 | 298.69                      | 537.81     | 306.91        | 1,188.40                      | 289.64        |
| Louisiana            | 376.39 | 402.42                      | 1,059.10   | --            | 511.91                        | 421.88        |
| Oklahoma             | 270.43 | 282.19                      | 1,103.82   | 862.68        | 771.29                        | 287.61        |
| Texas                | 181.44 | 186.49                      | 804.01     | 839.23        | 584.44                        | 189.27        |
| Mountain:            |        |                             |            |               |                               |               |
| Arizona              | 225.30 | 238.33                      | 646.11     | --            | 723.42                        | 233.82        |
| Colorado             | 220.81 | 228.41                      | 806.07     | --            | --                            | 222.01        |
| Idaho                | 215.96 | 232.39                      | 668.68     | 798.90        | 747.82                        | 223.13        |
| Montana              | 279.94 | 323.34                      | 527.86     | --            | --                            | 282.53        |
| Nevada               | 223.47 | 239.59                      | 539.87     | 996.62        | 753.70                        | 227.74        |
| New Mexico           | 202.98 | 209.62                      | --         | 620.89        | 673.26                        | 209.21        |
| Utah                 | 283.97 | 336.31                      | 479.73     | 502.01        | 1,724.18                      | 233.24        |
| Wyoming              | 602.91 | 317.60                      | 1,673.82   | --            | 1,102.92                      | 635.93        |
| Pacific:             |        |                             |            |               |                               |               |
| Alaska               | 322.35 | 347.28                      | 556.33     | 619.78        | 478.04                        | 330.01        |
| California           | 321.28 | 360.03                      | 394.06     | 691.34        | 433.54                        | 322.84        |
| Hawaii               | 360.23 | 398.79                      | 481.99     | --            | 582.42                        | 366.96        |
| Oregon               | 318.12 | 298.14                      | 953.22     | 621.24        | --                            | 324.67        |
| Washington           | 303.03 | 337.51                      | 472.49     | --            | --                            | 303.01        |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.



**Table VII.E.3 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, 2021**

| 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        | 28.7% | 28.2%                       | 31.7%  | 30.7%         | 35.6%                         | 28.3%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 28.2% | 29.8%                       | 21.0%  | 24.0%         | --                            | 27.9%         |
| Maine                | 27.7% | 27.7%                       | 28.6%  | 27.0%         | 31.9%                         | 27.5%         |
| Massachusetts        | 28.8% | 28.2%                       | 29.6%  | 37.9%         | 38.6%                         | 28.1%         |
| New Hampshire        | 27.3% | 27.0%                       | 28.6%  | 29.8%         | 32.0%                         | 27.2%         |
| Rhode Island         | 27.9% | 28.2%                       | 26.9%  | 27.9%         | 28.9%                         | 27.9%         |
| Vermont              | 24.3% | 23.9%                       | 24.9%  | 30.8%         | 30.1%                         | 23.9%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 25.2% | 26.4%                       | 18.8%  | 37.0%         | 39.4%                         | 24.6%         |
| New York             | 24.3% | 21.4%                       | 38.3%  | 28.6%         | 19.7%                         | 24.5%         |
| Pennsylvania         | 29.0% | 28.6%                       | 29.4%  | 39.7%         | 40.2%                         | 28.3%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 29.7% | 28.3%                       | 43.9%  | 29.9%         | 34.2%                         | 29.3%         |
| Indiana              | 27.4% | 25.8%                       | 45.0%  | 24.9%         | 47.8%                         | 25.7%         |
| Michigan             | 23.1% | 23.3%                       | 19.3%  | 33.0%         | 31.9%                         | 22.9%         |
| Ohio                 | 26.9% | 26.1%                       | 31.1%  | 29.5%         | 29.1%                         | 26.7%         |
| Wisconsin            | 29.1% | 28.1%                       | 35.0%  | 38.3%         | 27.7%                         | 29.2%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 24.8% | 24.8%                       | 23.3%  | 26.8%         | 25.6%                         | 24.7%         |
