

Table VII.A.1 Number of private-sector establishments by proportion of employees who are full-time or low-wage and State: United States, 2023

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	7,900,799	5,219,428	1,000,170	1,681,201	1,739,765	6,161,035
New England:						
Connecticut	89,070	57,789	12,354	18,927	12,428	76,642
Maine	40,795	24,870	6,042	9,883	5,427	35,368
Massachusetts	170,240	110,922	16,376	42,942	--	154,411
New Hampshire	37,228	21,071	5,517	10,639	4,899	32,329
Rhode Island	29,426	20,483	2,979	5,964	6,892	22,535
Vermont	19,127	11,065	3,040	5,021	2,174	16,952
Middle Atlantic:						
New Jersey	240,069	155,770	33,573	50,726	44,602	195,467
New York	502,071	340,365	70,671	91,035	71,175	430,896
Pennsylvania	295,929	189,786	41,173	64,971	83,581	212,348
East North Central:						
Illinois	291,363	197,319	27,107	66,937	73,375	217,988
Indiana	145,124	87,148	16,606	41,370	38,389	106,735
Michigan	215,068	137,417	24,375	53,276	53,315	161,753
Ohio	244,646	154,433	36,453	53,760	66,885	177,761
Wisconsin	143,823	95,291	12,908	35,624	34,317	109,506
West North Central:						
Iowa	89,426	56,189	12,790	20,447	17,636	71,790
Kansas	74,522	47,476	8,908	18,137	22,051	52,471
Minnesota	153,954	91,746	16,797	45,412	28,403	125,552
Missouri	140,790	91,874	17,051	31,865	34,240	106,550
Nebraska	61,207	39,190	8,209	13,808	15,949	45,258
North Dakota	25,685	15,127	2,892	7,667	6,312	19,374
South Dakota	30,546	20,048	3,841	6,657	6,817	23,730
South Atlantic:						
Delaware	27,087	16,513	3,089	7,485	5,640	21,448
District of Columbia	23,115	18,505	2,421	2,189	--	22,050
Florida	592,658	408,022	74,810	109,825	145,453	447,204
Georgia	234,449	158,939	27,320	48,190	65,457	168,992
Maryland	137,551	94,975	17,593	24,983	25,258	112,292
North Carolina	249,389	162,173	33,159	54,057	90,683	158,706
South Carolina	113,033	74,269	13,199	25,564	38,077	74,956
Virginia	204,812	139,124	27,537	38,151	47,827	156,984
West Virginia	33,201	20,339	4,842	8,020	13,114	20,087
East South Central:						
Alabama	93,245	63,474	12,863	16,908	33,095	60,150
Kentucky	90,208	59,352	12,349	18,506	28,132	62,076
Mississippi	56,713	35,978	10,335	10,399	22,228	34,485
Tennessee	146,814	99,445	18,059	29,310	50,812	96,002
West South Central:						
Arkansas	67,485	49,735	5,138	12,612	21,265	46,220
Louisiana	98,542	61,985	20,306	16,251	31,761	66,781
Oklahoma	89,115	56,654	12,428	20,034	33,205	55,911
Texas	623,331	441,815	85,975	95,541	163,448	459,883
Mountain:						
Arizona	147,938	89,916	19,547	38,475	31,803	116,135
Colorado	171,240	114,500	25,166	31,574	25,855	145,385
Idaho	53,874	34,360	7,356	12,159	14,065	39,809
Montana	43,135	24,340	4,625	14,170	11,878	31,257
Nevada	71,111	45,553	10,378	15,180	21,295	49,816
New Mexico	40,658	23,915	4,851	11,891	8,722	31,936
Utah	88,574	53,296	11,164	24,113	22,316	66,258
Wyoming	23,288	15,400	3,257	4,631	5,212	18,076
Pacific:						
Alaska	20,286	12,429	3,569	4,287	2,803	17,483
California	979,428	655,848	107,461	216,119	96,915	882,512
Hawaii	32,141	22,805	3,421	5,915	7,505	24,636
Oregon	118,496	76,803	15,358	26,335	18,197	100,299
Washington	189,774	123,588	22,929	43,258	--	177,791

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	38,362	56,032	32,652	39,714	43,555	51,168
New England:						
Connecticut	3,047	4,138	2,085	2,716	2,976	3,273
Maine	1,010	1,792	1,079	1,245	1,049	1,461
Massachusetts	3,902	6,814	3,669	6,601	--	5,453
New Hampshire	860	1,553	1,150	1,345	970	1,249
Rhode Island	600	1,096	527	908	1,043	1,023
Vermont	378	644	529	592	421	577
Middle Atlantic:						
New Jersey	6,636	10,130	6,336	8,097	8,154	10,133
New York	10,573	15,882	8,971	10,359	9,536	14,210
Pennsylvania	5,169	9,677	6,137	7,571	8,740	9,242
East North Central:						
Illinois	5,618	9,655	5,413	8,060	8,834	9,120
Indiana	3,066	6,359	3,543	5,023	5,072	5,888
Michigan	7,106	10,145	4,727	6,746	6,654	9,830
Ohio	5,113	8,368	5,540	6,756	7,433	7,941
Wisconsin	5,247	6,163	2,532	5,609	4,865	6,609
West North Central:						
Iowa	2,197	3,541	2,579	2,856	2,539	3,201
Kansas	1,445	3,070	1,802	2,315	2,586	2,620
Minnesota	3,755	6,522	3,968	5,875	4,934	6,240
Missouri	3,072	5,622	3,595	4,498	4,833	5,217
Nebraska	1,322	2,375	1,427	2,072	2,296	2,237
North Dakota	620	1,017	679	1,082	976	1,016
South Dakota	608	1,112	661	945	1,022	1,000
South Atlantic:						
Delaware	897	1,087	753	1,259	954	1,266
District of Columbia	732	1,069	638	602	--	887
Florida	15,343	20,403	11,476	14,267	18,191	18,567
Georgia	7,241	10,017	5,928	6,326	7,230	10,221
Maryland	4,123	6,180	3,615	4,238	4,677	5,351
North Carolina	7,844	10,818	8,624	8,141	11,455	10,793
South Carolina	3,270	4,442	2,768	4,128	4,607	4,512
Virginia	4,715	8,207	5,652	6,039	6,669	7,911
West Virginia	864	1,283	1,004	1,188	1,245	1,460
East South Central:						
Alabama	1,967	3,568	2,572	2,616	3,519	3,539
Kentucky	2,579	3,900	2,713	2,678	3,875	3,465
Mississippi	2,050	2,737	2,062	1,675	2,499	2,685
Tennessee	3,250	5,421	3,300	4,352	5,318	5,344
West South Central:						
Arkansas	1,463	2,394	1,089	1,967	2,184	2,547
Louisiana	2,272	4,111	3,386	2,871	3,735	3,928
Oklahoma	1,834	3,372	2,410	2,936	3,352	3,400
Texas	12,373	18,967	11,990	12,516	16,305	18,263
Mountain:						
Arizona	5,465	7,099	5,832	4,960	5,190	7,247
Colorado	4,087	6,413	5,650	4,939	5,945	5,422
Idaho	1,253	2,190	1,256	1,656	1,797	2,122
Montana	913	1,649	802	1,507	1,425	1,561
Nevada	2,260	3,347	2,426	2,364	2,741	3,533
New Mexico	742	1,408	948	1,410	1,131	1,282
Utah	2,172	3,434	1,848	3,145	2,987	3,311
Wyoming	603	965	552	624	724	872
Pacific:						
Alaska	421	755	508	571	472	622
California	20,292	27,504	12,416	16,862	16,184	22,477
Hawaii	1,379	1,756	708	985	1,468	1,589
Oregon	2,523	4,195	2,773	3,301	2,796	3,683
Washington	3,730	6,900	3,969	6,151	--	5,053

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	7,900,799	66.1%	12.7%	21.3%	22.0%	78.0%
New England:						
Connecticut	89,070	64.9%	13.9%	21.2%	14.0%	86.0%
Maine	40,795	61.0%	14.8%	24.2%	13.3%	86.7%
Massachusetts	170,240	65.2%	9.6%	25.2%	--	90.7%
New Hampshire	37,228	56.6%	14.8%	28.6%	13.2%	86.8%
Rhode Island	29,426	69.6%	10.1%	20.3%	23.4%	76.6%
Vermont	19,127	57.9%	15.9%	26.3%	11.4%	88.6%
Middle Atlantic:						
New Jersey	240,069	64.9%	14.0%	21.1%	18.6%	81.4%
New York	502,071	67.8%	14.1%	18.1%	14.2%	85.8%
Pennsylvania	295,929	64.1%	13.9%	22.0%	28.2%	71.8%
East North Central:						
Illinois	291,363	67.7%	9.3%	23.0%	25.2%	74.8%
Indiana	145,124	60.1%	11.4%	28.5%	26.5%	73.5%
Michigan	215,068	63.9%	11.3%	24.8%	24.8%	75.2%
Ohio	244,646	63.1%	14.9%	22.0%	27.3%	72.7%
Wisconsin	143,823	66.3%	9.0%	24.8%	23.9%	76.1%
West North Central:						
Iowa	89,426	62.8%	14.3%	22.9%	19.7%	80.3%
Kansas	74,522	63.7%	12.0%	24.3%	29.6%	70.4%
Minnesota	153,954	59.6%	10.9%	29.5%	18.4%	81.6%
Missouri	140,790	65.3%	12.1%	22.6%	24.3%	75.7%
Nebraska	61,207	64.0%	13.4%	22.6%	26.1%	73.9%
North Dakota	25,685	58.9%	11.3%	29.8%	24.6%	75.4%
South Dakota	30,546	65.6%	12.6%	21.8%	22.3%	77.7%
South Atlantic:						
Delaware	27,087	61.0%	11.4%	27.6%	20.8%	79.2%
District of Columbia	23,115	80.1%	10.5%	9.5%	4.6% *	95.4%
Florida	592,658	68.8%	12.6%	18.5%	24.5%	75.5%
Georgia	234,449	67.8%	11.7%	20.6%	27.9%	72.1%
Maryland	137,551	69.0%	12.8%	18.2%	18.4%	81.6%
North Carolina	249,389	65.0%	13.3%	21.7%	36.4%	63.6%
South Carolina	113,033	65.7%	11.7%	22.6%	33.7%	66.3%
Virginia	204,812	67.9%	13.4%	18.6%	23.4%	76.6%
West Virginia	33,201	61.3%	14.6%	24.2%	39.5%	60.5%
East South Central:						
Alabama	93,245	68.1%	13.8%	18.1%	35.5%	64.5%
Kentucky	90,208	65.8%	13.7%	20.5%	31.2%	68.8%
Mississippi	56,713	63.4%	18.2%	18.3%	39.2%	60.8%
Tennessee	146,814	67.7%	12.3%	20.0%	34.6%	65.4%
West South Central:						
Arkansas	67,485	73.7%	7.6%	18.7%	31.5%	68.5%
Louisiana	98,542	62.9%	20.6%	16.5%	32.2%	67.8%
Oklahoma	89,115	63.6%	13.9%	22.5%	37.3%	62.7%
Texas	623,331	70.9%	13.8%	15.3%	26.2%	73.8%
Mountain:						
Arizona	147,938	60.8%	13.2%	26.0%	21.5%	78.5%
Colorado	171,240	66.9%	14.7%	18.4%	15.1%	84.9%
Idaho	53,874	63.8%	13.7%	22.6%	26.1%	73.9%
Montana	43,135	56.4%	10.7%	32.9%	27.5%	72.5%
Nevada	71,111	64.1%	14.6%	21.3%	29.9%	70.1%
New Mexico	40,658	58.8%	11.9%	29.2%	21.5%	78.5%
Utah	88,574	60.2%	12.6%	27.2%	25.2%	74.8%
Wyoming	23,288	66.1%	14.0%	19.9%	22.4%	77.6%
Pacific:						
Alaska	20,286	61.3%	17.6%	21.1%	13.8%	86.2%
California	979,428	67.0%	11.0%	22.1%	9.9%	90.1%
Hawaii	32,141	71.0%	10.6%	18.4%	23.4%	76.6%
Oregon	118,496	64.8%	13.0%	22.2%	15.4%	84.6%
Washington	189,774	65.1%	12.1%	22.8%	--	93.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	38,362	0.59%	0.41%	0.51%	0.54%	0.54%
New England:						
Connecticut	3,047	3.57%	2.41%	3.03%	3.18%	3.18%
Maine	1,010	3.66%	2.66%	3.16%	2.60%	2.60%
Massachusetts	3,902	3.94%	2.16%	3.72%	--	2.83%
New Hampshire	860	4.00%	3.05%	3.56%	2.60%	2.60%
Rhode Island	600	3.36%	1.80%	3.07%	3.42%	3.42%
Vermont	378	3.38%	2.67%	3.05%	2.22%	2.22%
Middle Atlantic:						
New Jersey	6,636	3.78%	2.63%	3.31%	3.40%	3.40%
New York	10,573	2.54%	1.80%	2.09%	1.92%	1.92%
Pennsylvania	5,169	2.98%	2.06%	2.57%	2.90%	2.90%
East North Central:						
Illinois	5,618	3.02%	1.85%	2.73%	2.94%	2.94%
Indiana	3,066	3.92%	2.42%	3.57%	3.53%	3.53%
Michigan	7,106	3.64%	2.21%	3.24%	3.22%	3.22%
Ohio	5,113	3.14%	2.27%	2.70%	2.95%	2.95%
Wisconsin	5,247	3.77%	1.79%	3.64%	3.37%	3.37%
West North Central:						
Iowa	2,197	3.73%	2.81%	3.18%	2.84%	2.84%
Kansas	1,445	3.62%	2.43%	3.18%	3.37%	3.37%
Minnesota	3,755	4.06%	2.54%	3.75%	3.24%	3.24%
Missouri	3,072	3.68%	2.54%	3.18%	3.37%	3.37%
Nebraska	1,322	3.65%	2.33%	3.32%	3.60%	3.60%
North Dakota	620	4.05%	2.64%	3.95%	3.69%	3.69%
South Dakota	608	3.46%	2.13%	3.06%	3.23%	3.23%
South Atlantic:						
Delaware	897	4.42%	2.70%	4.25%	3.54%	3.54%
District of Columbia	732	3.58%	2.80%	2.58%	2.00% *	2.00%
Florida	15,343	2.80%	1.92%	2.39%	2.88%	2.88%
Georgia	7,241	3.38%	2.49%	2.78%	3.20%	3.20%
Maryland	4,123	3.71%	2.65%	3.06%	3.30%	3.30%
North Carolina	7,844	4.11%	3.29%	3.31%	4.24%	4.24%
South Carolina	3,270	3.79%	2.43%	3.46%	3.81%	3.81%
Virginia	4,715	3.63%	2.71%	2.97%	3.27%	3.27%
West Virginia	864	3.90%	2.92%	3.48%	3.81%	3.81%
East South Central:						
Alabama	1,967	3.55%	2.73%	2.79%	3.64%	3.64%
Kentucky	2,579	3.78%	2.95%	3.00%	3.94%	3.94%
Mississippi	2,050	4.09%	3.50%	3.04%	4.18%	4.18%
Tennessee	3,250	3.36%	2.26%	2.90%	3.47%	3.47%
West South Central:						
Arkansas	1,463	3.10%	1.64%	2.86%	3.26%	3.26%
Louisiana	2,272	3.95%	3.42%	2.86%	3.70%	3.70%
Oklahoma	1,834	3.63%	2.70%	3.22%	3.65%	3.65%
Texas	12,373	2.56%	1.92%	2.00%	2.56%	2.56%
Mountain:						
Arizona	5,465	4.37%	3.72%	3.56%	3.54%	3.54%
Colorado	4,087	3.77%	3.15%	2.90%	3.32%	3.32%
Idaho	1,253	3.54%	2.33%	3.11%	3.35%	3.35%
Montana	913	3.54%	1.89%	3.41%	3.26%	3.26%
Nevada	2,260	4.16%	3.27%	3.45%	3.96%	3.96%
New Mexico	742	3.45%	2.33%	3.33%	2.76%	2.76%
Utah	2,172	3.62%	2.11%	3.41%	3.30%	3.30%
Wyoming	603	3.33%	2.38%	2.75%	3.08%	3.08%
Pacific:						
Alaska	421	3.31%	2.51%	2.82%	2.34%	2.34%
California	20,292	2.06%	1.27%	1.79%	1.61%	1.61%
Hawaii	1,379	3.64%	2.26%	3.13%	4.29%	4.29%
Oregon	2,523	3.26%	2.28%	2.80%	2.37%	2.37%
Washington	3,730	3.46%	2.10%	3.16%	--	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023

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	46.3%	52.2%	45.6%	28.7%	31.0%	50.7%
New England:						
Connecticut	48.5%	54.5%	46.1%	31.4%	20.4% *	53.0%
Maine	44.9%	55.7%	43.9%	18.5%	27.6% *	47.6%
Massachusetts	54.1%	60.3%	51.3%	39.2%	--	56.0%
New Hampshire	50.3%	54.6%	54.2%	39.7%	34.8%	52.6%
Rhode Island	46.8%	48.7%	45.2%	40.8%	34.0%	50.7%
Vermont	40.9%	50.1%	32.4%	25.7%	22.5% *	43.3%
Middle Atlantic:						
New Jersey	46.8%	44.1%	69.4%	40.1%	12.7% *	54.6%
New York	43.9%	46.5%	47.1%	31.8%	27.0%	46.7%
Pennsylvania	52.1%	55.2%	58.3%	39.0%	35.2%	58.7%
East North Central:						
Illinois	47.6%	53.7%	52.4%	27.9%	32.3%	52.8%
Indiana	43.0%	52.4%	41.1%	23.9%	30.8%	47.3%
Michigan	44.9%	52.6%	48.2%	23.3%	31.3%	49.3%
Ohio	50.2%	58.6%	41.7%	31.8%	29.6%	57.9%
Wisconsin	52.0%	60.6%	43.8%	32.1%	26.9%	59.9%
West North Central:						
Iowa	57.2%	62.4%	65.7%	37.7%	53.5%	58.2%
Kansas	48.3%	57.5%	42.7%	26.9%	46.6%	49.0%
Minnesota	41.9%	48.0%	40.9%	30.1%	30.4%	44.5%
Missouri	56.0%	62.1%	43.2%	45.0%	46.8%	58.9%
Nebraska	36.9%	41.2%	43.6%	20.5% *	21.9% *	42.2%
North Dakota	46.3%	59.5%	44.1%	21.2%	23.4%	53.7%
South Dakota	46.7%	49.8%	68.4%	24.7%	35.9%	49.8%
South Atlantic:						
Delaware	44.8%	52.6%	60.0%	21.2%	25.4%	49.9%
District of Columbia	72.0%	78.6%	51.2%	39.1% *	--	73.6%
Florida	36.2%	40.5%	44.8%	14.6%	18.2%	42.1%
Georgia	41.3%	49.3%	20.5%	27.0%	29.1%	46.1%
Maryland	51.9%	57.2%	42.6%	38.7%	30.1%	56.8%
North Carolina	41.3%	41.0%	58.5%	31.6%	34.4%	45.2%
South Carolina	43.1%	45.8%	41.7%	36.0%	34.5%	47.4%
Virginia	53.8%	59.0%	68.6%	24.1%	40.2%	57.9%
West Virginia	49.3%	54.9%	54.4%	32.1%	41.1%	54.7%
East South Central:						
Alabama	55.6%	58.4%	54.5%	45.9%	45.9%	60.9%
Kentucky	47.2%	53.3%	32.9%	37.4%	29.9%	55.1%
Mississippi	55.3%	60.5%	57.5%	34.9%	47.6%	60.3%
Tennessee	53.2%	58.2%	36.7%	46.4%	45.0%	57.5%
West South Central:						
Arkansas	45.6%	50.5%	29.0%	32.7%	35.8%	50.0%
Louisiana	44.8%	51.2%	29.0%	40.4%	37.7%	48.2%
Oklahoma	49.9%	56.2%	48.2%	33.1%	32.4%	60.3%
Texas	46.4%	49.3%	40.3%	38.2%	28.9%	52.6%
Mountain:						
Arizona	42.8%	55.1%	38.0% *	16.5%	27.8%	46.9%
Colorado	36.9%	42.5%	21.3% *	28.9%	17.4% *	40.4%
Idaho	33.1%	40.4%	31.7%	13.4%	16.6%	39.0%
Montana	34.9%	44.1%	47.6%	14.9%	26.5%	38.0%
Nevada	55.0%	63.9%	68.8%	18.6%	28.0%	66.5%
New Mexico	45.9%	56.0%	33.6%	30.7%	30.9%	50.0%
Utah	35.6%	41.8%	40.6%	19.5%	21.0%	40.5%
Wyoming	31.8%	39.0%	20.3%	15.8%	20.4%	35.0%
Pacific:						
Alaska	31.3%	40.0%	28.7%	8.2% *	9.3% *	34.8%
California	48.3%	58.6%	42.9%	19.7%	34.8%	49.8%
Hawaii	76.9%	83.2%	83.7%	48.5%	63.3%	81.0%
Oregon	46.0%	54.6%	49.9%	18.7%	25.2%	49.8%
Washington	47.2%	54.7%	42.0%	28.7%	--	48.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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%	0.73%	1.66%	1.07%	1.20%	0.63%
New England:						
Connecticut	2.85%	4.32%	8.72%	5.79%	7.09% *	3.15%
Maine	3.18%	4.57%	9.45%	4.42%	8.45% *	3.56%
Massachusetts	3.54%	4.72%	11.59%	7.54%	--	3.69%
New Hampshire	2.99%	4.57%	11.14%	6.38%	8.73%	3.45%
Rhode Island	2.95%	3.97%	8.93%	7.63%	7.23%	3.55%
Vermont	2.33%	3.52%	7.72%	5.31%	7.19% *	2.65%
Middle Atlantic:						
New Jersey	3.90%	5.05%	9.09%	8.63%	6.25% *	4.42%
New York	2.30%	3.08%	6.52%	5.66%	5.61%	2.61%
Pennsylvania	2.49%	3.44%	7.94%	6.26%	5.75%	3.08%
East North Central:						
Illinois	2.67%	3.50%	10.35%	5.01%	5.86%	3.21%
Indiana	3.00%	4.88%	9.97%	4.45%	6.34%	3.89%
Michigan	3.26%	4.70%	9.78%	4.89%	5.75%	4.08%
Ohio	2.78%	3.76%	7.47%	5.60%	4.78%	3.41%
Wisconsin	3.25%	4.17%	9.51%	8.27%	6.55%	4.00%
West North Central:						
Iowa	3.47%	4.54%	10.03%	7.51%	7.58%	3.99%
Kansas	3.25%	4.61%	10.16%	4.82%	6.29%	4.15%
Minnesota	2.63%	4.38%	11.00%	5.00%	7.81%	3.29%
Missouri	3.36%	4.59%	9.94%	7.29%	7.33%	4.10%
Nebraska	2.63%	3.51%	8.63%	7.32% *	6.87% *	3.03%
North Dakota	3.03%	4.22%	12.43%	5.65%	6.55%	3.79%
South Dakota	3.29%	4.39%	8.36%	6.01%	7.96%	3.73%
South Atlantic:						
Delaware	3.43%	4.39%	11.51%	5.61%	6.04%	4.29%
District of Columbia	3.86%	4.17%	14.01%	14.19% *	--	3.91%
Florida	2.38%	3.16%	7.93%	4.05%	4.55%	2.86%
Georgia	2.65%	3.91%	5.91%	5.39%	4.61%	3.77%
Maryland	3.51%	4.51%	10.47%	8.53%	8.10%	3.94%
North Carolina	3.69%	4.41%	12.69%	7.92%	7.46%	4.49%
South Carolina	2.66%	3.40%	10.13%	8.78%	6.72%	3.35%
Virginia	3.23%	4.05%	10.02%	6.71%	7.97%	3.69%
West Virginia	2.58%	4.07%	10.53%	6.37%	5.12%	4.24%
East South Central:						
Alabama	2.95%	3.91%	10.69%	7.98%	5.63%	4.26%
Kentucky	2.89%	4.28%	8.88%	6.80%	5.93%	3.84%
Mississippi	3.72%	4.71%	10.18%	7.85%	6.92%	4.65%
Tennessee	3.03%	4.02%	8.45%	7.54%	5.41%	4.12%
West South Central:						
Arkansas	2.67%	3.17%	8.60%	8.29%	5.64%	3.51%
Louisiana	2.97%	4.27%	8.25%	8.42%	6.23%	3.90%
Oklahoma	2.98%	4.01%	10.49%	6.63%	4.67%	4.23%
Texas	2.47%	3.16%	6.89%	6.65%	4.22%	3.07%
Mountain:						
Arizona	3.07%	5.00%	13.86% *	3.72%	6.14%	4.10%
Colorado	2.68%	3.51%	8.04% *	6.69%	6.69% *	3.02%
Idaho	2.73%	4.10%	7.48%	3.49%	3.72%	3.67%
Montana	2.91%	4.45%	8.89%	3.88%	5.92%	3.50%
Nevada	3.64%	4.62%	10.47%	4.52%	5.59%	4.61%
New Mexico	2.21%	3.55%	8.62%	6.00%	5.52%	2.83%
Utah	2.82%	4.32%	7.88%	4.29%	4.74%	3.59%
Wyoming	2.45%	3.69%	5.92%	3.99%	4.58%	3.09%
Pacific:						
Alaska	2.00%	3.36%	5.68%	2.90% *	3.16% *	2.36%
California	2.10%	2.71%	5.76%	2.94%	9.37%	2.17%
Hawaii	3.88%	4.24%	9.70%	9.02%	10.02%	4.09%
Oregon	2.73%	3.70%	9.38%	4.44%	6.41%	3.13%
Washington	2.61%	3.69%	8.77%	6.25%	--	2.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

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	37.9%	38.0%	37.7%	37.8%	42.9%	37.1%
New England:						
Connecticut	52.6%	58.0%	29.4% *	46.1%	--	52.1%
Maine	31.7%	34.1%	23.3% *	25.8% *	--	33.2%
Massachusetts	37.6%	36.9%	25.0% *	46.3%	--	37.8%
New Hampshire	30.9%	33.8%	24.5% *	27.8% *	--	28.7%
Rhode Island	39.4%	37.4%	27.9% *	54.0%	69.3%	33.3%
Vermont	39.9%	42.4%	15.9% *	47.5%	--	38.2%
Middle Atlantic:						
New Jersey	39.9%	40.0%	41.1%	38.1% *	--	40.0%
New York	27.1%	29.0%	16.2% *	29.0%	22.7% *	27.5%
Pennsylvania	43.1%	44.2%	49.1%	33.1%	28.1% *	46.7%
East North Central:						
Illinois	36.4%	37.9%	27.1% *	34.9%	38.2%	36.0%
Indiana	45.7%	43.6%	45.5%	55.4%	47.3%	45.3%
Michigan	29.5%	28.5%	21.6% *	42.8%	17.9% *	32.0%
Ohio	42.3%	45.3%	33.1% *	34.2%	32.8%	44.1%
Wisconsin	44.0%	46.9%	38.2% *	32.3% *	68.9%	40.5%
West North Central:						
Iowa	36.7%	33.4%	46.0%	41.7%	43.2%	35.3%
Kansas	37.8%	32.8%	32.3% *	70.3%	49.6%	33.1%
Minnesota	39.2%	35.8%	48.9%	45.2%	43.6% *	38.5%
Missouri	43.8%	40.4%	44.3%	57.3%	45.8%	43.3%
Nebraska	53.3%	53.6%	42.8%	64.7%	58.5%	52.3%
North Dakota	37.0%	40.7%	23.0% *	27.4% *	20.8% *	39.3%
South Dakota	29.2%	26.4%	39.1%	30.4% *	13.5% *	32.5%
South Atlantic:						
Delaware	45.0%	47.3%	42.2% *	36.0% *	50.7%	44.3%
District of Columbia	42.2%	40.5%	--	--	--	42.3%
Florida	38.4%	41.8%	34.5% *	11.5% *	43.8%	37.6%
Georgia	44.3%	42.5%	29.0% *	61.5%	59.5%	40.5%
Maryland	39.2%	40.5%	33.3% *	36.2% *	46.9% *	38.2%
North Carolina	41.6%	42.6%	40.8% *	38.9% *	33.9% *	45.0%
South Carolina	54.3%	55.0%	46.5% *	56.2%	47.9%	56.6%
Virginia	37.6%	41.1%	28.8% *	24.8% *	17.8% *	41.8%
West Virginia	40.0%	32.6%	61.0%	50.7%	34.4%	42.8%
East South Central:						
Alabama	40.6%	38.5%	56.0%	36.3%	38.3%	41.5%
Kentucky	44.9%	40.8%	72.4%	47.4%	58.9%	41.4%
Mississippi	44.7%	39.4%	63.6%	45.5% *	52.0%	41.0%
Tennessee	36.7%	31.2%	41.1% *	57.9%	44.2%	33.6%
West South Central:						
Arkansas	42.4%	45.9%	--	17.3% *	43.6%	42.0%
Louisiana	42.4%	34.8%	70.9%	54.0%	46.4%	41.0%
Oklahoma	34.7%	32.6%	10.0% *	67.2%	43.3%	32.0%
Texas	37.5%	38.0%	42.2%	30.2%	51.6%	34.8%
Mountain:						
Arizona	48.7%	49.4%	--	29.8% *	25.3% *	52.5%
Colorado	32.6%	37.2%	--	10.5% *	--	31.9%
Idaho	29.3%	30.2%	17.3% *	38.6% *	30.7% *	29.1%
Montana	37.4%	38.2%	27.5% *	43.9% *	33.9% *	38.4%
Nevada	31.8%	34.2%	28.1% *	15.8% *	26.6% *	32.7%
New Mexico	39.0%	39.7%	--	47.1%	38.1%	39.2%
Utah	36.5%	31.2%	41.1%	57.2%	41.2%	35.7%
Wyoming	54.6%	60.1%	--	23.3% *	45.2%	56.2%
Pacific:						
Alaska	53.7%	56.8%	57.0%	0.0%	--	55.4%
California	32.8%	31.7%	46.3%	27.7%	81.0%	29.1%
Hawaii	25.3%	22.0%	34.6% *	38.6%	23.1% *	25.9%
Oregon	33.6%	34.9%	40.2% *	12.2% *	19.8% *	34.9%
Washington	36.9%	37.1%	32.9% *	38.5% *	89.6%	34.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023

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	0.76%	0.92%	2.29%	1.98%	2.30%	0.81%
New England:						
Connecticut	4.36%	5.29%	12.72% *	9.72%	--	4.63%
Maine	4.13%	5.07%	11.48% *	10.46% *	--	4.46%
Massachusetts	4.52%	5.56%	8.57% *	11.15%	--	4.61%
New Hampshire	3.96%	5.07%	11.13% *	8.41% *	--	4.14%
Rhode Island	4.06%	5.14%	12.59% *	11.19%	10.09%	4.15%
Vermont	3.94%	4.69%	7.42% *	11.68%	--	4.10%
Middle Atlantic:						
New Jersey	5.06%	6.52%	11.63%	14.43% *	--	5.23%
New York	2.72%	3.45%	5.29% *	8.05%	7.79% *	2.91%
Pennsylvania	3.46%	4.34%	8.82%	9.31%	8.45% *	3.71%
East North Central:						
Illinois	3.47%	3.95%	11.38% *	9.13%	9.61%	3.79%
Indiana	4.79%	5.92%	13.42%	10.11%	12.27%	5.13%
Michigan	4.40%	5.17%	10.25% *	12.50%	8.49% *	5.15%
Ohio	3.95%	4.87%	11.50% *	9.14%	8.77%	4.43%
Wisconsin	5.14%	5.64%	12.49% *	14.03% *	10.92%	5.52%
West North Central:						
Iowa	4.17%	4.91%	12.69%	12.42%	11.63%	4.42%
Kansas	3.97%	4.80%	11.46% *	7.98%	9.07%	4.69%
Minnesota	4.04%	5.21%	14.35%	8.44%	14.33% *	4.43%
Missouri	4.06%	4.78%	12.60%	9.52%	9.26%	4.76%
Nebraska	4.85%	5.23%	11.37%	17.21%	16.21%	4.77%
North Dakota	3.75%	4.20%	9.45% *	9.93% *	8.39% *	4.11%
South Dakota	4.22%	4.93%	10.27%	13.56% *	5.80% *	4.81%
South Atlantic:						
Delaware	4.72%	5.55%	16.28% *	11.77% *	11.76%	5.25%
District of Columbia	5.14%	5.39%	--	--	--	5.19%
Florida	4.25%	5.12%	10.37% *	7.28% *	12.57%	4.61%
Georgia	4.20%	4.88%	10.43% *	10.77%	8.89%	4.74%
Maryland	4.10%	5.02%	13.34% *	11.52% *	14.10% *	4.42%
North Carolina	5.64%	6.62%	17.06% *	13.42% *	11.07% *	6.39%
South Carolina	4.95%	5.34%	15.00% *	14.50%	12.67%	5.04%
Virginia	4.11%	5.03%	11.36% *	11.07% *	6.66% *	4.76%
West Virginia	4.39%	4.54%	12.04%	11.43%	7.98%	5.34%
East South Central:						
Alabama	4.05%	4.54%	12.48%	10.52%	8.15%	4.86%
Kentucky	4.44%	5.42%	11.54%	10.37%	10.21%	4.75%
Mississippi	5.59%	6.59%	12.69%	13.70% *	10.52%	6.47%
Tennessee	4.01%	4.36%	13.15% *	9.53%	7.56%	4.67%
West South Central:						
Arkansas	4.37%	4.92%	--	6.76% *	9.09%	5.27%
Louisiana	4.66%	4.84%	12.33%	11.87%	10.54%	5.08%
Oklahoma	3.90%	4.55%	4.74% *	10.96%	7.97%	4.60%
Texas	3.20%	3.81%	10.79%	8.14%	8.09%	3.46%
Mountain:						
Arizona	5.19%	6.22%	--	9.84% *	8.77% *	5.74%
Colorado	4.05%	4.85%	--	5.95% *	--	4.14%
Idaho	4.05%	4.94%	6.90% *	12.20% *	9.43% *	4.42%
Montana	4.46%	5.57%	9.22% *	13.52% *	10.38% *	5.13%
Nevada	4.38%	5.38%	10.73% *	7.97% *	9.57% *	4.91%
New Mexico	4.40%	4.72%	--	12.46%	10.43%	4.87%
Utah	4.56%	5.41%	10.95%	10.98%	11.96%	5.08%
Wyoming	5.13%	5.78%	--	9.03% *	10.76%	5.71%
Pacific:						
Alaska	4.52%	5.29%	10.42%	0.00%	--	4.65%
California	3.01%	3.48%	8.92%	7.21%	9.95%	2.59%
Hawaii	3.88%	4.53%	10.63% *	10.03%	8.17% *	4.49%
Oregon	4.05%	4.81%	14.56% *	8.07% *	14.20% *	4.37%
Washington	4.20%	5.09%	12.74% *	11.71% *	8.44%	4.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023