| Kansas               | 30.4% | 29.8%                       | 34.6%  | 35.9%         | 40.5%                         | 29.7%         |
| Minnesota            | 25.6% | 26.2%                       | 35.5%  | 16.1%         | 33.8%                         | 25.3%         |
| Missouri             | 27.7% | 26.3%                       | 34.3%  | 29.6%         | 32.2%                         | 26.8%         |
| Nebraska             | 33.3% | 33.4%                       | 31.8%  | 34.2%         | 33.7%                         | 33.3%         |
| North Dakota         | 29.6% | 29.0%                       | 39.0%  | 29.3%         | 33.3%                         | 29.5%         |
| South Dakota         | 30.8% | 30.3%                       | 35.2%  | 25.3% *       | 26.3%                         | 31.1%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 28.7% | 29.0%                       | 37.6%  | 18.8% *       | 25.2% *                       | 29.1%         |
| District of Columbia | 26.9% | 26.9%                       | 24.6%  | 30.8%         | 26.7%                         | 26.9%         |
| Florida              | 30.0% | 29.6%                       | 33.3%  | 33.4%         | 36.3%                         | 29.3%         |
| Georgia              | 27.6% | 27.0%                       | 38.3%  | 34.6%         | 44.1%                         | 26.4%         |
| Maryland             | 29.5% | 28.7%                       | 33.6%  | 32.5%         | 33.0%                         | 29.2%         |
| North Carolina       | 33.1% | 29.3%                       | 71.0%  | 32.0%         | 36.2%                         | 32.7%         |
| South Carolina       | 26.2% | 25.5%                       | 32.2%  | 37.5%         | 41.0%                         | 25.6%         |
| Virginia             | 28.6% | 29.0%                       | 26.9%  | 19.7% *       | 20.6%                         | 29.0%         |
| West Virginia        | 24.3% | 23.3%                       | 41.6%  | 25.3%         | 28.8%                         | 23.2%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 30.1% | 29.5%                       | --     | --            | 49.8%                         | 28.6%         |
| Kentucky             | 23.0% | 21.8%                       | 43.7%  | 26.5%         | 41.6%                         | 22.3%         |
| Mississippi          | 32.1% | 30.7%                       | 49.2%  | --            | 48.6%                         | 30.7%         |
| Tennessee            | 32.4% | 31.0%                       | 43.1%  | 53.2%         | 37.2%                         | 32.1%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 36.2% | 35.6%                       | 45.6%  | 49.8%         | 50.2%                         | 35.2%         |
| Louisiana            | 36.1% | 35.6%                       | 39.8%  | 52.8%         | 38.2%                         | 35.9%         |
| Oklahoma             | 33.3% | 33.4%                       | 34.3%  | --            | 34.4%                         | 33.2%         |
| Texas                | 32.0% | 31.7%                       | 30.4%  | 43.2%         | 39.5%                         | 31.3%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 32.4% | 31.7%                       | 43.0%  | --            | 37.9%                         | 31.9%         |
| Colorado             | 29.1% | 29.0%                       | 30.1%  | --            | --                            | 29.2%         |
| Idaho                | 29.9% | 29.6%                       | 27.0%  | --            | 31.4%                         | 29.9%         |
| Montana              | 26.7% | 26.8%                       | 23.7%  | --            | --                            | 26.7%         |
| Nevada               | 29.1% | 28.8%                       | 28.3%  | 43.9%         | 26.5%                         | 29.2%         |
| New Mexico           | 31.3% | 33.2%                       | --     | --            | 29.1%                         | 31.4%         |
| Utah                 | 28.4% | 28.7%                       | 25.4%  | 32.8%         | 50.4%                         | 26.5%         |
| Wyoming              | 26.5% | 22.1%                       | 46.2%  | --            | --                            | 25.8%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 24.6% | 24.1%                       | 30.2%  | 41.6%         | 45.3%                         | 24.3%         |
| California           | 29.9% | 30.4%                       | 24.7%  | 30.0%         | 29.5%                         | 29.9%         |
| Hawaii               | 29.3% | 28.7%                       | 40.0%  | --            | 48.7%                         | 25.8%         |
| Oregon               | 23.2% | 21.4%                       | 27.4%  | 32.0%         | --                            | 23.0%         |
| Washington           | 26.8% | 27.0%                       | 24.0%  | --            | 62.0%                         | 26.6%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.E.3 Standard errors 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, 2021**

| 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% | 0.40%                       | 1.69%  | 1.32%         | 1.14%                         | 0.41%         |
| New England:         |       |                             |        |               |                               |               |
| Connecticut          | 2.17% | 2.65%                       | 2.85%  | 2.65%         | --                            | 2.26%         |
| Maine                | 1.56% | 1.90%                       | 3.66%  | 2.79%         | 4.40%                         | 1.62%         |
| Massachusetts        | 1.27% | 1.17%                       | 5.18%  | 5.15%         | 2.74%                         | 1.16%         |
| New Hampshire        | 2.21% | 2.53%                       | 3.11%  | 3.06%         | 3.04%                         | 2.27%         |
| Rhode Island         | 1.58% | 1.95%                       | 3.74%  | 3.96%         | 6.54%                         | 1.62%         |
| Vermont              | 1.18% | 1.29%                       | 3.20%  | 4.00%         | 4.72%                         | 1.22%         |
| Middle Atlantic:     |       |                             |        |               |                               |               |
| New Jersey           | 1.98% | 2.14%                       | 3.87%  | 5.57%         | 4.47%                         | 2.02%         |
| New York             | 2.21% | 1.57%                       | 8.98%  | 4.09%         | 1.75%                         | 2.33%         |
| Pennsylvania         | 1.65% | 1.83%                       | 3.63%  | 6.85%         | 5.20%                         | 1.70%         |
| East North Central:  |       |                             |        |               |                               |               |
| Illinois             | 1.43% | 1.43%                       | 5.76%  | 3.30%         | 4.12%                         | 1.51%         |
| Indiana              | 2.59% | 2.40%                       | 9.81%  | 1.73%         | 8.91%                         | 2.24%         |
| Michigan             | 1.34% | 1.57%                       | 1.92%  | 6.81%         | 5.34%                         | 1.35%         |
| Ohio                 | 2.04% | 2.29%                       | 4.95%  | 4.16%         | 3.01%                         | 2.14%         |
| Wisconsin            | 1.50% | 1.48%                       | 6.66%  | 4.36%         | 3.35%                         | 1.58%         |
| West North Central:  |       |                             |        |               |                               |               |
| Iowa                 | 1.72% | 2.01%                       | 2.09%  | 2.44%         | 2.26%                         | 1.84%         |
| Kansas               | 1.82% | 1.92%                       | 3.40%  | 10.27%        | 7.52%                         | 1.85%         |
| Minnesota            | 2.07% | 1.82%                       | 9.66%  | 2.93%         | 3.07%                         | 2.14%         |
| Missouri             | 1.50% | 1.73%                       | 2.50%  | 2.90%         | 1.92%                         | 1.70%         |
| Nebraska             | 2.23% | 2.52%                       | 3.06%  | 3.80%         | 4.45%                         | 2.32%         |
| North Dakota         | 1.75% | 1.84%                       | 5.92%  | 3.46%         | 6.24%                         | 1.78%         |
| South Dakota         | 1.41% | 1.52%                       | 3.87%  | 8.60% *       | 6.67%                         | 1.44%         |
| South Atlantic:      |       |                             |        |               |                               |               |
| Delaware             | 1.85% | 1.81%                       | 4.31%  | 8.52% *       | 7.64% *                       | 1.79%         |
| District of Columbia | 1.50% | 1.59%                       | 2.37%  | 2.87%         | 0.59%                         | 1.71%         |
| Florida              | 1.86% | 2.03%                       | 3.43%  | 5.76%         | 2.18%                         | 1.99%         |
| Georgia              | 1.44% | 1.51%                       | 7.24%  | 6.41%         | 6.36%                         | 1.42%         |
| Maryland             | 1.65% | 1.87%                       | 4.05%  | 5.00%         | 4.57%                         | 1.76%         |
| North Carolina       | 3.93% | 2.32%                       | 15.69% | 3.57%         | 8.01%                         | 4.36%         |
| South Carolina       | 2.05% | 2.15%                       | 8.68%  | 5.65%         | 4.15%                         | 2.10%         |