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%	30.4%	25.4%	25.2%	28.9%	29.1%
New England:						
Connecticut	12.4%	12.3% *	9.4% *	15.5% *	0.0%	13.1%
Maine	30.5%	29.1%	42.3% *	24.6% *	--	32.4%
Massachusetts	17.7%	19.1%	20.9% *	10.7% *	0.0%	18.9%
New Hampshire	17.2%	20.2%	1.2% *	20.4% *	--	17.9%
Rhode Island	27.0%	32.9%	14.6% *	9.5% *	37.1% *	24.9%
Vermont	15.1%	13.3%	14.5% *	23.3% *	2.6% *	16.0%
Middle Atlantic:						
New Jersey	27.3%	30.9%	25.9% *	16.4% *	--	25.5%
New York	33.4%	29.7%	35.9%	50.5%	55.1%	31.3%
Pennsylvania	32.1%	28.2%	32.4%	48.2%	38.7%	30.6%
East North Central:						
Illinois	21.0%	23.5%	23.9% *	--	16.2% *	22.0%
Indiana	19.7%	22.1%	9.8% *	15.4% *	34.0% *	16.4%
Michigan	22.1%	24.5%	16.5% *	13.6% *	18.3% *	22.9%
Ohio	22.2%	25.5%	8.1% *	17.4% *	10.2% *	24.5%
Wisconsin	17.5%	18.9%	12.8% *	12.4% *	9.9% *	18.5%
West North Central:						
Iowa	30.9%	34.3%	2.2% *	46.3%	32.7% *	30.4%
Kansas	32.3%	35.1%	39.5% *	11.0% *	24.8% *	35.3%
Minnesota	24.9%	29.1%	11.0% *	18.3% *	23.7% *	25.1%
Missouri	28.1%	31.3%	22.2% *	18.4% *	32.2% *	27.1%
Nebraska	21.4%	15.5%	23.9% *	51.8% *	55.8%	15.0%
North Dakota	41.0%	37.3%	53.2% *	52.4%	48.1% *	40.0%
South Dakota	30.8%	31.6%	26.0% *	33.7% *	57.0%	25.4%
South Atlantic:						
Delaware	26.1%	20.7%	39.9% *	39.1% *	29.9% *	25.5%
District of Columbia	24.7%	26.9%	--	0.0%	--	24.6%
Florida	25.8%	26.2%	29.0% *	15.4% *	32.4% *	24.9%
Georgia	25.1%	29.9%	2.4% *	5.7% *	13.7% *	27.8%
Maryland	35.1%	32.0%	37.0% *	51.1%	54.1%	32.8%
North Carolina	24.5%	26.9% *	6.2% *	35.9% *	45.1% *	15.6%
South Carolina	22.5%	18.7%	20.6% *	37.7% *	37.8% *	16.9%
Virginia	24.0%	19.1%	36.1% *	42.6% *	40.9% *	20.4%
West Virginia	13.2%	15.2%	5.8% *	12.3% *	3.4% *	18.0%
East South Central:						
Alabama	30.5%	29.4%	38.6% *	28.2% *	18.9% *	35.2%
Kentucky	23.6%	27.9%	0.5% *	17.5% *	2.7% *	28.7%
Mississippi	33.8%	38.7%	32.3% *	6.8% *	42.9%	29.2%
Tennessee	23.0%	26.9%	11.0% *	12.6% *	11.0% *	28.0%
West South Central:						
Arkansas	23.6%	19.9%	--	48.4% *	30.6% *	21.2%
Louisiana	21.9%	25.0%	22.3% *	6.7% *	13.9% *	24.9%
Oklahoma	31.5%	31.8%	40.2% *	22.1% *	22.1% *	34.4%
Texas	28.3%	29.2%	35.0% *	16.6% *	15.1% *	30.9%
Mountain:						
Arizona	23.1%	24.0%	--	29.4% *	25.6% *	22.7%
Colorado	24.4%	26.5%	2.3% *	25.8% *	--	24.0%
Idaho	33.1%	35.8%	23.5% *	24.7% *	20.6% *	35.0%
Montana	37.5%	37.0%	31.1% *	46.6%	30.7% *	39.2%
Nevada	35.5%	32.1%	59.8%	8.7% *	13.8% *	39.4%
New Mexico	23.1%	19.8%	--	26.8% *	11.8% *	24.9%
Utah	35.8%	42.5%	23.0% *	16.2% *	26.3% *	37.4%
Wyoming	31.9%	31.6%	--	24.7% *	32.2% *	31.9%
Pacific:						
Alaska	18.7%	21.7%	11.1% *	0.0%	0.0%	19.5%
California	42.9%	46.4%	21.5%	33.7%	54.3% *	42.0%
Hawaii	66.0%	68.4%	78.4%	38.0%	64.6%	66.4%
Oregon	41.7%	43.0%	42.8% *	28.8% *	33.8% *	42.5%
Washington	36.4%	37.9%	37.0% *	27.9% *	--	36.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	0.88%	1.07%	2.15%	2.06%	2.56%	0.94%
New England:						
Connecticut	3.18%	3.94% *	8.77% *	6.38% *	0.00%	3.37%
Maine	5.46%	6.52%	14.86% *	10.86% *	--	5.76%
Massachusetts	3.98%	5.15%	10.76% *	5.51% *	0.00%	4.16%
New Hampshire	3.49%	4.73%	1.17% *	7.80% *	--	3.78%
Rhode Island	4.19%	5.35%	8.21% *	5.65% *	12.52% *	4.37%
Vermont	3.00%	3.28%	7.63% *	9.87% *	2.46% *	3.18%
Middle Atlantic:						
New Jersey	5.74%	7.78%	11.98% *	8.97% *	--	5.81%
New York	3.96%	4.76%	8.99%	10.41%	10.86%	4.22%
Pennsylvania	3.72%	4.34%	8.76%	10.05%	10.47%	3.93%
East North Central:						
Illinois	3.53%	4.24%	11.82% *	--	7.80% *	3.92%
Indiana	4.72%	6.10%	6.84% *	7.43% *	12.83% *	4.87%
Michigan	4.26%	5.46%	9.53% *	7.18% *	9.18% *	4.83%
Ohio	3.79%	4.77%	5.63% *	7.68% *	4.61% *	4.36%
Wisconsin	4.47%	5.48%	8.63% *	8.88% *	6.24% *	5.02%
West North Central:						
Iowa	4.54%	5.53%	1.56% *	12.96%	11.42% *	5.10%
Kansas	4.70%	5.80%	14.57% *	5.74% *	10.08% *	5.55%
Minnesota	4.61%	6.22%	7.86% *	7.04% *	13.73% *	4.98%
Missouri	4.60%	5.81%	9.16% *	7.83% *	10.05% *	5.21%
Nebraska	5.03%	4.10%	10.97% *	19.74% *	15.97%	3.55%
North Dakota	4.45%	4.43%	17.30% *	13.52%	15.36% *	4.61%
South Dakota	4.69%	5.96%	9.59% *	12.89% *	12.72%	4.46%
South Atlantic:						
Delaware	5.17%	4.51%	19.59% *	13.78% *	11.96% *	5.67%
District of Columbia	4.21%	4.63%	--	0.00%	--	4.31%
Florida	4.72%	5.48%	12.59% *	12.59% *	14.41% *	5.00%
Georgia	4.20%	5.04%	1.78% *	3.35% *	5.32% *	5.02%
Maryland	5.19%	6.41%	13.46% *	12.52%	13.99%	5.61%
North Carolina	6.73%	8.42% *	4.99% *	17.73% *	14.95% *	4.27%
South Carolina	5.20%	4.36%	10.68% *	18.43% *	13.87% *	3.71%
Virginia	4.40%	4.56%	13.48% *	16.00% *	12.43% *	4.65%
West Virginia	3.01%	3.91%	5.63% *	5.85% *	1.87% *	4.27%
East South Central:						
Alabama	3.97%	4.81%	12.98% *	10.99% *	6.50% *	5.04%
Kentucky	4.87%	6.20%	0.51% *	7.37% *	1.72% *	5.67%
Mississippi	5.86%	7.22%	12.63% *	5.99% *	11.17%	6.65%
Tennessee	4.47%	5.66%	10.09% *	5.42% *	4.37% *	5.87%
West South Central:						
Arkansas	4.45%	4.12%	--	15.91% *	10.61% *	4.79%
Louisiana	4.16%	5.34%	10.53% *	5.03% *	6.09% *	5.15%
Oklahoma	4.12%	4.55%	15.50% *	11.21% *	7.90% *	4.93%
Texas	3.95%	4.79%	10.60% *	6.36% *	6.19% *	4.53%
Mountain:						
Arizona	3.62%	4.30%	--	11.97% *	10.64% *	3.90%
Colorado	4.63%	5.35%	2.44% *	12.74% *	--	4.70%
Idaho	4.91%	6.01%	10.02% *	12.63% *	9.09% *	5.51%
Montana	5.37%	6.77%	11.21% *	13.96%	12.50% *	5.99%
Nevada	5.50%	5.94%	13.42%	5.89% *	6.24% *	6.23%
New Mexico	4.01%	4.04%	--	12.63% *	6.87% *	4.51%
Utah	5.68%	7.23%	9.12% *	8.11% *	11.92% *	6.41%
Wyoming	5.06%	5.97%	--	10.67% *	11.76% *	5.66%
Pacific:						
Alaska	3.37%	4.10%	6.27% *	0.00%	0.00%	3.51%
California	3.36%	3.89%	6.26%	8.14%	17.40% *	3.35%
Hawaii	4.24%	5.15%	8.00%	10.16%	11.47%	4.70%
Oregon	4.55%	5.09%	15.16% *	10.68% *	12.74% *	4.84%
Washington	4.28%	5.09%	12.26% *	11.37% *	--	4.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	11.8%	12.3%	10.8%	9.6%	10.3%	12.0%
New England:						
Connecticut	5.5% *	5.8% *	1.7% *	7.6% *	0.0%	5.8% *
Maine	13.5% *	8.6% *	32.2% *	23.6% *	--	13.0% *
Massachusetts	5.5% *	5.6% *	5.9% *	--	0.0%	5.8% *
New Hampshire	12.6%	13.5%	10.2% *	12.1% *	--	12.8%
Rhode Island	14.8%	19.3%	0.0%	--	1.4% *	17.6%
Vermont	13.8%	10.9% *	27.2% *	15.8% *	--	13.2%
Middle Atlantic:						
New Jersey	15.5%	13.7% *	25.8% *	10.2% *	--	15.7%
New York	10.9%	11.3%	2.3% *	18.9% *	9.6% *	11.0%
Pennsylvania	14.7%	11.4%	22.0% *	21.4% *	21.5% *	13.1%
East North Central:						
Illinois	11.8%	11.1%	29.2% *	2.4% *	1.4% *	14.0%
Indiana	16.0% *	20.4% *	--	--	--	19.0% *
Michigan	12.9%	15.8% *	1.0% *	7.5% *	18.6% *	11.7% *
Ohio	12.2%	13.4%	8.1% *	9.2% *	7.2% *	13.1%
Wisconsin	12.1% *	12.2% *	9.1% *	12.8% *	9.2% *	12.5% *
West North Central:						
Iowa	11.9% *	10.8% *	20.1% *	7.9% *	6.9% *	13.0% *
Kansas	13.7%	16.1%	13.6% *	0.0%	6.1% *	16.7%
Minnesota	11.7%	13.3% *	0.0%	12.6% *	23.7% *	9.9% *
Missouri	9.2% *	9.6% *	0.0%	12.3% *	14.8% *	7.8% *
Nebraska	6.3% *	6.1% *	12.2% *	0.0%	12.0% *	5.2% *
North Dakota	12.8%	12.7%	1.2% *	22.5% *	23.2% *	11.3%
South Dakota	15.0%	18.5% *	2.3% *	13.8% *	13.4% *	15.3% *
South Atlantic:						
Delaware	4.7% *	--	0.0%	9.8% *	10.8% *	3.9% *
District of Columbia	7.3% *	8.4% *	0.0%	0.0%	0.0%	7.5% *
Florida	15.6% *	17.6% *	12.7% *	1.2% *	16.1% *	15.6% *
Georgia	12.4%	13.2% *	6.8% *	9.6% *	6.9% *	13.7% *
Maryland	14.9%	15.1% *	--	21.0% *	11.6% *	15.2% *
North Carolina	2.1% *	1.0% *	2.0% *	6.1% *	--	1.5% *
South Carolina	5.2% *	5.0% *	7.1% *	--	--	5.9% *
Virginia	7.0% *	6.0% *	0.0%	30.9% *	14.8% *	5.4% *
West Virginia	6.9% *	10.1% *	0.0%	0.0%	7.3% *	6.7% *
East South Central:						
Alabama	15.3%	13.5%	23.4% *	16.5% *	15.3% *	15.3%
Kentucky	3.6% *	2.4% *	--	9.5% *	2.4% *	3.9% *
Mississippi	7.4% *	9.1% *	5.5% *	0.0%	--	9.3% *
Tennessee	11.3% *	13.0% *	11.0% *	--	2.7% *	14.9% *
West South Central:						
Arkansas	9.6% *	7.4% *	0.0%	26.2% *	10.9% *	9.2% *
Louisiana	4.7% *	6.5% *	0.0%	0.0%	--	--
Oklahoma	11.6% *	10.2% *	25.8% *	5.5% *	--	13.7% *
Texas	7.1% *	8.4% *	5.2% *	1.5% *	1.1% *	8.3% *
Mountain:						
Arizona	8.0%	8.8% *	--	7.4% *	1.7% *	9.0%
Colorado	18.3%	18.2%	--	15.7% *	--	17.5%
Idaho	8.9% *	7.8% *	7.5% *	20.4% *	8.1% *	9.0% *
Montana	17.4%	20.5% *	13.4% *	5.4% *	10.4% *	19.2% *
Nevada	11.2% *	9.2% *	24.0% *	0.0%	7.6% *	11.9% *
New Mexico	10.5%	10.1% *	--	7.1% *	7.4% *	11.0%
Utah	6.3% *	7.1% *	--	--	0.0%	7.4% *
Wyoming	15.2%	14.1% *	--	15.3% *	9.6% *	16.2% *
Pacific:						
Alaska	8.9% *	10.4% *	--	0.0%	0.0%	9.3% *
California	17.3%	18.3%	15.8% *	9.7% *	35.5% *	15.9%
Hawaii	24.2%	27.9%	12.0% *	12.0% *	21.5% *	24.8%
Oregon	11.9%	11.7%	12.8% *	12.6% *	10.5% *	12.1%
Washington	11.4% *	12.3% *	9.7% *	8.0% *	0.0%	11.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	0.68%	0.83%	1.72%	1.41%	2.04%	0.72%
New England:						
Connecticut	1.97% *	2.49% *	1.75% *	5.35% *	0.00%	2.10% *
Maine	4.76% *	5.15% *	15.62% *	11.62% *	--	5.07% *
Massachusetts	2.12% *	2.75% *	5.77% *	--	0.00%	2.25% *
New Hampshire	3.02%	3.63%	9.68% *	6.13% *	--	3.25%
Rhode Island	3.87%	5.11%	0.00%	--	1.44% *	4.52%
Vermont	3.70%	3.65% *	15.47% *	9.42% *	--	3.77%
Middle Atlantic:						
New Jersey	4.38%	5.74% *	10.76% *	7.35% *	--	4.54%
New York	2.53%	2.77%	1.62% *	10.93% *	5.66% *	2.71%
Pennsylvania	3.22%	3.39%	8.39% *	10.94% *	10.12% *	3.17%
East North Central:						
Illinois	3.05%	2.90%	16.87% *	1.87% *	1.38% *	3.60%
Indiana	5.19% *	6.75% *	--	--	--	6.14% *
Michigan	3.71%	4.86% *	0.97% *	4.89% *	9.26% *	4.02% *
Ohio	2.99%	3.78%	5.63% *	5.95% *	4.14% *	3.45%
Wisconsin	4.32% *	5.30% *	8.48% *	9.14% *	6.54% *	4.85% *
West North Central:						
Iowa	3.61% *	3.33% *	14.69% *	7.59% *	6.25% *	4.20% *
Kansas	3.87%	4.80%	12.18% *	0.00%	4.93% *	5.01%
Minnesota	3.24%	4.32% *	0.00%	6.41% *	13.73% *	2.99% *
Missouri	3.12% *	3.91% *	0.00%	7.07% *	7.50% *	3.41% *
Nebraska	2.47% *	2.63% *	9.64% *	0.00%	10.30% *	2.25% *
North Dakota	3.33%	2.73%	1.28% *	16.85% *	18.29% *	2.42%
South Dakota	4.41%	5.88% *	2.33% *	11.18% *	11.28% *	4.82% *
South Atlantic:						
Delaware	2.30% *	--	0.00%	9.15% *	9.86% *	2.21% *
District of Columbia	2.35% *	2.65% *	0.00%	0.00%	0.00%	2.40% *
Florida	5.10% *	6.10% *	11.44% *	1.26% *	13.94% *	5.48% *
Georgia	3.63%	4.28% *	5.87% *	7.92% *	4.20% *	4.38% *
Maryland	4.26%	5.16% *	--	11.33% *	10.70% *	4.61% *
North Carolina	1.19% *	0.74% *	2.15% *	6.03% *	--	0.88% *
South Carolina	2.01% *	2.49% *	6.89% *	--	--	2.59% *
Virginia	2.86% *	2.93% *	0.00%	17.44% *	10.34% *	2.64% *
West Virginia	3.00% *	4.26% *	0.00%	0.00%	6.86% *	2.91% *
East South Central:						
Alabama	3.41%	3.98%	11.36% *	8.59% *	6.28% *	4.19%
Kentucky	1.40% *	1.21% *	--	6.20% *	1.83% *	1.69% *
Mississippi	2.51% *	3.41% *	4.70% *	0.00%	--	3.48% *
Tennessee	3.54% *	4.55% *	10.09% *	--	1.88% *	4.84% *
West South Central:						
Arkansas	3.38% *	2.70% *	0.00%	16.72% *	9.84% *	3.07% *
Louisiana	2.19% *	3.02% *	0.00%	0.00%	--	--
Oklahoma	3.45% *	3.37% *	16.10% *	4.28% *	--	4.34% *
Texas	2.50% *	3.20% *	4.54% *	1.07% *	0.82% *	2.96% *
Mountain:						
Arizona	2.31%	2.78% *	--	6.99% *	1.72% *	2.67%
Colorado	4.74%	5.28%	--	12.58% *	--	4.81%
Idaho	3.07% *	3.50% *	5.63% *	12.67% *	5.64% *	3.43% *
Montana	5.02%	6.64% *	7.56% *	5.28% *	7.90% *	5.93% *
Nevada	4.03% *	3.06% *	16.35% *	0.00%	5.29% *	4.67% *
New Mexico	2.65%	3.04% *	--	4.95% *	5.32% *	2.96%
Utah	2.54% *	3.37% *	--	--	0.00%	2.98% *
Wyoming	4.28%	4.96% *	--	9.91% *	6.62% *	4.85% *
Pacific:						
Alaska	3.08% *	3.80% *	--	0.00%	0.00%	3.21% *
California	2.84%	3.35%	6.95% *	4.83% *	20.03% *	2.47%
Hawaii	4.73%	5.93%	6.32% *	8.44% *	14.81% *	4.79%
Oregon	3.01%	3.35%	9.28% *	9.06% *	8.09% *	3.21%
Washington	3.42% *	4.24% *	8.47% *	6.09% *	0.00%	3.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	55.5%	55.4%	54.9%	56.9%	54.2%	55.8%
New England:						
Connecticut	65.4%	64.2%	60.5%	77.0%	86.1%	64.2%
Maine	47.7%	49.3%	47.9%	35.6% *	--	49.3%
Massachusetts	52.1%	47.1%	64.9%	65.5%	--	54.6%
New Hampshire	56.4%	64.5%	36.9% *	48.4%	--	57.9%
Rhode Island	50.9%	47.0%	75.0%	53.5%	48.2%	51.5%
Vermont	51.0%	53.3%	44.1%	46.7%	--	52.8%
Middle Atlantic:						
New Jersey	51.9%	56.2%	45.9%	44.3% *	--	53.1%
New York	50.7%	53.8%	39.1%	46.7%	56.6%	50.1%
Pennsylvania	51.8%	50.2%	61.3%	49.6%	37.6%	55.1%
East North Central:						
Illinois	58.9%	62.1%	54.1%	44.1%	45.7%	61.6%
Indiana	53.5%	46.2%	65.4%	79.0%	60.7%	51.8%
Michigan	53.0%	48.0%	70.1%	65.8%	64.2%	50.6%
Ohio	55.0%	55.8%	62.3%	44.0%	53.2%	55.3%
Wisconsin	52.3%	49.4%	51.4%	67.9%	40.1% *	54.1%
West North Central:						
Iowa	51.9%	54.4%	51.7%	41.0%	38.2%	55.0%
Kansas	52.2%	48.5%	48.9%	75.9%	62.6%	48.1%
Minnesota	49.5%	45.4%	52.1%	61.3%	53.8%	48.8%
Missouri	56.1%	52.3%	83.6%	57.2%	49.8%	57.7%
Nebraska	53.0%	51.7%	47.1%	67.5%	59.1%	51.8%
North Dakota	37.0%	40.6%	23.5% *	27.4% *	26.9% *	38.4%
South Dakota	45.8%	41.3%	65.0%	43.2% *	41.2% *	46.8%
South Atlantic:						
Delaware	50.5%	55.6%	38.2% *	37.1% *	50.9%	50.5%
District of Columbia	57.3%	55.0%	--	--	--	57.0%
Florida	59.1%	58.7%	65.2%	50.5%	71.6%	57.4%
Georgia	62.0%	61.7%	56.3%	65.7%	72.3%	59.4%
Maryland	68.6%	68.6%	78.8%	60.2%	76.4%	67.6%
North Carolina	55.7%	51.4%	53.5% *	74.8%	59.5%	54.1%
South Carolina	68.1%	65.5%	83.2%	68.8%	62.2%	70.3%
Virginia	54.1%	61.5%	32.1% *	33.8% *	15.8% *	62.2%
West Virginia	54.2%	46.7%	74.2%	65.9%	58.3%	52.2%
East South Central:						
Alabama	48.0%	47.9%	22.4% *	71.6%	51.2%	46.7%
Kentucky	54.9%	55.2%	52.9%	54.7%	68.4%	51.6%
Mississippi	49.7%	43.9%	58.3%	69.7%	64.8%	41.9%
Tennessee	56.8%	59.6%	31.4% *	57.6%	59.7%	55.7%
West South Central:						
Arkansas	46.5%	52.3%	--	21.5% *	29.4%	52.1%
Louisiana	51.5%	50.5%	35.3% *	70.7%	34.2%	57.9%
Oklahoma	48.3%	47.6%	55.0%	46.0%	58.4%	45.1%
Texas	65.9%	64.9%	59.9%	77.6%	73.4%	64.4%
Mountain:						
Arizona	73.4%	71.8%	83.9%	73.4%	73.4%	73.4%
Colorado	62.9%	68.3%	--	52.6%	--	62.4%
Idaho	46.9%	41.3%	70.3%	60.6%	59.4%	45.0%
Montana	48.4%	46.0%	59.8%	48.9%	67.0%	43.5%
Nevada	53.5%	54.2%	44.8% *	68.6%	69.9%	50.5%
New Mexico	57.8%	60.6%	--	61.8%	51.2%	58.9%
Utah	56.8%	56.0%	58.2%	58.8%	62.0%	55.9%
Wyoming	41.2%	40.9%	--	45.1%	45.9%	40.4%
Pacific:						
Alaska	48.6%	49.5%	47.4%	--	--	49.1%
California	52.7%	52.6%	57.2%	48.5%	32.4% *	54.2%
Hawaii	40.9%	42.0%	36.1% *	38.2%	37.8% *	41.6%
Oregon	57.0%	57.5%	66.2%	38.3% *	60.5%	56.7%
Washington	49.1%	47.6%	57.9%	50.7%	91.5%	47.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	0.85%	1.03%	2.41%	2.11%	2.33%	0.93%
New England:						
Connecticut	4.48%	5.74%	12.05%	7.61%	7.12%	4.72%
Maine	4.66%	5.71%	13.87%	11.83% *	--	5.03%
Massachusetts	4.67%	5.48%	11.76%	9.90%	--	4.75%
New Hampshire	4.61%	5.42%	13.15% *	9.67%	--	4.88%
Rhode Island	4.31%	5.19%	8.31%	11.43%	11.93%	4.71%
Vermont	4.31%	5.04%	12.36%	12.02%	--	4.48%
Middle Atlantic:						
New Jersey	5.60%	7.40%	11.60%	14.55% *	--	5.81%
New York	3.69%	4.53%	8.68%	10.20%	11.60%	3.90%
Pennsylvania	3.46%	4.26%	8.57%	9.98%	9.42%	3.65%
East North Central:						
Illinois	4.02%	4.61%	14.68%	8.85%	9.71%	4.37%
Indiana	4.89%	5.80%	11.84%	8.79%	12.43%	5.42%
Michigan	5.66%	6.68%	13.75%	11.17%	10.51%	6.39%
Ohio	3.70%	4.63%	10.31%	9.32%	8.71%	4.22%
Wisconsin	5.25%	6.05%	12.26%	12.95%	12.40% *	5.52%
West North Central:						
Iowa	4.47%	5.55%	12.96%	11.93%	10.77%	5.20%
Kansas	4.44%	5.50%	13.51%	7.59%	9.43%	5.35%
Minnesota	4.48%	5.54%	15.16%	8.17%	14.26%	4.87%
Missouri	4.48%	5.60%	7.40%	9.92%	9.49%	5.18%
Nebraska	4.85%	5.41%	11.18%	16.41%	16.61%	4.81%
North Dakota	3.43%	3.89%	9.73% *	9.45% *	10.12% *	3.73%
South Dakota	4.44%	5.48%	10.25%	13.07% *	13.61% *	4.76%
South Atlantic:						
Delaware	5.02%	5.94%	15.42% *	11.30% *	11.85%	5.57%
District of Columbia	4.99%	5.34%	--	--	--	5.07%
Florida	4.73%	5.55%	12.46%	14.28%	14.30%	5.03%
Georgia	4.64%	5.50%	12.90%	10.26%	7.64%	5.50%
Maryland	4.75%	5.64%	11.28%	12.29%	11.16%	5.12%
North Carolina	6.50%	7.06%	20.14% *	10.67%	15.03%	6.88%
South Carolina	4.31%	5.02%	8.56%	12.17%	10.91%	4.54%
Virginia	4.71%	5.46%	11.51% *	12.37% *	5.32% *	5.20%
West Virginia	4.28%	4.94%	9.49%	11.01%	8.12%	5.32%
East South Central:						
Alabama	4.12%	4.90%	8.30% *	10.59%	7.89%	4.87%
Kentucky	4.80%	5.86%	13.97%	10.19%	9.33%	5.25%
Mississippi	5.57%	6.57%	16.27%	12.86%	9.32%	5.98%
Tennessee	4.51%	5.48%	10.97% *	9.99%	7.47%	5.58%
West South Central:						
Arkansas	4.40%	4.75%	--	8.83% *	7.96%	5.16%
Louisiana	4.87%	5.72%	14.16% *	10.21%	8.72%	5.85%
Oklahoma	4.04%	4.55%	16.04%	11.22%	8.56%	4.55%
Texas	3.67%	4.37%	10.57%	8.12%	6.90%	4.19%
Mountain:						
Arizona	4.94%	5.92%	10.78%	10.90%	10.48%	5.54%
Colorado	4.90%	5.62%	--	12.47%	--	5.11%
Idaho	5.18%	5.95%	10.52%	13.03%	10.95%	5.69%
Montana	5.20%	6.37%	10.44%	13.79%	12.44%	5.51%
Nevada	5.41%	6.19%	15.70% *	9.95%	8.91%	6.09%
New Mexico	3.89%	4.42%	--	12.09%	9.82%	4.32%
Utah	5.50%	7.16%	10.74%	10.86%	11.85%	6.20%
Wyoming	4.43%	5.18%	--	13.08%	10.78%	4.98%
Pacific:						
Alaska	4.53%	5.43%	10.41%	--	--	4.68%
California	3.31%	3.89%	8.39%	7.79%	13.83% *	3.33%
Hawaii	4.96%	6.19%	11.00% *	9.80%	14.28% *	5.24%
Oregon	4.24%	4.89%	14.97%	12.53% *	13.76%	4.53%
Washington	4.24%	5.03%	12.48%	12.38%	6.89%	4.34%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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%	72.8%	78.1%	76.0%	75.5%	73.6%
New England:						
Connecticut	86.1%	85.8%	89.8%	84.3%	80.5%	86.5%
Maine	77.5%	73.4%	93.4%	85.3%	--	79.0%
Massachusetts	58.5%	51.1%	69.2%	82.4%	100.0%	55.8%
New Hampshire	77.2%	77.3%	70.8%	81.3%	86.0%	76.3%
Rhode Island	64.5%	59.0%	100.0%	67.3%	63.5%	64.7%
Vermont	75.5%	76.6%	65.5%	78.7%	--	75.9%
Middle Atlantic:						
New Jersey	74.2%	69.2%	83.2%	80.5%	100.0%	72.8%
New York	67.6%	66.7%	68.3%	72.0%	67.7%	67.6%
Pennsylvania	64.2%	59.7%	79.6%	67.9%	65.2%	63.9%
East North Central:						
Illinois	71.9%	72.7%	57.2%	78.1%	68.2%	72.6%
Indiana	74.3%	68.8%	96.1%	84.7%	66.9%	76.0%
Michigan	71.7%	69.8%	79.5%	75.3%	79.7%	70.0%
Ohio	73.1%	70.6%	90.1%	71.1%	69.3%	73.8%
Wisconsin	71.6%	72.2%	83.8%	62.2% *	84.8%	69.7%
West North Central:						
Iowa	71.0%	71.4%	66.5%	74.3%	67.7%	71.8%
Kansas	71.8%	69.9%	64.8%	87.7%	85.4%	66.3%
Minnesota	76.2%	71.0%	87.3%	87.2%	71.6%	76.9%
Missouri	76.9%	74.7%	81.2%	83.4%	78.9%	76.3%
Nebraska	73.0%	78.7%	69.9%	44.7% *	46.3% *	78.0%
North Dakota	68.3%	68.1%	57.9% *	77.2%	77.9%	66.9%
South Dakota	62.3%	57.1%	82.7%	61.5%	45.9%	65.7%
South Atlantic:						
Delaware	76.9%	72.9%	83.5%	91.1%	96.2%	74.3%
District of Columbia	55.3%	51.0%	--	99.0%	100.0%	54.2%
Florida	72.3%	73.8%	64.2%	73.7%	60.3%	74.0%
Georgia	74.9%	76.0%	73.4%	68.8%	71.1%	75.9%
Maryland	72.0%	70.4%	86.4%	69.8%	73.5%	71.8%
North Carolina	82.0%	80.8%	100.0%	65.9%	79.5%	83.1%
South Carolina	80.4%	76.4%	95.5%	86.2%	78.3%	81.1%
Virginia	68.6%	66.4%	82.2%	60.4%	51.1%	72.3%
West Virginia	79.9%	74.5%	88.4%	95.1%	84.8%	77.5%
East South Central:						
Alabama	72.3%	70.6%	61.6%	90.3%	83.6%	67.6%
Kentucky	77.0%	73.8%	95.9%	80.7%	84.7%	75.1%
Mississippi	80.5%	83.1%	70.6%	81.2%	75.2%	83.2%
Tennessee	76.1%	73.1%	92.0%	80.8%	88.1%	71.1%
West South Central:						
Arkansas	72.0%	74.4%	98.5%	47.5% *	70.0%	72.6%
Louisiana	80.5%	78.5%	91.5%	80.6%	79.5%	80.9%
Oklahoma	74.4%	77.6%	45.4% *	85.0%	87.4%	70.2%
Texas	73.4%	74.0%	74.7%	68.4%	93.2%	69.5%
Mountain:						
Arizona	80.8%	79.6%	80.7%	89.9%	91.0%	79.1%
Colorado	79.8%	81.8%	--	73.0%	--	80.5%
Idaho	87.5%	85.7%	99.7%	85.8%	89.8%	87.2%
Montana	74.0%	73.1%	88.0%	63.8%	65.9%	76.1%
Nevada	85.3%	87.4%	78.4%	81.8%	89.5%	84.6%
New Mexico	78.4%	77.9%	86.6%	76.9%	87.2%	77.0%
Utah	84.6%	83.8%	88.3%	85.1%	71.5%	86.9%
Wyoming	83.3%	82.7%	89.6%	82.7%	83.0%	83.4%
Pacific:						
Alaska	84.0%	85.5%	73.1%	94.7%	--	84.4%
California	76.6%	75.6%	80.5%	81.7%	60.2% *	77.9%
Hawaii	69.3%	69.0%	66.7%	73.7%	56.9%	72.2%
Oregon	86.9%	86.4%	81.1%	99.4%	100.0%	85.7%
Washington	74.1%	74.8%	75.4%	69.3%	100.0%	73.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	0.86%	1.03%	2.14%	2.21%	2.32%	0.93%
New England:						
Connecticut	2.98%	3.61%	7.34%	7.01%	14.56%	3.01%
Maine	5.34%	6.57%	4.71%	8.98%	--	5.60%
Massachusetts	4.90%	5.98%	10.99%	7.47%	0.00%	4.94%
New Hampshire	4.10%	5.14%	12.57%	8.11%	9.99%	4.39%
Rhode Island	4.80%	5.82%	0.00%	11.28%	12.34%	5.28%
Vermont	4.02%	4.52%	14.73%	8.39%	--	4.14%
Middle Atlantic:						
New Jersey	5.56%	7.44%	11.35%	10.29%	0.00%	5.78%
New York	3.84%	4.62%	8.97%	10.79%	11.98%	4.05%
Pennsylvania	3.86%	4.72%	7.80%	10.62%	10.42%	4.15%
East North Central:						
Illinois	3.99%	4.55%	15.15%	9.09%	11.08%	4.33%
Indiana	5.24%	6.64%	2.86%	6.88%	12.64%	5.81%
Michigan	6.64%	8.35%	10.10%	11.23%	10.59%	7.63%
Ohio	3.92%	4.91%	6.08%	8.95%	8.21%	4.41%
Wisconsin	6.13%	6.66%	9.04%	19.39% *	8.10%	6.75%
West North Central:						
Iowa	4.60%	5.14%	14.14%	12.10%	11.55%	4.99%
Kansas	4.67%	5.71%	14.68%	6.15%	6.10%	5.81%
Minnesota	4.84%	6.43%	8.62%	5.77%	13.83%	5.16%
Missouri	4.22%	5.18%	11.31%	9.52%	9.42%	4.76%
Nebraska	5.35%	5.04%	11.24%	18.71% *	16.53% *	4.51%
North Dakota	4.40%	4.65%	19.25% *	10.09%	10.32%	4.68%
South Dakota	5.25%	6.44%	6.23%	12.78%	13.20%	5.64%
South Atlantic:						
Delaware	4.04%	5.12%	9.13%	5.16%	2.83%	4.57%
District of Columbia	5.27%	5.75%	--	1.07%	0.00%	5.38%
Florida	4.38%	5.02%	11.91%	13.45%	13.40%	4.63%
Georgia	4.35%	4.85%	11.28%	12.42%	9.67%	4.86%
Maryland	4.53%	5.25%	9.34%	13.48%	15.72%	4.72%
North Carolina	4.98%	4.94%	0.00%	18.03%	12.53%	4.52%
South Carolina	3.63%	4.65%	4.32%	6.24%	8.53%	3.85%
Virginia	4.88%	5.68%	11.85%	16.29%	12.27%	5.19%
West Virginia	3.71%	4.86%	7.31%	4.76%	7.24%	4.38%
East South Central:						
Alabama	3.96%	4.77%	12.92%	6.19%	6.05%	5.03%
Kentucky	4.92%	6.26%	2.68%	7.74%	6.73%	5.79%
Mississippi	5.91%	6.81%	17.29%	12.13%	12.41%	6.24%
Tennessee	4.33%	5.41%	5.25%	8.91%	5.63%	5.60%
West South Central:						
Arkansas	4.85%	4.91%	1.45%	15.10% *	10.65%	5.48%
Louisiana	4.41%	5.35%	7.28%	11.95%	8.62%	5.14%
Oklahoma	4.62%	4.89%	13.97% *	11.01%	7.43%	5.55%
Texas	4.04%	4.61%	10.39%	13.04%	3.34%	4.63%
Mountain:						
Arizona	4.66%	5.64%	11.17%	7.39%	5.24%	5.32%
Colorado	4.27%	4.52%	--	12.87%	--	4.28%
Idaho	4.02%	5.00%	0.25%	9.66%	7.01%	4.50%
Montana	5.74%	7.18%	10.64%	14.94%	13.19%	6.50%
Nevada	4.32%	3.86%	16.38%	9.09%	5.03%	5.00%
New Mexico	4.28%	4.66%	8.63%	12.98%	7.82%	4.80%
Utah	3.87%	5.04%	7.25%	7.58%	12.08%	3.90%
Wyoming	4.20%	4.98%	7.69%	9.06%	8.03%	4.73%
Pacific:						
Alaska	3.20%	3.02%	11.36%	5.21%	--	3.28%
California	3.38%	3.99%	6.97%	7.36%	19.54% *	3.24%
Hawaii	4.88%	5.99%	10.98%	10.15%	14.45%	4.86%
Oregon	3.69%	3.73%	15.54%	0.61%	0.00%	4.00%
Washington	4.36%	5.09%	11.23%	12.14%	0.00%	4.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	27.0%	26.9%	25.2%	29.0%	24.5%	27.4%
New England:						
Connecticut	31.4%	32.3%	35.2% *	22.9% *	--	31.5%
Maine	29.6%	27.8%	53.6% *	9.2% *	--	31.9%
Massachusetts	19.7%	17.5%	37.7% *	19.6% *	--	20.1%
New Hampshire	30.7%	22.8%	56.9%	33.5%	--	28.9%
Rhode Island	23.0%	19.9%	24.3% *	35.1% *	19.5% *	23.8%
Vermont	26.7%	25.7%	31.5% *	27.3% *	--	25.5%
Middle Atlantic:						
New Jersey	23.3%	28.4%	9.5% *	22.1% *	--	23.9%
New York	25.8%	22.7%	25.1%	43.2%	26.8% *	25.7%
Pennsylvania	19.9%	20.2%	23.6%	15.1% *	14.5% *	21.2%
East North Central:						
Illinois	27.0%	29.1%	20.7% *	20.1%	14.5% *	29.6%
Indiana	27.7%	24.2%	15.5% *	52.0%	48.3%	22.9%
Michigan	27.0%	27.8%	30.8% *	18.6% *	18.1% *	28.8%
Ohio	26.3%	25.9%	27.8% *	27.1% *	32.9%	25.0%
Wisconsin	25.3%	20.4%	43.3%	41.2% *	16.2% *	26.6%
West North Central:						
Iowa	32.2%	34.1%	21.0% *	35.5% *	17.9% *	35.4%
Kansas	14.9%	16.3%	18.5% *	--	8.4% *	17.5%
Minnesota	24.4%	29.1%	22.1% *	10.3% *	17.3% *	25.5%
Missouri	26.6%	29.8%	24.1% *	15.1% *	18.6% *	28.6%
Nebraska	35.4%	35.0%	16.3% *	62.0%	56.9%	31.5%
North Dakota	20.9%	18.6%	38.5% *	19.6% *	15.3% *	21.7%
South Dakota	20.3%	23.9%	8.4% *	17.2% *	23.9% *	19.5%
South Atlantic:						
Delaware	26.5%	26.6%	16.7% *	37.8% *	32.8% *	25.7%
District of Columbia	20.0%	20.0%	--	--	--	19.7%
Florida	29.4%	23.7%	40.2% *	65.0%	51.6%	26.3%
Georgia	27.5%	28.6%	16.6% *	25.8% *	15.8% *	30.4%
Maryland	30.4%	28.5%	26.4% *	44.3%	40.4% *	29.2%
North Carolina	35.1%	26.6%	46.6% *	54.7% *	37.9% *	33.9%
South Carolina	21.9%	23.7%	17.8% *	17.8% *	16.5% *	23.9%
Virginia	31.0%	30.5%	23.1% *	51.0%	39.2% *	29.2%
West Virginia	23.9%	28.8%	17.4% *	9.3% *	24.8% *	23.5%
East South Central:						
Alabama	25.6%	25.6%	26.9% *	24.8% *	20.0%	28.0%
Kentucky	27.1%	27.5%	9.6% *	36.0%	29.0%	26.7%
Mississippi	21.4%	23.6%	17.6% *	14.5% *	23.4%	20.4%
Tennessee	28.1%	31.6%	28.5% *	13.4% *	14.4% *	33.8%
West South Central:						
Arkansas	21.0%	22.1%	--	19.5% *	27.3%	18.9%
Louisiana	24.1%	24.8%	25.7% *	18.9% *	25.8% *	23.4%
Oklahoma	26.9%	26.3%	53.0%	6.0% *	18.2% *	29.7%
Texas	26.1%	28.6%	18.5% *	18.0% *	11.6% *	28.9%
Mountain:						
Arizona	22.3%	22.5%	--	28.6% *	22.1% *	22.3%
Colorado	36.6%	34.8%	--	50.7%	--	35.6%
Idaho	24.4%	25.7%	27.7% *	8.1% *	20.8% *	24.9%
Montana	29.8%	28.1%	44.2%	23.3% *	31.2% *	29.4%
Nevada	27.3%	26.9%	24.4% *	38.5% *	32.7%	26.3%
New Mexico	21.5%	22.7%	--	14.4% *	26.0% *	20.7%
Utah	28.5%	24.7%	29.1% *	46.1%	47.7%	25.1%
Wyoming	19.9%	19.2%	--	10.1% *	15.3% *	20.7%
Pacific:						
Alaska	26.8%	25.1%	37.9%	--	--	27.3%
California	27.7%	28.6%	14.2% *	34.0%	21.4% *	28.1%
Hawaii	28.6%	27.0%	20.8% *	46.5%	16.3% *	31.5%
Oregon	41.3%	42.3%	41.4% *	32.0% *	61.5%	39.4%
Washington	31.9%	35.2%	13.9% *	27.9% *	--	32.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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%	0.92%	2.19%	2.04%	1.88%	0.86%
New England:						
Connecticut	5.01%	6.20%	13.14% *	7.45% *	--	5.26%
Maine	4.69%	4.84%	13.67%	4.91% *	--	5.03%
Massachusetts	3.82%	4.65%	12.25% *	6.86% *	--	3.96%
New Hampshire	4.56%	4.18%	14.17%	9.30%	--	4.76%
Rhode Island	3.69%	3.87%	9.86% *	11.42% *	7.83% *	4.13%
Vermont	3.67%	4.53%	10.19% *	8.82% *	--	3.76%
Middle Atlantic:						
New Jersey	4.82%	6.77%	6.16% *	9.93% *	--	5.01%
New York	3.41%	3.63%	7.50%	11.41%	10.61% *	3.60%
Pennsylvania	2.83%	3.32%	6.53%	8.91% *	7.87% *	3.00%
East North Central:						
Illinois	3.63%	4.39%	8.56% *	5.77%	4.97% *	4.14%
Indiana	4.84%	5.84%	9.53% *	10.40%	12.20%	4.88%
Michigan	6.40%	8.11%	13.42% *	7.51% *	7.07% *	7.44%
Ohio	3.75%	4.60%	10.13% *	8.35% *	8.15%	4.19%
Wisconsin	5.17%	4.79%	12.23%	18.71% *	8.57% *	5.72%
West North Central:						
Iowa	4.82%	5.70%	9.63% *	13.54% *	8.18% *	5.44%
Kansas	3.39%	4.09%	12.29% *	--	5.28% *	4.27%
Minnesota	3.94%	5.37%	9.53% *	3.92% *	10.79% *	4.22%
Missouri	4.12%	5.29%	9.53% *	5.67% *	6.72% *	4.88%
Nebraska	5.04%	5.08%	7.52% *	16.60%	16.20%	4.46%
North Dakota	3.59%	3.38%	18.63% *	8.86% *	8.57% *	3.88%
South Dakota	3.54%	4.68%	5.22% *	8.73% *	12.06% *	3.43%
South Atlantic:						
Delaware	4.34%	4.91%	11.24% *	13.21% *	10.82% *	4.68%
District of Columbia	4.60%	5.07%	--	--	--	4.67%
Florida	4.45%	4.80%	12.60% *	11.91%	13.14%	4.54%
Georgia	4.41%	5.19%	8.42% *	9.38% *	6.59% *	5.19%
Maryland	4.56%	5.05%	12.68% *	13.12%	15.22% *	4.69%
North Carolina	6.61%	5.47%	20.23% *	14.45%	13.39% *	7.60%
South Carolina	3.56%	4.29%	10.25% *	8.25% *	6.36% *	4.23%
Virginia	4.52%	5.28%	10.38% *	15.09%	12.11% *	4.89%
West Virginia	3.75%	4.96%	7.86% *	4.36% *	7.47% *	4.32%
East South Central:						
Alabama	3.85%	4.49%	11.67% *	9.34% *	5.82%	4.82%
Kentucky	3.95%	4.74%	5.58% *	10.03%	8.52%	4.48%
Mississippi	3.69%	4.78%	8.01% *	6.97% *	6.80%	4.48%
Tennessee	4.44%	5.52%	12.44% *	5.93% *	4.61% *	5.70%
West South Central:						
Arkansas	3.57%	4.13%	--	8.12% *	8.00%	3.91%
Louisiana	4.39%	5.46%	11.60% *	7.87% *	7.75% *	5.33%
Oklahoma	4.09%	3.93%	14.36%	3.31% *	5.99% *	4.98%
Texas	3.56%	4.37%	7.70% *	5.88% *	3.90% *	4.14%
Mountain:						
Arizona	4.83%	5.92%	--	9.70% *	8.13% *	5.41%
Colorado	5.05%	5.58%	--	12.78%	--	5.19%
Idaho	5.30%	6.46%	11.44% *	7.65% *	9.04% *	5.95%
Montana	4.75%	5.92%	10.61%	10.17% *	10.79% *	5.28%
Nevada	4.40%	5.36%	9.82% *	11.84% *	9.71%	4.97%
New Mexico	3.28%	3.97%	--	6.08% *	8.63% *	3.54%
Utah	4.62%	5.37%	9.77% *	12.07%	12.26%	4.74%
Wyoming	3.56%	3.84%	--	6.21% *	7.83% *	3.96%
Pacific:						
Alaska	4.70%	5.36%	11.16%	--	--	4.87%
California	2.83%	3.33%	4.47% *	7.43%	10.59% *	2.91%
Hawaii	4.22%	5.08%	8.65% *	10.39%	7.34% *	4.83%
Oregon	4.81%	5.42%	14.91% *	11.91% *	13.61%	5.05%
Washington	3.98%	4.77%	8.65% *	11.10% *	--	4.12%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.2.1 Percent of private-sector establishments that offer paid sick leave by proportion of employees who are full-time or low-wage and State: United States, 2023

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	59.9%	63.1%	63.6%	47.4%	41.9%	64.9%
New England:						
Connecticut	66.8%	68.1%	71.4%	59.5%	47.2%	69.9%
Maine	54.4%	55.8%	72.6%	39.9%	45.0%	55.9%
Massachusetts	73.5%	78.0%	73.5%	61.7%	--	76.0%
New Hampshire	62.0%	64.6%	54.1%	60.9%	61.6%	62.0%
Rhode Island	61.5%	62.9%	64.8%	55.0%	41.9%	67.5%
Vermont	68.6%	74.5%	79.8%	49.0%	55.2%	70.4%
Middle Atlantic:						
New Jersey	71.2%	72.7%	79.5%	61.2%	42.8%	77.7%
New York	61.6%	65.2%	62.5%	47.7%	37.5%	65.6%
Pennsylvania	57.2%	63.0%	59.9%	38.8%	35.3%	65.9%
East North Central:						
Illinois	55.8%	59.3%	69.9%	39.7%	46.4%	59.0%
Indiana	53.2%	61.9%	51.4%	35.8%	29.6%	61.7%
Michigan	55.7%	61.2%	65.7%	36.9%	36.6%	62.0%
Ohio	60.0%	65.7%	53.5%	47.7%	43.3%	66.2%
Wisconsin	53.6%	59.8%	47.3%	39.5%	27.3%	61.9%
West North Central:						
Iowa	56.3%	61.8%	61.0%	38.0%	40.5%	60.1%
Kansas	54.5%	59.7%	51.8%	42.1%	52.7%	55.2%
Minnesota	47.8%	50.9%	47.8%	41.6%	38.5%	49.9%
Missouri	57.4%	64.5%	47.2%	42.6%	34.9%	64.7%
Nebraska	49.2%	49.6%	55.9%	44.0%	37.4%	53.4%
North Dakota	48.0%	55.5%	54.4%	30.7%	24.4%	55.6%
South Dakota	47.1%	47.7%	82.5%	24.8%	22.6%	54.2%
South Atlantic:						
Delaware	58.4%	73.7%	71.9%	18.9%	24.0%	67.4%
District of Columbia	81.8%	82.4%	84.2%	74.1%	--	83.9%
Florida	51.6%	51.7%	57.9%	47.0%	40.8%	55.2%
Georgia	52.0%	60.1%	37.6%	33.5%	31.9%	59.8%
Maryland	65.0%	66.7%	69.8%	55.1%	44.8%	69.5%
North Carolina	52.8%	47.3%	87.1%	48.1%	41.8%	59.0%
South Carolina	52.9%	55.1%	52.9%	46.5%	42.5%	58.1%
Virginia	55.6%	66.5%	49.5%	20.3%	37.9%	61.0%
West Virginia	57.0%	55.4%	81.0%	46.3%	48.4%	62.5%
East South Central:						
Alabama	62.7%	62.2%	55.5%	70.1%	55.5%	66.7%
Kentucky	53.6%	53.9%	64.4%	45.6%	41.8%	59.0%
Mississippi	64.3%	68.4%	75.6%	38.7%	46.8%	75.6%
Tennessee	59.7%	64.1%	58.6%	45.3%	44.9%	67.5%
West South Central:						
Arkansas	55.0%	58.9%	58.1%	38.4%	42.2%	60.9%
Louisiana	63.1%	70.5%	50.8%	50.0%	53.7%	67.5%
Oklahoma	57.4%	61.3%	75.6%	35.0%	41.7%	66.7%
Texas	58.1%	61.8%	52.7%	46.0%	49.5%	61.2%
Mountain:						
Arizona	69.1%	70.7%	91.9%	54.0%	45.4%	75.6%
Colorado	61.0%	57.4%	70.0%	66.9%	43.9%	64.0%
Idaho	38.3%	43.9%	41.0%	20.7%	31.8%	40.6%
Montana	36.4%	41.7%	41.9%	25.3%	25.8%	40.4%
Nevada	54.5%	62.7%	55.6%	29.2%	38.5%	61.4%
New Mexico	78.9%	77.0%	92.5%	77.1%	72.8%	80.6%
Utah	40.1%	46.7%	41.5%	24.7%	22.8%	45.9%
Wyoming	37.5%	38.3%	51.4%	24.8%	15.6%	43.8%
Pacific:						
Alaska	44.1%	47.9%	44.2%	32.8%	13.3% *	49.0%
California	72.6%	75.3%	78.8%	61.3%	52.3%	74.9%
Hawaii	58.9%	64.4%	49.1%	43.3%	29.4% *	67.9%
Oregon	67.6%	67.8%	72.0%	64.2%	56.8%	69.5%
Washington	71.6%	71.5%	86.0%	64.2%	--	74.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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Table VII.A.2.1 Standard errors for percent of private-sector establishments that offer paid sick leave by proportion of employees who are full-time or low-wage and State: United States, 2023

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	0.60%	0.76%	1.67%	1.31%	1.38%	0.67%
New England:						
Connecticut	3.57%	4.83%	8.31%	7.65%	12.21%	3.48%
Maine	3.65%	4.79%	8.62%	7.18%	10.36%	3.94%
Massachusetts	3.88%	4.58%	11.89%	8.70%	--	3.90%
New Hampshire	3.80%	5.09%	11.54%	7.28%	10.38%	4.12%
Rhode Island	3.57%	4.56%	9.26%	8.37%	8.02%	4.02%
Vermont	3.10%	3.94%	7.42%	6.69%	10.64%	3.27%
Middle Atlantic:						
New Jersey	3.90%	5.13%	9.11%	8.36%	10.06%	4.05%
New York	2.57%	3.29%	6.81%	6.18%	6.43%	2.83%
Pennsylvania	2.97%	3.82%	7.86%	6.11%	5.72%	3.39%
East North Central:						
Illinois	3.02%	3.70%	9.07%	6.74%	6.99%	3.40%
Indiana	4.01%	5.31%	11.26%	6.82%	5.74%	4.63%
Michigan	3.72%	4.90%	10.01%	6.73%	6.22%	4.37%
Ohio	3.14%	4.06%	8.19%	6.83%	6.30%	3.67%
Wisconsin	3.83%	4.82%	9.99%	8.50%	7.16%	4.46%
West North Central:						
Iowa	3.76%	4.71%	10.92%	7.61%	7.60%	4.34%
Kansas	3.64%	4.80%	10.70%	6.99%	6.66%	4.43%
Minnesota	3.54%	5.08%	11.71%	6.77%	9.07%	4.06%
Missouri	3.73%	4.63%	10.40%	7.54%	6.26%	4.14%
Nebraska	3.42%	4.46%	9.26%	8.26%	7.77%	3.94%
North Dakota	3.69%	4.64%	12.34%	6.93%	6.72%	4.38%
South Dakota	3.33%	4.36%	6.38%	6.18%	6.16%	3.89%
South Atlantic:						
Delaware	4.27%	4.65%	9.66%	4.99%	5.98%	4.85%
District of Columbia	3.95%	4.52%	11.74%	13.00%	--	3.95%
Florida	2.95%	3.59%	7.97%	7.22%	7.04%	3.27%
Georgia	3.46%	4.26%	10.03%	6.37%	5.34%	4.25%
Maryland	3.81%	4.69%	10.77%	9.49%	9.48%	4.12%
North Carolina	4.03%	4.77%	7.01%	8.38%	7.04%	4.93%
South Carolina	3.70%	4.46%	10.90%	8.74%	6.95%	4.43%
Virginia	3.68%	4.39%	10.95%	5.68%	7.87%	4.16%
West Virginia	3.55%	4.63%	7.40%	7.91%	5.65%	4.92%
East South Central:						
Alabama	3.62%	4.53%	10.55%	7.76%	6.18%	4.65%
Kentucky	3.79%	4.72%	10.48%	7.48%	7.70%	4.38%
Mississippi	4.03%	5.23%	8.28%	8.40%	6.80%	4.31%
Tennessee	3.45%	4.23%	9.81%	7.64%	5.83%	4.21%
West South Central:						
Arkansas	3.09%	3.65%	11.16%	8.58%	6.03%	3.84%
Louisiana	3.84%	4.81%	9.52%	9.33%	6.95%	4.64%
Oklahoma	3.57%	4.40%	8.54%	7.30%	5.89%	4.38%
Texas	2.73%	3.27%	7.36%	7.09%	5.68%	3.14%
Mountain:						
Arizona	3.91%	5.38%	6.27%	8.17%	8.14%	4.48%
Colorado	3.66%	4.35%	10.11%	8.23%	12.53%	3.81%
Idaho	3.46%	4.68%	8.85%	5.40%	6.30%	4.14%
Montana	2.84%	4.29%	8.19%	4.90%	5.14%	3.62%
Nevada	3.96%	4.88%	12.30%	7.17%	7.32%	4.87%
New Mexico	2.93%	3.84%	5.63%	6.24%	7.07%	3.30%
Utah	3.43%	4.76%	8.37%	5.18%	5.20%	4.12%
Wyoming	3.09%	3.95%	9.13%	5.97%	4.32%	3.79%
Pacific:						
Alaska	3.09%	4.16%	7.35%	6.96%	4.64% *	3.46%
California	1.96%	2.46%	5.17%	4.43%	8.67%	2.01%
Hawaii	4.57%	5.87%	10.99%	8.67%	9.98% *	5.06%
Oregon	3.16%	4.06%	8.40%	7.11%	8.28%	3.48%
Washington	3.17%	3.98%	7.17%	8.13%	--	3.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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.A.2.m Percent of private-sector establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2023

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	66.2%	70.2%	71.2%	50.6%	50.1%	70.7%
New England:						
Connecticut	73.8%	76.0%	79.6%	63.2%	35.0%	80.1%
Maine	66.9%	71.4%	79.6%	47.9%	44.1%	70.4%
Massachusetts	73.2%	79.5%	70.6%	58.0%	--	76.1%
New Hampshire	76.9%	78.9%	70.7%	76.0%	78.6%	76.6%
Rhode Island	65.0%	67.6%	75.0%	50.9%	40.3%	72.5%
Vermont	69.6%	74.7%	87.0%	48.0%	49.2%	72.3%
Middle Atlantic:						
New Jersey	71.5%	72.0%	78.6%	65.1%	40.5%	78.5%
New York	61.7%	67.4%	57.8%	43.4%	38.0%	65.6%
Pennsylvania	71.9%	75.8%	76.3%	57.8%	55.5%	78.3%
East North Central:						
Illinois	64.4%	69.1%	83.0%	43.2%	51.9%	68.6%
Indiana	65.6%	75.9%	66.3%	43.7%	42.1%	74.1%
Michigan	65.3%	68.8%	77.7%	50.9%	45.9%	71.8%
Ohio	73.1%	78.8%	72.9%	57.0%	56.5%	79.4%
Wisconsin	71.7%	75.5%	70.4%	62.2%	44.5%	80.3%
West North Central:						
Iowa	73.7%	75.8%	85.4%	60.8%	62.0%	76.6%
Kansas	65.5%	73.1%	63.5%	46.5%	63.5%	66.3%
Minnesota	59.8%	64.7%	56.2%	51.4%	40.4%	64.2%
Missouri	73.3%	80.0%	53.5%	64.4%	49.7%	80.8%
Nebraska	59.8%	57.6%	84.2%	51.4%	51.3%	62.8%
North Dakota	59.8%	71.6%	64.4%	34.7%	32.3%	68.7%
South Dakota	57.1%	58.0%	87.2%	37.0%	32.2%	64.3%
South Atlantic:						
Delaware	72.7%	84.2%	81.6%	43.6%	33.3%	83.1%
District of Columbia	84.5%	88.1%	73.9%	65.7%	--	87.4%
Florida	62.5%	62.1%	80.1%	51.9%	47.0%	67.5%
Georgia	64.6%	73.3%	49.0%	44.9%	40.7%	73.9%
Maryland	69.9%	73.8%	62.8%	60.3%	46.2%	75.3%
North Carolina	64.7%	63.6%	90.4%	52.2%	57.5%	68.7%
South Carolina	64.9%	69.5%	65.4%	51.4%	52.5%	71.3%
Virginia	66.8%	74.7%	86.2%	24.0%	50.6%	71.7%
West Virginia	75.2%	78.9%	95.5%	53.7%	73.5%	76.4%
East South Central:						
Alabama	72.4%	77.0%	60.8%	63.9%	56.4%	81.2%
Kentucky	69.0%	68.7%	89.0%	56.9%	58.6%	73.8%
Mississippi	69.7%	72.9%	77.7%	50.6%	56.6%	78.2%
Tennessee	72.5%	78.3%	74.8%	51.6%	62.2%	78.0%
West South Central:						
Arkansas	67.3%	71.1%	84.6%	45.2%	55.6%	72.7%
Louisiana	72.9%	75.9%	68.3%	66.9%	70.8%	73.8%
Oklahoma	69.6%	70.8%	83.5%	57.8%	57.6%	76.8%
Texas	66.2%	69.3%	56.7%	60.4%	57.3%	69.3%
Mountain:						
Arizona	64.7%	66.3%	83.2%	51.5%	43.7%	70.5%
Colorado	61.6%	61.3%	67.6%	58.0%	47.1%	64.2%
Idaho	56.6%	62.7%	65.8%	34.1%	47.6%	59.8%
Montana	46.6%	54.3%	54.9%	30.5%	34.8%	51.0%
Nevada	63.3%	72.2%	73.9%	29.6%	42.3%	72.3%
New Mexico	71.3%	75.6%	83.6%	57.5%	54.3%	75.9%
Utah	49.6%	55.7%	61.0%	31.1%	30.2%	56.2%
Wyoming	52.0%	54.4%	72.8%	29.2%	31.2%	58.0%
Pacific:						
Alaska	54.4%	56.0%	64.5%	41.3%	24.2%	59.2%
California	64.8%	70.3%	69.4%	45.8%	47.4%	66.7%
Hawaii	68.3%	70.7%	79.1%	52.7%	35.7%	78.2%
Oregon	64.1%	68.5%	69.6%	47.9%	38.6%	68.7%
Washington	65.7%	72.0%	76.3%	42.0%	--	67.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.A.2.m Standard errors for percent of private-sector establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2023

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	0.58%	0.75%	1.62%	1.31%	1.40%	0.65%
New England:						
Connecticut	3.54%	4.77%	7.26%	7.57%	10.22%	3.18%
Maine	3.49%	4.64%	8.00%	7.32%	10.11%	3.76%
Massachusetts	3.82%	4.42%	12.87%	8.57%	--	3.82%
New Hampshire	3.69%	4.91%	11.98%	6.34%	7.23%	4.03%
Rhode Island	3.44%	4.44%	8.78%	8.22%	7.81%	3.86%
Vermont	3.14%	4.04%	5.85%	6.58%	10.49%	3.29%
Middle Atlantic:						
New Jersey	3.91%	5.13%	8.71%	7.94%	9.92%	3.97%
New York	2.59%	3.22%	6.79%	6.07%	6.76%	2.80%
Pennsylvania	2.83%	3.67%	7.45%	6.70%	6.29%	3.22%
East North Central:						
Illinois	2.86%	3.57%	8.13%	6.62%	6.96%	3.25%
Indiana	3.73%	5.08%	12.01%	6.65%	6.57%	4.43%
Michigan	3.61%	4.74%	9.43%	7.25%	6.84%	4.14%
Ohio	2.85%	3.58%	7.84%	6.64%	6.14%	3.26%
Wisconsin	3.36%	4.22%	11.07%	7.65%	7.78%	3.60%
West North Central:						
Iowa	3.37%	4.35%	7.89%	7.61%	7.57%	3.83%
Kansas	3.45%	4.42%	11.06%	7.05%	6.37%	4.31%
Minnesota	3.77%	5.28%	12.63%	7.37%	8.82%	4.42%
Missouri	3.50%	4.23%	10.95%	7.65%	7.34%	3.66%
Nebraska	3.51%	4.60%	7.64%	8.45%	8.28%	4.04%
North Dakota	3.73%	4.77%	12.00%	7.11%	7.15%	4.41%
South Dakota	3.35%	4.37%	5.94%	7.19%	6.80%	3.89%
South Atlantic:						
Delaware	3.88%	4.01%	8.16%	9.74%	7.69%	3.54%
District of Columbia	3.42%	3.59%	12.33%	13.79%	--	3.23%
Florida	2.83%	3.51%	6.46%	7.13%	6.99%	3.11%
Georgia	3.22%	3.85%	11.29%	6.86%	5.84%	3.92%
Maryland	3.75%	4.63%	11.12%	9.64%	9.56%	4.00%
North Carolina	3.89%	4.96%	6.44%	8.38%	7.40%	4.76%
South Carolina	3.48%	4.21%	11.20%	8.90%	7.25%	4.05%
Virginia	3.42%	4.08%	7.65%	6.10%	8.31%	3.78%
West Virginia	3.39%	4.25%	2.78%	8.05%	5.41%	4.67%
East South Central:						
Alabama	3.40%	4.25%	10.68%	8.32%	6.08%	4.29%
Kentucky	3.56%	4.65%	7.51%	7.92%	7.88%	4.18%
Mississippi	3.85%	5.17%	8.07%	8.71%	7.07%	4.28%
Tennessee	3.18%	3.77%	9.23%	7.77%	6.07%	3.81%
West South Central:						
Arkansas	3.09%	3.58%	8.41%	8.50%	6.16%	3.81%
Louisiana	3.58%	4.62%	8.83%	8.95%	6.62%	4.40%
Oklahoma	3.46%	4.26%	7.90%	8.18%	6.23%	4.10%
Texas	2.62%	3.22%	7.33%	6.95%	5.67%	3.04%
Mountain:						
Arizona	3.99%	5.34%	9.17%	8.26%	8.37%	4.60%
Colorado	3.60%	4.41%	10.55%	8.51%	12.47%	3.75%
Idaho	3.57%	4.72%	9.25%	6.47%	7.19%	4.25%
Montana	3.02%	4.67%	9.21%	5.12%	5.62%	3.89%
Nevada	3.81%	4.65%	12.66%	7.73%	7.21%	4.68%
New Mexico	3.07%	3.80%	6.98%	6.92%	7.19%	3.42%
Utah	3.36%	4.66%	8.82%	5.51%	5.77%	4.03%
Wyoming	3.37%	4.36%	7.85%	6.16%	6.11%	4.00%
Pacific:						
Alaska	3.14%	4.09%	7.84%	7.31%	6.52%	3.43%
California	2.11%	2.66%	5.62%	4.45%	8.90%	2.18%
Hawaii	4.42%	5.72%	8.00%	9.03%	10.09%	4.78%
Oregon	3.08%	3.92%	8.43%	7.09%	7.70%	3.38%
Washington	3.26%	3.96%	8.04%	7.63%	--	3.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.1 Number of private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2023

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	138,575,748	95,680,637	18,494,321	24,400,790	20,417,626	118,158,123
New England:						
Connecticut	1,464,809	939,859	205,257	319,694	162,667	1,302,142
Maine	570,609	404,620	64,224	101,765	35,477	535,132
Massachusetts	3,624,291	2,253,897	665,707	704,688	--	3,524,133
New Hampshire	606,889	381,358	98,124 *	127,408	62,396	544,494
Rhode Island	456,406	267,556	94,290	94,560	78,010	378,396
Vermont	256,862	171,129	38,791	46,943	23,669	233,193
Middle Atlantic:						
New Jersey	3,848,632	2,616,176	603,924 *	628,532	428,270	3,420,362
New York	8,588,341	5,437,723	1,331,826	1,818,793	872,176	7,716,165
Pennsylvania	5,640,789	3,758,645	893,811	988,332	1,075,874	4,564,915
East North Central:						
Illinois	5,433,179	4,000,713	508,589	923,876	771,068	4,662,111
Indiana	2,899,985	1,977,171	367,650	555,164	422,997	2,476,988
Michigan	4,261,151	3,189,868	370,658	700,626	702,493	3,558,658
Ohio	4,859,402	3,026,262	891,144	941,995	878,725	3,980,677
Wisconsin	2,690,881	1,918,010	286,317	486,554	436,798	2,254,083
West North Central:						
Iowa	1,457,010	944,229	232,444	280,337	185,111	1,271,900
Kansas	1,195,225	906,794	90,702	197,729	333,895	861,330
Minnesota	2,799,958	1,495,669	347,631	956,657	362,105	2,437,853
Missouri	2,670,966	1,824,842	265,725 *	580,399	512,436	2,158,530
Nebraska	896,206	583,907	159,824	152,476	146,116	750,091
North Dakota	355,505	228,917	46,745	79,844	63,959	291,546
South Dakota	390,474	215,328	103,816	71,331	66,192	324,282
South Atlantic:						
Delaware	447,901	309,750	58,795	79,357	43,934	403,967
District of Columbia	544,529	418,546	50,820	75,164 *	--	531,266
Florida	9,465,885	7,657,389	871,925	936,571	1,037,978	8,427,906
Georgia	4,260,754	2,785,484	723,981	751,289	1,060,674	3,200,079
Maryland	2,501,832	1,779,717	401,663 *	320,452	353,958	2,147,874
North Carolina	4,440,182	2,954,879	718,354	766,949	932,101	3,508,081
South Carolina	1,888,373	1,214,465	342,438	331,470	382,192	1,506,180
Virginia	3,542,467	2,747,263	440,488	354,716	397,887	3,144,579
West Virginia	578,836	413,228	71,190	94,419	147,446	431,391
East South Central:						
Alabama	1,684,677	1,268,049	141,941	274,687	424,544	1,260,133
Kentucky	1,687,621	1,128,461	165,697	393,462	354,095	1,333,525
Mississippi	922,973	688,074	118,228	116,671	209,484	713,490
Tennessee	2,945,912	2,019,071	340,815	586,025	953,780	1,992,132
West South Central:						
Arkansas	1,184,910	860,376	166,010 *	158,523	249,472	935,437
Louisiana	1,607,111	1,097,628	299,652 *	209,831	403,373	1,203,738
Oklahoma	1,356,846	843,136	251,776	261,934	338,397	1,018,449
Texas	12,078,740	8,703,629	1,109,820	2,265,292	2,671,183	9,407,557
Mountain:						
Arizona	3,185,150	2,327,923	403,921	453,307	476,201	2,708,949
Colorado	2,579,491	1,893,878	239,896	445,716	251,721	2,327,770
Idaho	703,097	404,768	115,750	182,580 *	144,451	558,646
Montana	441,907	264,743	66,010	111,153	95,221	346,686
Nevada	1,310,578	867,580	261,200	181,798	209,254	1,101,325
New Mexico	614,170	408,749	62,931	142,490	141,194	472,976
Utah	1,592,154	1,061,011	219,661	311,483	230,342	1,361,812
Wyoming	223,680	157,541	27,392	38,747	43,448	180,232
Pacific:						
Alaska	286,584	199,351	50,588	36,646	30,086	256,498
California	16,182,981	11,128,103	2,158,155	2,896,724	706,579	15,476,402
Hawaii	521,215	367,320	44,770	109,125	104,642	416,573
Oregon	1,713,097	1,097,199	349,922 *	265,976	184,641	1,528,456
Washington	3,114,523	2,070,655	553,336	490,532	--	3,009,027

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	2,108,684	2,048,007	740,480	744,168	571,469	2,121,071
New England:						
Connecticut	93,295	90,957	38,431	49,435	37,182	93,686
Maine	33,745	34,794	12,420	15,812	7,559	34,215
Massachusetts	317,606	247,644	197,091	171,800	--	319,466
New Hampshire	42,712	39,067	33,659 *	18,399	11,119	43,261
Rhode Island	24,186	23,143	18,810	17,416	14,673	23,122
Vermont	12,352	10,869	8,830	6,040	5,924	13,714
Middle Atlantic:						
New Jersey	286,362	178,559	246,887 *	105,173	101,425	287,946
New York	535,347	516,627	223,656	227,154	114,019	543,894
Pennsylvania	260,295	260,484	132,700	113,923	126,609	261,758
East North Central:						
Illinois	249,995	259,341	85,366	116,976	105,389	254,512
Indiana	169,141	169,909	81,202	71,945	56,602	173,876
Michigan	544,062	552,803	63,648	124,305	98,886	546,819
Ohio	210,169	180,856	153,083	121,603	95,100	215,810
Wisconsin	161,256	160,953	53,352	68,159	65,048	160,740
West North Central:						
Iowa	95,554	96,816	45,402	35,015	26,036	96,626
Kansas	79,561	83,489	16,218	27,526	44,966	77,947
Minnesota	199,687	138,645	78,319	182,080	72,009	204,723
Missouri	154,607	150,483	81,953 *	79,193	74,682	155,841
Nebraska	39,096	38,252	27,651	23,661	22,097	40,387
North Dakota	16,384	17,110	7,217	10,155	9,362	16,490
South Dakota	17,426	16,486	13,238	9,019	8,023	18,463
South Atlantic:						
Delaware	45,796	43,926	11,783	17,364	6,588	46,319
District of Columbia	32,669	36,344	14,089	23,245 *	--	32,644
Florida	1,292,655	1,294,132	168,585	135,021	121,177	1,298,108
Georgia	230,356	182,407	181,112	126,254	178,685	206,685
Maryland	211,102	159,017	167,834 *	52,729	72,251	209,322
North Carolina	260,064	256,849	153,772	124,864	117,787	269,018
South Carolina	134,215	118,509	100,113	38,609	38,026	139,285
Virginia	205,701	217,386	89,191	53,287	60,325	212,390
West Virginia	45,981	43,539	16,202	17,139	18,509	46,142
East South Central:						
Alabama	250,881	251,928	28,406	42,695	47,521	253,267
Kentucky	151,734	146,854	31,325	68,413	47,782	151,885
Mississippi	44,869	47,863	20,830	22,666	25,355	47,420
Tennessee	149,708	139,462	72,554	104,367	130,891	141,738
West South Central:						
Arkansas	100,505	76,820	83,907 *	22,963	24,496	104,588
Louisiana	139,439	118,026	92,021 *	38,072	43,703	143,655
Oklahoma	73,724	65,363	48,926	40,520	34,971	75,795
Texas	516,498	514,353	191,613	312,387	311,096	521,208
Mountain:						
Arizona	436,735	432,892	108,812	72,720	83,195	441,207
Colorado	140,860	144,131	47,853	86,290	64,759	141,440
Idaho	67,773	35,210	18,110	62,658 *	18,488	69,262
Montana	35,410	36,030	9,324	12,527	12,232	35,898
Nevada	79,706	68,482	58,750	38,122	32,443	83,125
New Mexico	44,654	45,862	12,734	17,055	16,825	46,024
Utah	125,508	120,198	42,486	48,949	34,368	126,341
Wyoming	12,280	11,549	5,892	6,595	6,864	12,056
Pacific:						
Alaska	20,275	20,914	7,519	5,520	6,031	20,166
California	872,993	843,115	277,965	376,492	148,828	875,541
Hawaii	32,886	32,112	7,511	19,070	19,617	31,081
Oregon	117,850	76,533	109,700 *	36,338	32,004	119,747
Washington	161,730	150,631	119,071	88,207	--	162,051

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.

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, 2023

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	138,575,748	69.0%	13.3%	17.6%	14.7%	85.3%
New England:						
Connecticut	1,464,809	64.2%	14.0%	21.8%	11.1%	88.9%
Maine	570,609	70.9%	11.3%	17.8%	6.2%	93.8%
Massachusetts	3,624,291	62.2%	18.4%	19.4%	2.8% *	97.2%
New Hampshire	606,889	62.8%	16.2% *	21.0%	10.3%	89.7%
Rhode Island	456,406	58.6%	20.7%	20.7%	17.1%	82.9%
Vermont	256,862	66.6%	15.1%	18.3%	9.2%	90.8%
Middle Atlantic:						
New Jersey	3,848,632	68.0%	15.7% *	16.3%	11.1%	88.9%
New York	8,588,341	63.3%	15.5%	21.2%	10.2%	89.8%
Pennsylvania	5,640,789	66.6%	15.8%	17.5%	19.1%	80.9%
East North Central:						
Illinois	5,433,179	73.6%	9.4%	17.0%	14.2%	85.8%
Indiana	2,899,985	68.2%	12.7%	19.1%	14.6%	85.4%
Michigan	4,261,151	74.9%	8.7%	16.4%	16.5%	83.5%
Ohio	4,859,402	62.3%	18.3%	19.4%	18.1%	81.9%
Wisconsin	2,690,881	71.3%	10.6%	18.1%	16.2%	83.8%
West North Central:						
Iowa	1,457,010	64.8%	16.0%	19.2%	12.7%	87.3%
Kansas	1,195,225	75.9%	7.6%	16.5%	27.9%	72.1%
Minnesota	2,799,958	53.4%	12.4%	34.2%	12.9%	87.1%
Missouri	2,670,966	68.3%	9.9%	21.7%	19.2%	80.8%
Nebraska	896,206	65.2%	17.8%	17.0%	16.3%	83.7%
North Dakota	355,505	64.4%	13.1%	22.5%	18.0%	82.0%
South Dakota	390,474	55.1%	26.6%	18.3%	17.0%	83.0%
South Atlantic:						
Delaware	447,901	69.2%	13.1%	17.7%	9.8%	90.2%
District of Columbia	544,529	76.9%	9.3%	13.8% *	2.4% *	97.6%
Florida	9,465,885	80.9%	9.2%	9.9%	11.0%	89.0%
Georgia	4,260,754	65.4%	17.0%	17.6%	24.9%	75.1%
Maryland	2,501,832	71.1%	16.1% *	12.8%	14.1%	85.9%
North Carolina	4,440,182	66.5%	16.2%	17.3%	21.0%	79.0%
South Carolina	1,888,373	64.3%	18.1%	17.6%	20.2%	79.8%
Virginia	3,542,467	77.6%	12.4%	10.0%	11.2%	88.8%
West Virginia	578,836	71.4%	12.3%	16.3%	25.5%	74.5%
East South Central:						
Alabama	1,684,677	75.3%	8.4%	16.3%	25.2%	74.8%
Kentucky	1,687,621	66.9%	9.8%	23.3%	21.0%	79.0%
Mississippi	922,973	74.5%	12.8%	12.6%	22.7%	77.3%
Tennessee	2,945,912	68.5%	11.6%	19.9%	32.4%	67.6%
West South Central:						
Arkansas	1,184,910	72.6%	14.0% *	13.4%	21.1%	78.9%
Louisiana	1,607,111	68.3%	18.6%	13.1%	25.1%	74.9%
Oklahoma	1,356,846	62.1%	18.6%	19.3%	24.9%	75.1%
Texas	12,078,740	72.1%	9.2%	18.8%	22.1%	77.9%
Mountain:						
Arizona	3,185,150	73.1%	12.7%	14.2%	15.0%	85.0%
Colorado	2,579,491	73.4%	9.3%	17.3%	9.8%	90.2%
Idaho	703,097	57.6%	16.5%	26.0%	20.5%	79.5%
Montana	441,907	59.9%	14.9%	25.2%	21.5%	78.5%
Nevada	1,310,578	66.2%	19.9%	13.9%	16.0%	84.0%
New Mexico	614,170	66.6%	10.2%	23.2%	23.0%	77.0%
Utah	1,592,154	66.6%	13.8%	19.6%	14.5%	85.5%
Wyoming	223,680	70.4%	12.2%	17.3%	19.4%	80.6%
Pacific:						
Alaska	286,584	69.6%	17.7%	12.8%	10.5%	89.5%
California	16,182,981	68.8%	13.3%	17.9%	4.4%	95.6%
Hawaii	521,215	70.5%	8.6%	20.9%	20.1%	79.9%
Oregon	1,713,097	64.0%	20.4%	15.5%	10.8%	89.2%
Washington	3,114,523	66.5%	17.8%	15.7%	3.4% *	96.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table VII.B.1.a 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	2,108,684	0.74%	0.53%	0.55%	0.45%	0.45%
New England:						
Connecticut	93,295	3.82%	2.64%	3.25%	2.50%	2.50%
Maine	33,745	3.43%	2.17%	2.81%	1.36%	1.36%
Massachusetts	317,606	5.58%	4.90%	4.28%	0.84% *	0.84%
New Hampshire	42,712	5.29%	5.10% *	3.07%	1.91%	1.91%
Rhode Island	24,186	4.38%	3.86%	3.62%	3.00%	3.00%
Vermont	12,352	3.36%	3.13%	2.36%	2.35%	2.35%
Middle Atlantic:						
New Jersey	286,362	5.16%	5.55% *	2.81%	2.63%	2.63%
New York	535,347	3.44%	2.56%	2.69%	1.45%	1.45%
Pennsylvania	260,295	2.86%	2.29%	2.04%	2.21%	2.21%
East North Central:						
Illinois	249,995	2.59%	1.60%	2.14%	1.94%	1.94%
Indiana	169,141	3.50%	2.72%	2.55%	2.06%	2.06%
Michigan	544,062	4.38%	1.86%	3.48%	3.03%	3.03%
Ohio	210,169	3.20%	2.87%	2.36%	1.98%	1.98%
Wisconsin	161,256	3.10%	2.02%	2.51%	2.41%	2.41%
West North Central:						
Iowa	95,554	3.88%	3.09%	2.53%	1.90%	1.90%
Kansas	79,561	2.91%	1.45%	2.49%	3.63%	3.63%
Minnesota	199,687	4.91%	2.77%	5.05%	2.64%	2.64%
Missouri	154,607	3.78%	2.93%	2.98%	2.77%	2.77%
Nebraska	39,096	3.36%	2.91%	2.56%	2.41%	2.41%
North Dakota	16,384	3.17%	2.10%	2.73%	2.53%	2.53%
South Dakota	17,426	3.38%	3.07%	2.29%	2.12%	2.12%
South Atlantic:						
Delaware	45,796	4.65%	2.81%	3.78%	1.79%	1.79%
District of Columbia	32,669	4.15%	2.63%	4.23% *	1.16% *	1.16%
Florida	1,292,655	3.28%	2.11%	1.94%	1.94%	1.97%
Georgia	230,356	4.10%	3.82%	2.77%	3.69%	3.69%
Maryland	211,102	5.63%	5.87% *	2.31%	2.90%	2.90%
North Carolina	260,064	4.00%	3.33%	2.74%	2.75%	2.75%
South Carolina	134,215	4.75%	4.73%	2.34%	2.47%	2.47%
Virginia	205,701	2.99%	2.52%	1.60%	1.80%	1.80%
West Virginia	45,981	3.81%	2.74%	2.92%	3.44%	3.44%
East South Central:						
Alabama	250,881	4.54%	2.08%	3.37%	4.59%	4.59%
Kentucky	151,734	4.45%	2.02%	3.95%	3.15%	3.15%
Mississippi	44,869	3.17%	2.27%	2.42%	2.77%	2.77%
Tennessee	149,708	3.67%	2.41%	3.23%	3.90%	3.90%
West South Central:						
Arkansas	100,505	5.92%	6.32% *	2.27%	2.80%	2.80%
Louisiana	139,439	5.13%	5.04%	2.49%	3.38%	3.38%
Oklahoma	73,724	3.82%	3.32%	2.82%	2.69%	2.69%
Texas	516,498	2.76%	1.59%	2.45%	2.48%	2.48%
Mountain:						
Arizona	436,735	4.97%	3.58%	2.89%	3.25%	3.25%
Colorado	140,860	3.55%	1.87%	3.21%	2.45%	2.45%
Idaho	67,773	5.98%	2.89%	6.91%	3.20%	3.20%
Montana	35,410	4.19%	2.36%	3.24%	3.06%	3.06%
Nevada	79,706	4.38%	3.95%	2.86%	2.57%	2.57%
New Mexico	44,654	3.72%	2.14%	3.07%	3.05%	3.05%
Utah	125,508	3.89%	2.66%	3.11%	2.33%	2.33%
Wyoming	12,280	3.41%	2.53%	2.82%	2.92%	2.92%
Pacific:						
Alaska	20,275	3.50%	2.80%	2.04%	2.11%	2.11%
California	872,993	2.75%	1.76%	2.26%	0.93%	0.93%
Hawaii	32,886	3.57%	1.56%	3.42%	3.47%	3.47%
Oregon	117,850	4.93%	5.38%	2.29%	1.96%	1.96%
Washington	161,730	4.01%	3.54%	2.71%	1.16% *	1.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table VII.B.2 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, 2023

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	84.9%	89.8%	81.8%	68.1%	67.4%	87.9%
New England:						
Connecticut	83.3%	89.0%	75.4%	71.3%	58.3%	86.4%
Maine	81.8%	89.6%	66.8%	60.3%	66.1%	82.9%
Massachusetts	88.3%	89.4%	92.6%	80.7%	74.4%	88.7%
New Hampshire	85.7%	90.9%	89.2%	67.3%	57.5%	88.9%
Rhode Island	85.1%	88.6%	81.5%	78.6%	78.8%	86.4%
Vermont	76.4%	85.5%	68.0%	50.2%	59.8%	78.1%
Middle Atlantic:						
New Jersey	82.2%	86.6%	88.8%	57.5%	53.0%	85.8%
New York	85.3%	88.3%	83.1%	77.7%	67.2%	87.3%
Pennsylvania	86.6%	91.3%	88.2%	67.5%	70.5%	90.4%
East North Central:						
Illinois	86.6%	90.9%	85.2%	68.7%	72.0%	89.0%
Indiana	83.3%	90.7%	79.3%	59.9%	58.6%	87.6%
Michigan	86.4%	92.7%	76.5%	63.0%	65.0%	90.7%
Ohio	83.8%	90.7%	83.4%	62.2%	58.3%	89.5%
Wisconsin	85.3%	93.9%	84.2%	51.8%	60.6%	90.1%
West North Central:						
Iowa	87.3%	92.4%	90.8%	67.6%	65.8%	90.5%
Kansas	85.1%	91.3%	62.6%	66.9%	79.0%	87.4%
Minnesota	84.9%	88.8%	78.8%	81.0%	62.2%	88.3%
Missouri	86.3%	91.8%	80.6%	71.7%	78.5%	88.2%
Nebraska	79.3%	87.6%	75.2%	51.9%	48.9%	85.2%
North Dakota	83.6%	93.5%	82.9%	55.6%	54.8%	89.9%
South Dakota	79.4%	85.5%	90.8%	44.5%	53.4%	84.7%
South Atlantic:						
Delaware	84.9%	90.7%	77.1%	67.9%	72.6%	86.2%
District of Columbia	92.1%	94.7%	83.5%	83.6%	--	92.4%
Florida	83.7%	89.6%	73.8%	44.0%	48.7%	88.0%
Georgia	82.3%	87.2%	71.1%	74.9%	71.1%	86.0%
Maryland	87.4%	90.9%	87.0%	68.2%	67.6%	90.6%
North Carolina	82.3%	87.7%	85.4%	58.8%	60.4%	88.2%
South Carolina	80.0%	84.3%	84.5%	59.9%	61.8%	84.6%
Virginia	88.6%	92.1%	89.1%	61.5%	63.4%	91.8%
West Virginia	86.0%	90.8%	84.4%	66.7%	73.1%	90.5%
East South Central:						
Alabama	88.9%	93.1%	74.3%	77.1%	75.9%	93.3%
Kentucky	85.7%	91.4%	73.5%	74.6%	66.4%	90.8%
Mississippi	84.4%	89.6%	74.1%	63.8%	67.7%	89.2%
Tennessee	84.3%	90.1%	70.2%	72.6%	74.4%	89.0%
West South Central:						
Arkansas	83.3%	86.6%	82.9%	65.5%	64.7%	88.2%
Louisiana	80.6%	87.3%	70.3%	60.4%	65.3%	85.7%
Oklahoma	84.7%	89.9%	85.4%	67.1%	63.2%	91.8%
Texas	84.7%	86.9%	75.8%	80.7%	73.9%	87.7%
Mountain:						
Arizona	87.7%	92.3%	81.8%	69.0%	77.9%	89.4%
Colorado	84.7%	90.6%	63.1%	71.3%	76.7%	85.6%
Idaho	75.7%	82.5%	73.9%	61.9%	60.7%	79.6%
Montana	71.6%	84.0%	71.6%	41.9%	45.2%	78.8%
Nevada	87.6%	88.5%	92.6%	76.3%	75.2%	90.0%
New Mexico	79.1%	87.0%	62.4%	63.6%	65.2%	83.2%
Utah	82.1%	88.2%	78.9%	63.6%	56.8%	86.4%
Wyoming	68.6%	76.0%	47.0%	53.6%	60.6%	70.5%
Pacific:						
Alaska	70.4%	78.8%	64.6%	32.4%	48.3%	72.9%
California	86.8%	91.9%	85.7%	67.7%	80.4%	87.1%
Hawaii	93.1%	96.2%	92.8%	82.7%	88.0%	94.4%
Oregon	82.8%	89.8%	83.1%	53.9%	58.4%	85.8%
Washington	83.4%	88.5%	86.7%	58.4%	75.0%	83.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023