| Virginia             | 1.33% | 1.40%                       | 5.29%  | 5.92% *       | 6.14%                         | 1.34%         |
| West Virginia        | 2.08% | 2.22%                       | 7.85%  | 0.92%         | 4.30%                         | 2.35%         |
| East South Central:  |       |                             |        |               |                               |               |
| Alabama              | 2.06% | 2.09%                       | --     | --            | 7.41%                         | 2.01%         |
| Kentucky             | 2.95% | 2.99%                       | 7.11%  | 4.85%         | 9.79%                         | 2.95%         |
| Mississippi          | 1.82% | 1.80%                       | 6.92%  | --            | 4.96%                         | 1.83%         |
| Tennessee            | 2.44% | 2.51%                       | 6.93%  | 8.86%         | 4.61%                         | 2.57%         |
| West South Central:  |       |                             |        |               |                               |               |
| Arkansas             | 2.03% | 2.12%                       | 3.17%  | 2.71%         | 6.16%                         | 2.11%         |
| Louisiana            | 2.27% | 2.43%                       | 5.29%  | 8.15%         | 3.30%                         | 2.49%         |
| Oklahoma             | 2.01% | 2.16%                       | 6.78%  | --            | 4.52%                         | 2.17%         |
| Texas                | 1.23% | 1.24%                       | 6.22%  | 5.90%         | 3.98%                         | 1.27%         |
| Mountain:            |       |                             |        |               |                               |               |
| Arizona              | 1.55% | 1.60%                       | 4.10%  | --            | 6.60%                         | 1.56%         |
| Colorado             | 1.30% | 1.40%                       | 4.17%  | --            | --                            | 1.30%         |
| Idaho                | 1.58% | 1.62%                       | 7.32%  | --            | 4.37%                         | 1.63%         |
| Montana              | 1.98% | 2.13%                       | 3.41%  | --            | --                            | 2.01%         |
| Nevada               | 1.55% | 1.70%                       | 6.03%  | 6.45%         | 6.25%                         | 1.60%         |
| New Mexico           | 1.95% | 1.77%                       | --     | --            | 5.55%                         | 2.02%         |
| Utah                 | 2.17% | 2.44%                       | 5.64%  | 4.29%         | 6.08%                         | 1.98%         |
| Wyoming              | 2.88% | 1.75%                       | 2.95%  | --            | --                            | 3.03%         |
| Pacific:             |       |                             |        |               |                               |               |
| Alaska               | 1.63% | 1.74%                       | 4.58%  | 7.09%         | 3.19%                         | 1.66%         |
| California           | 1.85% | 2.06%                       | 2.52%  | 4.29%         | 5.48%                         | 1.86%         |
| Hawaii               | 2.49% | 2.78%                       | 3.75%  | --            | 6.81%                         | 2.20%         |
| Oregon               | 2.22% | 2.29%                       | 5.24%  | 4.34%         | --                            | 2.25%         |
| Washington           | 1.90% | 2.13%                       | 3.31%  | --            | 2.64%                         | 1.90%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.E.4 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, 2021**

| 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        | 18.4% | 18.8%                       | 17.2%   | 15.2%         | 16.1%                         | 18.6%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 17.5% | 17.4%                       | 18.0%   | 17.5%         | 14.7%                         | 17.8%         |
| Maine                | 18.2% | 18.4%                       | 14.5%   | 22.9%         | 16.7%                         | 18.3%         |
| Massachusetts        | 18.6% | 18.6%                       | 17.7%   | 22.0%         | 26.6%                         | 18.0%         |
| New Hampshire        | 20.3% | 21.0%                       | 16.3%   | 18.5%         | 16.1%                         | 20.5%         |
| Rhode Island         | 16.6% | 15.9%                       | 19.3%   | 18.3%         | 17.2% *                       | 16.6%         |
| Vermont              | 21.3% | 21.7%                       | 22.0%   | 14.1%         | 19.8%                         | 21.4%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 19.8% | 20.4%                       | 20.3%   | 13.4%         | 13.7%                         | 20.3%         |