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	0.33%	0.32%	1.04%	1.18%	1.17%	0.32%
New England:						
Connecticut	1.82%	2.00%	6.17%	5.76%	10.40%	1.72%
Maine	2.13%	2.15%	8.45%	7.15%	9.04%	2.23%
Massachusetts	1.84%	2.51%	3.36%	5.64%	10.48%	1.88%
New Hampshire	1.79%	1.80%	4.74%	6.24%	9.06%	1.61%
Rhode Island	1.99%	1.75%	6.12%	6.91%	5.46%	2.29%
Vermont	2.04%	1.97%	8.54%	6.74%	11.25%	2.17%
Middle Atlantic:						
New Jersey	2.12%	1.93%	5.68%	8.14%	11.52%	2.02%
New York	1.36%	1.61%	3.87%	3.74%	5.47%	1.36%
Pennsylvania	1.52%	1.82%	3.23%	5.05%	4.56%	1.66%
East North Central:						
Illinois	1.31%	1.37%	4.30%	5.11%	5.16%	1.34%
Indiana	1.75%	1.62%	6.15%	6.18%	6.65%	1.68%
Michigan	2.20%	1.59%	6.17%	7.96%	6.82%	1.74%
Ohio	1.48%	1.33%	4.03%	6.01%	5.54%	1.30%
Wisconsin	1.56%	1.01%	4.70%	7.30%	6.83%	1.42%
West North Central:						
Iowa	1.43%	1.39%	3.12%	5.37%	6.17%	1.37%
Kansas	1.77%	1.68%	8.86%	5.99%	4.20%	2.02%
Minnesota	1.77%	2.06%	6.36%	4.48%	8.66%	1.62%
Missouri	1.77%	1.48%	7.85%	5.95%	5.24%	1.88%
Nebraska	1.81%	1.62%	6.73%	7.71%	7.74%	1.82%
North Dakota	1.78%	1.22%	4.97%	6.50%	7.40%	1.46%
South Dakota	1.84%	2.02%	2.48%	6.98%	6.20%	1.80%
South Atlantic:						
Delaware	2.21%	1.93%	7.05%	8.44%	6.46%	2.30%
District of Columbia	1.28%	1.35%	7.06%	6.42%	--	1.29%
Florida	2.47%	1.97%	6.30%	7.56%	6.05%	2.14%
Georgia	2.44%	1.75%	11.69%	5.55%	7.94%	1.75%
Maryland	1.68%	1.66%	6.27%	6.82%	7.63%	1.56%
North Carolina	1.91%	1.85%	5.16%	7.82%	6.18%	1.81%
South Carolina	2.34%	2.91%	5.76%	5.82%	4.96%	2.62%
Virginia	1.44%	1.53%	3.83%	7.05%	7.78%	1.09%
West Virginia	1.59%	1.54%	5.06%	7.14%	4.37%	1.64%
East South Central:						
Alabama	2.00%	1.69%	7.56%	5.54%	4.16%	1.72%
Kentucky	1.80%	1.62%	6.85%	5.71%	5.72%	1.55%
Mississippi	1.76%	1.89%	6.54%	8.21%	5.14%	1.91%
Tennessee	2.41%	1.39%	7.79%	9.53%	6.53%	1.49%
West South Central:						
Arkansas	1.89%	1.86%	9.43%	6.34%	4.72%	1.84%
Louisiana	2.44%	2.21%	9.96%	8.95%	5.20%	2.60%
Oklahoma	1.69%	1.61%	4.14%	6.63%	4.96%	1.36%
Texas	1.17%	1.36%	5.43%	3.68%	3.78%	1.27%
Mountain:						
Arizona	2.03%	1.80%	6.89%	6.14%	5.24%	2.12%
Colorado	1.50%	1.38%	8.81%	6.68%	7.37%	1.60%
Idaho	2.91%	2.53%	5.80%	13.40%	5.93%	3.20%
Montana	2.95%	2.84%	6.49%	6.29%	7.00%	2.91%
Nevada	1.36%	1.62%	2.73%	6.19%	5.11%	1.36%
New Mexico	2.27%	2.23%	9.44%	5.62%	5.61%	2.40%
Utah	2.08%	2.08%	5.39%	6.88%	7.39%	1.88%
Wyoming	2.57%	3.04%	11.33%	8.37%	6.93%	3.02%
Pacific:						
Alaska	2.78%	3.26%	6.46%	8.06%	10.20%	2.92%
California	0.96%	0.89%	2.69%	4.61%	5.15%	0.99%
Hawaii	2.13%	2.27%	4.17%	6.38%	4.70%	2.40%
Oregon	1.92%	1.64%	6.23%	7.06%	8.20%	1.89%
Washington	1.85%	1.73%	3.98%	8.72%	10.90%	1.91%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	78.8%	89.5%	67.2%	33.8%	51.1%	82.5%
New England:						
Connecticut	77.1%	91.2%	63.8%	34.1%	36.4%	80.5%
Maine	79.9%	88.8%	62.3%	39.7%	--	81.4%
Massachusetts	76.6%	93.1%	63.8%	32.0%	--	77.1%
New Hampshire	77.7%	91.4%	71.2%	28.8%	--	80.9%
Rhode Island	72.6%	90.5%	59.6%	28.7%	32.3%	80.1%
Vermont	77.0%	86.3%	66.5%	31.1%	78.1%	76.9%
Middle Atlantic:						
New Jersey	77.7%	89.9%	54.2%	36.0%	57.7%	79.3%
New York	73.9%	84.6%	64.0%	45.6%	63.2%	74.9%
Pennsylvania	77.0%	88.7%	64.9%	30.9%	37.8%	84.2%
East North Central:						
Illinois	78.6%	90.3%	53.9%	28.0%	44.4%	83.1%
Indiana	79.5%	89.4%	75.1%	30.2%	45.3%	83.4%
Michigan	80.5%	89.6%	68.5%	26.6%	45.7%	85.4%
Ohio	75.6%	88.4%	66.3%	27.4%	43.8%	80.2%
Wisconsin	81.9%	91.3%	68.9%	26.9%	48.6%	86.2%
West North Central:						
Iowa	80.1%	90.2%	78.4%	35.7%	41.2%	84.2%
Kansas	77.4%	86.7%	56.3%	28.4%	56.2%	84.8%
Minnesota	70.2%	90.8%	70.7%	34.8%	44.3%	72.9%
Missouri	76.4%	89.3%	67.9%	28.8%	40.8%	83.9%
Nebraska	79.0%	89.0%	64.6%	36.0%	39.8%	83.4%
North Dakota	76.3%	89.0%	60.5%	29.2%	31.7%	82.3%
South Dakota	78.3%	89.0%	73.5%	30.0%	42.4%	82.9%
South Atlantic:						
Delaware	81.8%	93.4%	64.5%	36.0%	53.5%	84.4%
District of Columbia	83.4%	87.7%	63.3%	70.1%	--	84.3%
Florida	87.1%	90.6%	67.7%	60.3%	72.8%	88.1%
Georgia	78.9%	91.2%	70.6%	33.7%	56.7%	85.0%
Maryland	78.4%	88.6%	63.3%	27.2%	57.9%	80.9%
North Carolina	80.5%	91.1%	73.5%	29.0%	55.6%	85.0%
South Carolina	78.3%	88.0%	73.4%	34.9%	48.2%	83.8%
Virginia	86.8%	92.2%	75.9%	43.9%	53.1%	89.7%
West Virginia	82.1%	90.5%	73.0%	40.2%	58.0%	88.7%
East South Central:						
Alabama	82.7%	93.2%	64.4%	33.3%	52.5%	90.9%
Kentucky	80.6%	91.2%	70.4%	47.7%	52.1%	86.2%
Mississippi	81.3%	89.1%	69.2%	31.2%	62.8%	85.5%
Tennessee	75.9%	89.2%	62.5%	26.8%	44.8%	88.4%
West South Central:						
Arkansas	83.3%	91.8%	74.7%	33.9%	58.0%	88.3%
Louisiana	77.3%	87.0%	64.3%	26.2%	60.5%	81.7%
Oklahoma	80.8%	92.5%	77.7%	34.1%	50.8%	87.6%
Texas	77.3%	90.7%	60.9%	29.6%	49.5%	84.0%
Mountain:						
Arizona	81.8%	91.0%	65.7%	35.6%	52.7%	86.2%
Colorado	76.2%	86.3%	68.5%	25.6%	--	79.1%
Idaho	76.1%	89.0%	70.2%	42.3%	51.2%	81.0%
Montana	80.2%	90.6%	73.2%	37.2%	51.7%	84.6%
Nevada	75.3%	89.3%	49.8%	41.8%	61.1%	77.5%
New Mexico	77.3%	89.3%	67.7%	34.4%	56.6%	82.1%
Utah	69.3%	78.7%	66.7%	27.4%	31.8%	73.5%
Wyoming	72.4%	81.6%	57.3%	28.5%	62.3%	74.5%
Pacific:						
Alaska	81.4%	85.3%	82.6%	26.5%	78.1%	81.7%
California	79.6%	90.3%	70.3%	32.8%	62.0%	80.4%
Hawaii	78.0%	87.2%	74.1%	43.5%	52.4%	84.0%
Oregon	80.9%	87.3%	81.6%	34.8%	59.4%	82.6%
Washington	76.1%	83.9%	73.8%	30.0%	--	77.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.48%	0.35%	0.96%	0.87%	1.16%	0.48%
New England:						
Connecticut	2.53%	1.53%	2.69%	3.33%	7.23%	2.14%
Maine	2.32%	1.50%	5.35%	6.84%	--	2.34%
Massachusetts	3.91%	1.33%	9.21%	4.57%	--	4.01%
New Hampshire	2.42%	1.12%	7.29%	2.94%	--	2.35%
Rhode Island	2.76%	1.58%	5.97%	3.02%	4.25%	2.36%
Vermont	2.15%	2.21%	2.82%	2.28%	9.71%	2.16%
Middle Atlantic:						
New Jersey	3.22%	1.84%	4.57%	4.69%	8.16%	3.41%
New York	2.08%	1.89%	3.46%	5.22%	4.45%	2.21%
Pennsylvania	1.94%	1.71%	4.35%	2.06%	3.44%	1.62%
East North Central:						
Illinois	2.01%	1.73%	4.58%	3.32%	7.68%	1.99%
Indiana	2.11%	1.65%	4.88%	3.86%	5.33%	2.10%
Michigan	2.64%	1.13%	3.99%	5.43%	6.52%	2.42%
Ohio	2.04%	1.38%	3.25%	3.67%	5.29%	2.11%
Wisconsin	1.93%	1.14%	4.72%	2.07%	7.43%	1.59%
West North Central:						
Iowa	2.23%	2.10%	2.96%	4.24%	5.62%	2.06%
Kansas	2.17%	2.03%	5.79%	2.90%	5.81%	2.05%
Minnesota	4.32%	1.64%	2.82%	5.24%	4.51%	4.74%
Missouri	2.63%	1.94%	5.00%	3.27%	5.65%	2.41%
Nebraska	2.54%	2.69%	2.45%	5.74%	5.13%	2.48%
North Dakota	2.35%	1.71%	3.74%	3.76%	4.57%	2.02%
South Dakota	2.11%	2.84%	2.59%	2.74%	4.53%	2.20%
South Atlantic:						
Delaware	3.11%	1.24%	2.22%	3.25%	5.61%	3.20%
District of Columbia	3.07%	3.71%	5.09%	10.27%	--	3.12%
Florida	1.55%	1.49%	2.20%	7.13%	5.31%	1.57%
Georgia	2.32%	1.14%	6.45%	4.43%	4.35%	2.47%
Maryland	2.79%	2.89%	2.90%	4.05%	8.29%	3.08%
North Carolina	2.49%	1.56%	5.45%	2.92%	4.98%	2.53%
South Carolina	2.04%	1.70%	3.84%	4.15%	4.90%	1.93%
Virginia	1.76%	1.80%	3.46%	5.19%	5.26%	1.73%
West Virginia	2.23%	1.49%	5.30%	3.32%	4.78%	1.76%
East South Central:						
Alabama	3.20%	1.47%	2.96%	6.48%	6.01%	2.23%
Kentucky	2.65%	1.56%	5.67%	6.27%	5.42%	2.23%
Mississippi	2.22%	1.91%	5.57%	4.45%	5.56%	2.48%
Tennessee	2.71%	2.60%	4.08%	3.13%	5.68%	2.75%
West South Central:						
Arkansas	2.02%	1.56%	2.22%	3.70%	4.83%	2.02%
Louisiana	3.04%	2.74%	4.89%	2.84%	5.10%	3.59%
Oklahoma	1.98%	1.15%	3.26%	8.08%	4.47%	1.71%
Texas	2.16%	1.71%	3.76%	2.62%	4.18%	2.08%
Mountain:						
Arizona	3.24%	2.23%	5.12%	2.99%	4.62%	2.90%
Colorado	3.64%	3.01%	5.16%	5.22%	--	3.64%
Idaho	3.36%	2.01%	4.12%	6.79%	6.57%	4.11%
Montana	2.79%	1.73%	3.42%	4.40%	6.75%	2.25%
Nevada	3.10%	1.92%	4.61%	7.35%	6.51%	3.53%
New Mexico	2.25%	2.43%	4.08%	3.81%	5.52%	2.35%
Utah	5.41%	7.55%	6.60%	2.24%	3.30%	6.06%
Wyoming	2.88%	2.73%	1.22%	4.25%	7.88%	3.10%
Pacific:						
Alaska	2.42%	2.60%	3.65%	3.49%	9.87%	2.48%
California	1.65%	0.97%	2.65%	2.25%	8.26%	1.66%
Hawaii	2.52%	2.22%	4.04%	4.47%	5.23%	2.25%
Oregon	2.26%	2.01%	5.91%	5.27%	10.74%	2.19%
Washington	3.26%	3.98%	3.11%	5.50%	--	3.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	68.8%	71.1%	61.8%	49.5%	49.4%	70.4%
New England:						
Connecticut	68.4%	73.4%	42.1%	53.3%	35.6%	69.7%
Maine	71.3%	73.5%	54.4%	60.2%	66.7%	71.4%
Massachusetts	66.2%	68.5%	62.3%	50.8%	--	66.2%
New Hampshire	68.5%	69.7%	68.4%	52.8%	--	69.3%
Rhode Island	64.1%	66.0%	56.8%	60.7%	42.5%	65.8%
Vermont	65.6%	66.5%	60.1%	62.9%	--	65.8%
Middle Atlantic:						
New Jersey	67.3%	71.8%	47.5%	40.0%	33.8%	69.2%
New York	61.5%	65.7%	56.4%	40.0%	58.4%	61.7%
Pennsylvania	70.5%	72.5%	64.8%	55.3%	52.3%	72.1%
East North Central:						
Illinois	70.4%	72.7%	54.0%	50.9%	38.6%	72.7%
Indiana	72.7%	75.4%	61.6%	54.3%	49.0%	74.2%
Michigan	69.2%	71.4%	59.2%	37.1%	54.0%	70.4%
Ohio	68.5%	69.8%	65.8%	58.3%	51.3%	69.9%
Wisconsin	67.3%	68.6%	55.8%	62.3%	66.7%	67.3%
West North Central:						
Iowa	65.7%	66.9%	62.9%	58.2%	61.7%	65.9%
Kansas	71.9%	73.0%	58.5%	62.1%	53.6%	76.1%
Minnesota	63.7%	67.6%	50.3%	55.7%	44.8%	64.9%
Missouri	65.5%	68.2%	51.0%	49.6%	47.3%	67.4%
Nebraska	70.4%	72.8%	56.2%	70.7%	64.9%	70.7%
North Dakota	74.1%	74.9%	74.6%	61.1%	57.0%	75.0%
South Dakota	68.7%	70.0%	68.0%	50.8%	47.3%	70.1%
South Atlantic:						
Delaware	67.7%	70.2%	54.3%	53.7%	56.5%	68.4%
District of Columbia	75.4%	78.0%	65.4%	61.0%	37.7%	75.9%
Florida	64.5%	65.5%	66.1%	35.0%	54.6%	65.0%
Georgia	67.5%	71.3%	54.9%	47.4%	31.5%	74.1%
Maryland	65.2%	66.3%	58.8%	62.5%	56.3%	66.0%
North Carolina	70.8%	74.2%	54.7%	65.1%	57.6%	72.4%
South Carolina	71.3%	73.0%	76.2%	35.2%	41.0%	74.6%
Virginia	66.7%	68.5%	60.6%	41.8%	48.4%	67.6%
West Virginia	65.3%	69.8%	46.0%	38.1%	44.7%	69.0%
East South Central:						
Alabama	71.3%	73.4%	72.3%	38.6%	50.1%	74.7%
Kentucky	70.0%	72.8%	58.7%	58.5%	51.5%	72.2%
Mississippi	68.9%	69.7%	65.3%	59.9%	64.9%	69.6%
Tennessee	69.9%	73.2%	57.1%	39.0%	49.6%	74.0%
West South Central:						
Arkansas	73.5%	74.4%	72.7%	57.0%	59.4%	75.3%
Louisiana	67.3%	72.5%	39.3%	52.9%	49.1%	70.8%
Oklahoma	69.7%	73.2%	57.7%	61.8%	53.6%	71.8%
Texas	67.9%	70.5%	52.5%	49.4%	42.0%	71.6%
Mountain:						
Arizona	73.2%	75.6%	67.7%	41.5%	46.0%	75.7%
Colorado	70.3%	72.7%	56.9%	43.9%	68.0%	70.4%
Idaho	73.8%	77.0%	71.2%	57.2%	65.6%	74.8%
Montana	77.2%	79.4%	73.1%	59.7%	62.1%	78.6%
Nevada	71.4%	74.6%	68.5%	39.1%	47.9%	74.3%
New Mexico	62.3%	66.4%	49.9%	30.5%	23.5%	68.5%
Utah	72.0%	75.2%	63.5%	46.8%	44.6%	73.3%
Wyoming	70.0%	71.9%	65.6%	45.0%	43.1%	74.7%
Pacific:						
Alaska	68.1%	69.8%	63.3%	--	29.2%	71.0%
California	71.8%	73.1%	71.2%	55.4%	56.1%	72.3%
Hawaii	75.1%	77.8%	76.4%	53.5%	57.2%	77.8%
Oregon	78.8%	78.9%	83.9%	53.7%	57.7%	80.1%
Washington	73.5%	75.8%	69.8%	47.4%	--	73.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