| New York             | 19.0% | 19.4%                       | 18.5%   | 14.6%         | 13.0%                         | 19.4%         |
| Pennsylvania         | 18.8% | 19.3%                       | 15.5%   | 17.4%         | 21.1%                         | 18.6%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 19.4% | 19.6%                       | 18.8%   | 15.5%         | 17.4%                         | 19.6%         |
| Indiana              | 20.0% | 20.2%                       | 23.1% * | 15.4%         | 21.6% *                       | 19.9%         |
| Michigan             | 20.0% | 20.4%                       | 17.2%   | 24.1%         | 12.5%                         | 20.4%         |
| Ohio                 | 19.3% | 20.2%                       | 18.0%   | 9.6%          | 15.4%                         | 19.6%         |
| Wisconsin            | 18.5% | 19.1%                       | 17.2%   | 10.5%         | 18.1%                         | 18.6%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 16.6% | 17.2%                       | 11.6%   | 19.4%         | 15.2%                         | 16.8%         |
| Kansas               | 16.6% | 16.8%                       | 12.8%   | 19.5%         | 13.6%                         | 16.9%         |
| Minnesota            | 16.8% | 15.9%                       | 20.4%   | 17.7%         | 13.7%                         | 16.9%         |
| Missouri             | 18.7% | 18.4%                       | 23.5%   | 15.2%         | 20.3%                         | 18.4%         |
| Nebraska             | 17.0% | 16.7%                       | 21.1%   | 17.2%         | 17.8%                         | 17.0%         |
| North Dakota         | 14.8% | 15.4%                       | 11.3%   | 7.3%          | 7.5% *                        | 15.1%         |
| South Dakota         | 14.1% | 14.1%                       | 14.3%   | 15.3%         | 10.9%                         | 14.4%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 16.7% | 17.0%                       | 10.2%   | 23.1%         | 20.4%                         | 16.4%         |
| District of Columbia | 17.7% | 17.7%                       | 19.3%   | 13.1%         | 14.7%                         | 18.1%         |
| Florida              | 18.1% | 18.5%                       | 15.8%   | 13.5%         | 15.9%                         | 18.3%         |
| Georgia              | 17.9% | 18.6%                       | 12.2%   | 9.5% *        | 13.3%                         | 18.3%         |
| Maryland             | 17.4% | 18.3%                       | 13.8%   | 15.0%         | 15.2%                         | 17.6%         |
| North Carolina       | 18.8% | 18.8%                       | 20.9%   | 16.6%         | 23.6%                         | 18.2%         |
| South Carolina       | 17.5% | 18.3%                       | 12.2%   | 13.6%         | 10.2%                         | 18.1%         |
| Virginia             | 18.3% | 18.6%                       | 14.5%   | 16.9%         | 17.8%                         | 18.3%         |
| West Virginia        | 16.7% | 17.6%                       | 9.3%    | 18.3%         | 12.5%                         | 18.2%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 14.9% | 15.1%                       | 13.3%   | 13.5% *       | 11.6%                         | 15.4%         |
| Kentucky             | 18.0% | 18.4%                       | 14.8%   | 12.3% *       | 11.0%                         | 18.6%         |
| Mississippi          | 18.9% | 18.9%                       | 19.4%   | 13.5% *       | 13.9%                         | 19.5%         |
| Tennessee            | 20.5% | 20.8%                       | 19.3%   | 14.8%         | 21.9%                         | 20.4%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 18.8% | 18.9%                       | 17.9%   | 15.9% *       | 16.2%                         | 19.0%         |
| Louisiana            | 20.3% | 20.7%                       | 19.5%   | 11.1%         | 19.3%                         | 20.5%         |
| Oklahoma             | 17.2% | 18.1%                       | 12.4%   | 13.0%         | 13.1%                         | 17.8%         |
| Texas                | 19.1% | 19.2%                       | 19.6%   | 15.1%         | 16.1%                         | 19.4%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 17.8% | 18.0%                       | 17.6%   | 14.0%         | 17.9%                         | 17.8%         |
| Colorado             | 19.3% | 20.2%                       | 16.5%   | 6.9% *        | 15.3% *                       | 19.4%         |
| Idaho                | 17.3% | 17.9%                       | 12.4%   | 17.4%         | 14.0%                         | 17.5%         |
| Montana              | 16.8% | 17.0%                       | 14.7%   | 21.6% *       | 16.8% *                       | 16.8%         |
| Nevada               | 18.3% | 18.4%                       | 19.8%   | 11.6%         | 15.3%                         | 18.6%         |
| New Mexico           | 20.5% | 20.7%                       | 19.2%   | 17.3%         | 9.2%                          | 21.5%         |
| Utah                 | 17.8% | 17.6%                       | 19.1%   | 17.3%         | 19.0%                         | 17.8%         |
| Wyoming              | 16.3% | 16.4%                       | 18.6% * | 8.9% *        | 10.9%                         | 16.8%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 19.9% | 21.1%                       | 13.7% * | 7.8% *        | 14.9% *                       | 20.0%         |
| California           | 17.7% | 18.3%                       | 14.2%   | 13.7%         | 4.7% *                        | 17.9%         |
| Hawaii               | 16.0% | 17.2%                       | 10.7%   | 9.8%          | 13.4%                         | 16.7%         |
| Oregon               | 18.8% | 19.6%                       | 17.4%   | 14.8%         | 16.6%                         | 18.9%         |
| Washington           | 16.4% | 16.3%                       | 18.0%   | --            | --                            | 16.5%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.E.4 Standard errors 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, 2021**

| 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% | 0.21%                       | 0.51%   | 0.60%         | 0.68%                         | 0.20%         |
| New England:         |       |                             |         |               |                               |               |
| Connecticut          | 0.95% | 1.07%                       | 2.28%   | 3.83%         | 2.83%                         | 1.01%         |
| Maine                | 0.99% | 0.99%                       | 3.18%   | 3.58%         | 3.04%                         | 1.04%         |
| Massachusetts        | 0.78% | 0.74%                       | 2.93%   | 3.89%         | 1.91%                         | 0.68%         |
| New Hampshire        | 1.02% | 1.17%                       | 2.68%   | 2.01%         | 3.21%                         | 1.05%         |
| Rhode Island         | 0.93% | 1.07%                       | 2.00%   | 4.60%         | 5.19% *                       | 0.95%         |
| Vermont              | 0.90% | 1.04%                       | 2.13%   | 1.95%         | 1.83%                         | 0.96%         |
| Middle Atlantic:     |       |                             |         |               |                               |               |
| New Jersey           | 1.23% | 1.42%                       | 3.20%   | 1.80%         | 2.30%                         | 1.30%         |
| New York             | 0.82% | 0.95%                       | 1.74%   | 1.98%         | 1.12%                         | 0.86%         |
| Pennsylvania         | 0.83% | 0.93%                       | 1.49%   | 3.42%         | 1.94%                         | 0.87%         |
| East North Central:  |       |                             |         |               |                               |               |
| Illinois             | 0.77% | 0.85%                       | 2.20%   | 2.71%         | 1.95%                         | 0.82%         |
| Indiana              | 1.13% | 1.02%                       | 7.28% * | 4.46%         | 7.53% *                       | 1.01%         |
| Michigan             | 0.96% | 1.04%                       | 2.40%   | 3.34%         | 2.71%                         | 0.99%         |
| Ohio                 | 0.88% | 1.01%                       | 1.85%   | 1.86%         | 1.83%                         | 0.93%         |
| Wisconsin            | 0.85% | 0.97%                       | 1.79%   | 2.24%         | 2.68%                         | 0.89%         |
| West North Central:  |       |                             |         |               |                               |               |
| Iowa                 | 1.00% | 1.17%                       | 1.44%   | 2.52%         | 2.68%                         | 1.07%         |
| Kansas               | 0.94% | 1.03%                       | 1.73%   | 3.11%         | 2.55%                         | 1.00%         |
| Minnesota            | 1.03% | 1.23%                       | 4.42%   | 1.14%         | 2.33%                         | 1.08%         |
| Missouri             | 0.98% | 0.99%                       | 2.64%   | 1.74%         | 3.06%                         | 0.97%         |
| Nebraska             | 0.96% | 1.03%                       | 2.36%   | 2.69%         | 3.30%                         | 0.98%         |
| North Dakota         | 1.05% | 1.17%                       | 2.16%   | 1.52%         | 2.64% *                       | 1.08%         |
| South Dakota         | 0.85% | 0.97%                       | 1.81%   | 3.69%         | 2.98%                         | 0.88%         |