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	0.51%	0.58%	1.21%	1.75%	1.32%	0.54%
New England:						
Connecticut	2.37%	2.44%	5.88%	4.68%	5.29%	2.35%
Maine	1.85%	1.86%	7.96%	4.23%	9.27%	1.89%
Massachusetts	2.20%	2.64%	2.95%	7.65%	--	2.23%
New Hampshire	1.81%	2.11%	5.06%	5.17%	--	1.81%
Rhode Island	2.65%	3.16%	6.97%	4.87%	5.97%	2.78%
Vermont	1.87%	2.15%	5.02%	5.52%	--	1.78%
Middle Atlantic:						
New Jersey	2.22%	1.95%	4.43%	7.68%	5.43%	2.17%
New York	1.97%	1.97%	3.86%	8.47%	4.26%	2.09%
Pennsylvania	1.72%	1.90%	5.33%	3.24%	4.04%	1.79%
East North Central:						
Illinois	2.35%	2.62%	5.00%	5.99%	8.00%	2.28%
Indiana	1.84%	1.90%	6.39%	5.81%	4.84%	1.88%
Michigan	2.11%	2.51%	5.70%	5.20%	8.90%	2.30%
Ohio	1.47%	1.53%	5.06%	5.12%	4.68%	1.53%
Wisconsin	2.95%	3.25%	9.32%	5.02%	9.35%	3.11%
West North Central:						
Iowa	1.64%	1.99%	3.44%	5.44%	5.80%	1.71%
Kansas	2.18%	2.33%	5.95%	6.61%	7.65%	1.46%
Minnesota	2.45%	3.17%	4.44%	7.39%	10.33%	2.67%
Missouri	4.17%	4.89%	5.18%	6.07%	4.51%	4.61%
Nebraska	1.37%	1.48%	1.54%	5.99%	6.56%	1.40%
North Dakota	1.62%	1.81%	4.01%	4.73%	7.91%	1.63%
South Dakota	1.75%	2.38%	2.33%	5.79%	6.69%	1.78%
South Atlantic:						
Delaware	1.67%	1.76%	6.61%	6.02%	6.20%	1.75%
District of Columbia	1.83%	1.82%	11.27%	4.52%	2.77%	1.82%
Florida	3.83%	4.27%	4.19%	6.88%	6.68%	4.06%
Georgia	2.36%	2.30%	7.14%	10.61%	3.40%	2.11%
Maryland	1.70%	1.97%	3.12%	7.02%	5.27%	1.79%
North Carolina	2.61%	2.89%	4.65%	6.89%	4.82%	2.86%
South Carolina	1.93%	2.21%	3.35%	4.89%	5.15%	1.90%
Virginia	2.32%	2.50%	6.15%	6.57%	6.13%	2.39%
West Virginia	3.25%	3.32%	3.28%	6.85%	4.16%	3.43%
East South Central:						
Alabama	3.31%	3.18%	6.59%	9.24%	5.38%	3.01%
Kentucky	2.23%	2.30%	5.05%	4.81%	3.52%	2.19%
Mississippi	1.64%	1.74%	6.24%	6.42%	4.59%	1.71%
Tennessee	1.72%	1.74%	8.74%	4.65%	5.17%	1.93%
West South Central:						
Arkansas	2.12%	2.53%	1.94%	5.70%	5.04%	2.32%
Louisiana	3.21%	2.82%	3.80%	4.21%	6.21%	3.46%
Oklahoma	2.04%	2.16%	4.68%	6.98%	3.98%	2.20%
Texas	1.87%	1.93%	7.62%	8.28%	5.51%	1.85%
Mountain:						
Arizona	5.20%	5.44%	12.98%	6.40%	6.76%	5.16%
Colorado	1.86%	1.83%	7.28%	5.79%	4.99%	1.95%
Idaho	1.82%	1.80%	4.69%	3.65%	4.70%	2.04%
Montana	2.07%	2.13%	5.41%	7.27%	7.21%	1.97%
Nevada	2.43%	2.81%	3.34%	8.01%	7.33%	2.50%
New Mexico	3.01%	3.39%	9.10%	4.94%	3.58%	3.24%
Utah	2.19%	2.34%	3.84%	6.19%	4.20%	2.21%
Wyoming	2.35%	2.64%	4.76%	5.95%	7.98%	1.62%
Pacific:						
Alaska	3.10%	3.42%	7.79%	--	4.77%	3.04%
California	1.42%	1.63%	3.62%	5.58%	7.77%	1.44%
Hawaii	2.10%	2.26%	4.45%	6.59%	5.90%	2.13%
Oregon	2.24%	1.99%	6.09%	5.37%	13.01%	2.12%
Washington	2.42%	2.88%	4.64%	7.51%	--	2.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	54.2%	63.7%	41.5%	16.7%	25.3%	58.0%
New England:						
Connecticut	52.8%	67.0%	26.9%	18.2%	13.0%	56.1%
Maine	56.9%	65.2%	33.9%	23.9%	--	58.1%
Massachusetts	50.7%	63.8%	39.7%	16.3%	--	51.1%
New Hampshire	53.2%	63.7%	48.7%	15.2%	--	56.1%
Rhode Island	46.5%	59.8%	33.9%	17.4%	13.8%	52.7%
Vermont	50.5%	57.4%	40.0%	19.6%	--	50.6%
Middle Atlantic:						
New Jersey	52.3%	64.6%	25.8%	14.4%	--	54.8%
New York	45.4%	55.6%	36.1%	18.2%	36.9%	46.2%
Pennsylvania	54.3%	64.4%	42.0%	17.1%	19.8%	60.7%
East North Central:						
Illinois	55.3%	65.6%	29.1%	14.3%	17.1%	60.5%
Indiana	57.8%	67.4%	46.3%	16.4%	22.2%	61.9%
Michigan	55.7%	64.0%	40.6%	9.9%	24.7%	60.1%
Ohio	51.8%	61.7%	43.6%	16.0%	22.4%	56.1%
Wisconsin	55.1%	62.7%	38.5%	16.7%	32.4%	58.0%
West North Central:						
Iowa	52.6%	60.3%	49.4%	20.8%	25.4%	55.5%
Kansas	55.6%	63.3%	32.9%	17.6%	30.1%	64.6%
Minnesota	44.7%	61.4%	35.6%	19.4%	19.8%	47.3%
Missouri	50.1%	60.9%	34.7%	14.3%	19.3%	56.6%
Nebraska	55.6%	64.8%	36.3%	25.4%	25.8%	58.9%
North Dakota	56.6%	66.7%	45.2%	17.9%	18.1%	61.7%
South Dakota	53.8%	62.3%	50.0%	15.2%	20.1%	58.1%
South Atlantic:						
Delaware	55.4%	65.6%	35.0%	19.3%	30.2%	57.7%
District of Columbia	63.0%	68.5%	--	42.8%	--	64.0%
Florida	56.2%	59.4%	44.8%	21.1%	39.7%	57.3%
Georgia	53.3%	65.0%	38.7%	16.0%	17.8%	63.0%
Maryland	51.1%	58.7%	37.2%	17.0%	32.6%	53.4%
North Carolina	57.0%	67.6%	40.2%	18.9%	32.0%	61.5%
South Carolina	55.8%	64.2%	56.0%	12.3%	19.7%	62.5%
Virginia	57.9%	63.1%	46.0%	18.3%	25.7%	60.7%
West Virginia	53.6%	63.2%	33.6%	15.3%	25.9%	61.2%
East South Central:						
Alabama	59.0%	68.3%	46.6%	12.8%	26.3%	67.9%
Kentucky	56.5%	66.4%	41.3%	27.9%	26.8%	62.2%
Mississippi	56.1%	62.1%	45.2%	18.7%	40.8%	59.5%
Tennessee	53.1%	65.3%	35.7%	10.4%	22.2%	65.4%
West South Central:						
Arkansas	61.2%	68.3%	54.3%	19.3%	34.5%	66.5%
Louisiana	52.1%	63.0%	25.3%	13.9%	29.7%	57.8%
Oklahoma	56.3%	67.7%	44.8%	21.0% *	27.2%	62.9%
Texas	52.5%	63.9%	32.0%	14.6%	20.8%	60.1%
Mountain:						
Arizona	59.9%	68.8%	--	14.7%	24.2%	65.3%
Colorado	53.6%	62.7%	39.0%	11.3%	--	55.7%
Idaho	56.1%	68.5%	50.0%	24.2%	33.6%	60.6%
Montana	61.9%	71.9%	53.5%	22.2%	32.1%	66.6%
Nevada	53.7%	66.6%	34.1%	16.3%	29.2%	57.6%
New Mexico	48.1%	59.3%	33.8%	10.5%	13.3%	56.3%
Utah	49.9%	59.1%	42.3%	12.8%	14.2%	53.9%
Wyoming	50.7%	58.7%	37.6%	12.8%	26.9%	55.6%
Pacific:						
Alaska	55.4%	59.5%	52.3%	--	22.8%	58.0%
California	57.2%	66.0%	50.0%	18.2%	34.8%	58.1%
Hawaii	58.6%	67.8%	56.6%	23.3%	30.0%	65.3%
Oregon	63.7%	68.9%	68.5%	18.7%	34.3% *	66.1%
Washington	55.9%	63.6%	51.5%	14.2%	--	57.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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%	0.60%	1.17%	0.72%	0.91%	0.57%
New England:						
Connecticut	3.00%	2.74%	3.50%	2.58%	2.54%	2.85%
Maine	2.50%	2.12%	5.69%	5.14%	--	2.56%
Massachusetts	3.23%	2.66%	6.27%	1.69%	--	3.31%
New Hampshire	2.43%	2.23%	7.63%	1.51%	--	2.42%
Rhode Island	2.68%	2.96%	6.43%	3.04%	2.38%	2.66%
Vermont	2.07%	2.56%	4.07%	1.91%	--	2.01%
Middle Atlantic:						
New Jersey	3.50%	2.44%	4.16%	3.55%	--	3.70%
New York	2.05%	2.08%	3.48%	4.44%	2.94%	2.21%
Pennsylvania	2.10%	2.20%	5.11%	1.44%	2.20%	2.07%
East North Central:						
Illinois	2.56%	3.00%	4.27%	2.82%	3.54%	2.74%
Indiana	2.43%	2.54%	5.67%	2.73%	3.35%	2.53%
Michigan	2.27%	2.60%	5.52%	1.56%	6.10%	2.47%
Ohio	1.89%	1.71%	4.08%	3.15%	3.84%	2.00%
Wisconsin	2.86%	3.23%	7.93%	2.04%	7.07%	3.04%
West North Central:						
Iowa	1.68%	2.07%	2.78%	2.41%	4.64%	1.70%
Kansas	2.40%	2.55%	4.75%	3.09%	5.02%	2.13%
Minnesota	3.31%	3.26%	3.53%	3.99%	5.37%	3.65%
Missouri	3.33%	4.29%	4.75%	2.10%	2.49%	3.97%
Nebraska	2.30%	2.49%	1.48%	5.48%	4.89%	2.32%
North Dakota	2.12%	1.99%	4.22%	2.58%	2.98%	1.97%
South Dakota	2.07%	2.94%	2.67%	2.30%	3.11%	2.20%
South Atlantic:						
Delaware	2.50%	1.63%	4.19%	1.88%	5.51%	2.58%
District of Columbia	3.13%	3.80%	--	8.54%	--	3.16%
Florida	3.32%	3.88%	3.32%	4.85%	5.55%	3.57%
Georgia	2.58%	2.32%	6.50%	3.33%	2.19%	2.43%
Maryland	2.43%	2.75%	1.76%	3.35%	5.32%	2.73%
North Carolina	2.93%	3.08%	3.36%	2.20%	4.21%	3.22%
South Carolina	2.30%	2.35%	4.66%	1.86%	3.39%	2.21%
Virginia	2.51%	2.72%	5.35%	2.85%	4.06%	2.59%
West Virginia	3.74%	3.68%	3.13%	3.19%	3.87%	3.84%
East South Central:						
Alabama	4.50%	3.57%	5.13%	1.95%	3.86%	3.76%
Kentucky	3.31%	2.91%	4.41%	5.63%	4.03%	3.10%
Mississippi	2.04%	2.01%	4.40%	3.52%	4.22%	2.31%
Tennessee	2.53%	2.63%	6.66%	1.21%	4.20%	2.82%
West South Central:						
Arkansas	2.26%	2.52%	2.33%	3.09%	4.44%	2.49%
Louisiana	3.96%	3.52%	3.33%	1.89%	4.46%	4.76%
Oklahoma	2.37%	2.36%	3.60%	7.10% *	3.12%	2.48%
Texas	2.26%	2.27%	5.67%	3.27%	3.52%	2.21%
Mountain:						
Arizona	6.30%	6.31%	--	2.04%	4.71%	6.25%
Colorado	3.34%	2.77%	5.50%	2.82%	--	3.46%
Idaho	3.43%	2.52%	4.24%	5.15%	6.03%	4.26%
Montana	3.38%	2.87%	5.20%	4.81%	6.16%	3.02%
Nevada	3.07%	3.10%	3.88%	4.00%	5.64%	3.51%
New Mexico	2.47%	2.83%	5.65%	1.15%	2.00%	2.66%
Utah	4.48%	6.11%	5.67%	1.68%	1.92%	4.96%
Wyoming	2.56%	2.75%	2.63%	1.35%	3.81%	2.81%
Pacific:						
Alaska	2.95%	3.34%	6.27%	--	3.03%	3.01%
California	1.72%	1.80%	3.98%	2.34%	7.11%	1.75%
Hawaii	2.69%	2.60%	5.42%	3.50%	4.69%	2.49%
Oregon	3.03%	2.50%	9.31%	2.78%	10.75% *	2.99%
Washington	3.19%	4.13%	4.35%	2.20%	--	3.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	57.4%	58.2%	56.5%	44.7%	49.4%	57.9%
New England:						
Connecticut	69.4%	73.6%	16.9% *	65.2%	55.1%	69.6%
Maine	57.4%	60.0%	15.7% *	56.7%	--	57.4%
Massachusetts	59.3%	59.9%	56.4% *	57.8%	--	59.1%
New Hampshire	53.5%	50.6%	74.0%	35.3% *	--	53.7%
Rhode Island	57.1%	58.2%	52.4% *	55.6%	71.5%	56.4%
Vermont	57.0%	62.2%	23.0% *	40.3%	90.1%	54.5%
Middle Atlantic:						
New Jersey	62.9%	66.9%	37.4% *	17.5% *	--	63.1%
New York	55.4%	59.0%	33.9% *	51.4%	70.9%	54.3%
Pennsylvania	65.6%	67.3%	60.7%	46.3%	46.9%	66.7%
East North Central:						
Illinois	55.0%	56.0%	39.2%	51.8%	61.6%	54.8%
Indiana	64.5%	64.3%	78.7%	32.8% *	45.6%	65.3%
Michigan	51.9%	53.7%	35.9% *	18.3% *	32.9% *	53.0%
Ohio	59.1%	59.5%	61.7%	42.6%	36.4%	60.4%
Wisconsin	59.3%	60.3%	60.1%	33.0% *	53.9%	59.7%
West North Central:						
Iowa	60.1%	58.9%	72.0%	44.0%	32.0% *	61.4%
Kansas	48.7%	47.8%	50.6%	65.9%	61.5%	46.6%
Minnesota	63.2%	61.0%	71.7%	69.5%	59.4%	63.4%
Missouri	60.2%	60.8%	47.8% *	64.9%	54.1%	60.6%
Nebraska	66.8%	66.6%	58.6%	88.8%	58.7%	67.2%
North Dakota	56.9%	56.2%	70.8%	38.6%	41.4%	57.5%
South Dakota	49.3%	38.3%	78.0%	29.3% *	28.7% *	50.2%
South Atlantic:						
Delaware	63.5%	64.4%	64.1%	47.4% *	43.6%	64.4%
District of Columbia	52.0%	52.4%	35.7% *	58.6%	--	52.0%
Florida	67.8%	70.6%	41.9%	22.1% *	56.2%	68.4%
Georgia	58.8%	60.6%	50.5% *	45.5% *	36.7%	60.5%
Maryland	59.7%	58.3%	78.4%	27.5% *	67.5%	59.1%
North Carolina	66.2%	68.5%	55.6%	48.6% *	41.5%	68.5%
South Carolina	66.1%	67.7%	64.3%	32.6% *	32.9% *	68.0%
Virginia	60.9%	62.7%	54.5%	18.4% *	28.8% *	62.1%
West Virginia	69.4%	70.6%	63.5%	52.6% *	37.8%	73.1%
East South Central:						
Alabama	59.7%	61.7%	37.9% *	40.5% *	33.3% *	62.5%
Kentucky	69.4%	70.6%	73.0%	57.8%	55.0%	70.6%
Mississippi	59.1%	59.4%	57.8%	54.3%	46.8%	60.9%
Tennessee	51.4%	52.1%	36.4% *	61.8%	28.9% *	54.5%
West South Central:						
Arkansas	65.9%	64.1%	82.4%	48.6%	54.4%	67.0%
Louisiana	50.7%	48.5%	75.9%	49.8%	40.3%	52.1%
Oklahoma	56.3%	53.5%	62.6%	78.3%	36.7%	58.2%
Texas	53.3%	55.4%	33.9% *	34.9% *	51.3%	53.5%
Mountain:						
Arizona	69.0%	75.2%	9.8% *	55.8%	54.1%	69.8%
Colorado	68.8%	70.7%	63.9%	19.8% *	62.2% *	69.2%
Idaho	54.3%	51.1%	51.4%	85.4%	28.8% *	57.1%
Montana	65.0%	67.5%	63.7%	29.1% *	46.8%	66.3%
Nevada	49.1%	47.3%	64.2%	34.5% *	50.8% *	48.9%
New Mexico	53.1%	55.5%	24.6% *	40.1%	36.6%	54.0%
Utah	59.5%	60.4%	55.4%	49.9%	33.8%	60.2%
Wyoming	62.1%	65.9%	--	17.3% *	56.7%	62.6%
Pacific:						
Alaska	69.5%	68.9%	77.9%	0.0%	--	70.8%
California	43.9%	40.8%	71.2%	32.9% *	67.6%	43.3%
Hawaii	23.9%	22.9%	22.5% *	36.3%	41.6%	22.0%
Oregon	55.4%	49.8%	80.2%	15.1% *	19.3% *	57.0%
Washington	44.1%	38.8%	67.7%	52.4%	86.3%	43.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	1.04%	1.16%	2.73%	3.29%	2.56%	1.09%
New England:						
Connecticut	4.56%	4.70%	7.10% *	12.31%	15.60%	4.61%
Maine	4.45%	4.95%	8.54% *	13.44%	--	4.58%
Massachusetts	5.57%	6.38%	17.22% *	13.73%	--	5.66%
New Hampshire	7.14%	7.56%	14.06%	11.51% *	--	7.27%
Rhode Island	4.60%	5.36%	15.96% *	16.26%	10.79%	4.85%
Vermont	4.15%	4.09%	11.47% *	11.19%	7.01%	4.70%
Middle Atlantic:						
New Jersey	4.48%	4.63%	14.22% *	8.96% *	--	4.57%
New York	4.79%	5.25%	10.88% *	13.71%	7.87%	5.17%
Pennsylvania	3.86%	4.26%	11.28%	8.88%	8.87%	4.02%
East North Central:						
Illinois	3.58%	3.88%	11.14%	14.38%	11.52%	3.71%
Indiana	4.63%	5.22%	8.51%	10.34% *	12.38%	4.77%
Michigan	7.89%	8.25%	11.58% *	8.21% *	16.91% *	8.15%
Ohio	3.76%	4.05%	11.76%	11.91%	10.85%	3.92%
Wisconsin	5.31%	5.83%	14.60%	13.21% *	8.76%	5.67%
West North Central:						
Iowa	4.59%	5.54%	9.85%	10.52%	10.44% *	4.73%
Kansas	5.78%	6.18%	13.47%	12.16%	11.09%	6.34%
Minnesota	4.86%	5.96%	11.55%	11.20%	15.87%	5.07%
Missouri	4.16%	4.58%	15.20% *	8.64%	9.70%	4.46%
Nebraska	4.35%	4.97%	11.00%	5.44%	16.86%	4.47%
North Dakota	3.63%	4.32%	8.03%	9.63%	11.53%	3.77%
South Dakota	3.79%	4.31%	5.33%	12.29% *	10.24% *	3.96%
South Atlantic:						
Delaware	6.41%	7.15%	10.79%	17.01% *	12.18%	6.61%
District of Columbia	4.46%	4.84%	25.36% *	4.35%	--	4.49%
Florida	5.89%	5.98%	11.33%	12.64% *	10.77%	6.08%
Georgia	4.80%	5.19%	16.15% *	17.10% *	10.90%	5.06%
Maryland	4.38%	4.66%	12.21%	10.86% *	15.77%	4.59%
North Carolina	4.86%	5.13%	12.64%	15.28% *	11.75%	5.04%
South Carolina	5.49%	5.85%	16.96%	9.82% *	10.21% *	5.68%
Virginia	4.58%	4.95%	13.77%	8.75% *	10.21% *	4.71%
West Virginia	5.17%	5.62%	10.80%	16.13% *	10.93%	5.11%
East South Central:						
Alabama	9.97%	10.42%	13.65% *	12.65% *	10.01% *	10.36%
Kentucky	5.13%	5.77%	10.22%	16.46%	10.89%	5.36%
Mississippi	4.07%	4.63%	10.88%	16.17%	11.15%	4.40%
Tennessee	4.68%	4.81%	16.41% *	8.99%	9.68% *	4.95%
West South Central:						
Arkansas	5.22%	5.54%	14.04%	12.54%	10.32%	5.65%
Louisiana	7.40%	8.18%	12.50%	12.60%	10.42%	8.32%
Oklahoma	4.70%	5.48%	9.88%	11.28%	8.80%	5.02%
Texas	3.84%	4.09%	10.17% *	13.32% *	10.79%	4.12%
Mountain:						
Arizona	8.86%	7.91%	7.39% *	13.70%	13.91%	9.20%
Colorado	4.21%	4.43%	13.55%	10.71% *	23.37% *	4.28%
Idaho	5.26%	5.56%	10.42%	11.65%	10.11% *	5.58%
Montana	6.06%	6.99%	9.01%	9.58% *	11.70%	6.35%
Nevada	4.95%	5.81%	9.95%	13.62% *	16.03% *	5.13%
New Mexico	5.75%	6.15%	12.24% *	9.52%	10.63%	6.03%
Utah	5.83%	6.60%	14.36%	11.59%	10.13%	5.93%
Wyoming	4.92%	5.16%	--	9.07% *	13.70%	5.29%
Pacific:						
Alaska	4.64%	5.60%	7.61%	0.00%	--	4.67%
California	4.01%	4.62%	6.71%	15.03% *	13.82%	4.12%
Hawaii	4.80%	5.54%	7.64% *	10.45%	11.85%	5.05%
Oregon	5.83%	5.05%	11.40%	8.96% *	15.67% *	5.86%
Washington	4.96%	4.99%	11.27%	12.21%	12.69%	5.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	87.0%	87.3%	86.4%	81.7%	83.7%	87.2%
New England:						
Connecticut	79.2%	78.9%	92.2%	80.4%	84.7%	79.1%
Maine	95.3%	95.3%	100.0%	94.2%	98.1%	95.2%
Massachusetts	88.4%	86.7%	96.0%	92.0%	95.9%	88.2%
New Hampshire	81.4%	91.1%	48.0% *	--	100.0%	81.1%
Rhode Island	88.3%	86.0%	97.5%	96.6%	96.7%	87.7%
Vermont	77.9%	78.5%	93.1%	--	90.7%	76.3%
Middle Atlantic:						
New Jersey	82.6%	83.4%	66.6%	--	92.8%	82.3%
New York	85.4%	85.4%	74.0%	96.0%	83.0%	85.6%
Pennsylvania	87.2%	88.4%	81.0%	76.1%	79.6%	87.5%
East North Central:						
Illinois	86.1%	86.8%	59.7% *	93.8%	92.6%	85.8%
Indiana	81.8%	86.1%	48.5% *	94.8%	75.3%	82.0%
Michigan	78.5%	79.3%	--	87.6%	99.3%	77.8%
Ohio	88.4%	88.4%	89.6%	81.1%	89.0%	88.4%
Wisconsin	94.7%	94.9%	92.8%	94.8%	91.7%	94.9%
West North Central:						
Iowa	89.0%	89.3%	91.2%	73.8%	47.9% *	90.0%
Kansas	91.7%	92.4%	--	89.5%	97.6%	90.5%
Minnesota	85.4%	82.1%	97.2%	93.4%	86.5%	85.4%
Missouri	86.1%	86.2%	88.9%	82.0%	89.9%	85.9%
Nebraska	91.3%	90.1%	100.0%	94.3%	90.6%	91.3%
North Dakota	72.7%	72.8%	72.8%	70.2%	87.5%	72.3%
South Dakota	88.7%	85.9%	91.9%	95.1%	89.8%	88.7%
South Atlantic:						
Delaware	90.7%	91.0%	95.1%	75.2%	96.1%	90.5%
District of Columbia	85.0%	84.3%	62.5%	100.0%	100.0%	84.9%
Florida	88.2%	89.1%	73.1%	--	95.3%	87.9%
Georgia	82.5%	81.1%	100.0%	71.2%	96.1%	81.8%
Maryland	91.9%	90.9%	98.1%	87.4%	95.5%	91.6%
North Carolina	90.0%	90.2%	89.6%	84.5%	70.3%	91.1%
South Carolina	90.9%	90.9%	93.4%	--	92.7%	90.9%
Virginia	91.9%	91.5%	100.0%	--	--	92.5%
West Virginia	89.7%	89.1%	94.4%	97.9%	92.3%	89.5%
East South Central:						
Alabama	83.2%	85.3%	--	85.3%	40.9% *	85.5%
Kentucky	80.7%	84.6%	87.4%	36.7% *	64.1%	81.8%
Mississippi	95.6%	95.9%	91.9%	97.2%	87.9%	96.5%
Tennessee	91.1%	91.6%	88.2%	82.1%	84.7%	91.5%
West South Central:						
Arkansas	91.5%	90.1%	98.8%	92.3%	66.5%	93.6%
Louisiana	72.7%	73.1%	68.5%	80.8%	83.2%	71.7%
Oklahoma	91.1%	90.8%	90.3%	95.6%	96.3%	90.8%
Texas	89.1%	90.5%	80.8%	56.9% *	66.3%	90.9%
Mountain:						
Arizona	85.8%	87.3%	--	38.3% *	94.0%	85.5%
Colorado	88.3%	88.2%	100.0%	--	100.0%	87.7%
Idaho	92.6%	92.0%	92.8%	95.7%	88.2%	92.9%
Montana	83.1%	84.2%	74.0%	92.3%	--	85.1%
Nevada	88.9%	88.6%	88.8%	100.0%	89.7%	88.8%
New Mexico	86.2%	87.0%	--	76.6%	82.2%	86.4%
Utah	89.6%	93.0%	62.5% *	87.9%	93.7%	89.5%
Wyoming	83.9%	84.2%	--	100.0%	96.5%	82.7%
Pacific:						
Alaska	71.2%	67.3%	89.9%	--	100.0%	70.8%
California	86.5%	84.7%	93.4%	90.9%	87.8%	86.5%
Hawaii	70.4%	75.4%	--	71.5%	72.7%	69.9%
Oregon	93.0%	90.2%	98.9%	93.4%	96.7%	92.9%
Washington	85.4%	85.3%	85.2%	87.5%	98.9%	85.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.71%	0.78%	1.83%	3.58%	2.67%	0.73%
New England:						
Connecticut	6.86%	7.37%	6.48%	11.44%	13.73%	6.95%
Maine	1.91%	2.05%	0.00%	4.57%	2.40%	1.97%
Massachusetts	5.64%	6.96%	3.01%	6.81%	2.80%	5.74%
New Hampshire	8.59%	4.15%	14.82% *	--	0.00%	8.69%
Rhode Island	5.16%	6.38%	2.22%	2.58%	2.55%	5.46%
Vermont	6.21%	6.67%	5.78%	--	7.67%	5.61%
Middle Atlantic:						
New Jersey	5.01%	5.28%	16.09%	--	4.83%	5.12%
New York	3.73%	4.10%	14.57%	3.34%	7.36%	4.04%
Pennsylvania	2.79%	3.07%	5.66%	13.71%	10.17%	2.86%
East North Central:						
Illinois	3.60%	3.76%	18.88% *	6.37%	5.58%	3.75%
Indiana	5.38%	4.94%	20.78% *	3.53%	12.91%	5.52%
Michigan	6.39%	6.69%	--	9.97%	0.88%	6.55%
Ohio	2.62%	2.76%	7.96%	14.70%	7.99%	2.69%
Wisconsin	1.93%	2.07%	6.61%	4.43%	6.94%	2.01%
West North Central:						
Iowa	3.01%	3.40%	6.52%	14.59%	17.61% *	2.94%
Kansas	2.63%	2.74%	--	7.35%	1.77%	3.15%
Minnesota	3.85%	5.06%	2.59%	5.19%	8.98%	4.00%
Missouri	3.20%	3.53%	7.04%	9.10%	7.10%	3.37%
Nebraska	2.42%	2.85%	0.00%	5.79%	9.26%	2.48%
North Dakota	5.19%	5.91%	9.56%	11.25%	8.01%	5.34%
South Dakota	2.93%	4.51%	3.51%	5.19%	7.85%	3.00%
South Atlantic:						
Delaware	2.63%	2.86%	3.49%	11.09%	3.75%	2.74%
District of Columbia	5.89%	6.71%	10.44%	0.00%	0.00%	5.92%
Florida	3.27%	3.48%	13.75%	--	3.26%	3.37%
Georgia	5.56%	6.23%	0.00%	16.53%	2.24%	5.79%
Maryland	2.37%	2.75%	1.89%	9.51%	2.44%	2.57%
North Carolina	3.57%	4.02%	5.69%	9.67%	17.50%	3.54%
South Carolina	2.60%	3.03%	5.06%	--	5.76%	2.67%
Virginia	2.71%	3.00%	0.00%	--	--	2.67%
West Virginia	2.57%	2.82%	3.63%	2.33%	4.32%	2.71%
East South Central:						
Alabama	7.70%	7.34%	--	13.83%	16.80% *	7.18%
Kentucky	7.64%	7.42%	5.71%	21.76% *	18.13%	7.94%
Mississippi	1.44%	1.58%	5.92%	3.05%	6.57%	1.45%
Tennessee	2.62%	2.81%	9.49%	9.58%	7.93%	2.76%
West South Central:						
Arkansas	3.41%	3.99%	1.23%	6.24%	16.63%	3.10%
Louisiana	12.23%	14.09%	14.42%	12.77%	9.65%	13.33%
Oklahoma	2.76%	3.14%	8.43%	4.45%	2.97%	2.93%
Texas	2.46%	2.34%	8.89%	20.55% *	14.25%	2.25%
Mountain:						
Arizona	2.43%	2.28%	--	18.86% *	3.22%	2.56%
Colorado	3.62%	3.79%	0.00%	--	0.00%	3.80%
Idaho	2.78%	3.37%	6.87%	4.76%	8.67%	2.87%
Montana	5.64%	6.23%	11.64%	7.38%	--	5.48%
Nevada	4.62%	5.62%	6.72%	0.00%	10.73%	4.93%
New Mexico	4.20%	4.33%	--	13.27%	11.10%	4.32%
Utah	3.89%	2.37%	21.54% *	7.04%	5.46%	3.95%
Wyoming	4.08%	4.23%	--	0.00%	3.72%	4.38%
Pacific:						
Alaska	9.52%	11.04%	4.51%	--	0.00%	9.60%
California	2.27%	2.72%	2.17%	6.99%	10.44%	2.33%
Hawaii	7.12%	7.90%	--	9.91%	8.89%	8.42%
Oregon	4.25%	5.90%	0.96%	6.56%	4.18%	4.31%
Washington	3.66%	4.54%	7.09%	7.52%	1.35%	3.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	64.9%	65.5%	57.8%	70.0%	70.3%	64.7%
New England:						
Connecticut	82.0%	84.7%	74.2%	43.0% *	--	82.5%
Maine	64.9%	63.1%	92.1%	86.5%	--	65.0%
Massachusetts	79.8%	83.1%	72.3%	50.5% *	--	80.3%
New Hampshire	86.1%	88.5%	84.8%	--	92.0%	86.0%
Rhode Island	75.2%	74.1%	74.7%	88.4%	51.9% *	76.6%
Vermont	85.5%	87.2%	--	--	85.7%	85.4%
Middle Atlantic:						
New Jersey	76.6%	77.4%	68.8%	--	100.0%	76.0%
New York	62.4%	66.2%	49.1% *	30.5% *	85.5%	60.3%
Pennsylvania	74.2%	77.6%	55.6%	51.2%	70.0%	74.4%
East North Central:						
Illinois	59.2%	58.6%	45.4% *	89.4%	92.5%	57.8%
Indiana	66.9%	64.3%	82.3%	89.7%	76.2%	66.6%
Michigan	60.2%	59.0%	87.8%	--	--	61.7%
Ohio	63.2%	59.4%	82.2%	--	69.1%	63.0%
Wisconsin	75.8%	78.5%	38.0% *	96.3%	85.9%	75.1%
West North Central:						
Iowa	82.3%	88.8%	56.4%	77.3%	45.2% *	83.2%
Kansas	61.4%	60.5%	--	76.9%	92.4%	54.7%
Minnesota	84.6%	84.0%	93.2%	81.5%	93.4%	84.2%
Missouri	81.1%	83.3%	--	64.4%	80.6%	81.1%
Nebraska	75.9%	74.4%	88.0%	77.0%	--	76.3%
North Dakota	84.6%	84.4%	86.9%	78.5%	86.4%	84.5%
South Dakota	84.9%	75.6%	96.8%	--	88.0%	84.8%
South Atlantic:						
Delaware	74.8%	75.9%	69.5%	57.0%	86.6%	74.4%
District of Columbia	82.9%	84.0%	--	90.9%	94.7%	82.8%
Florida	47.7%	46.6%	66.0%	95.6%	58.7%	47.3%
Georgia	67.6%	70.1%	--	70.1%	70.1%	67.5%
Maryland	62.2%	68.2%	31.0% *	--	44.2% *	63.8%
North Carolina	86.9%	88.5%	75.4%	79.3%	71.5%	87.8%
South Carolina	79.9%	81.3%	72.7%	98.4%	74.7%	80.1%
Virginia	70.2%	70.4%	68.8%	--	77.2%	70.1%
West Virginia	53.5%	54.0%	57.9% *	26.2% *	91.8%	51.2%
East South Central:						
Alabama	45.8% *	44.1% *	--	85.3%	82.4%	43.7% *
Kentucky	65.8%	63.9%	58.0%	90.6%	78.8%	64.9%
Mississippi	64.3%	65.7%	44.1% *	84.5%	58.8%	65.0%
Tennessee	58.0%	56.0%	90.8%	66.5%	79.3%	56.5%
West South Central:						
Arkansas	69.3%	67.9%	72.7%	94.9%	65.2%	69.6%
Louisiana	51.1%	52.9%	31.0% *	84.6%	55.5% *	50.7%
Oklahoma	72.5%	71.3%	66.8%	95.9%	99.4%	70.9%
Texas	63.2%	62.8%	56.2% *	80.5%	85.9%	61.4%
Mountain:						
Arizona	37.0% *	35.2% *	100.0%	81.9%	57.7% *	36.1% *
Colorado	75.4%	75.3%	--	93.4%	52.7%	76.5%
Idaho	54.0%	66.7%	35.7% *	--	48.1% *	54.3%
Montana	73.2%	72.7%	75.8%	78.3%	78.7%	72.9%
Nevada	69.1%	72.6%	50.9%	84.8%	89.8%	67.4%
New Mexico	73.5%	74.3%	--	74.0%	83.2%	73.1%
Utah	87.1%	88.0%	78.6%	89.6%	97.2%	86.9%
Wyoming	63.4%	64.6%	--	93.7%	93.8%	60.6%
Pacific:						
Alaska	75.8%	85.2%	30.4% *	--	100.0%	75.5%
California	52.5%	54.1%	39.9%	84.4%	22.7% *	53.6%
Hawaii	51.3%	49.3%	--	83.7%	47.9% *	52.0%
Oregon	53.0%	72.5%	11.1% *	--	--	52.5%
Washington	73.0%	76.2%	64.4%	71.8%	98.9%	72.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	2.09%	2.38%	3.63%	5.04%	3.77%	2.18%
New England:						
Connecticut	3.71%	3.44%	13.76%	14.53% *	--	3.72%
Maine	8.57%	9.15%	8.87%	9.16%	--	8.84%
Massachusetts	5.45%	5.49%	16.94%	23.92% *	--	5.47%
New Hampshire	4.02%	4.07%	12.05%	--	7.87%	4.08%
Rhode Island	5.01%	6.02%	6.69%	7.69%	16.63% *	5.21%
Vermont	3.16%	3.17%	--	--	13.29%	3.45%
Middle Atlantic:						
New Jersey	5.67%	5.95%	14.93%	--	0.00%	5.81%
New York	9.58%	11.25%	19.24% *	16.72% *	6.05%	10.17%
Pennsylvania	4.90%	5.45%	9.38%	14.96%	12.37%	5.09%
East North Central:						
Illinois	5.74%	6.04%	19.47% *	8.08%	5.36%	5.93%
Indiana	6.13%	6.54%	13.56%	7.63%	13.88%	6.28%
Michigan	17.12%	17.65%	7.33%	--	--	18.01%
Ohio	5.82%	6.60%	10.72%	--	12.73%	6.00%
Wisconsin	6.41%	6.33%	22.14% *	3.85%	7.62%	6.81%
West North Central:						
Iowa	4.81%	4.16%	14.71%	14.08%	17.22% *	4.85%
Kansas	8.13%	8.80%	--	14.85%	5.28%	8.87%
Minnesota	4.52%	5.65%	4.99%	9.16%	6.62%	4.69%
Missouri	3.68%	3.70%	--	12.34%	9.10%	3.87%
Nebraska	5.87%	6.79%	6.34%	14.91%	--	6.06%
North Dakota	3.24%	3.79%	6.52%	11.83%	12.14%	3.31%
South Dakota	4.04%	6.62%	2.19%	--	10.59%	4.13%
South Atlantic:						
Delaware	6.81%	7.27%	12.29%	15.80%	11.17%	7.08%
District of Columbia	4.58%	5.00%	--	7.31%	6.07%	4.61%
Florida	11.82%	12.15%	13.60%	4.74%	13.99%	12.17%
Georgia	5.54%	5.56%	--	16.48%	17.44%	5.76%
Maryland	8.18%	7.74%	15.02% *	--	24.69% *	8.55%
North Carolina	3.56%	3.72%	11.81%	11.06%	17.50%	3.56%
South Carolina	5.95%	5.85%	20.94%	1.57%	16.65%	6.09%
Virginia	6.97%	7.53%	19.74%	--	15.06%	7.08%
West Virginia	12.02%	13.28%	19.15% *	16.88% *	5.15%	12.30%
East South Central:						
Alabama	18.26% *	18.64% *	--	13.83%	11.20%	18.45% *
Kentucky	10.93%	12.28%	14.64%	6.80%	10.23%	11.47%
Mississippi	6.21%	6.96%	15.49% *	12.88%	10.57%	6.92%
Tennessee	7.22%	7.74%	8.99%	12.20%	9.40%	7.61%
West South Central:						
Arkansas	6.73%	8.16%	2.90%	4.00%	16.49%	7.15%
Louisiana	11.07%	12.44%	17.40% *	9.73%	17.64% *	12.08%
Oklahoma	7.97%	9.74%	16.09%	4.34%	0.60%	8.35%
Texas	6.72%	7.13%	17.38% *	7.13%	8.86%	7.08%
Mountain:						
Arizona	14.14% *	13.99% *	0.00%	14.88%	24.47% *	14.43% *
Colorado	5.41%	5.67%	--	7.33%	4.99%	5.55%
Idaho	10.12%	11.18%	13.35% *	--	18.86% *	10.66%
Montana	13.74%	15.94%	15.89%	12.40%	13.03%	14.42%
Nevada	6.92%	8.28%	12.64%	12.35%	7.77%	7.29%
New Mexico	7.24%	7.55%	--	13.68%	11.29%	7.51%
Utah	3.95%	3.98%	18.49%	6.64%	2.66%	4.02%
Wyoming	6.08%	6.30%	--	6.46%	6.09%	6.42%
Pacific:						
Alaska	5.83%	4.17%	12.37% *	--	0.00%	5.91%
California	7.26%	9.09%	10.04%	10.78%	12.65% *	7.60%
Hawaii	10.72%	13.21%	--	9.48%	19.54% *	12.19%
Oregon	11.58%	8.05%	7.88% *	--	--	11.67%
Washington	6.43%	7.14%	16.51%	11.33%	1.35%	6.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	74.3%	75.7%	75.5%	66.4%	66.9%	75.3%
New England:						
Connecticut	73.2%	70.0%	77.9%	81.8%	81.3%	72.5%
Maine	76.5%	78.7%	72.8%	66.1%	--	78.3%
Massachusetts	74.2%	74.1%	68.3%	81.3%	--	74.9%
New Hampshire	73.9%	76.0%	76.3%	62.6%	--	75.0%
Rhode Island	68.2%	70.8%	62.7%	65.7%	59.8%	69.8%
Vermont	62.4%	67.5%	41.1% *	55.3%	74.3%	61.5%
Middle Atlantic:						
New Jersey	73.3%	86.4%	34.8% *	48.3%	--	73.3%
New York	70.3%	75.2%	56.8%	64.4%	79.5%	69.5%
Pennsylvania	64.5%	61.7%	77.5%	63.4%	59.9%	65.3%
East North Central:						
Illinois	80.3%	83.4%	71.6%	68.7%	76.6%	80.8%
Indiana	70.1%	68.3%	65.1%	83.6%	73.2%	69.7%
Michigan	78.5%	80.5%	82.3%	62.5%	60.7%	81.0%
Ohio	70.6%	72.2%	77.0%	54.8%	60.0%	72.1%
Wisconsin	61.6%	60.3%	74.8%	58.8%	58.8%	62.0%
West North Central:						
Iowa	71.4%	70.0%	87.6%	60.2%	35.6%	75.2%
Kansas	76.0%	74.3%	78.4%	85.7%	79.8%	74.7%
Minnesota	62.3%	64.1%	69.5%	56.6%	50.0%	63.6%
Missouri	66.4%	63.0%	89.1%	68.0%	57.1%	68.3%
Nebraska	74.4%	74.5%	79.5%	66.4%	64.6%	75.5%
North Dakota	53.2%	54.7%	45.2%	53.2%	55.1%	53.0%
South Dakota	66.4%	57.3%	82.9%	70.6%	56.7%	67.7%
South Atlantic:						
Delaware	72.4%	78.8%	65.6%	44.8% *	59.8%	73.5%
District of Columbia	82.3%	79.9%	90.4%	91.9%	93.2%	82.1%
Florida	86.7%	87.9%	83.7%	70.4%	79.8%	87.1%
Georgia	74.3%	73.9%	88.5%	63.0%	80.3%	72.7%
Maryland	81.4%	79.1%	97.4%	73.1%	83.1%	81.2%
North Carolina	77.5%	79.2%	77.8%	67.8%	48.9%	82.7%
South Carolina	75.0%	73.6%	91.1%	58.8%	55.9%	78.5%
Virginia	70.5%	71.8%	66.4%	62.5%	53.6%	71.9%
West Virginia	66.9%	68.0%	69.5%	57.3%	53.2%	70.6%
East South Central:						
Alabama	70.0%	71.6%	51.9%	70.3%	58.3%	73.2%
Kentucky	75.0%	74.2%	66.8%	81.1%	64.1%	77.1%
Mississippi	62.8%	58.3%	78.1%	81.9%	66.8%	61.9%
Tennessee	67.2%	70.4%	63.1%	55.8%	68.9%	66.5%
West South Central:						
Arkansas	65.8%	66.2%	--	49.1%	37.4%	71.3%
Louisiana	72.4%	71.1%	79.9%	69.5%	55.8%	76.7%
Oklahoma	68.8%	69.8%	82.2%	48.0%	61.6%	70.4%
Texas	80.2%	80.3%	77.1%	81.2%	74.3%	81.6%
Mountain:						
Arizona	86.1%	85.9%	94.3%	79.2%	82.8%	86.6%
Colorado	78.9%	83.2%	71.6%	58.7%	--	80.5%
Idaho	68.4%	65.2%	67.5%	78.7%	54.6%	71.1%
Montana	70.5%	73.7%	76.9%	48.2%	76.9%	69.4%
Nevada	71.8%	72.3%	80.6%	53.6%	74.8%	71.3%
New Mexico	64.1%	64.9%	--	65.5%	60.6%	64.9%
Utah	80.5%	83.4%	75.5%	71.3%	71.4%	81.6%
Wyoming	53.7%	54.7%	--	51.0%	67.6%	50.8%
Pacific:						
Alaska	62.5%	61.3%	70.9%	--	--	63.8%
California	77.2%	78.8%	83.2%	63.1%	58.8%	77.9%
Hawaii	71.3%	78.6%	44.1%	55.5%	58.9%	74.2%
Oregon	69.5%	68.6%	91.1%	32.6% *	64.2%	70.0%
Washington	62.4%	58.3%	82.1%	55.4%	92.6%	61.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	0.74%	0.82%	2.14%	2.12%	1.81%	0.79%
New England:						
Connecticut	4.01%	5.37%	7.73%	6.29%	9.99%	4.26%
Maine	2.97%	3.41%	10.06%	10.03%	--	2.99%
Massachusetts	5.53%	6.98%	15.35%	7.75%	--	5.65%
New Hampshire	3.43%	4.28%	10.40%	9.05%	--	3.53%
Rhode Island	3.45%	4.38%	10.93%	9.42%	11.11%	3.70%
Vermont	4.23%	3.98%	14.29% *	10.99%	11.83%	4.66%
Middle Atlantic:						
New Jersey	6.33%	2.66%	17.38% *	12.86%	--	6.68%
New York	3.49%	3.53%	10.75%	8.10%	6.91%	3.79%
Pennsylvania	3.81%	4.97%	6.24%	7.63%	7.49%	4.33%
East North Central:						
Illinois	2.29%	2.39%	8.97%	7.61%	6.89%	2.47%
Indiana	3.89%	4.57%	13.71%	5.85%	7.72%	4.29%
Michigan	4.10%	4.63%	7.37%	11.71%	9.46%	4.19%
Ohio	3.06%	3.36%	9.42%	9.49%	8.14%	3.34%
Wisconsin	4.44%	5.29%	8.25%	12.63%	12.02%	4.81%
West North Central:						
Iowa	3.62%	4.89%	4.36%	8.71%	9.42%	3.64%
Kansas	3.19%	3.90%	8.71%	5.22%	5.47%	3.96%
Minnesota	5.60%	5.28%	12.37%	12.91%	14.69%	5.92%
Missouri	4.58%	5.79%	5.87%	7.26%	9.39%	5.21%
Nebraska	3.11%	3.64%	6.38%	12.69%	13.08%	3.09%
North Dakota	3.55%	4.37%	8.73%	9.70%	11.08%	3.84%
South Dakota	3.66%	5.17%	4.67%	8.68%	9.70%	4.00%
South Atlantic:						
Delaware	4.87%	4.31%	11.00%	14.65% *	9.42%	5.22%
District of Columbia	2.68%	3.41%	5.22%	5.45%	7.42%	2.74%
Florida	2.88%	2.97%	6.86%	12.19%	9.26%	2.93%
Georgia	4.05%	4.66%	5.47%	12.02%	6.34%	4.77%
Maryland	3.04%	3.63%	2.05%	8.63%	7.83%	3.28%
North Carolina	3.35%	3.52%	10.36%	11.83%	9.78%	2.96%
South Carolina	4.09%	5.40%	5.32%	8.70%	7.51%	4.50%
Virginia	4.43%	5.18%	10.29%	10.60%	9.34%	4.77%
West Virginia	4.50%	5.14%	10.17%	14.03%	9.03%	4.73%
East South Central:						
Alabama	5.82%	6.79%	13.20%	9.99%	7.78%	6.47%
Kentucky	4.16%	5.30%	10.62%	7.80%	9.90%	4.41%
Mississippi	3.80%	4.56%	7.74%	7.84%	7.98%	4.34%
Tennessee	3.80%	4.34%	12.74%	9.63%	7.31%	4.68%
West South Central:						
Arkansas	5.00%	5.29%	--	10.39%	7.37%	5.33%
Louisiana	4.27%	5.02%	10.80%	11.14%	7.99%	4.61%
Oklahoma	3.66%	3.95%	9.20%	10.82%	7.11%	4.11%
Texas	2.32%	2.66%	7.08%	6.47%	6.69%	2.40%
Mountain:						
Arizona	3.60%	4.40%	3.30%	10.13%	8.55%	3.90%
Colorado	3.42%	3.66%	11.42%	12.07%	--	3.25%
Idaho	5.19%	5.15%	10.04%	13.24%	9.98%	5.64%
Montana	4.47%	5.46%	7.13%	11.55%	8.80%	5.09%
Nevada	4.14%	4.47%	6.74%	14.80%	7.68%	4.66%
New Mexico	5.36%	6.81%	--	8.38%	8.10%	6.33%
Utah	3.76%	4.66%	8.51%	8.94%	9.76%	4.01%
Wyoming	5.12%	5.85%	--	14.72%	11.43%	5.74%
Pacific:						
Alaska	5.39%	6.72%	10.43%	--	--	5.61%
California	2.53%	2.57%	3.96%	9.83%	13.33%	2.53%
Hawaii	3.01%	3.09%	9.16%	9.76%	9.51%	3.15%
Oregon	4.04%	4.30%	4.98%	10.64% *	12.52%	4.22%
Washington	4.35%	5.13%	7.00%	13.44%	5.93%	4.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.h Percent of private-sector employees working in establishments that offer paid sick leave by proportion of employees who are full-time or low-wage and State: United States, 2023

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	82.0%	84.8%	81.4%	71.5%	64.1%	85.1%
New England:						
Connecticut	89.3%	91.7%	86.7%	84.0%	79.2%	90.5%
Maine	81.3%	83.6%	87.9%	68.1%	74.1%	81.8%
Massachusetts	92.7%	92.3%	95.4%	91.3%	83.5%	93.0%
New Hampshire	83.9%	88.7%	80.4%	72.2%	74.4%	85.0%
Rhode Island	88.7%	90.9%	90.1%	81.2%	80.7%	90.3%
Vermont	90.5%	93.1%	92.4%	79.6%	84.4%	91.1%
Middle Atlantic:						
New Jersey	90.2%	93.0%	86.9%	81.5%	63.2%	93.5%
New York	91.7%	93.9%	90.6%	86.1%	81.5%	92.9%
Pennsylvania	76.5%	78.8%	79.5%	64.9%	58.9%	80.6%
East North Central:						
Illinois	81.0%	84.7%	81.1%	65.2%	76.3%	81.8%
Indiana	72.2%	75.1%	76.9%	58.6%	58.1%	74.6%
Michigan	83.0%	88.7%	81.4%	57.8%	61.7%	87.2%
Ohio	75.6%	81.5%	68.5%	63.4%	54.4%	80.3%
Wisconsin	68.2%	72.7%	76.6%	45.9%	45.4%	72.7%
West North Central:						
Iowa	74.5%	77.4%	86.4%	55.1%	49.0%	78.2%
Kansas	78.6%	83.8%	63.2%	62.0%	72.2%	81.1%
Minnesota	80.6%	79.9%	80.3%	81.7%	69.8%	82.2%
Missouri	74.6%	80.7%	78.0%	53.8%	58.3%	78.5%
Nebraska	74.2%	75.7%	72.4%	70.6%	66.5%	75.7%
North Dakota	74.9%	78.2%	82.2%	61.3%	53.9%	79.6%
South Dakota	71.9%	71.1%	91.9%	45.2%	47.7%	76.8%
South Atlantic:						
Delaware	83.4%	89.2%	77.3%	65.1%	63.3%	85.6%
District of Columbia	96.1%	97.1%	93.8%	92.1%	--	96.5%
Florida	73.3%	75.4%	77.2%	52.8%	57.5%	75.3%
Georgia	70.1%	74.7%	67.2%	56.1%	53.3%	75.7%
Maryland	91.4%	92.6%	95.4%	79.9%	80.2%	93.3%
North Carolina	80.1%	80.1%	92.1%	69.0%	67.2%	83.6%
South Carolina	74.1%	76.0%	82.3%	58.6%	57.0%	78.5%
Virginia	78.5%	85.0%	61.6%	49.2%	57.8%	81.1%
West Virginia	81.1%	82.7%	89.2%	67.8%	66.2%	86.1%
East South Central:						
Alabama	74.4%	72.8%	64.2%	87.1%	71.6%	75.4%
Kentucky	77.3%	79.1%	65.4%	77.1%	60.0%	81.9%
Mississippi	81.6%	83.9%	84.6%	64.5%	68.9%	85.3%
Tennessee	71.7%	75.6%	70.6%	58.9%	55.1%	79.7%
West South Central:						
Arkansas	81.7%	83.1%	90.7%	64.1%	61.7%	87.0%
Louisiana	78.2%	84.3%	75.0%	50.5%	57.6%	85.0%
Oklahoma	72.8%	79.0%	75.0%	50.8%	52.1%	79.7%
Texas	77.2%	81.7%	60.5%	68.2%	60.6%	81.9%
Mountain:						
Arizona	95.2%	95.9%	98.4%	89.2%	92.3%	95.7%
Colorado	90.9%	93.0%	83.3%	86.3%	80.0%	92.1%
Idaho	65.8%	72.2%	53.0%	59.6%	56.8%	68.1%
Montana	67.3%	78.2%	62.9%	44.0%	49.6%	72.2%
Nevada	75.3%	73.2%	79.6%	79.0%	75.7%	75.2%
New Mexico	92.6%	91.5%	97.9%	93.1%	93.0%	92.4%
Utah	73.9%	79.5%	63.3%	61.9%	57.9%	76.6%
Wyoming	59.6%	60.6%	66.9%	50.5%	37.9%	64.9%
Pacific:						
Alaska	71.8%	79.6%	63.7%	40.6%	37.0%	75.9%
California	95.2%	97.3%	93.4%	88.3%	85.0%	95.6%
Hawaii	80.5%	86.8%	66.9%	65.0%	62.7%	85.0%
Oregon	88.3%	89.0%	89.2%	84.0%	80.4%	89.2%
Washington	92.2%	93.4%	92.9%	86.3%	--	93.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.B.2.h Standard errors for percent of private-sector employees working in establishments that offer paid sick leave by proportion of employees who are full-time or low-wage and State: United States, 2023

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	0.52%	0.65%	1.32%	1.19%	1.36%	0.55%
New England:						
Connecticut	1.47%	1.77%	4.35%	4.06%	6.69%	1.49%
Maine	2.53%	3.14%	4.44%	6.68%	8.06%	2.66%
Massachusetts	1.68%	2.45%	2.70%	3.18%	7.53%	1.72%
New Hampshire	2.26%	2.33%	8.13%	6.47%	7.52%	2.35%
Rhode Island	1.82%	1.77%	3.61%	6.87%	5.28%	2.05%
Vermont	1.37%	1.59%	3.27%	4.39%	7.02%	1.40%
Middle Atlantic:						
New Jersey	2.16%	2.39%	8.72%	5.09%	11.69%	1.74%
New York	0.94%	1.01%	2.81%	2.80%	3.97%	0.94%
Pennsylvania	2.63%	3.36%	6.51%	5.32%	5.98%	2.88%
East North Central:						
Illinois	2.21%	2.65%	5.52%	5.75%	4.63%	2.48%
Indiana	3.02%	3.82%	7.09%	6.43%	6.78%	3.32%
Michigan	3.06%	2.87%	5.89%	8.84%	7.55%	2.81%
Ohio	2.45%	2.61%	8.25%	5.87%	5.81%	2.68%
Wisconsin	3.63%	4.52%	7.46%	7.44%	7.80%	3.99%
West North Central:						
Iowa	2.81%	3.72%	4.34%	6.49%	7.56%	2.94%
Kansas	2.77%	2.96%	8.85%	7.23%	5.89%	3.05%
Minnesota	2.49%	3.36%	7.47%	4.65%	7.77%	2.66%
Missouri	3.04%	3.21%	8.61%	7.34%	7.80%	3.15%
Nebraska	2.98%	3.76%	7.96%	6.43%	6.66%	3.39%
North Dakota	2.40%	2.94%	5.32%	6.37%	7.51%	2.48%
South Dakota	2.54%	3.53%	2.53%	6.91%	6.55%	2.65%
South Atlantic:						
Delaware	2.75%	2.78%	7.15%	8.97%	7.26%	2.82%
District of Columbia	1.03%	1.01%	4.70%	4.30%	--	0.99%
Florida	5.14%	6.06%	5.98%	7.61%	5.96%	5.59%
Georgia	3.54%	3.77%	12.39%	8.54%	8.69%	3.50%
Maryland	1.39%	1.54%	2.57%	5.44%	5.48%	1.37%
North Carolina	2.80%	3.72%	3.86%	7.01%	5.69%	3.27%
South Carolina	3.10%	3.94%	6.55%	6.34%	5.55%	3.48%
Virginia	2.77%	2.84%	10.29%	7.98%	7.57%	2.93%
West Virginia	2.38%	2.84%	4.10%	7.35%	5.53%	2.39%
East South Central:						
Alabama	4.58%	6.18%	9.84%	3.91%	5.04%	5.79%
Kentucky	3.33%	4.33%	8.81%	5.78%	6.86%	3.54%
Mississippi	2.49%	2.89%	4.86%	8.29%	5.21%	2.86%
Tennessee	3.87%	4.53%	8.76%	9.82%	7.51%	3.81%
West South Central:						
Arkansas	2.46%	2.75%	5.43%	6.69%	5.16%	2.47%
Louisiana	2.98%	2.99%	8.78%	9.50%	5.89%	2.96%
Oklahoma	2.91%	2.95%	8.55%	7.98%	5.71%	3.15%
Texas	2.24%	2.37%	8.99%	5.91%	5.79%	2.27%
Mountain:						
Arizona	1.04%	1.24%	1.20%	3.26%	2.41%	1.14%
Colorado	1.29%	1.36%	6.05%	4.22%	6.97%	1.29%
Idaho	4.13%	3.85%	8.23%	14.30%	6.87%	4.71%
Montana	3.51%	3.90%	7.58%	6.26%	6.88%	3.88%
Nevada	3.64%	4.73%	7.45%	5.85%	5.25%	4.22%
New Mexico	1.98%	2.89%	1.52%	2.28%	2.18%	2.51%
Utah	3.05%	3.54%	8.44%	7.08%	7.37%	3.25%
Wyoming	3.50%	4.28%	8.76%	8.76%	8.50%	3.73%
Pacific:						
Alaska	2.96%	3.21%	7.42%	8.17%	10.02%	2.86%
California	0.53%	0.39%	1.95%	2.34%	4.51%	0.52%
Hawaii	3.17%	3.64%	8.09%	8.45%	8.78%	3.34%
Oregon	2.01%	2.78%	4.61%	4.45%	5.48%	2.14%
Washington	1.73%	1.90%	4.55%	5.56%	--	1.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.B.2.i Percent of private-sector employees working in establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	91.1%	94.5%	89.9%	79.0%	79.1%	93.2%
New England:						
Connecticut	92.5%	96.1%	88.2%	84.6%	72.8%	95.0%
Maine	92.9%	96.8%	93.7%	76.5%	78.4%	93.8%
Massachusetts	94.4%	95.1%	97.6%	89.3%	75.8%	94.9%
New Hampshire	91.6%	95.7%	83.3%	85.9%	82.0%	92.7%
Rhode Island	91.6%	94.5%	93.6%	81.6%	81.5%	93.7%
Vermont	90.9%	93.6%	94.5%	78.0%	81.7%	91.8%
Middle Atlantic:						
New Jersey	91.3%	94.7%	94.9%	73.4%	72.5%	93.6%
New York	90.2%	93.3%	87.2%	83.0%	74.5%	92.0%
Pennsylvania	93.7%	96.6%	92.4%	84.1%	82.1%	96.5%
East North Central:						
Illinois	91.5%	94.3%	96.5%	76.7%	82.0%	93.1%
Indiana	92.2%	96.5%	89.3%	78.8%	79.2%	94.4%
Michigan	91.4%	94.8%	91.4%	76.3%	77.4%	94.2%
Ohio	91.8%	96.2%	94.0%	75.5%	76.2%	95.2%
Wisconsin	91.5%	95.0%	93.6%	76.4%	72.1%	95.2%
West North Central:						
Iowa	92.3%	95.3%	97.1%	78.1%	77.5%	94.4%
Kansas	93.1%	97.1%	81.1%	80.2%	88.4%	94.9%
Minnesota	90.7%	93.3%	88.3%	87.6%	78.2%	92.6%
Missouri	92.2%	96.1%	86.3%	82.6%	81.7%	94.7%
Nebraska	88.9%	91.6%	88.7%	78.6%	78.7%	90.8%
North Dakota	88.8%	94.3%	91.9%	71.5%	67.3%	93.5%
South Dakota	86.8%	92.0%	95.3%	58.8%	64.0%	91.4%
South Atlantic:						
Delaware	92.4%	96.8%	84.9%	80.8%	77.3%	94.1%
District of Columbia	97.0%	98.7%	94.5%	89.6%	--	97.6%
Florida	91.3%	94.5%	89.9%	66.7%	70.2%	93.9%
Georgia	88.3%	94.4%	70.8%	82.7%	70.0%	94.4%
Maryland	93.7%	95.0%	94.5%	85.3%	83.1%	95.5%
North Carolina	90.6%	94.0%	95.7%	73.1%	76.9%	94.3%
South Carolina	89.0%	91.4%	93.3%	75.8%	75.3%	92.5%
Virginia	93.0%	96.5%	95.2%	63.5%	77.4%	95.0%
West Virginia	93.4%	95.1%	95.9%	84.0%	86.5%	95.7%
East South Central:						
Alabama	93.5%	96.1%	78.5%	89.4%	82.4%	97.3%
Kentucky	93.8%	95.9%	95.6%	87.2%	82.3%	96.9%
Mississippi	92.1%	94.9%	89.1%	78.2%	80.3%	95.5%
Tennessee	93.8%	96.4%	89.2%	87.4%	88.5%	96.3%
West South Central:						
Arkansas	92.5%	94.2%	98.1%	77.9%	81.4%	95.5%
Louisiana	89.2%	92.1%	88.2%	75.9%	83.3%	91.2%
Oklahoma	89.5%	93.4%	93.2%	73.5%	75.0%	94.3%
Texas	91.0%	93.7%	79.9%	86.1%	85.3%	92.6%
Mountain:						
Arizona	92.8%	94.3%	96.4%	82.0%	85.1%	94.2%
Colorado	91.8%	95.0%	86.5%	81.1%	87.0%	92.3%
Idaho	85.6%	90.6%	87.9%	72.8%	78.7%	87.3%
Montana	81.5%	90.1%	83.0%	60.2%	68.2%	85.2%
Nevada	90.1%	91.0%	94.3%	79.9%	82.7%	91.5%
New Mexico	87.3%	92.0%	80.1%	77.1%	68.9%	92.8%
Utah	87.1%	92.0%	82.5%	73.5%	65.9%	90.6%
Wyoming	80.7%	84.8%	80.2%	64.4%	72.2%	82.7%
Pacific:						
Alaska	83.2%	87.1%	84.0%	60.5%	63.6%	85.5%
California	89.2%	93.8%	89.0%	71.8%	82.6%	89.5%
Hawaii	92.0%	96.3%	81.9%	81.8%	77.8%	95.6%
Oregon	88.7%	93.4%	89.4%	68.7%	63.1%	91.8%
Washington	91.6%	93.9%	93.2%	80.0%	76.3%	92.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.i Standard errors for percent of private-sector employees working in establishments that offer paid vacation leave by proportion of employees who are full-time or low-wage and State: United States, 2023