| South Atlantic:      |       |                             |         |               |                               |               |
| Delaware             | 1.14% | 1.24%                       | 1.70%   | 6.04%         | 4.39%                         | 1.16%         |
| District of Columbia | 0.86% | 0.95%                       | 2.34%   | 3.63%         | 1.41%                         | 0.96%         |
| Florida              | 1.46% | 1.63%                       | 1.88%   | 2.58%         | 1.87%                         | 1.59%         |
| Georgia              | 0.89% | 0.97%                       | 2.32%   | 3.06% *       | 2.21%                         | 0.96%         |
| Maryland             | 1.36% | 1.62%                       | 2.47%   | 3.96%         | 1.73%                         | 1.53%         |
| North Carolina       | 1.06% | 1.11%                       | 6.21%   | 3.65%         | 3.97%                         | 0.98%         |
| South Carolina       | 0.95% | 1.08%                       | 2.12%   | 1.65%         | 2.05%                         | 0.99%         |
| Virginia             | 0.84% | 0.90%                       | 1.91%   | 4.07%         | 4.42%                         | 0.84%         |
| West Virginia        | 1.04% | 1.14%                       | 1.67%   | 4.78%         | 1.44%                         | 1.31%         |
| East South Central:  |       |                             |         |               |                               |               |
| Alabama              | 1.19% | 1.28%                       | 3.38%   | 4.12% *       | 1.84%                         | 1.34%         |
| Kentucky             | 1.78% | 1.97%                       | 1.84%   | 3.76% *       | 2.03%                         | 1.94%         |
| Mississippi          | 0.94% | 1.00%                       | 2.74%   | 4.16% *       | 1.94%                         | 1.02%         |
| Tennessee            | 1.18% | 1.29%                       | 2.59%   | 3.28%         | 3.56%                         | 1.24%         |
| West South Central:  |       |                             |         |               |                               |               |
| Arkansas             | 0.95% | 0.99%                       | 2.02%   | 7.05% *       | 2.16%                         | 1.01%         |
| Louisiana            | 1.11% | 1.22%                       | 2.41%   | 3.26%         | 2.53%                         | 1.22%         |
| Oklahoma             | 1.09% | 1.12%                       | 2.85%   | 3.01%         | 1.54%                         | 1.20%         |
| Texas                | 0.75% | 0.81%                       | 1.84%   | 3.40%         | 2.10%                         | 0.80%         |
| Mountain:            |       |                             |         |               |                               |               |
| Arizona              | 1.11% | 1.23%                       | 3.15%   | 3.33%         | 5.28%                         | 1.12%         |
| Colorado             | 1.04% | 1.16%                       | 2.48%   | 2.27% *       | 4.75% *                       | 1.06%         |
| Idaho                | 0.89% | 0.97%                       | 2.57%   | 3.12%         | 2.83%                         | 0.92%         |
| Montana              | 1.12% | 1.41%                       | 1.27%   | 7.31% *       | 7.97% *                       | 1.10%         |
| Nevada               | 1.01% | 1.13%                       | 2.04%   | 2.22%         | 2.30%                         | 1.09%         |
| New Mexico           | 1.08% | 1.15%                       | 4.56%   | 2.63%         | 1.72%                         | 1.12%         |
| Utah                 | 0.83% | 0.97%                       | 1.49%   | 3.61%         | 3.51%                         | 0.86%         |
| Wyoming              | 1.37% | 1.32%                       | 6.37% * | 3.47% *       | 2.23%                         | 1.47%         |
| Pacific:             |       |                             |         |               |                               |               |
| Alaska               | 1.82% | 1.88%                       | 4.56% * | 2.54% *       | 4.54% *                       | 1.85%         |
| California           | 0.69% | 0.78%                       | 1.41%   | 1.98%         | 2.07% *                       | 0.67%         |
| Hawaii               | 0.94% | 1.08%                       | 1.70%   | 2.92%         | 0.96%                         | 1.16%         |
| Oregon               | 1.57% | 1.49%                       | 4.35%   | 2.22%         | 2.96%                         | 1.63%         |
| Washington           | 1.07% | 1.15%                       | 2.78%   | --            | --                            | 1.07%         |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2021 Medical Expenditure Panel Survey-Insurance Component.

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

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.