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%	0.24%	0.86%	0.98%	0.96%	0.26%
New England:						
Connecticut	1.21%	1.07%	4.20%	4.05%	7.99%	1.04%
Maine	1.17%	0.70%	2.88%	5.84%	6.94%	1.20%
Massachusetts	1.18%	1.62%	1.72%	3.54%	10.30%	1.18%
New Hampshire	2.10%	1.43%	10.03%	4.86%	6.58%	2.20%
Rhode Island	1.64%	1.19%	2.94%	6.78%	5.08%	1.83%
Vermont	1.33%	1.46%	2.63%	4.64%	7.56%	1.31%
Middle Atlantic:						
New Jersey	1.52%	1.26%	3.30%	6.74%	8.26%	1.44%
New York	1.11%	1.21%	3.33%	3.14%	4.86%	1.08%
Pennsylvania	0.85%	0.72%	2.72%	3.42%	3.50%	0.71%
East North Central:						
Illinois	1.25%	1.36%	1.91%	4.51%	4.48%	1.27%
Indiana	1.18%	0.94%	4.89%	4.37%	4.55%	1.19%
Michigan	1.72%	1.60%	3.94%	5.92%	5.23%	1.53%
Ohio	1.13%	0.93%	2.18%	4.88%	4.45%	0.98%
Wisconsin	1.50%	1.69%	3.02%	4.98%	5.60%	1.47%
West North Central:						
Iowa	1.23%	1.20%	1.61%	4.61%	5.13%	1.19%
Kansas	1.09%	0.70%	7.10%	4.61%	3.02%	1.05%
Minnesota	1.47%	1.60%	4.69%	3.67%	6.42%	1.46%
Missouri	1.44%	0.99%	6.60%	5.01%	4.95%	1.33%
Nebraska	1.90%	2.07%	5.94%	5.62%	5.52%	2.07%
North Dakota	1.54%	1.41%	3.08%	5.55%	6.66%	1.21%
South Dakota	1.61%	1.39%	1.85%	6.44%	5.97%	1.42%
South Atlantic:						
Delaware	1.46%	0.97%	6.19%	5.73%	5.49%	1.44%
District of Columbia	0.73%	0.49%	3.17%	4.95%	--	0.65%
Florida	1.61%	1.27%	3.53%	7.14%	5.08%	1.43%
Georgia	2.55%	1.19%	12.39%	4.62%	8.43%	1.10%
Maryland	1.17%	1.33%	2.97%	4.42%	4.91%	1.14%
North Carolina	1.55%	1.38%	2.32%	6.70%	4.94%	1.44%
South Carolina	1.88%	2.42%	3.25%	4.75%	4.39%	2.02%
Virginia	1.00%	0.77%	2.86%	6.94%	5.57%	0.92%
West Virginia	1.20%	1.34%	2.51%	4.42%	3.36%	1.09%
East South Central:						
Alabama	1.35%	1.12%	7.66%	3.23%	3.47%	0.92%
Kentucky	1.12%	0.99%	2.94%	3.86%	4.33%	0.75%
Mississippi	1.23%	1.27%	3.98%	6.11%	4.10%	1.15%
Tennessee	0.98%	0.83%	4.81%	3.70%	2.80%	0.85%
West South Central:						
Arkansas	1.19%	1.21%	1.34%	5.15%	3.55%	1.08%
Louisiana	2.04%	2.10%	4.96%	8.30%	4.18%	2.32%
Oklahoma	1.54%	1.28%	2.83%	6.25%	4.65%	1.21%
Texas	0.98%	0.99%	5.12%	3.08%	2.78%	1.04%
Mountain:						
Arizona	1.48%	1.70%	2.01%	4.62%	4.14%	1.53%
Colorado	1.24%	1.13%	5.05%	5.33%	4.95%	1.32%
Idaho	2.24%	2.11%	4.32%	10.06%	4.65%	2.47%
Montana	2.27%	2.08%	5.57%	5.58%	5.64%	2.39%
Nevada	1.21%	1.42%	2.55%	5.32%	4.07%	1.26%
New Mexico	1.95%	2.00%	8.68%	4.55%	5.79%	1.59%
Utah	1.86%	1.69%	5.14%	6.35%	7.40%	1.56%
Wyoming	2.18%	2.51%	6.35%	7.31%	5.67%	2.50%
Pacific:						
Alaska	2.00%	2.23%	4.39%	7.51%	8.92%	1.96%
California	1.12%	0.90%	2.52%	4.92%	4.79%	1.16%
Hawaii	1.42%	0.94%	6.59%	5.46%	6.14%	1.05%
Oregon	1.64%	1.48%	4.53%	6.16%	7.93%	1.52%
Washington	1.21%	1.33%	2.76%	5.26%	10.65%	1.22%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.j Percent of private-sector employees that are enrolled in a plan that covers telemedicine by proportion of employees who are full-time or low-wage and State: United States, 2023

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	95.1%	95.3%	93.3%	95.3%	94.5%	95.1%
New England:						
Connecticut	95.2%	94.6%	99.2%	99.3%	100.0%	95.2%
Maine	96.5%	96.9%	95.7%	90.1%	100.0%	96.4%
Massachusetts	94.9%	94.1%	97.2%	99.1%	100.0%	94.8%
New Hampshire	97.2%	97.2%	98.1%	94.0%	89.6%	97.4%
Rhode Island	98.1%	97.7%	98.9%	100.0%	99.5%	98.0%
Vermont	97.8%	97.5%	100.0%	98.0%	100.0%	97.6%
Middle Atlantic:						
New Jersey	89.7%	89.2%	92.1%	97.6%	100.0%	89.5%
New York	94.8%	94.4%	95.7%	97.2%	89.4%	95.2%
Pennsylvania	95.7%	95.4%	98.0%	94.6%	90.8%	96.0%
East North Central:						
Illinois	93.8%	93.9%	91.4%	94.4%	87.8%	94.0%
Indiana	96.7%	97.6%	90.4%	91.9%	81.8%	97.3%
Michigan	98.7%	99.1%	96.6%	87.0%	98.9%	98.7%
Ohio	98.6%	98.9%	99.6%	89.6%	95.3%	98.8%
Wisconsin	95.6%	95.2%	99.5%	98.8%	94.7%	95.7%
West North Central:						
Iowa	96.9%	96.8%	97.9%	95.7%	100.0%	96.8%
Kansas	87.4%	86.8%	90.7%	96.0%	96.9%	85.8%
Minnesota	98.4%	98.2%	100.0%	98.5%	95.9%	98.5%
Missouri	95.1%	95.0%	92.9%	98.5%	92.5%	95.2%
Nebraska	92.7%	91.8%	97.8%	97.2%	75.0%	93.6%
North Dakota	92.0%	90.9%	98.6%	97.2%	96.5%	91.8%
South Dakota	96.5%	96.5%	96.3%	97.9%	84.2%	97.1%
South Atlantic:						
Delaware	97.7%	97.8%	97.7%	95.8%	89.4%	98.1%
District of Columbia	99.0%	98.8%	100.0%	100.0%	100.0%	99.0%
Florida	95.8%	95.9%	94.3%	98.2%	99.1%	95.6%
Georgia	97.5%	97.4%	99.4%	96.1%	97.5%	97.5%
Maryland	97.2%	97.3%	97.2%	94.2%	97.2%	97.2%
North Carolina	88.7%	90.3%	74.1%	99.7%	94.4%	88.2%
South Carolina	90.7%	97.9%	61.0% *	95.3%	88.4%	90.9%
Virginia	98.7%	99.3%	94.9%	89.8%	93.8%	98.8%
West Virginia	91.9%	92.5%	97.7%	65.0%	90.4%	92.1%
East South Central:						
Alabama	91.9%	92.1%	83.3%	99.3%	99.8%	91.0%
Kentucky	99.1%	99.7%	97.4%	96.0%	94.4%	99.5%
Mississippi	92.1%	93.0%	81.2%	99.1%	89.9%	92.4%
Tennessee	94.4%	94.1%	98.5%	93.4%	96.2%	94.1%
West South Central:						
Arkansas	97.0%	96.6%	100.0%	94.0%	96.8%	97.0%
Louisiana	96.6%	97.1%	89.9%	100.0%	92.1%	97.2%
Oklahoma	93.2%	95.4%	98.1%	50.7% *	95.0%	93.1%
Texas	94.6%	94.4%	95.7%	97.2%	92.8%	94.8%
Mountain:						
Arizona	97.1%	97.1%	96.2%	99.8%	93.8%	97.2%
Colorado	95.0%	94.9%	95.5%	98.0%	99.7%	94.7%
Idaho	97.6%	97.8%	96.1%	98.4%	100.0%	97.3%
Montana	93.6%	92.7%	98.3%	95.9%	89.2%	94.0%
Nevada	95.6%	96.7%	87.5%	99.5%	92.5%	95.8%
New Mexico	88.8%	88.1%	94.4%	95.0%	91.4%	88.6%
Utah	96.0%	97.1%	88.2%	95.7%	88.6%	96.3%
Wyoming	84.3%	82.7%	100.0%	97.5%	90.5%	83.6%
Pacific:						
Alaska	91.7%	91.1%	95.7%	80.4%	100.0%	91.4%
California	94.3%	94.9%	90.1%	94.2%	100.0%	94.1%
Hawaii	93.7%	93.4%	93.7%	96.6%	85.8%	94.5%
Oregon	96.9%	97.5%	94.1%	100.0%	100.0%	96.7%
Washington	95.1%	94.9%	97.2%	86.3%	99.0%	95.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table VII.B.2.j Standard errors for Percent of private-sector employees that are enrolled in a plan that covers telemedicine by proportion of employees who are full-time or low-wage and State: United States, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.35%	0.37%	1.28%	0.91%	0.94%	0.36%
New England:						
Connecticut	1.68%	1.95%	0.79%	0.68%	0.00%	1.72%
Maine	1.15%	1.22%	4.20%	5.67%	0.00%	1.19%
Massachusetts	4.56%	5.71%	2.83%	0.89%	0.00%	4.63%
New Hampshire	1.03%	1.23%	2.08%	4.41%	9.91%	1.03%
Rhode Island	0.70%	0.89%	0.94%	0.00%	0.54%	0.74%
Vermont	0.99%	1.16%	0.00%	1.93%	0.00%	1.07%
Middle Atlantic:						
New Jersey	3.41%	3.82%	4.92%	2.47%	0.00%	3.50%
New York	1.58%	1.86%	4.14%	1.64%	8.85%	1.54%
Pennsylvania	1.07%	1.26%	1.26%	3.31%	5.57%	1.07%
East North Central:						
Illinois	1.46%	1.57%	4.33%	4.14%	10.41%	1.45%
Indiana	1.10%	0.77%	8.36%	6.40%	8.92%	1.12%
Michigan	0.53%	0.46%	2.10%	10.22%	0.97%	0.56%
Ohio	0.55%	0.54%	0.32%	7.01%	2.35%	0.56%
Wisconsin	1.30%	1.46%	0.50%	1.27%	3.92%	1.38%
West North Central:						
Iowa	0.91%	1.09%	1.88%	2.42%	0.00%	0.95%
Kansas	4.87%	5.24%	7.06%	3.61%	2.06%	5.60%
Minnesota	0.63%	0.81%	0.00%	1.03%	3.29%	0.65%
Missouri	1.26%	1.39%	4.73%	1.52%	4.77%	1.30%
Nebraska	1.99%	2.36%	1.34%	2.28%	17.96%	1.81%
North Dakota	1.91%	2.25%	1.23%	1.98%	3.33%	1.98%
South Dakota	1.00%	1.23%	2.10%	1.56%	10.36%	0.94%
South Atlantic:						
Delaware	0.80%	0.88%	2.30%	2.75%	5.76%	0.77%
District of Columbia	0.83%	0.97%	0.00%	0.00%	0.00%	0.83%
Florida	1.41%	1.48%	5.54%	1.77%	0.96%	1.49%
Georgia	0.93%	1.09%	0.46%	3.17%	2.05%	0.99%
Maryland	0.99%	1.09%	2.63%	4.91%	2.66%	1.05%
North Carolina	4.12%	4.65%	10.82%	0.36%	3.07%	4.50%
South Carolina	5.60%	0.94%	20.82% *	2.80%	7.34%	5.92%
Virginia	0.46%	0.34%	2.83%	9.49%	4.40%	0.45%
West Virginia	2.80%	2.94%	1.64%	19.44%	4.53%	3.07%
East South Central:						
Alabama	2.92%	3.05%	13.06%	0.76%	0.24%	3.36%
Kentucky	0.52%	0.33%	2.62%	3.93%	4.05%	0.44%
Mississippi	1.85%	1.96%	7.52%	0.89%	4.20%	2.08%
Tennessee	1.54%	1.70%	1.62%	4.79%	2.55%	1.73%
West South Central:						
Arkansas	1.19%	1.39%	0.00%	4.38%	2.59%	1.29%
Louisiana	1.11%	1.11%	6.29%	0.00%	3.87%	1.10%
Oklahoma	2.83%	1.63%	1.93%	23.81% *	3.38%	3.08%
Texas	1.54%	1.70%	2.23%	1.50%	3.51%	1.64%
Mountain:						
Arizona	1.62%	1.79%	4.13%	0.23%	6.08%	1.66%
Colorado	1.86%	2.01%	4.49%	1.55%	0.29%	1.97%
Idaho	1.10%	1.24%	3.49%	1.95%	0.00%	1.22%
Montana	2.47%	3.05%	1.34%	3.06%	6.89%	2.60%
Nevada	1.75%	1.70%	6.47%	0.48%	5.19%	1.85%
New Mexico	4.50%	4.95%	3.66%	3.15%	4.33%	4.74%
Utah	1.10%	0.97%	6.46%	2.24%	7.92%	1.09%
Wyoming	3.88%	4.28%	0.00%	2.57%	4.84%	4.24%
Pacific:						
Alaska	4.45%	5.28%	3.02%	11.62%	0.00%	4.58%
California	1.09%	1.07%	4.58%	3.28%	0.00%	1.12%
Hawaii	2.01%	2.34%	4.32%	2.97%	8.66%	1.98%
Oregon	1.47%	0.96%	6.22%	0.00%	0.00%	1.53%
Washington	1.48%	1.74%	2.14%	8.46%	1.12%	1.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table VII.B.3 Number of full-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2023

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	108,287,850	90,933,469	11,522,627	5,831,754	10,830,738	97,457,112
New England:						
Connecticut	1,098,285	899,760	127,297	71,229	58,715	1,039,570
Maine	449,099	381,728	39,454	27,917	17,405	431,694
Massachusetts	2,796,085	2,149,875	434,841 *	211,369 *	--	2,729,744
New Hampshire	453,955	359,369	63,406 *	31,180	20,834	433,121
Rhode Island	336,939	257,988	56,760	22,192	30,059	306,880
Vermont	196,016	159,958	25,014	11,044	16,345 *	179,671
Middle Atlantic:						
New Jersey	2,940,131	2,414,464	350,576 *	175,090	254,094	2,686,037
New York	6,423,662	5,132,559	824,959	466,144	525,316	5,898,345
Pennsylvania	4,380,864	3,597,236	547,779	235,850	472,547	3,908,317
East North Central:						
Illinois	4,315,026	3,799,360	298,435	217,231	388,869	3,926,156
Indiana	2,172,995	1,848,154	231,120	93,721	169,922	2,003,073
Michigan	3,398,831	3,022,638	237,015	139,179	294,552	3,104,278
Ohio	3,614,002	2,836,804	580,808	196,390	440,982	3,173,020
Wisconsin	2,092,523	1,812,537	175,114	104,872	192,536	1,899,987
West North Central:						
Iowa	1,101,053	892,509	145,418	63,126	68,267	1,032,786
Kansas	954,278	856,811	54,302	43,164	203,159	751,118
Minnesota	1,943,138	1,429,864	223,494	289,780	134,022	1,809,117
Missouri	2,018,279	1,736,307	160,388 *	121,584	228,553	1,789,726
Nebraska	679,035	550,224	96,414	32,397	54,096	624,939
North Dakota	262,678	217,760	28,986	15,932	19,538	243,140
South Dakota	286,649	203,507	68,598	14,544	26,372	260,277
South Atlantic:						
Delaware	355,622	298,571	36,567	20,483	21,708	333,913
District of Columbia	459,355	406,450	32,052	20,853	--	451,610
Florida	7,971,389	7,229,556	550,907	190,926	658,975	7,312,414
Georgia	3,333,097	2,685,223	443,106	204,769	597,638	2,735,460
Maryland	2,004,766	1,684,177	243,260 *	77,329	216,888	1,787,879
North Carolina	3,453,294	2,856,016	429,892	167,386	510,468	2,942,825
South Carolina	1,437,066	1,151,747	219,502 *	65,817	171,553	1,265,513
Virginia	2,984,590	2,621,953	278,044	84,593	217,198	2,767,392
West Virginia	450,598	383,999	42,386	24,213	85,534	365,064
East South Central:						
Alabama	1,383,088	1,227,199	86,642	69,247	228,989	1,154,099
Kentucky	1,281,253	1,077,367	99,817	104,069	171,777	1,109,476
Mississippi	763,622	663,119	73,643	26,860	137,657	625,965
Tennessee	2,306,378	1,955,870	214,730	135,778	483,734	1,822,644
West South Central:						
Arkansas	969,544	816,462	112,127 *	40,955	142,713	826,831
Louisiana	1,284,412	1,054,460	183,133 *	46,818	246,947	1,037,465
Oklahoma	1,021,856	805,972	161,657	54,227	170,923	850,934
Texas	9,627,626	8,375,594	648,311	603,721	1,562,100	8,065,527
Mountain:						
Arizona	2,538,111	2,180,128	249,129	108,853	250,340	2,287,771
Colorado	2,020,459	1,782,215	142,456	95,788	172,560 *	1,847,898
Idaho	496,016	380,098	68,857	47,061 *	72,686	423,330
Montana	315,205	252,171	40,373	22,661	41,968	273,237
Nevada	1,036,164	833,568	162,387	40,210	106,259	929,906
New Mexico	463,509	386,078	38,851	38,580	72,582	390,927
Utah	1,216,076	1,019,538	130,200	66,337	78,421	1,137,655
Wyoming	172,665	148,416	16,265	7,984	26,564	146,101
Pacific:						
Alaska	227,658	188,968	30,807	7,883	16,035	211,623
California	12,630,711	10,536,592	1,418,180	675,939	497,821	12,132,891
Hawaii	398,116	342,350	27,797	27,969	48,670	349,445
Oregon	1,314,732	1,046,074	215,523 *	53,136	90,498	1,224,234
Washington	2,457,351	1,984,128	355,849	117,374	--	2,416,088

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	1,872,145	1,887,164	472,484	249,366	378,081	1,884,848
New England:						
Connecticut	82,917	85,350	25,608	13,497	12,218	84,686
Maine	30,898	32,319	8,032	5,099	5,077	31,133
Massachusetts	253,448	236,788	132,446 *	70,113 *	--	254,314
New Hampshire	35,205	35,960	22,798 *	6,280	4,562	35,553
Rhode Island	20,665	22,851	11,334	5,612	6,294	20,926
Vermont	10,530	10,060	6,112	1,726	5,412 *	11,510
Middle Atlantic:						
New Jersey	188,716	160,827	131,087 *	36,194	67,479	193,777
New York	463,885	469,483	141,678	78,027	83,486	469,663
Pennsylvania	246,147	256,306	80,731	35,880	69,300	250,912
East North Central:						
Illinois	232,179	243,631	49,857	39,024	76,104	234,720
Indiana	146,344	150,887	53,441	15,667	28,786	149,744
Michigan	489,306	496,218	41,778	36,238	51,842	491,773
Ohio	165,939	164,162	105,878	29,003	59,518	169,404
Wisconsin	142,715	146,982	33,214	19,668	37,263	143,258
West North Central:						
Iowa	90,283	93,622	29,278	10,472	11,541	91,008
Kansas	74,253	76,684	9,892	8,065	38,548	70,110
Minnesota	141,190	135,292	51,524	79,500	31,303	145,806
Missouri	139,902	144,000	49,870 *	17,815	46,163	139,621
Nebraska	32,939	35,349	16,875	7,128	9,091	34,416
North Dakota	15,594	16,729	4,616	2,535	3,266	15,948
South Dakota	15,375	15,715	9,070	2,452	4,103	15,929
South Atlantic:						
Delaware	43,339	43,597	7,691	5,237	3,856	43,585
District of Columbia	32,568	35,506	9,235	5,932	--	32,687
Florida	1,179,372	1,181,600	117,587	40,809	92,173	1,183,089
Georgia	178,275	177,197	110,458	42,159	109,236	175,254
Maryland	159,891	143,324	101,004 *	14,327	57,326	156,850
North Carolina	235,651	249,268	91,674	33,243	73,712	243,917
South Carolina	117,049	111,266	69,458 *	9,543	21,671	119,750
Virginia	197,335	207,952	59,129	17,039	42,239	201,334
West Virginia	38,730	38,633	9,464	6,733	12,186	39,431
East South Central:						
Alabama	243,378	244,895	17,097	11,496	29,591	245,129
Kentucky	141,935	143,962	18,685	23,579	25,995	143,001
Mississippi	40,626	44,321	12,957	6,542	21,647	41,736
Tennessee	130,414	138,051	48,203	25,264	80,894	139,527
West South Central:						
Arkansas	85,237	73,208	60,303 *	7,435	16,697	88,228
Louisiana	118,305	112,398	57,680 *	9,705	32,085	121,347
Oklahoma	62,719	63,113	32,518	9,935	19,806	64,740
Texas	472,994	499,618	108,195	108,534	199,405	482,370
Mountain:						
Arizona	388,929	389,300	73,160	24,292	53,799	392,393
Colorado	129,212	133,730	29,103	19,344	57,654 *	128,800
Idaho	38,586	32,611	10,890	24,588 *	11,514	39,390
Montana	34,351	35,074	5,718	3,228	6,239	34,774
Nevada	67,096	65,213	38,399	8,917	22,924	68,651
New Mexico	42,249	43,483	7,818	5,575	9,893	43,038
Utah	117,145	117,671	26,071	11,675	12,386	118,151
Wyoming	10,439	10,660	3,361	1,945	5,450	10,043
Pacific:						
Alaska	18,380	19,170	4,494	1,505	3,723	18,412
California	759,319	767,169	196,930	125,524	130,530	759,175
Hawaii	28,584	29,752	4,740	5,850	9,946	28,542
Oregon	86,426	72,696	67,041 *	9,054	22,873	86,806
Washington	136,158	141,282	81,793	27,751	--	136,629

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	108,287,850	84.0%	10.6%	5.4%	10.0%	90.0%
New England:						
Connecticut	1,098,285	81.9%	11.6%	6.5%	5.3%	94.7%
Maine	449,099	85.0%	8.8%	6.2%	3.9%	96.1%
Massachusetts	2,796,085	76.9%	15.6%	7.6% *	2.4% *	97.6%
New Hampshire	453,955	79.2%	14.0% *	6.9%	4.6%	95.4%
Rhode Island	336,939	76.6%	16.8%	6.6%	8.9%	91.1%
Vermont	196,016	81.6%	12.8%	5.6%	8.3% *	91.7%
Middle Atlantic:						
New Jersey	2,940,131	82.1%	11.9% *	6.0%	8.6%	91.4%
New York	6,423,662	79.9%	12.8%	7.3%	8.2%	91.8%
Pennsylvania	4,380,864	82.1%	12.5%	5.4%	10.8%	89.2%
East North Central:						
Illinois	4,315,026	88.0%	6.9%	5.0%	9.0%	91.0%
Indiana	2,172,995	85.1%	10.6%	4.3%	7.8%	92.2%
Michigan	3,398,831	88.9%	7.0%	4.1% *	8.7%	91.3%
Ohio	3,614,002	78.5%	16.1%	5.4%	12.2%	87.8%
Wisconsin	2,092,523	86.6%	8.4%	5.0%	9.2%	90.8%
West North Central:						
Iowa	1,101,053	81.1%	13.2%	5.7%	6.2%	93.8%
Kansas	954,278	89.8%	5.7%	4.5%	21.3%	78.7%
Minnesota	1,943,138	73.6%	11.5%	14.9%	6.9%	93.1%
Missouri	2,018,279	86.0%	7.9% *	6.0%	11.3%	88.7%
Nebraska	679,035	81.0%	14.2%	4.8%	8.0%	92.0%
North Dakota	262,678	82.9%	11.0%	6.1%	7.4%	92.6%
South Dakota	286,649	71.0%	23.9%	5.1%	9.2%	90.8%
South Atlantic:						
Delaware	355,622	84.0%	10.3%	5.8%	6.1%	93.9%
District of Columbia	459,355	88.5%	7.0%	4.5% *	1.7% *	98.3%
Florida	7,971,389	90.7%	6.9%	2.4%	8.3%	91.7%
Georgia	3,333,097	80.6%	13.3%	6.1%	17.9%	82.1%
Maryland	2,004,766	84.0%	12.1% *	3.9%	10.8%	89.2%
North Carolina	3,453,294	82.7%	12.4%	4.8%	14.8%	85.2%
South Carolina	1,437,066	80.1%	15.3%	4.6%	11.9%	88.1%
Virginia	2,984,590	87.8%	9.3%	2.8%	7.3%	92.7%
West Virginia	450,598	85.2%	9.4%	5.4%	19.0%	81.0%
East South Central:						
Alabama	1,383,088	88.7%	6.3%	5.0%	16.6%	83.4%
Kentucky	1,281,253	84.1%	7.8%	8.1%	13.4%	86.6%
Mississippi	763,622	86.8%	9.6%	3.5%	18.0%	82.0%
Tennessee	2,306,378	84.8%	9.3%	5.9%	21.0%	79.0%
West South Central:						
Arkansas	969,544	84.2%	11.6% *	4.2%	14.7%	85.3%
Louisiana	1,284,412	82.1%	14.3%	3.6%	19.2%	80.8%
Oklahoma	1,021,856	78.9%	15.8%	5.3%	16.7%	83.3%
Texas	9,627,626	87.0%	6.7%	6.3%	16.2%	83.8%
Mountain:						
Arizona	2,538,111	85.9%	9.8% *	4.3%	9.9%	90.1%
Colorado	2,020,459	88.2%	7.1%	4.7%	8.5% *	91.5%
Idaho	496,016	76.6%	13.9%	9.5% *	14.7%	85.3%
Montana	315,205	80.0%	12.8%	7.2%	13.3%	86.7%
Nevada	1,036,164	80.4%	15.7%	3.9%	10.3%	89.7%
New Mexico	463,509	83.3%	8.4%	8.3%	15.7%	84.3%
Utah	1,216,076	83.8%	10.7%	5.5%	6.4%	93.6%
Wyoming	172,665	86.0%	9.4%	4.6%	15.4%	84.6%
Pacific:						
Alaska	227,658	83.0%	13.5%	3.5%	7.0%	93.0%
California	12,630,711	83.4%	11.2%	5.4%	3.9%	96.1%
Hawaii	398,116	86.0%	7.0%	7.0%	12.2%	87.8%
Oregon	1,314,732	79.6%	16.4%	4.0%	6.9%	93.1%
Washington	2,457,351	80.7%	14.5%	4.8%	1.7% *	98.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table VII.B.3.a 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, 2023

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	1,872,145	0.53%	0.45%	0.25%	0.38%	0.38%
New England:						
Connecticut	82,917	2.77%	2.41%	1.34%	1.21%	1.21%
Maine	30,898	2.32%	1.84%	1.27%	1.15%	1.15%
Massachusetts	253,448	4.87%	4.44%	2.47% *	0.87% *	0.87%
New Hampshire	35,205	4.92%	4.80% *	1.49%	1.07%	1.07%
Rhode Island	20,665	3.62%	3.35%	1.77%	1.89%	1.89%
Vermont	10,530	2.95%	2.91%	0.96%	2.77% *	2.77%
Middle Atlantic:						
New Jersey	188,716	4.05%	4.06% *	1.31%	2.31%	2.31%
New York	463,885	2.64%	2.26%	1.33%	1.42%	1.42%
Pennsylvania	246,147	2.15%	1.91%	0.89%	1.65%	1.65%
East North Central:						
Illinois	232,179	1.60%	1.23%	0.96%	1.77%	1.77%
Indiana	146,344	2.61%	2.46%	0.81%	1.44%	1.44%
Michigan	489,306	2.33%	1.61%	1.26% *	1.97%	1.97%
Ohio	165,939	2.82%	2.74%	0.86%	1.67%	1.67%
Wisconsin	142,715	1.99%	1.68%	1.00%	1.82%	1.82%
West North Central:						
Iowa	90,283	3.09%	2.79%	1.08%	1.16%	1.16%
Kansas	74,253	1.58%	1.14%	0.96%	3.77%	3.77%
Minnesota	141,190	4.38%	2.66%	3.84%	1.71%	1.71%
Missouri	139,902	2.64%	2.43% *	1.05%	2.29%	2.29%
Nebraska	32,939	2.62%	2.46%	1.10%	1.40%	1.40%
North Dakota	15,594	2.21%	1.90%	1.06%	1.32%	1.32%
South Dakota	15,375	3.17%	3.05%	0.92%	1.52%	1.52%
South Atlantic:						
Delaware	43,339	3.09%	2.43%	1.60%	1.33%	1.33%
District of Columbia	32,568	2.40%	2.02%	1.46% *	0.83% *	0.83%
Florida	1,179,372	2.02%	1.76%	0.63%	1.68%	1.68%
Georgia	178,275	3.31%	3.14%	1.29%	3.09%	3.09%
Maryland	159,891	4.61%	4.64% *	0.81%	2.79%	2.79%
North Carolina	235,651	2.95%	2.72%	1.03%	2.32%	2.32%
South Carolina	117,049	4.50%	4.49%	0.80%	1.82%	1.82%
Virginia	197,335	2.21%	2.07%	0.62%	1.49%	1.49%
West Virginia	38,730	2.65%	2.16%	1.52%	3.02%	3.02%
East South Central:						
Alabama	243,378	2.49%	1.67%	1.24%	3.61%	3.61%
Kentucky	141,935	2.84%	1.70%	2.01%	2.45%	2.45%
Mississippi	40,626	2.05%	1.78%	0.91%	2.79%	2.79%
Tennessee	130,414	2.41%	2.11%	1.16%	3.48%	3.48%
West South Central:						
Arkansas	85,237	5.60%	5.72% *	0.90%	2.24%	2.24%
Louisiana	118,305	4.26%	4.20%	0.85%	3.00%	3.00%
Oklahoma	62,719	3.21%	3.07%	1.03%	2.14%	2.14%
Texas	472,994	1.69%	1.18%	1.18%	2.09%	2.09%
Mountain:						
Arizona	388,929	3.55%	3.11% *	1.17%	2.60%	2.60%
Colorado	129,212	1.84%	1.50%	1.02%	2.78% *	2.78%
Idaho	38,586	4.58%	2.37%	4.59% *	2.50%	2.50%
Montana	34,351	2.96%	2.28%	1.33%	2.43%	2.43%
Nevada	67,096	3.55%	3.45%	0.93%	2.24%	2.24%
New Mexico	42,249	2.51%	1.84%	1.48%	2.52%	2.52%
Utah	117,145	2.61%	2.26%	1.12%	1.21%	1.21%
Wyoming	10,439	2.24%	1.95%	1.16%	2.98%	2.98%
Pacific:						
Alaska	18,380	2.50%	2.29%	0.73%	1.68%	1.68%
California	759,319	1.96%	1.63%	1.03%	1.04%	1.04%
Hawaii	28,584	2.08%	1.32%	1.56%	2.50%	2.50%
Oregon	86,426	4.47%	4.54%	0.76%	1.75%	1.75%
Washington	136,158	3.37%	3.21%	1.16%	0.64% *	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Percents may not add to 100% because of rounding.

Table VII.B.3.b 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, 2023

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	88.5%	89.8%	82.9%	80.3%	72.1%	90.3%
New England:						
Connecticut	87.3%	89.2%	77.1%	81.7%	53.8%	89.2%
Maine	87.0%	89.8%	69.6%	73.6%	70.4%	87.6%
Massachusetts	89.7%	89.3%	93.3%	87.2%	82.6%	89.9%
New Hampshire	90.3%	91.1%	90.6%	80.2%	48.6%	92.3%
Rhode Island	87.9%	89.0%	82.2%	90.4%	73.7%	89.3%
Vermont	82.2%	85.5%	69.9%	63.4%	72.8%	83.1%
Middle Atlantic:						
New Jersey	85.5%	86.1%	89.3%	69.2%	64.0%	87.5%
New York	87.8%	88.0%	83.5%	92.1%	75.6%	88.8%
Pennsylvania	90.2%	91.1%	88.2%	82.1%	77.8%	91.7%
East North Central:						
Illinois	89.8%	90.8%	86.1%	76.4%	76.1%	91.1%
Indiana	88.8%	90.6%	81.7%	70.1%	70.9%	90.3%
Michigan	91.0%	92.8%	78.6%	73.6%	72.9%	92.7%
Ohio	88.8%	90.6%	85.2%	72.5%	65.9%	92.0%
Wisconsin	91.7%	93.8%	84.5%	66.0%	74.2%	93.4%
West North Central:						
Iowa	91.7%	92.4%	91.4%	81.8%	76.8%	92.7%
Kansas	89.1%	91.3%	64.5%	77.6%	85.8%	90.0%
Minnesota	88.3%	89.0%	78.9%	92.0%	67.1%	89.9%
Missouri	90.6%	91.9%	80.8%	85.1%	83.2%	91.5%
Nebraska	85.3%	87.8%	77.4%	66.1%	51.2%	88.2%
North Dakota	91.1%	93.6%	83.5%	69.5%	66.9%	93.0%
South Dakota	86.1%	85.6%	92.1%	64.1%	67.2%	88.0%
South Atlantic:						
Delaware	88.6%	90.6%	76.5%	80.5%	82.4%	89.0%
District of Columbia	93.7%	94.8%	83.4%	87.8%	90.0%	93.7%
Florida	88.2%	89.6%	75.6%	73.8%	54.7%	91.3%
Georgia	84.8%	87.2%	72.9%	80.1%	71.9%	87.6%
Maryland	89.7%	90.7%	88.0%	73.3%	73.0%	91.8%
North Carolina	86.9%	87.8%	86.1%	72.8%	65.9%	90.5%
South Carolina	83.9%	84.4%	85.6%	70.0%	64.2%	86.6%
Virginia	91.7%	92.1%	90.2%	83.4%	64.5%	93.9%
West Virginia	89.3%	90.5%	83.9%	80.0%	76.7%	92.3%
East South Central:						
Alabama	91.2%	93.1%	75.5%	77.5%	74.5%	94.6%
Kentucky	89.3%	91.3%	72.7%	84.6%	73.7%	91.7%
Mississippi	87.9%	89.7%	75.4%	78.9%	78.7%	89.9%
Tennessee	87.8%	90.3%	71.6%	77.6%	77.9%	90.5%
West South Central:						
Arkansas	86.2%	86.7%	86.1%	77.2%	69.6%	89.1%
Louisiana	84.7%	87.4%	70.4%	79.7%	71.7%	87.8%
Oklahoma	88.9%	90.2%	86.7%	76.6%	68.4%	93.0%
Texas	86.3%	87.0%	76.1%	88.0%	71.1%	89.3%
Mountain:						
Arizona	91.0%	92.2%	83.7%	84.4%	82.2%	92.0%
Colorado	88.3%	90.4%	64.7%	83.9%	82.4%	88.9%
Idaho	81.4%	82.9%	75.7%	78.4%	69.7%	83.5%
Montana	81.1%	84.2%	73.1%	59.9%	54.0%	85.2%
Nevada	88.8%	88.3%	92.4%	83.6%	77.6%	90.0%
New Mexico	83.7%	86.9%	64.3%	70.9%	69.5%	86.3%
Utah	86.5%	88.1%	78.4%	77.9%	56.5%	88.6%
Wyoming	72.7%	75.8%	46.5%	68.4%	66.5%	73.9%
Pacific:						
Alaska	75.3%	78.4%	65.7%	38.9%	52.1%	77.1%
California	90.6%	91.8%	87.0%	78.5%	86.5%	90.7%
Hawaii	96.0%	96.3%	92.5%	96.9%	91.8%	96.6%
Oregon	87.5%	89.5%	83.8%	62.7%	70.7%	88.7%
Washington	87.6%	88.6%	87.9%	69.8%	84.7%	87.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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%	1.00%	1.13%	1.28%	0.29%
New England:						
Connecticut	1.72%	1.92%	6.10%	6.27%	10.37%	1.68%
Maine	1.95%	2.09%	8.33%	6.36%	10.62%	2.00%
Massachusetts	2.01%	2.58%	3.11%	5.17%	11.75%	2.05%
New Hampshire	1.45%	1.73%	4.37%	6.01%	11.28%	1.25%
Rhode Island	1.56%	1.66%	6.13%	3.83%	7.54%	1.61%
Vermont	1.85%	1.96%	8.67%	7.35%	11.58%	1.91%
Middle Atlantic:						
New Jersey	1.78%	1.98%	5.20%	8.31%	10.81%	1.81%
New York	1.34%	1.62%	3.88%	2.27%	5.47%	1.38%
Pennsylvania	1.59%	1.89%	3.18%	4.84%	4.59%	1.74%
East North Central:						
Illinois	1.26%	1.38%	4.07%	6.18%	5.93%	1.32%
Indiana	1.48%	1.64%	5.67%	6.80%	6.57%	1.54%
Michigan	1.60%	1.54%	5.80%	8.87%	6.38%	1.49%
Ohio	1.15%	1.32%	3.77%	6.13%	5.92%	1.09%
Wisconsin	1.00%	1.01%	4.61%	7.76%	6.48%	0.97%
West North Central:						
Iowa	1.18%	1.37%	3.05%	5.08%	6.39%	1.16%
Kansas	1.60%	1.64%	8.74%	6.43%	3.99%	1.80%
Minnesota	1.64%	2.02%	6.45%	3.02%	9.42%	1.64%
Missouri	1.36%	1.46%	7.94%	4.83%	5.15%	1.44%
Nebraska	1.44%	1.56%	6.14%	8.49%	8.44%	1.47%
North Dakota	1.17%	1.16%	4.90%	7.25%	7.69%	1.08%
South Dakota	1.48%	1.98%	2.17%	7.54%	6.66%	1.51%
South Atlantic:						
Delaware	1.94%	1.97%	7.37%	6.74%	5.44%	2.03%
District of Columbia	1.26%	1.34%	7.34%	5.01%	7.07%	1.28%
Florida	1.92%	1.92%	6.39%	7.40%	6.89%	1.60%
Georgia	2.05%	1.77%	11.04%	5.66%	8.16%	1.69%
Maryland	1.51%	1.66%	5.73%	7.44%	8.52%	1.47%
North Carolina	1.62%	1.84%	4.85%	7.26%	6.22%	1.56%
South Carolina	2.43%	2.91%	5.72%	6.30%	5.81%	2.67%
Virginia	1.34%	1.48%	3.54%	6.05%	10.64%	0.90%
West Virginia	1.40%	1.54%	5.20%	7.14%	4.53%	1.43%
East South Central:						
Alabama	1.83%	1.70%	7.26%	7.10%	4.97%	1.46%
Kentucky	1.58%	1.64%	7.07%	5.06%	5.51%	1.52%
Mississippi	1.71%	1.90%	6.22%	7.63%	4.57%	1.97%
Tennessee	1.41%	1.34%	7.89%	9.34%	5.12%	1.41%
West South Central:						
Arkansas	1.71%	1.85%	8.12%	5.88%	5.17%	1.71%
Louisiana	2.05%	2.16%	10.14%	7.74%	5.35%	2.17%
Oklahoma	1.36%	1.57%	3.88%	6.65%	5.00%	1.23%
Texas	1.21%	1.37%	5.29%	3.46%	4.48%	1.27%
Mountain:						
Arizona	1.71%	1.78%	6.45%	5.69%	5.75%	1.73%
Colorado	1.37%	1.40%	8.73%	5.20%	7.11%	1.47%
Idaho	2.17%	2.43%	5.52%	12.04%	6.17%	2.37%
Montana	2.63%	2.83%	6.28%	6.89%	7.66%	2.45%
Nevada	1.35%	1.63%	2.85%	5.38%	6.05%	1.40%
New Mexico	2.16%	2.25%	9.09%	6.32%	6.03%	2.21%
Utah	1.90%	2.12%	5.62%	5.44%	7.67%	1.87%
Wyoming	2.65%	2.98%	10.94%	9.21%	7.97%	3.00%
Pacific:						
Alaska	2.83%	3.30%	6.25%	9.85%	11.55%	2.91%
California	0.80%	0.88%	2.57%	4.62%	4.86%	0.82%
Hawaii	1.87%	2.14%	4.70%	1.81%	3.57%	2.08%
Oregon	1.59%	1.68%	5.98%	8.38%	8.77%	1.63%
Washington	1.49%	1.69%	3.76%	10.93%	8.15%	1.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	91.9%	92.5%	90.0%	85.6%	81.6%	92.8%
New England:						
Connecticut	92.9%	92.9%	91.1%	96.7%	92.2%	93.0%
Maine	90.1%	90.5%	89.5%	83.5%	96.8%	89.8%
Massachusetts	93.1%	96.1%	86.2%	76.8%	--	93.5%
New Hampshire	93.3%	94.4%	92.2%	81.2%	91.1%	93.3%
Rhode Island	90.4%	92.6%	78.4%	92.3%	79.3%	91.3%
Vermont	90.0%	89.6%	91.8%	94.2%	91.6%	89.9%
Middle Atlantic:						
New Jersey	91.3%	93.9%	77.7%	82.1%	80.0%	92.1%
New York	88.6%	87.8%	90.7%	92.9%	80.5%	89.2%
Pennsylvania	90.5%	91.2%	85.9%	89.2%	72.2%	92.4%
East North Central:						
Illinois	91.6%	93.3%	80.4%	73.1%	72.3%	93.1%
Indiana	94.3%	94.1%	95.4%	95.9%	72.7%	95.8%
Michigan	93.2%	94.0%	94.9%	69.4%	78.2%	94.3%
Ohio	91.1%	91.7%	90.2%	84.1%	72.6%	93.0%
Wisconsin	94.6%	94.6%	93.8%	97.5%	89.1%	95.1%
West North Central:						
Iowa	93.8%	93.6%	95.2%	91.7%	83.3%	94.3%
Kansas	89.4%	89.6%	81.3%	93.8%	82.5%	91.2%
Minnesota	90.3%	93.2%	97.7%	71.7%	97.7%	89.9%
Missouri	92.3%	92.0%	94.4%	95.5%	78.3%	94.0%
Nebraska	92.1%	91.7%	92.6%	98.9%	94.0%	92.0%
North Dakota	91.7%	92.2%	88.9%	86.9%	70.4%	92.9%
South Dakota	92.9%	92.6%	93.8%	93.7%	82.0%	93.8%
South Atlantic:						
Delaware	95.3%	95.4%	92.8%	97.8%	91.5%	95.5%
District of Columbia	89.6%	89.1%	89.9%	98.6%	--	90.0%
Florida	94.4%	94.7%	92.2%	87.3%	86.3%	94.9%
Georgia	92.8%	93.5%	90.2%	87.8%	90.3%	93.2%
Maryland	91.2%	91.5%	92.2%	80.2%	84.7%	91.8%
North Carolina	92.6%	92.8%	90.2%	96.5%	89.0%	93.0%
South Carolina	92.0%	91.3%	94.7%	96.0%	84.1%	92.8%
Virginia	94.7%	94.7%	94.4%	96.6%	81.8%	95.4%
West Virginia	93.8%	94.1%	92.2%	91.0%	85.4%	95.4%
East South Central:						
Alabama	94.6%	95.5%	91.2%	77.9%	83.8%	96.2%
Kentucky	94.0%	94.3%	91.9%	93.1%	91.1%	94.4%
Mississippi	90.8%	91.2%	85.2%	94.6%	77.5%	93.3%
Tennessee	90.6%	91.0%	90.4%	84.6%	78.0%	93.5%
West South Central:						
Arkansas	95.0%	94.6%	99.0%	90.6%	86.1%	96.2%
Louisiana	88.9%	89.7%	88.3%	73.6%	85.1%	89.7%
Oklahoma	94.2%	95.1%	93.2%	80.8%	87.3%	95.2%
Texas	91.9%	92.6%	86.9%	86.8%	83.8%	93.1%
Mountain:						
Arizona	93.1%	93.8%	87.4%	90.7%	85.9%	93.8%
Colorado	89.3%	89.3%	97.3%	81.0%	--	91.9%
Idaho	93.2%	92.4%	93.8%	99.2%	78.5%	95.3%
Montana	92.9%	93.1%	92.5%	89.6%	85.7%	93.6%
Nevada	87.9%	92.2%	69.2%	79.1%	88.7%	87.9%
New Mexico	91.1%	90.9%	97.8%	87.2%	88.2%	91.5%
Utah	82.2%	80.9%	88.4%	93.4%	87.8%	82.0%
Wyoming	85.6%	85.1%	97.2%	80.9%	85.1%	85.7%
Pacific:						
Alaska	89.5%	88.4%	98.4%	82.8%	97.1%	89.1%
California	92.5%	93.4%	90.4%	80.8%	72.8%	93.3%
Hawaii	89.8%	89.8%	91.0%	88.2%	83.2%	90.7%
Oregon	91.4%	90.2%	97.3%	94.9%	94.1%	91.3%
Washington	87.5%	86.5%	96.5%	74.6%	--	87.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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) 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.34%	0.37%	0.88%	1.85%	1.46%	0.34%
New England:						
Connecticut	1.40%	1.64%	2.42%	1.38%	3.65%	1.45%
Maine	1.54%	1.57%	7.21%	8.49%	2.14%	1.58%
Massachusetts	2.21%	1.14%	9.61%	9.00%	--	2.24%
New Hampshire	1.38%	1.26%	6.11%	6.00%	4.79%	1.41%
Rhode Island	1.71%	1.61%	5.83%	3.32%	10.55%	1.57%
Vermont	2.20%	2.54%	4.01%	2.70%	6.10%	2.23%
Middle Atlantic:						
New Jersey	1.66%	1.63%	3.23%	5.53%	7.00%	1.70%
New York	1.80%	2.19%	2.75%	3.89%	3.45%	1.90%
Pennsylvania	1.54%	1.73%	4.18%	3.34%	7.84%	1.38%
East North Central:						
Illinois	1.64%	1.77%	5.74%	5.47%	7.14%	1.70%
Indiana	1.14%	1.26%	3.26%	2.41%	9.07%	0.97%
Michigan	1.44%	1.32%	3.34%	11.29%	5.63%	1.37%
Ohio	1.44%	1.52%	4.40%	5.80%	7.68%	1.29%
Wisconsin	0.99%	1.08%	3.01%	1.59%	5.65%	0.96%
West North Central:						
Iowa	1.45%	1.73%	1.82%	3.64%	6.67%	1.47%
Kansas	2.03%	2.17%	6.57%	2.88%	5.70%	2.09%
Minnesota	2.90%	1.62%	0.86%	11.60%	1.36%	3.04%
Missouri	1.70%	1.92%	3.05%	1.63%	8.49%	1.46%
Nebraska	2.43%	2.87%	2.62%	1.03%	5.75%	2.53%
North Dakota	1.46%	1.60%	4.11%	6.19%	8.65%	1.43%
South Dakota	2.31%	3.13%	2.52%	3.54%	6.06%	2.46%
South Atlantic:						
Delaware	1.03%	1.10%	4.27%	1.53%	5.70%	1.01%
District of Columbia	3.56%	3.91%	4.06%	0.99%	--	3.62%
Florida	1.36%	1.43%	2.47%	6.97%	5.88%	1.36%
Georgia	1.13%	1.06%	5.74%	4.80%	3.14%	1.22%
Maryland	2.75%	3.23%	1.94%	8.26%	5.87%	3.00%
North Carolina	1.41%	1.57%	4.04%	1.70%	3.18%	1.51%
South Carolina	1.62%	1.80%	3.91%	1.71%	5.85%	1.66%
Virginia	1.64%	1.85%	2.03%	2.51%	5.91%	1.71%
West Virginia	1.39%	1.52%	3.98%	4.50%	5.32%	1.14%
East South Central:						
Alabama	1.58%	1.55%	4.56%	6.82%	4.66%	1.45%
Kentucky	1.18%	1.33%	2.91%	1.76%	2.67%	1.26%
Mississippi	1.85%	2.01%	5.63%	3.45%	5.95%	1.86%
Tennessee	2.40%	2.70%	5.59%	4.74%	6.21%	2.66%
West South Central:						
Arkansas	1.34%	1.51%	0.88%	5.47%	4.95%	1.27%
Louisiana	2.58%	2.95%	3.97%	9.42%	4.18%	2.95%
Oklahoma	1.15%	1.11%	3.90%	6.51%	4.26%	1.12%
Texas	1.59%	1.76%	5.18%	3.87%	5.92%	1.53%
Mountain:						
Arizona	1.74%	1.76%	7.01%	6.32%	4.96%	1.75%
Colorado	2.78%	3.06%	1.53%	6.34%	--	2.23%
Idaho	1.72%	2.06%	3.42%	0.79%	8.79%	1.25%
Montana	1.37%	1.57%	2.60%	4.72%	4.51%	1.38%
Nevada	2.29%	1.77%	7.36%	15.23%	3.43%	2.50%
New Mexico	2.11%	2.41%	1.36%	3.31%	3.47%	2.40%
Utah	6.95%	8.03%	4.77%	2.12%	4.68%	7.23%
Wyoming	2.42%	2.63%	1.87%	6.87%	5.44%	2.66%
Pacific:						
Alaska	2.41%	2.80%	0.74%	9.74%	1.94%	2.53%
California	1.11%	1.04%	2.35%	10.80%	10.90%	1.00%
Hawaii	1.97%	2.25%	2.96%	4.80%	3.76%	2.17%
Oregon	1.65%	1.92%	1.70%	2.67%	4.24%	1.72%
Washington	3.56%	4.24%	1.91%	9.60%	--	3.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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) 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	70.2%	71.5%	65.7%	55.4%	51.6%	71.6%
New England:						
Connecticut	70.4%	73.9%	44.6%	64.7%	39.0%	71.5%
Maine	72.1%	73.9%	55.2%	64.9%	66.9%	72.3%
Massachusetts	67.8%	68.8%	66.6%	58.2%	--	67.9%
New Hampshire	71.0%	70.5%	77.9%	59.4%	--	71.6%
Rhode Island	64.3%	66.3%	52.3%	64.9%	46.8%	65.5%
Vermont	66.7%	67.1%	63.9%	66.2%	--	67.1%
Middle Atlantic:						
New Jersey	68.8%	72.2%	52.7%	43.4%	33.6%	71.0%
New York	63.2%	65.7%	60.3%	42.9%	55.4%	63.7%
Pennsylvania	71.6%	72.8%	68.1%	58.5%	53.9%	73.0%
East North Central:						
Illinois	72.0%	73.3%	58.5%	61.8%	39.1%	74.1%
Indiana	74.8%	75.9%	67.9%	64.8%	58.5%	75.6%
Michigan	70.4%	71.6%	60.0%	51.7%	62.8%	70.8%
Ohio	69.6%	70.5%	67.5%	61.1%	53.2%	70.9%
Wisconsin	68.1%	69.4%	55.8%	62.5%	66.8%	68.2%
West North Central:						
Iowa	68.3%	67.4%	73.5%	68.7%	64.0%	68.5%
Kansas	72.8%	73.5%	63.3%	64.1%	55.1%	76.9%
Minnesota	65.2%	68.0%	53.1%	58.6%	49.2%	66.2%
Missouri	67.4%	68.9%	56.5%	57.9%	50.7%	69.0%
Nebraska	71.3%	73.6%	56.9%	71.6%	62.6%	71.8%
North Dakota	74.9%	75.3%	75.7%	65.1%	55.5%	75.7%
South Dakota	70.1%	70.7%	71.1%	52.9%	48.7%	71.6%
South Atlantic:						
Delaware	69.0%	70.8%	56.0%	60.3%	58.5%	69.6%
District of Columbia	77.9%	78.4%	68.9%	80.5%	38.0%	78.4%
Florida	65.7%	65.7%	72.0%	50.3%	57.5%	66.1%
Georgia	69.4%	71.4%	61.1%	57.1%	33.4%	75.7%
Maryland	66.8%	67.2%	64.4%	64.2%	56.7%	67.7%
North Carolina	72.9%	74.5%	64.3%	65.9%	59.4%	74.5%
South Carolina	73.2%	73.3%	79.8%	46.4%	48.4%	75.5%
Virginia	67.9%	68.9%	63.0%	51.6%	53.4%	68.6%
West Virginia	67.3%	70.0%	54.3%	42.1%	47.0%	70.8%
East South Central:						
Alabama	72.9%	73.7%	73.4%	51.1%	53.5%	75.5%
Kentucky	71.4%	73.2%	66.2%	55.4%	52.6%	73.7%
Mississippi	70.1%	69.9%	74.3%	66.6%	65.8%	70.8%
Tennessee	71.1%	73.4%	60.0%	45.5%	51.6%	74.8%
West South Central:						
Arkansas	74.7%	75.2%	74.2%	64.6%	61.8%	76.3%
Louisiana	68.9%	72.7%	44.4%	56.6%	50.5%	72.3%
Oklahoma	71.6%	73.5%	66.1%	53.9%	54.4%	73.9%
Texas	69.2%	70.9%	58.0%	54.8%	43.4%	72.8%
Mountain:						
Arizona	74.0%	75.5%	--	49.7%	48.3%	76.3%
Colorado	71.5%	73.2%	62.5%	46.7%	68.7%	71.6%
Idaho	77.3%	77.4%	80.6%	72.3%	71.1%	78.1%
Montana	78.6%	80.1%	74.4%	62.9%	62.6%	80.0%
Nevada	74.0%	74.8%	72.2%	58.4%	57.9%	75.6%
New Mexico	64.3%	67.3%	52.6%	37.5%	27.2%	69.6%
Utah	73.9%	75.6%	72.8%	52.0%	47.2%	75.2%
Wyoming	71.5%	72.8%	65.9%	51.6%	44.8%	75.8%
Pacific:						
Alaska	69.7%	70.3%	69.1%	--	33.1%	71.7%
California	72.7%	73.5%	72.0%	55.8%	60.3%	73.0%
Hawaii	77.6%	79.0%	77.0%	60.1%	62.4%	79.4%
Oregon	80.0%	79.3%	85.4%	66.5%	61.2%	81.1%
Washington	74.8%	75.9%	72.5%	58.2%	--	74.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	0.52%	0.59%	1.22%	1.60%	1.39%	0.55%
New England:						
Connecticut	2.31%	2.41%	6.06%	5.00%	5.95%	2.29%
Maine	1.94%	1.95%	8.45%	3.94%	9.25%	1.98%
Massachusetts	2.12%	2.62%	2.68%	4.68%	--	2.15%
New Hampshire	2.10%	2.14%	8.27%	4.51%	--	2.12%
Rhode Island	2.73%	3.19%	6.54%	4.42%	7.60%	2.85%
Vermont	1.88%	2.15%	4.35%	5.07%	--	1.81%
Middle Atlantic:						
New Jersey	2.15%	2.04%	5.12%	8.14%	5.42%	2.05%
New York	1.81%	1.99%	4.75%	6.80%	4.01%	1.91%
Pennsylvania	1.73%	1.92%	5.00%	3.88%	4.18%	1.80%
East North Central:						
Illinois	2.38%	2.60%	5.52%	8.00%	8.93%	2.29%
Indiana	1.74%	1.91%	5.11%	3.74%	4.72%	1.78%
Michigan	2.26%	2.56%	6.22%	6.89%	9.26%	2.39%
Ohio	1.51%	1.57%	5.34%	4.73%	4.90%	1.56%
Wisconsin	2.95%	3.24%	8.36%	4.97%	9.40%	3.11%
West North Central:						
Iowa	1.84%	2.03%	4.50%	3.74%	5.95%	1.92%
Kansas	2.27%	2.41%	6.84%	7.30%	7.99%	1.52%
Minnesota	2.45%	3.18%	3.93%	7.46%	12.17%	2.69%
Missouri	4.20%	4.81%	7.16%	5.54%	4.42%	4.62%
Nebraska	1.35%	1.43%	2.26%	6.07%	7.73%	1.37%
North Dakota	1.67%	1.84%	4.28%	5.19%	9.00%	1.67%
South Dakota	1.84%	2.45%	2.27%	5.99%	6.88%	1.87%
South Atlantic:						
Delaware	1.74%	1.81%	7.71%	5.50%	6.14%	1.83%
District of Columbia	1.74%	1.82%	11.59%	8.32%	2.79%	1.73%
Florida	4.01%	4.33%	5.14%	8.16%	7.61%	4.23%
Georgia	2.24%	2.29%	8.08%	9.69%	3.07%	1.91%
Maryland	1.71%	1.98%	3.08%	7.64%	5.26%	1.79%
North Carolina	2.52%	2.87%	4.88%	6.80%	4.84%	2.74%
South Carolina	1.88%	2.23%	2.62%	5.73%	5.33%	1.91%
Virginia	2.34%	2.52%	6.85%	7.20%	5.70%	2.42%
West Virginia	3.03%	3.14%	4.29%	11.59%	4.31%	3.15%
East South Central:						
Alabama	3.05%	3.13%	6.96%	7.86%	4.34%	2.86%
Kentucky	2.28%	2.34%	4.20%	5.26%	3.51%	2.21%
Mississippi	1.59%	1.77%	3.67%	5.20%	4.86%	1.63%
Tennessee	1.67%	1.74%	8.56%	4.27%	5.27%	1.88%
West South Central:						
Arkansas	2.17%	2.56%	1.87%	6.00%	5.31%	2.37%
Louisiana	3.16%	2.81%	5.71%	4.39%	6.32%	3.39%
Oklahoma	1.90%	2.17%	3.89%	5.16%	4.01%	2.00%
Texas	1.90%	1.97%	9.21%	8.07%	5.73%	1.88%
Mountain:						
Arizona	4.85%	5.12%	--	6.49%	7.32%	4.83%
Colorado	1.81%	1.84%	7.57%	3.71%	4.70%	1.89%
Idaho	1.57%	1.81%	4.61%	6.81%	5.12%	1.65%
Montana	2.08%	2.18%	5.99%	6.94%	6.97%	2.01%
Nevada	2.41%	2.81%	3.47%	9.02%	6.61%	2.57%
New Mexico	3.11%	3.54%	8.65%	4.43%	3.63%	3.41%
Utah	2.22%	2.34%	7.06%	6.17%	4.43%	2.22%
Wyoming	2.38%	2.65%	4.83%	6.09%	8.70%	1.62%
Pacific:						
Alaska	3.08%	3.50%	5.85%	--	6.40%	3.15%
California	1.46%	1.65%	3.58%	5.32%	8.23%	1.49%
Hawaii	2.17%	2.36%	4.97%	7.03%	5.70%	2.27%
Oregon	2.02%	1.98%	5.76%	7.33%	13.68%	1.88%
Washington	2.44%	2.91%	4.59%	4.21%	--	2.47%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	64.5%	66.1%	59.1%	47.5%	42.1%	66.5%
New England:						
Connecticut	65.4%	68.7%	40.6%	62.5%	35.9%	66.4%
Maine	65.0%	66.8%	49.4%	54.2%	64.7%	65.0%
Massachusetts	63.1%	66.1%	57.4%	44.7%	--	63.5%
New Hampshire	66.2%	66.6%	71.9%	48.2%	--	66.8%
Rhode Island	58.1%	61.4%	41.0%	60.0%	37.1%	59.8%
Vermont	60.0%	60.1%	58.7%	62.4%	--	60.3%
Middle Atlantic:						
New Jersey	62.8%	67.7%	40.9%	35.6%	26.9%	65.3%
New York	56.0%	57.7%	54.7%	39.8%	44.6%	56.8%
Pennsylvania	64.8%	66.5%	58.5%	52.2%	38.9%	67.4%
East North Central:						
Illinois	65.9%	68.3%	47.0%	45.2%	28.3%	69.0%
Indiana	70.5%	71.5%	64.8%	62.1%	42.5%	72.4%
Michigan	65.6%	67.3%	56.9%	35.9%	49.1%	66.8%
Ohio	63.5%	64.6%	60.9%	51.3%	38.6%	65.9%
Wisconsin	64.4%	65.6%	52.4%	61.0%	59.6%	64.8%
West North Central:						
Iowa	64.0%	63.1%	70.0%	63.0%	53.4%	64.6%
Kansas	65.0%	65.9%	51.4%	60.2%	45.4%	70.1%
Minnesota	58.9%	63.4%	51.9%	42.0%	48.1%	59.5%
Missouri	62.2%	63.4%	53.3%	55.3%	39.8%	64.8%
Nebraska	65.7%	67.5%	52.7%	70.8%	58.9%	66.1%
North Dakota	68.6%	69.4%	67.4%	56.6%	39.1%	70.3%
South Dakota	65.1%	65.4%	66.7%	49.6%	39.9%	67.1%
South Atlantic:						
Delaware	65.7%	67.6%	52.0%	59.0%	53.6%	66.5%
District of Columbia	69.8%	69.9%	--	79.4%	--	70.5%
Florida	62.1%	62.2%	66.4%	--	49.6%	62.7%
Georgia	64.4%	66.7%	55.2%	50.2%	30.1%	70.6%
Maryland	60.9%	61.5%	59.4%	51.5%	48.1%	62.2%
North Carolina	67.5%	69.1%	58.0%	63.6%	52.9%	69.3%
South Carolina	67.4%	66.9%	75.6%	44.5%	40.7%	70.1%
Virginia	64.3%	65.2%	59.5%	49.9%	43.7%	65.4%
West Virginia	63.1%	65.8%	50.1%	38.3%	40.1%	67.6%
East South Central:						
Alabama	68.9%	70.4%	67.0%	39.8%	44.9%	72.7%
Kentucky	67.2%	69.0%	60.8%	51.6%	48.0%	69.5%
Mississippi	63.7%	63.7%	63.3%	63.0%	51.0%	66.1%
Tennessee	64.4%	66.9%	54.3%	38.5%	40.3%	69.9%
West South Central:						
Arkansas	71.0%	71.2%	73.5%	58.5%	53.2%	73.4%
Louisiana	61.3%	65.2%	39.2%	41.7%	43.0%	64.9%
Oklahoma	67.4%	69.9%	61.6%	43.5%	47.5%	70.3%
Texas	63.6%	65.7%	50.4%	47.6%	36.4%	67.8%
Mountain:						
Arizona	69.0%	70.9%	--	45.1%	41.5%	71.6%
Colorado	63.9%	65.3%	60.8%	37.8%	--	65.9%
Idaho	72.1%	71.5%	75.6%	71.7%	55.8%	74.4%
Montana	72.9%	74.6%	68.9%	56.4%	53.6%	74.8%
Nevada	65.1%	69.0%	50.0%	46.2%	51.4%	66.4%
New Mexico	58.6%	61.2%	51.5%	32.7%	23.9%	63.7%
Utah	60.8%	61.1%	64.3%	48.5%	41.5%	61.7%
Wyoming	61.2%	61.9%	64.1%	41.8%	38.1%	65.0%
Pacific:						
Alaska	62.3%	62.2%	68.0%	--	32.1%	63.9%
California	67.2%	68.7%	65.1%	45.1%	43.9%	68.1%
Hawaii	69.7%	71.0%	70.1%	53.1%	51.9%	72.0%
Oregon	73.1%	71.5%	83.1%	63.2%	57.6%	74.0%
Washington	65.4%	65.7%	70.0%	43.4%	--	65.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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) 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, 2023

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%	0.59%	1.30%	1.71%	1.39%	0.55%
New England:						
Connecticut	2.60%	2.86%	5.01%	4.88%	5.08%	2.63%
Maine	2.16%	2.21%	8.01%	7.29%	9.76%	2.20%
Massachusetts	2.51%	2.56%	7.36%	4.54%	--	2.55%
New Hampshire	2.40%	2.21%	10.57%	4.61%	--	2.44%
Rhode Island	2.64%	3.01%	5.26%	5.44%	5.29%	2.75%
Vermont	2.39%	2.73%	5.67%	4.67%	--	2.26%
Middle Atlantic:						
New Jersey	2.65%	2.44%	5.03%	7.60%	5.27%	2.63%
New York	1.93%	2.14%	4.86%	6.61%	2.45%	2.05%
Pennsylvania	2.00%	2.27%	5.25%	3.66%	4.77%	2.02%
East North Central:						
Illinois	2.62%	2.91%	6.32%	7.08%	5.79%	2.69%
Indiana	2.00%	2.21%	5.68%	4.01%	6.48%	2.00%
Michigan	1.94%	2.17%	6.12%	6.68%	8.65%	2.07%
Ohio	1.75%	1.85%	5.83%	4.70%	6.18%	1.73%
Wisconsin	2.79%	3.05%	7.91%	5.01%	9.36%	2.94%
West North Central:						
Iowa	1.88%	2.08%	4.53%	4.66%	7.15%	1.97%
Kansas	2.38%	2.56%	7.38%	8.36%	7.08%	1.91%
Minnesota	2.95%	3.33%	3.81%	6.88%	11.71%	3.18%
Missouri	3.87%	4.42%	6.25%	5.34%	6.33%	4.24%
Nebraska	2.23%	2.59%	2.50%	6.07%	8.37%	2.31%
North Dakota	1.86%	2.05%	5.15%	5.80%	6.44%	1.89%
South Dakota	2.39%	3.20%	2.99%	5.70%	6.07%	2.51%
South Atlantic:						
Delaware	1.64%	1.64%	7.00%	5.65%	7.10%	1.68%
District of Columbia	3.66%	3.95%	--	8.55%	--	3.72%
Florida	3.71%	4.02%	5.52%	--	7.59%	3.93%
Georgia	2.18%	2.28%	7.09%	9.66%	3.03%	1.96%
Maryland	2.31%	2.70%	2.92%	8.46%	4.30%	2.52%
North Carolina	2.71%	3.11%	4.83%	6.61%	4.82%	2.97%
South Carolina	2.27%	2.60%	3.97%	5.43%	5.29%	2.33%
Virginia	2.51%	2.74%	6.31%	7.08%	5.08%	2.61%
West Virginia	3.28%	3.46%	4.69%	10.35%	4.25%	3.36%
East South Central:						
Alabama	3.62%	3.68%	7.32%	5.77%	4.27%	3.37%
Kentucky	2.64%	2.77%	4.90%	5.19%	3.67%	2.63%
Mississippi	1.90%	2.07%	6.44%	5.82%	5.03%	1.97%
Tennessee	2.44%	2.71%	9.26%	3.78%	5.88%	2.77%
West South Central:						
Arkansas	2.26%	2.60%	2.08%	7.18%	5.73%	2.44%
Louisiana	3.64%	3.67%	5.19%	6.51%	5.67%	4.04%
Oklahoma	2.15%	2.31%	5.72%	4.89%	4.02%	2.27%
Texas	2.20%	2.35%	8.12%	7.99%	5.73%	2.15%
Mountain:						
Arizona	5.38%	5.69%	--	7.84%	6.16%	5.40%
Colorado	2.59%	2.80%	7.15%	3.84%	--	2.36%
Idaho	2.23%	2.57%	5.65%	7.22%	8.83%	2.04%
Montana	2.56%	2.80%	5.69%	6.90%	6.79%	2.50%
Nevada	2.71%	2.88%	6.10%	11.37%	6.05%	2.93%
New Mexico	2.63%	3.04%	8.69%	4.11%	3.21%	3.02%
Utah	5.63%	6.52%	8.12%	5.88%	4.98%	5.90%
Wyoming	2.50%	2.78%	4.36%	5.29%	5.38%	2.46%
Pacific:						
Alaska	3.29%	3.75%	5.78%	--	5.83%	3.39%
California	1.59%	1.72%	3.99%	7.49%	9.86%	1.57%
Hawaii	2.56%	2.85%	5.28%	6.25%	4.79%	2.74%
Oregon	2.50%	2.47%	6.28%	6.91%	13.08%	2.49%
Washington	3.53%	4.20%	4.68%	6.70%	--	3.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.4 Number of part-time private-sector employees by proportion of employees who are full-time or low-wage and State: United States, 2023

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	30,287,898	4,747,168	6,971,694	18,569,036	9,586,887	20,701,011
New England:						
Connecticut	366,524	40,099	77,960	248,465	103,952	262,572
Maine	121,510	22,892	24,770	73,848	18,072	103,438
Massachusetts	828,206	104,021	230,866	493,318	--	794,389
New Hampshire	152,935	21,989	34,718 *	96,228	41,562	111,373
Rhode Island	119,467	9,569	37,530	72,369	47,951	71,516
Vermont	60,846	11,171	13,777	35,899	7,324	53,522
Middle Atlantic:						
New Jersey	908,501	201,711	253,348 *	453,442	174,176	734,326
New York	2,164,680	305,164	506,867	1,352,649	346,860	1,817,820
Pennsylvania	1,259,925	161,410	346,033	752,482	603,327	656,598
East North Central:						
Illinois	1,118,153	201,353	210,154	706,646	382,198	735,955
Indiana	726,990	129,017	136,530	461,443	253,075	473,915
Michigan	862,321	167,231 *	133,643	561,447	407,941	454,380
Ohio	1,245,399	189,458	310,336	745,605	437,743	807,657
Wisconsin	598,358	105,472	111,203	381,682	244,262	354,096
West North Central:						
Iowa	355,958	51,721	87,026	217,211	116,844	239,114
Kansas	240,948	49,983	36,400	154,564	130,736	110,212
Minnesota	856,819	65,805	124,137	666,877	228,083	628,736
Missouri	652,687	88,535	105,337 *	458,814	283,883	368,803
Nebraska	217,171	33,683	63,409	120,079	92,020	125,151
North Dakota	92,827	11,156	17,759	63,912	44,421	48,406
South Dakota	103,826	11,821	35,218	56,787	39,820	64,005
South Atlantic:						
Delaware	92,280	11,179	22,228	58,873	22,226	70,054
District of Columbia	85,174	12,096	18,767	54,311 *	--	79,656
Florida	1,494,496	427,833 *	321,018	745,644	379,003	1,115,492
Georgia	927,656	100,261	280,875	546,521	463,037	464,620
Maryland	497,065	95,540	158,403 *	243,123	137,070	359,995
North Carolina	986,888	98,863	288,462	599,563	421,632	565,256
South Carolina	451,307	62,718	122,936	265,653	210,640	240,667
Virginia	557,877	125,310	162,444	270,123	180,689	377,187
West Virginia	128,239	29,229	28,804	70,206	61,912	66,327
East South Central:						
Alabama	301,589	40,850	55,299	205,440	195,554	106,035
Kentucky	406,368	51,094	65,880	289,393	182,318	224,050
Mississippi	159,351	24,955	44,585	89,811	71,826	87,525
Tennessee	639,534	63,201	126,085	450,248	470,046	169,488
West South Central:						
Arkansas	215,366	43,914	53,883 *	117,568	106,759	108,607
Louisiana	322,700	43,168	116,518	163,013	156,426	166,273
Oklahoma	334,989	37,164	90,120	207,706	167,474	167,516
Texas	2,451,114	328,034	461,509	1,661,570	1,109,083	1,342,031
Mountain:						
Arizona	647,039	147,794 *	154,791	344,454	225,861	421,178
Colorado	559,032	111,663	97,440	349,928	79,161	479,871
Idaho	207,082	24,670	46,893	135,518	71,765	135,317
Montana	126,702	12,572	25,637	88,492	53,253	73,449
Nevada	274,414	34,012	98,813	141,589	102,995	171,419
New Mexico	150,661	22,671	24,080	103,910	68,612	82,049
Utah	376,079	41,473	89,461	245,146	151,922	224,157
Wyoming	51,015	9,125	11,127	30,762	16,884	34,131
Pacific:						
Alaska	58,926	10,383	19,780	28,763	14,051	44,875
California	3,552,270	591,511	739,975	2,220,784	208,758	3,343,512
Hawaii	123,100	24,970	16,973	81,156	55,972	67,128
Oregon	398,365	51,125	134,399 *	212,840	94,143	304,222
Washington	657,172	86,526	197,488	373,158	--	592,939

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	602,757	211,446	279,865	529,542	311,819	539,336
New England:						
Connecticut	38,668	8,611	13,254	38,353	28,067	30,262
Maine	11,773	3,622	4,523	11,348	4,330	11,365
Massachusetts	121,629	16,070	66,391	105,496	--	121,668
New Hampshire	16,247	4,097	10,951 *	13,010	8,435	14,658
Rhode Island	13,965	1,448	7,620	13,037	9,974	10,550
Vermont	5,117	1,775	2,781	4,560	1,783	5,000
Middle Atlantic:						
New Jersey	136,663	31,179	116,802 *	72,826	51,911	129,117
New York	177,272	55,848	84,286	164,922	52,822	173,779
Pennsylvania	93,216	17,298	53,381	84,029	78,611	62,612
East North Central:						
Illinois	90,869	32,381	36,563	84,352	57,633	76,539
Indiana	68,091	29,519	29,468	60,340	41,445	58,935
Michigan	108,231	59,892 *	22,861	94,653	72,372	85,476
Ohio	108,235	28,278	49,482	99,894	62,679	94,763
Wisconsin	56,574	24,836	20,755	51,267	42,125	43,047
West North Central:						
Iowa	30,777	10,049	16,849	26,742	20,352	25,464
Kansas	21,966	10,280	6,501	20,649	17,583	16,347
Minnesota	107,198	9,792	27,531	107,092	46,454	100,299
Missouri	70,595	13,443	32,248 *	65,774	50,934	55,124
Nebraska	19,758	5,753	11,151	17,697	15,657	14,433
North Dakota	7,977	1,220	2,705	8,135	7,190	4,992
South Dakota	7,813	1,705	4,303	7,185	5,199	6,774
South Atlantic:						
Delaware	12,768	1,772	4,225	12,419	4,095	12,480
District of Columbia	16,821	1,669	4,966	18,046 *	--	16,594
Florida	169,191	130,538 *	52,981	105,380	59,763	162,820
Georgia	110,026	14,376	72,262	86,441	84,101	78,747
Maryland	78,532	20,579	67,015 *	40,729	27,794	75,227
North Carolina	112,213	14,747	63,829	97,768	66,875	97,277
South Carolina	42,610	11,083	31,571	31,782	25,892	37,004
Virginia	51,441	23,355	31,651	39,551	33,572	43,353
West Virginia	13,434	5,901	6,820	10,987	9,661	10,396
East South Central:						
Alabama	34,705	8,278	11,700	33,131	29,922	22,750
Kentucky	47,594	8,343	12,958	47,189	30,692	38,823
Mississippi	19,301	6,771	8,227	17,233	9,983	17,410
Tennessee	82,946	8,215	25,507	81,845	79,813	30,269
West South Central:						
Arkansas	28,137	8,523	23,692 *	16,691	13,829	25,701
Louisiana	45,885	8,982	34,623	31,153	22,718	41,607
Oklahoma	36,686	5,250	17,174	34,030	22,202	31,287
Texas	226,626	44,380	85,498	216,464	170,612	167,979
Mountain:						
Arizona	75,500	46,631 *	37,650	51,060	41,729	68,027
Colorado	76,473	18,141	19,451	74,301	18,778	75,238
Idaho	38,624	4,764	7,358	38,500	11,350	37,968
Montana	9,997	1,857	3,733	10,091	8,310	7,328
Nevada	35,898	7,258	20,939	29,904	17,321	33,419
New Mexico	12,767	4,010	5,080	12,265	10,184	9,371
Utah	40,726	5,952	16,768	39,160	26,926	33,104
Wyoming	5,401	1,571	2,560	4,902	2,900	4,865
Pacific:						
Alaska	5,671	2,980	3,161	4,404	3,206	4,955
California	273,036	91,765	83,943	261,002	41,014	272,632
Hawaii	14,220	4,221	2,882	14,151	12,298	9,006
Oregon	50,166	7,733	42,861 *	29,664	18,937	48,059
Washington	72,017	19,105	38,338	63,114	--	69,466

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	30,287,898	15.7%	23.0%	61.3%	31.7%	68.3%
New England:						
Connecticut	366,524	10.9%	21.3%	67.8%	28.4%	71.6%
Maine	121,510	18.8%	20.4%	60.8%	14.9%	85.1%
Massachusetts	828,206	12.6%	27.9%	59.6%	4.1% *	95.9%
New Hampshire	152,935	14.4%	22.7%	62.9%	27.2%	72.8%
Rhode Island	119,467	8.0%	31.4%	60.6%	40.1%	59.9%
Vermont	60,846	18.4%	22.6%	59.0%	12.0%	88.0%
Middle Atlantic:						
New Jersey	908,501	22.2%	27.9% *	49.9%	19.2%	80.8%
New York	2,164,680	14.1%	23.4%	62.5%	16.0%	84.0%
Pennsylvania	1,259,925	12.8%	27.5%	59.7%	47.9%	52.1%
East North Central:						
Illinois	1,118,153	18.0%	18.8%	63.2%	34.2%	65.8%
Indiana	726,990	17.7%	18.8%	63.5%	34.8%	65.2%
Michigan	862,321	19.4% *	15.5%	65.1%	47.3%	52.7%
Ohio	1,245,399	15.2%	24.9%	59.9%	35.1%	64.9%
Wisconsin	598,358	17.6%	18.6%	63.8%	40.8%	59.2%
West North Central:						
Iowa	355,958	14.5%	24.4%	61.0%	32.8%	67.2%
Kansas	240,948	20.7%	15.1%	64.1%	54.3%	45.7%
Minnesota	856,819	7.7%	14.5%	77.8%	26.6%	73.4%
Missouri	652,687	13.6%	16.1%	70.3%	43.5%	56.5%
Nebraska	217,171	15.5%	29.2%	55.3%	42.4%	57.6%
North Dakota	92,827	12.0%	19.1%	68.9%	47.9%	52.1%
South Dakota	103,826	11.4%	33.9%	54.7%	38.4%	61.6%
South Atlantic:						
Delaware	92,280	12.1%	24.1%	63.8%	24.1%	75.9%
District of Columbia	85,174	14.2%	22.0% *	63.8%	--	93.5%
Florida	1,494,496	28.6%	21.5%	49.9%	25.4%	74.6%
Georgia	927,656	10.8%	30.3%	58.9%	49.9%	50.1%
Maryland	497,065	19.2%	31.9% *	48.9%	27.6%	72.4%
North Carolina	986,888	10.0%	29.2%	60.8%	42.7%	57.3%
South Carolina	451,307	13.9%	27.2%	58.9%	46.7%	53.3%
Virginia	557,877	22.5%	29.1%	48.4%	32.4%	67.6%
West Virginia	128,239	22.8%	22.5%	54.7%	48.3%	51.7%
East South Central:						
Alabama	301,589	13.5%	18.3%	68.1%	64.8%	35.2%
Kentucky	406,368	12.6%	16.2%	71.2%	44.9%	55.1%
Mississippi	159,351	15.7%	28.0%	56.4%	45.1%	54.9%
Tennessee	639,534	9.9%	19.7%	70.4%	73.5%	26.5%
West South Central:						
Arkansas	215,366	20.4%	25.0% *	54.6%	49.6%	50.4%
Louisiana	322,700	13.4%	36.1%	50.5%	48.5%	51.5%
Oklahoma	334,989	11.1%	26.9%	62.0%	50.0%	50.0%
Texas	2,451,114	13.4%	18.8%	67.8%	45.2%	54.8%
Mountain:						
Arizona	647,039	22.8%	23.9%	53.2%	34.9%	65.1%
Colorado	559,032	20.0%	17.4%	62.6%	14.2%	85.8%
Idaho	207,082	11.9%	22.6%	65.4%	34.7%	65.3%
Montana	126,702	9.9%	20.2%	69.8%	42.0%	58.0%
Nevada	274,414	12.4%	36.0%	51.6%	37.5%	62.5%
New Mexico	150,661	15.0%	16.0%	69.0%	45.5%	54.5%
Utah	376,079	11.0%	23.8%	65.2%	40.4%	59.6%
Wyoming	51,015	17.9%	21.8%	60.3%	33.1%	66.9%
Pacific:						
Alaska	58,926	17.6%	33.6%	48.8%	23.8%	76.2%
California	3,552,270	16.7%	20.8%	62.5%	5.9%	94.1%
Hawaii	123,100	20.3%	13.8%	65.9%	45.5%	54.5%
Oregon	398,365	12.8%	33.7%	53.4%	23.6%	76.4%
Washington	657,172	13.2%	30.1%	56.8%	--	90.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	602,757	0.68%	0.86%	1.01%	0.93%	0.93%
New England:						
Connecticut	38,668	2.48%	3.93%	4.75%	6.22%	6.22%
Maine	11,773	3.29%	3.69%	4.96%	3.45%	3.45%
Massachusetts	121,629	2.69%	6.94%	7.18%	1.67% *	1.67%
New Hampshire	16,247	3.02%	6.08%	5.70%	4.98%	4.98%
Rhode Island	13,965	1.59%	5.94%	6.21%	6.34%	6.34%
Vermont	5,117	3.01%	4.16%	4.69%	2.86%	2.86%
Middle Atlantic:						
New Jersey	136,663	4.37%	9.68% *	7.94%	5.48%	5.48%
New York	177,272	2.62%	3.73%	4.32%	2.51%	2.51%
Pennsylvania	93,216	1.69%	3.76%	3.95%	4.30%	4.30%
East North Central:						
Illinois	90,869	2.93%	3.19%	4.03%	4.32%	4.32%
Indiana	68,091	3.85%	3.87%	4.90%	4.91%	4.91%
Michigan	108,231	6.18% *	3.08%	6.42%	6.66%	6.66%
Ohio	108,235	2.46%	3.78%	4.38%	4.42%	4.42%
Wisconsin	56,574	3.90%	3.48%	4.86%	5.37%	5.37%
West North Central:						
Iowa	30,777	2.87%	4.25%	4.53%	4.72%	4.72%
Kansas	21,966	4.03%	2.85%	4.76%	5.36%	5.36%
Minnesota	107,198	1.55%	3.42%	3.98%	5.24%	5.24%
Missouri	70,595	2.47%	4.58%	4.99%	6.06%	6.06%
Nebraska	19,758	2.78%	4.69%	5.12%	5.33%	5.33%
North Dakota	7,977	1.73%	3.12%	3.78%	5.17%	5.17%
South Dakota	7,813	1.84%	3.85%	4.18%	4.29%	4.29%
South Atlantic:						
Delaware	12,768	2.51%	4.96%	5.97%	4.90%	4.90%
District of Columbia	16,821	3.57%	7.52% *	9.76%	--	3.50%
Florida	169,191	6.69%	3.80%	6.02%	4.22%	4.22%
Georgia	110,026	2.02%	6.23%	6.12%	6.48%	6.48%
Maryland	78,532	4.68%	9.71% *	8.20%	6.00%	6.00%
North Carolina	112,213	1.92%	5.60%	5.72%	6.01%	6.01%
South Carolina	42,610	2.73%	5.65%	5.28%	5.17%	5.17%
Virginia	51,441	4.02%	4.82%	5.20%	5.04%	5.04%
West Virginia	13,434	4.35%	4.79%	5.64%	5.80%	5.80%
East South Central:						
Alabama	34,705	2.96%	3.89%	4.91%	6.43%	6.43%
Kentucky	47,594	2.49%	3.39%	4.48%	6.20%	6.20%
Mississippi	19,301	4.13%	5.16%	6.17%	6.25%	6.25%
Tennessee	82,946	1.89%	4.22%	4.98%	5.00%	5.00%
West South Central:						
Arkansas	28,137	4.38%	8.71% *	7.49%	6.98%	6.98%
Louisiana	45,885	3.18%	7.89%	7.48%	7.46%	7.46%
Oklahoma	36,686	2.01%	4.80%	5.26%	5.97%	5.97%
Texas	226,626	2.10%	3.40%	4.05%	5.16%	5.16%
Mountain:						
Arizona	75,500	6.10%	5.23%	6.21%	5.89%	5.89%
Colorado	76,473	3.89%	3.85%	5.93%	3.55%	3.55%
Idaho	38,624	3.10%	5.23%	7.18%	7.57%	7.57%
Montana	9,997	1.69%	3.06%	3.54%	4.88%	4.88%
Nevada	35,898	2.94%	6.46%	6.87%	6.36%	6.36%
New Mexico	12,767	2.74%	3.30%	4.13%	4.97%	4.97%
Utah	40,726	1.97%	4.41%	4.99%	5.80%	5.80%
Wyoming	5,401	3.28%	4.67%	5.46%	5.19%	5.19%
Pacific:						
Alaska	5,671	4.60%	4.98%	5.36%	4.75%	4.75%
California	273,036	2.60%	2.58%	3.66%	1.20%	1.20%
Hawaii	14,220	3.77%	2.78%	5.04%	6.76%	6.76%
Oregon	50,166	2.49%	7.76%	6.96%	4.80%	4.80%
Washington	72,017	3.04%	5.24%	5.74%	--	3.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	72.0%	90.7%	80.0%	64.2%	62.0%	76.6%
New England:						
Connecticut	71.1%	85.7%	72.8%	68.3%	60.8%	75.2%
Maine	62.8%	87.4%	62.5%	55.3%	61.9%	62.9%
Massachusetts	83.5%	93.0%	91.2%	77.9%	--	84.6%
New Hampshire	71.8%	86.5%	86.7%	63.1%	62.0%	75.5%
Rhode Island	76.9%	77.7%	80.5%	75.0%	82.0%	73.5%
Vermont	57.8%	86.4%	64.7%	46.2%	30.9% *	61.5%
Middle Atlantic:						
New Jersey	71.6%	92.5%	88.2%	53.0%	36.8% *	79.8%
New York	77.8%	92.5%	82.6%	72.7%	54.4%	82.3%
Pennsylvania	74.1%	96.1%	88.1%	62.9%	64.8%	82.6%
East North Central:						
Illinois	74.3%	92.1%	84.0%	66.3%	67.7%	77.7%
Indiana	67.2%	92.2%	75.2%	57.8%	50.4%	76.1%
Michigan	68.5%	92.5%	72.7%	60.4%	59.3%	76.8%
Ohio	69.5%	92.3%	79.9%	59.4%	50.7%	79.8%
Wisconsin	63.0%	95.9%	83.5%	47.9%	49.8%	72.1%
West North Central:						
Iowa	74.0%	91.3%	89.9%	63.5%	59.4%	81.1%
Kansas	69.1%	91.6%	59.7%	63.9%	68.5%	69.7%
Minnesota	77.2%	83.9%	78.6%	76.3%	59.3%	83.7%
Missouri	73.1%	90.5%	80.3%	68.1%	74.7%	71.9%
Nebraska	60.7%	84.7%	71.8%	48.1%	47.6%	70.3%
North Dakota	62.5%	90.7%	81.8%	52.2%	49.5%	74.4%
South Dakota	60.9%	82.5%	88.1%	39.5%	44.3%	71.2%
South Atlantic:						
Delaware	70.7%	94.2%	77.9%	63.5%	62.9%	73.1%
District of Columbia	83.9%	92.7%	83.7%	82.0%	--	85.0%
Florida	59.2%	90.4%	70.8%	36.4%	38.3%	66.3%
Georgia	73.2%	88.5%	68.2%	73.0%	70.0%	76.4%
Maryland	77.7%	93.7%	85.3%	66.5%	59.1%	84.9%
North Carolina	66.5%	84.6%	84.4%	54.9%	53.7%	76.0%
South Carolina	67.6%	81.8%	82.5%	57.4%	59.9%	74.4%
Virginia	72.3%	91.0%	87.1%	54.6%	62.2%	77.1%
West Virginia	74.5%	94.1%	85.0%	62.1%	68.2%	80.4%
East South Central:						
Alabama	78.4%	93.4%	72.3%	77.0%	77.6%	79.8%
Kentucky	74.4%	93.1%	74.8%	71.0%	59.5%	86.5%
Mississippi	67.2%	87.8%	71.8%	59.2%	46.5%	84.2%
Tennessee	71.5%	82.2%	67.8%	71.1%	70.7%	73.9%
West South Central:						
Arkansas	70.0%	85.5%	76.2%	61.4%	58.2%	81.7%
Louisiana	64.3%	84.2%	70.0%	54.9%	55.3%	72.8%
Oklahoma	71.8%	85.1%	83.0%	64.6%	57.9%	85.7%
Texas	78.3%	84.0%	75.4%	78.0%	77.9%	78.6%
Mountain:						
Arizona	74.5%	94.5%	78.7%	64.1%	73.1%	75.3%
Colorado	71.7%	93.4%	60.7%	67.9%	64.1%	73.0%
Idaho	62.0%	76.7%	71.2%	56.2%	51.6%	67.5%
Montana	48.0%	80.5%	69.1%	37.2%	38.3%	55.0%
Nevada	83.4%	94.2%	92.8%	74.2%	72.8%	89.8%
New Mexico	64.8%	88.5%	59.4%	60.9%	60.5%	68.4%
Utah	67.8%	90.3%	79.5%	59.7%	57.0%	75.1%
Wyoming	54.5%	78.6%	47.8%	49.8%	51.1%	56.2%
Pacific:						
Alaska	51.1%	85.5%	62.8%	30.6%	44.0%	53.3%
California	73.2%	93.5%	83.2%	64.4%	65.6%	73.6%
Hawaii	83.6%	95.7%	93.5%	77.9%	84.7%	82.7%
Oregon	67.4%	94.9%	81.9%	51.7%	46.6%	73.9%
Washington	67.6%	84.4%	84.4%	54.8%	--	67.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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%	0.61%	1.15%	1.22%	1.51%	0.86%
New England:						
Connecticut	4.12%	5.72%	6.38%	6.09%	11.69%	4.05%
Maine	4.81%	4.48%	8.68%	7.62%	11.01%	5.42%
Massachusetts	3.35%	3.09%	3.91%	5.81%	--	3.36%
New Hampshire	4.39%	4.78%	5.42%	6.46%	9.93%	4.75%
Rhode Island	5.24%	6.61%	6.23%	8.10%	5.41%	7.80%
Vermont	4.42%	3.96%	8.37%	6.77%	11.45% *	4.72%
Middle Atlantic:						
New Jersey	5.53%	2.41%	6.47%	8.20%	15.91% *	4.94%
New York	2.71%	2.31%	3.96%	4.34%	7.56%	2.70%
Pennsylvania	3.34%	1.61%	3.43%	5.34%	5.97%	3.63%
East North Central:						
Illinois	3.21%	2.33%	4.75%	5.09%	6.44%	3.68%
Indiana	4.35%	2.72%	7.10%	6.45%	8.42%	4.57%
Michigan	5.36%	3.48%	6.97%	7.94%	8.92%	5.44%
Ohio	3.87%	2.31%	4.59%	6.41%	7.43%	3.87%
Wisconsin	4.68%	1.71%	4.97%	7.25%	9.00%	5.39%
West North Central:						
Iowa	3.55%	3.21%	3.40%	5.70%	8.06%	3.98%
Kansas	4.16%	3.89%	9.15%	6.11%	6.13%	6.17%
Minnesota	3.80%	5.34%	6.32%	4.91%	9.54%	3.41%
Missouri	4.84%	3.32%	7.79%	6.65%	7.04%	6.79%
Nebraska	4.53%	4.40%	7.67%	7.56%	8.70%	5.20%
North Dakota	4.54%	3.92%	5.17%	6.67%	8.43%	5.12%
South Dakota	4.12%	4.62%	3.11%	6.90%	6.79%	5.13%
South Atlantic:						
Delaware	5.63%	2.90%	6.72%	9.14%	9.25%	6.66%
District of Columbia	4.40%	3.72%	6.76%	7.42%	--	4.22%
Florida	5.38%	3.61%	6.22%	7.13%	7.76%	6.26%
Georgia	5.07%	3.44%	12.72%	5.64%	8.55%	5.24%
Maryland	4.47%	2.92%	7.16%	7.08%	9.25%	4.36%
North Carolina	5.22%	4.35%	5.79%	8.20%	8.28%	6.49%
South Carolina	4.20%	5.60%	5.96%	6.12%	6.13%	5.73%
Virginia	4.10%	3.72%	4.43%	7.45%	8.76%	4.52%
West Virginia	3.80%	2.45%	4.91%	7.00%	6.40%	4.68%
East South Central:						
Alabama	3.90%	2.93%	8.20%	5.46%	5.20%	6.46%
Kentucky	4.32%	2.48%	6.69%	6.19%	7.93%	3.82%
Mississippi	5.18%	4.87%	7.31%	8.75%	7.27%	4.56%
Tennessee	6.99%	4.59%	7.90%	9.70%	9.20%	6.41%
West South Central:						
Arkansas	4.88%	4.21%	11.50%	6.66%	6.42%	5.72%
Louisiana	6.45%	5.87%	9.81%	9.72%	7.51%	9.81%
Oklahoma	4.48%	4.05%	4.71%	7.19%	6.69%	4.37%
Texas	2.83%	3.23%	5.78%	3.97%	4.62%	3.74%
Mountain:						
Arizona	4.03%	2.64%	7.69%	6.44%	6.94%	5.31%
Colorado	4.83%	2.32%	9.18%	7.85%	10.41%	5.31%
Idaho	7.52%	6.50%	6.25%	12.71%	8.01%	9.68%
Montana	4.46%	5.39%	6.97%	6.28%	8.74%	5.39%
Nevada	3.27%	2.85%	2.60%	6.69%	6.52%	3.00%
New Mexico	4.17%	3.43%	10.24%	5.74%	7.30%	5.05%
Utah	4.86%	3.08%	5.20%	7.45%	8.99%	4.69%
Wyoming	5.34%	5.94%	11.98%	8.25%	8.68%	6.92%
Pacific:						
Alaska	5.06%	5.15%	7.07%	8.22%	11.78%	5.67%
California	2.58%	1.57%	2.95%	4.62%	8.28%	2.70%
Hawaii	5.38%	4.15%	3.50%	7.89%	7.25%	7.59%
Oregon	5.11%	2.05%	6.72%	7.31%	10.34%	5.41%
Washington	5.07%	5.31%	4.46%	8.47%	--	5.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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.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, 2023

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	21.3%	33.9%	28.1%	13.5%	11.1%	25.1%
New England:						
Connecticut	18.7%	52.1%	16.6% *	12.6%	--	21.9%
Maine	27.7%	58.9%	14.0% *	17.6% *	0.2% *	32.4%
Massachusetts	16.8%	33.6%	20.6% *	10.5% *	2.4% *	17.3%
New Hampshire	19.5%	40.0%	31.2%	7.3% *	--	22.1%
Rhode Island	15.2% *	25.8%	30.7% *	5.1% *	5.9% *	22.2% *
Vermont	17.3%	39.8%	17.0% *	4.5% *	--	18.0%
Middle Atlantic:						
New Jersey	25.3%	46.1%	21.3% *	12.7% *	1.2% *	27.9%
New York	25.0%	32.4%	19.9%	25.0% *	26.9%	24.7%
Pennsylvania	19.9%	36.0%	31.7%	7.1%	5.5% *	30.3%
East North Central:						
Illinois	18.0%	35.7%	15.4% *	12.0%	12.5%	20.5%
Indiana	21.1%	22.4%	37.8% *	14.1% *	19.4% *	21.7%
Michigan	13.7%	10.9% *	17.9% *	13.7% *	16.9% *	11.4% *
Ohio	18.1%	39.6%	18.7%	9.2% *	6.0% *	22.2%
Wisconsin	16.8%	35.6%	29.2% *	0.2% *	1.0% *	24.4%
West North Central:						
Iowa	27.9%	29.5%	50.0%	14.8% *	9.3% *	34.5%
Kansas	16.0% *	37.1% *	16.1% *	6.3% *	4.9% *	29.0% *
Minnesota	18.1%	35.7%	21.9%	15.5% *	--	20.5% *
Missouri	15.4%	36.4%	27.2% *	6.8% *	7.1% *	22.0%
Nebraska	21.2%	42.6%	18.6%	12.6% *	5.5% *	29.0%
North Dakota	13.2%	23.2%	13.2%	10.1% *	8.7% *	15.9%
South Dakota	21.1%	26.0%	32.3%	3.5% *	2.6% *	28.3%
South Atlantic:						
Delaware	16.8%	42.1%	18.7% *	8.8% *	--	20.1%
District of Columbia	46.4%	38.4%	--	--	0.9% *	48.9%
Florida	29.3%	21.1% *	22.8%	46.4%	39.4% *	27.3%
Georgia	21.4%	31.3%	37.4% *	11.4% *	12.2% *	29.7% *
Maryland	18.8%	39.3% *	17.5%	8.6% *	--	22.4%
North Carolina	25.0%	40.5%	48.1%	3.9% *	6.0% *	35.0%
South Carolina	23.8%	25.4% *	34.0%	16.5%	16.8% *	28.8%
Virginia	32.8%	38.2%	43.3%	18.7% *	17.4% *	38.8%
West Virginia	32.8%	45.8%	45.2%	17.7%	15.5%	46.6%
East South Central:						
Alabama	19.1%	21.5%	20.7% *	18.1% *	17.2% *	22.4% *
Kentucky	29.9%	28.1%	38.9% *	28.2%	6.5%	43.0%
Mississippi	22.1%	32.8%	41.6%	6.0% *	15.1% *	25.3% *
Tennessee	10.7%	26.7%	12.1% *	7.8% *	7.0%	20.6% *
West South Central:						
Arkansas	18.8%	39.1%	--	9.1% *	13.2% *	22.7%
Louisiana	16.5% *	19.1% *	26.4% *	6.4% *	10.0% *	21.2% *
Oklahoma	30.1%	31.2%	48.6%	19.6% *	7.0%	45.8%
Texas	14.3%	39.9%	24.1% *	6.2%	5.4% *	21.5%
Mountain:						
Arizona	27.4%	49.6% *	--	12.6% *	11.4% *	35.8%
Colorado	18.0%	40.0%	--	6.9% *	--	19.1%
Idaho	22.1%	31.7%	33.4%	14.8% *	13.9% *	25.5%
Montana	26.8%	38.2%	41.0%	15.6% *	14.0% *	33.2%
Nevada	24.3%	23.4%	18.1%	29.9%	30.7% *	21.1%
New Mexico	22.5%	62.2%	--	11.6% *	18.2% *	25.6%
Utah	16.0%	25.8%	35.4% *	4.0% *	3.2% *	22.6%
Wyoming	12.8%	28.0%	0.7% *	9.9% *	15.5% *	11.6%
Pacific:						
Alaska	35.2%	33.3%	56.8%	--	--	30.8%
California	23.0%	35.8%	30.1%	15.0%	--	22.7%
Hawaii	34.0%	51.2%	46.7%	24.3%	23.4%	43.0%
Oregon	35.7%	33.0%	55.8%	16.6% *	--	40.9%
Washington	21.0%	22.7% *	31.2%	12.1% *	0.0%	23.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	0.84%	1.84%	1.67%	1.14%	0.96%	1.09%
New England:						
Connecticut	3.23%	6.35%	5.61% *	3.77%	--	3.38%
Maine	5.15%	7.87%	6.51% *	6.81% *	0.19% *	5.98%
Massachusetts	4.14%	7.30%	6.91% *	5.47% *	1.47% *	4.29%
New Hampshire	4.53%	11.85%	9.04%	3.81% *	--	5.23%
Rhode Island	5.11% *	5.64%	12.50% *	1.74% *	2.06% *	8.46% *
Vermont	3.68%	7.75%	6.89% *	2.13% *	--	3.90%
Middle Atlantic:						
New Jersey	4.42%	7.49%	6.63% *	5.29% *	1.08% *	4.90%
New York	4.84%	6.66%	5.40%	7.87% *	7.02%	5.38%
Pennsylvania	2.97%	4.39%	7.25%	1.90%	1.95% *	4.40%
East North Central:						
Illinois	2.31%	5.31%	5.06% *	2.43%	3.64%	2.77%
Indiana	4.41%	5.64%	12.72% *	4.37% *	5.92% *	5.57%
Michigan	3.79%	4.88% *	5.77% *	5.83% *	7.02% *	3.77% *
Ohio	2.99%	4.55%	4.76%	4.00% *	1.99% *	4.01%
Wisconsin	3.96%	5.12%	10.09% *	0.15% *	0.57% *	5.13%
West North Central:						
Iowa	4.19%	5.53%	7.07%	5.31% *	3.66% *	5.10%
Kansas	4.83% *	11.51% *	7.58% *	3.27% *	1.98% *	8.82% *
Minnesota	5.17%	6.38%	5.66%	6.47% *	--	6.37% *
Missouri	3.58%	7.86%	13.34% *	2.66% *	3.52% *	5.77%
Nebraska	3.76%	6.09%	4.31%	5.71% *	3.42% *	4.65%
North Dakota	2.96%	4.36%	3.61%	4.65% *	6.04% *	2.95%
South Dakota	2.94%	5.75%	4.15%	1.72% *	1.58% *	3.92%
South Atlantic:						
Delaware	4.13%	5.58%	7.29% *	4.59% *	--	5.53%
District of Columbia	12.98%	7.26%	--	--	0.68% *	13.21%
Florida	5.79%	7.95% *	6.20%	10.39%	13.10% *	6.08%
Georgia	5.62%	6.98%	14.77% *	5.37% *	6.28% *	8.94% *
Maryland	4.55%	12.96% *	5.15%	3.12% *	--	5.70%
North Carolina	6.40%	8.16%	12.68%	1.41% *	2.79% *	9.11%
South Carolina	4.28%	7.74% *	9.80%	4.64%	5.27% *	6.28%
Virginia	5.14%	6.53%	10.10%	7.26% *	8.32% *	6.01%
West Virginia	5.43%	9.11%	12.37%	4.57%	4.54%	7.54%
East South Central:						
Alabama	5.03%	5.80%	8.80% *	7.04% *	6.66% *	7.41% *
Kentucky	5.98%	6.41%	12.14% *	8.17%	1.78%	7.30%
Mississippi	6.04%	9.53%	12.20%	3.55% *	6.01% *	8.39% *
Tennessee	2.39%	6.02%	4.15% *	2.92% *	1.92%	6.71% *
West South Central:						
Arkansas	3.24%	6.69%	--	3.56% *	4.46% *	4.32%
Louisiana	5.45% *	6.29% *	14.44% *	1.92% *	3.58% *	9.39% *
Oklahoma	7.69%	6.33%	10.64%	12.96% *	2.04%	10.14%
Texas	2.53%	5.81%	9.04% *	1.73%	1.76% *	4.20%
Mountain:						
Arizona	7.77%	16.90% *	--	5.34% *	3.91% *	10.64%
Colorado	4.47%	7.60%	--	3.02% *	--	5.14%
Idaho	3.24%	7.82%	7.78%	4.83% *	6.25% *	3.59%
Montana	4.08%	7.53%	8.01%	4.72% *	5.44% *	4.67%
Nevada	4.24%	6.70%	5.21%	7.35%	9.96% *	3.75%
New Mexico	4.07%	4.84%	--	5.04% *	7.72% *	4.23%
Utah	4.07%	5.60%	11.01% *	1.29% *	1.46% *	6.03%
Wyoming	3.68%	7.17%	0.80% *	5.35% *	8.86% *	3.46%
Pacific:						
Alaska	6.68%	5.57%	10.36%	--	--	5.57%
California	2.86%	6.19%	4.56%	4.22%	--	2.95%
Hawaii	4.75%	7.16%	8.06%	5.90%	6.78%	5.46%
Oregon	8.80%	6.05%	13.76%	5.73% *	--	9.53%
Washington	4.48%	7.80% *	6.79%	6.09% *	0.00%	4.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

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	42.1%	52.1%	40.6%	34.6%	28.0%	44.5%
New England:						
Connecticut	32.9%	51.8%	--	--	--	34.8%
Maine	56.6%	63.5%	--	--	--	56.7%
Massachusetts	32.8%	48.8%	--	--	--	32.7%
New Hampshire	23.7% *	35.6%	--	--	--	23.7% *
Rhode Island	60.7%	34.7%	--	--	--	70.7%
Vermont	39.4%	48.6%	19.2%	--	--	37.7%
Middle Atlantic:						
New Jersey	45.6%	64.9%	--	--	--	45.5%
New York	40.7%	67.7%	27.0% *	35.4% *	77.3%	35.7% *
Pennsylvania	50.3%	56.8%	50.5%	38.5%	32.6% *	52.6%
East North Central:						
Illinois	33.7%	44.5%	--	27.4%	--	33.3%
Indiana	36.5%	41.8%	--	--	--	43.2%
Michigan	27.9%	39.5%	51.7%	--	--	38.0%
Ohio	48.1%	46.3%	48.7%	--	--	50.6%
Wisconsin	44.6%	36.5%	--	--	--	44.6%
West North Central:						
Iowa	32.7%	41.9%	28.8%	--	--	31.4%
Kansas	46.7%	50.4%	--	--	--	54.9%
Minnesota	44.0%	42.6%	--	48.8% *	--	47.5%
Missouri	22.9%	32.1% *	--	10.8% *	--	25.3%
Nebraska	51.8%	42.7%	50.7%	68.2%	89.0%	48.3%
North Dakota	52.3%	48.3%	61.9%	--	64.4%	48.2%
South Dakota	44.5%	29.3%	49.7%	--	--	45.9%
South Atlantic:						
Delaware	33.0%	36.4%	40.5%	--	--	34.7%
District of Columbia	47.0%	51.2%	--	--	--	47.0%
Florida	31.7%	55.4%	--	--	--	29.8%
Georgia	32.1%	63.2%	--	--	--	39.3%
Maryland	29.1%	29.5%	--	--	--	28.1%
North Carolina	35.9%	56.8%	--	--	--	37.6%
South Carolina	42.5%	54.1%	--	--	--	56.5%
Virginia	43.2%	48.1%	--	--	--	47.5%
West Virginia	40.8%	65.4%	--	28.9% *	25.1% *	45.0%
East South Central:						
Alabama	30.3% *	30.8% *	--	--	--	28.3% *
Kentucky	53.7%	43.7%	--	63.0%	--	55.5%
Mississippi	37.8%	55.6%	--	--	--	34.2% *
Tennessee	25.5%	48.2%	--	--	23.1% *	27.6% *
West South Central:						
Arkansas	38.6%	38.6%	--	--	--	40.6%
Louisiana	22.6%	43.9%	--	--	--	21.8% *
Oklahoma	47.7%	58.3%	--	71.8%	--	48.3%
Texas	30.8%	44.7%	--	18.3% *	--	34.5%
Mountain:						
Arizona	59.6%	78.6%	--	--	--	65.5%
Colorado	43.7%	55.8%	--	--	--	42.7%
Idaho	26.5%	54.3%	--	--	--	27.4% *
Montana	57.2%	43.6%	68.0%	--	--	56.9%
Nevada	33.2%	51.5%	--	--	--	45.5%
New Mexico	30.2%	45.3%	--	--	2.2% *	44.8%
Utah	30.1%	44.7%	--	--	--	31.8%
Wyoming	27.1%	28.5%	--	25.9%	25.0%	28.3%
Pacific:						
Alaska	45.5%	44.9%	--	--	19.3%	57.0%
California	57.2%	52.1%	65.8%	54.4%	--	59.6%
Hawaii	51.4%	47.6%	74.5%	43.2%	39.8%	56.8%
Oregon	66.0%	53.5%	79.5%	--	--	68.5%
Washington	46.3%	61.1%	53.7%	--	--	46.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	1.83%	2.19%	2.85%	3.95%	2.59%	2.06%
New England:						
Connecticut	6.69%	8.65%	--	--	--	7.29%
Maine	3.92%	2.32%	--	--	--	3.92%
Massachusetts	7.29%	12.70%	--	--	--	7.31%
New Hampshire	7.13% *	2.71%	--	--	--	8.13% *
Rhode Island	14.34%	8.95%	--	--	--	12.92%
Vermont	4.62%	3.82%	3.10%	--	--	4.67%
Middle Atlantic:						
New Jersey	7.77%	8.35%	--	--	--	7.80%
New York	10.52%	6.01%	10.64% *	16.61% *	11.71%	11.39% *
Pennsylvania	6.23%	6.58%	10.53%	11.21%	13.08% *	6.69%
East North Central:						
Illinois	4.19%	5.55%	--	7.55%	--	4.60%
Indiana	7.65%	5.33%	--	--	--	9.92%
Michigan	6.07%	8.98%	7.57%	--	--	8.88%
Ohio	4.81%	3.15%	9.78%	--	--	4.99%
Wisconsin	9.47%	5.41%	--	--	--	9.63%
West North Central:						
Iowa	3.84%	5.75%	4.49%	--	--	3.68%
Kansas	8.52%	6.26%	--	--	--	7.91%
Minnesota	11.52%	7.38%	--	15.80% *	--	11.86%
Missouri	5.52%	9.69% *	--	6.09% *	--	6.56%
Nebraska	5.76%	5.63%	8.67%	12.35%	8.49%	5.83%
North Dakota	7.27%	9.25%	9.70%	--	10.06%	7.65%
South Dakota	4.04%	6.39%	5.03%	--	--	4.12%
South Atlantic:						
Delaware	4.43%	6.84%	5.07%	--	--	4.67%
District of Columbia	7.24%	4.72%	--	--	--	7.23%
Florida	5.92%	6.41%	--	--	--	6.48%
Georgia	9.19%	10.40%	--	--	--	11.48%
Maryland	5.14%	4.46%	--	--	--	5.15%
North Carolina	9.67%	7.62%	--	--	--	10.79%
South Carolina	8.12%	6.11%	--	--	--	8.21%
Virginia	9.22%	6.90%	--	--	--	9.81%
West Virginia	9.08%	11.66%	--	9.67% *	8.84% *	11.01%
East South Central:						
Alabama	9.32% *	9.37% *	--	--	--	11.39% *
Kentucky	8.01%	5.70%	--	8.24%	--	8.33%
Mississippi	9.34%	5.61%	--	--	--	10.44% *
Tennessee	6.47%	8.43%	--	--	8.02% *	10.31% *
West South Central:						
Arkansas	4.74%	6.36%	--	--	--	5.12%
Louisiana	6.09%	10.77%	--	--	--	7.16% *
Oklahoma	11.77%	10.14%	--	6.27%	--	12.77%
Texas	4.80%	6.53%	--	8.41% *	--	5.60%
Mountain:						
Arizona	14.54%	14.60%	--	--	--	15.02%
Colorado	8.65%	7.55%	--	--	--	9.00%
Idaho	7.79%	7.38%	--	--	--	9.66% *
Montana	6.00%	8.88%	7.13%	--	--	5.97%
Nevada	5.50%	8.17%	--	--	--	6.84%
New Mexico	5.77%	3.89%	--	--	1.21% *	4.12%
Utah	8.35%	10.36%	--	--	--	9.10%
Wyoming	3.55%	6.11%	--	2.35%	2.18%	5.57%
Pacific:						
Alaska	8.53%	5.13%	--	--	0.66%	9.78%
California	5.13%	7.39%	7.04%	11.08%	--	5.02%
Hawaii	6.33%	10.76%	9.96%	9.04%	10.90%	7.49%
Oregon	10.74%	5.82%	8.75%	--	--	10.18%
Washington	7.32%	5.36%	9.34%	--	--	7.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	9.0%	17.7%	11.4%	4.7%	3.1%	11.2%
New England:						
Connecticut	6.1%	27.0%	3.1% *	2.9% *	1.5% *	7.6%
Maine	15.7%	37.4%	6.3% *	8.6% *	0.0%	18.4%
Massachusetts	5.5%	16.4% *	5.7% *	2.7% *	1.2% *	5.6%
New Hampshire	4.6% *	14.2%	--	1.7% *	2.7% *	5.2% *
Rhode Island	9.2% *	9.0% *	22.9% *	1.7% *	0.6% *	15.7% *
Vermont	6.8%	19.3%	3.3% *	1.5% *	--	6.8%
Middle Atlantic:						
New Jersey	11.5%	30.0%	4.5% *	--	0.8% *	12.7%
New York	10.2%	21.9%	5.4% *	8.8% *	20.8%	8.8% *
Pennsylvania	10.0%	20.5%	16.0% *	2.7% *	1.8% *	15.9%
East North Central:						
Illinois	6.1%	15.9%	3.1% *	3.3% *	4.4% *	6.8%
Indiana	7.7%	9.4% *	12.3% *	5.2% *	3.0% *	9.4%
Michigan	3.8%	4.3% *	9.3% *	2.0% *	3.1% *	4.3% *
Ohio	8.7%	18.4%	9.1% *	--	1.2% *	11.2%
Wisconsin	7.5% *	13.0%	16.3% *	0.0%	0.4% *	10.9% *
West North Central:						
Iowa	9.1%	12.3%	14.4%	5.0% *	--	10.8%
Kansas	7.5% *	18.7% *	3.2% *	--	0.3% *	15.9% *
Minnesota	8.0% *	15.2%	6.1% *	7.6% *	1.0% *	9.8% *
Missouri	3.5%	11.7%	6.0% *	0.7% *	0.9% *	5.6%
Nebraska	11.0%	18.2%	9.4% *	8.6% *	--	14.0%
North Dakota	6.9%	11.2% *	8.2% *	--	5.6% *	7.7%
South Dakota	9.4%	7.6%	16.0%	0.9% *	0.1% *	13.0%
South Atlantic:						
Delaware	5.6%	15.3%	7.6% *	1.9% *	0.4% *	7.0% *
District of Columbia	21.8% *	19.7%	--	--	0.0%	23.0% *
Florida	9.3%	11.7% *	5.2% *	9.3% *	15.2% *	8.1% *
Georgia	6.9% *	19.8% *	11.1% *	1.9% *	1.6% *	11.7% *
Maryland	5.5%	11.6% *	2.1% *	4.9% *	2.3% *	6.3% *
North Carolina	9.0%	23.0%	13.2% *	2.3% *	1.0% *	13.2%
South Carolina	10.1%	13.8% *	19.7% *	2.5% *	1.4% *	16.2%
Virginia	14.2%	18.4%	22.2% *	3.3% *	--	18.4%
West Virginia	13.4%	30.0% *	9.6% *	5.1% *	3.9% *	20.9% *
East South Central:						
Alabama	5.8% *	6.6% *	13.3% *	3.7% *	5.5% *	6.3%
Kentucky	16.1%	12.3%	12.7% *	17.8% *	2.1% *	23.9%
Mississippi	8.3%	18.2%	13.7% *	1.0% *	7.7% *	8.6% *
Tennessee	2.7%	12.8%	2.3% *	1.2% *	1.6% *	5.7% *
West South Central:						
Arkansas	7.3%	15.1%	--	2.1% *	4.5% *	9.2%
Louisiana	3.7%	8.4% *	3.2% *	2.3% *	2.5% *	4.6% *
Oklahoma	14.4% *	18.2% *	13.3%	14.1% *	2.9% *	22.1% *
Texas	4.4%	17.8%	5.9% *	1.1% *	0.7% *	7.4%
Mountain:						
Arizona	16.3% *	39.0% *	--	2.1% *	2.8% *	23.4% *
Colorado	7.9% *	22.3%	4.9% *	2.3% *	--	8.2% *
Idaho	5.9% *	17.2%	10.1%	1.2% *	3.1% *	7.0% *
Montana	15.3%	16.6%	27.9%	8.1% *	8.2% *	18.9%
Nevada	8.1%	12.1% *	8.1% *	6.8% *	4.9% *	9.6%
New Mexico	6.8%	28.2%	--	0.9% *	0.4% *	11.5% *
Utah	4.8% *	11.6% *	10.8% *	0.2% *	0.2% *	7.2% *
Wyoming	3.5% *	8.0%	0.0%	2.6% *	3.9% *	3.3% *
Pacific:						
Alaska	16.0%	14.9%	26.7%	2.0% *	--	17.6%
California	13.2%	18.6%	19.8%	8.2% *	--	13.5%
Hawaii	17.5%	24.4%	34.8%	10.5%	9.3% *	24.4%
Oregon	23.5% *	17.7%	44.4% *	5.2% *	0.3% *	28.1% *
Washington	9.7%	13.9% *	16.8%	2.5% *	0.0%	10.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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%	1.37%	1.05%	0.70%	0.35%	0.72%
New England:						
Connecticut	1.73%	4.73%	1.75% *	1.90% *	1.04% *	2.08%
Maine	3.25%	5.01%	2.92% *	4.47% *	0.00%	3.80%
Massachusetts	1.53%	6.67% *	2.34% *	1.05% *	0.74% *	1.58%
New Hampshire	1.46% *	4.21%	--	0.76% *	1.37% *	1.88% *
Rhode Island	5.04% *	2.94% *	13.18% *	0.83% *	0.42% *	8.41% *
Vermont	1.75%	4.40%	1.42% *	0.92% *	--	1.83%
Middle Atlantic:						
New Jersey	3.30%	7.51%	2.36% *	--	0.98% *	3.70%
New York	2.72%	5.09%	1.91% *	4.38% *	5.26%	2.97% *
Pennsylvania	2.18%	3.76%	5.66% *	1.05% *	0.99% *	3.47%
East North Central:						
Illinois	1.15%	3.31%	1.40% *	1.16% *	1.72% *	1.46%
Indiana	1.97%	2.93% *	4.19% *	2.71% *	2.06% *	2.58%
Michigan	0.98%	2.16% *	3.35% *	0.93% *	1.20% *	1.51% *
Ohio	1.92%	2.59%	3.28% *	--	0.57% *	2.59%
Wisconsin	2.80% *	3.18%	9.16% *	0.00%	0.44% *	3.88% *
West North Central:						
Iowa	1.53%	3.12%	2.55%	1.94% *	--	1.76%
Kansas	3.19% *	7.36% *	1.39% *	--	0.19% *	6.13% *
Minnesota	3.79% *	3.43%	2.65% *	4.90% *	0.67% *	4.71% *
Missouri	0.90%	3.48%	3.18% *	0.35% *	0.43% *	1.65%
Nebraska	2.56%	3.54%	3.05% *	4.72% *	--	3.23%
North Dakota	1.97%	3.38% *	2.90% *	--	4.49% *	1.65%
South Dakota	1.45%	2.18%	2.21%	0.65% *	0.12% *	1.97%
South Atlantic:						
Delaware	1.54%	3.65%	2.91% *	1.30% *	0.40% *	2.11% *
District of Columbia	8.97% *	3.87%	--	--	0.00%	9.24% *
Florida	2.45%	4.94% *	2.24% *	4.27% *	6.87% *	2.46% *
Georgia	2.17% *	6.15% *	6.28% *	1.01% *	1.15% *	4.03% *
Maryland	1.58%	3.95% *	0.70% *	2.24% *	1.78% *	1.98% *
North Carolina	2.23%	5.99%	4.84% *	1.03% *	0.52% *	3.43%
South Carolina	2.87%	4.97% *	7.34% *	1.25% *	0.77% *	4.62%
Virginia	4.19%	4.43%	10.15% *	2.16% *	--	5.46%
West Virginia	3.89%	9.64% *	3.85% *	2.05% *	1.59% *	6.40% *
East South Central:						
Alabama	1.76% *	2.57% *	7.66% *	1.59% *	2.52% *	1.86%
Kentucky	4.72%	3.56%	5.24% *	6.62% *	1.04% *	6.14%
Mississippi	2.43%	4.92%	4.91% *	0.66% *	3.46% *	3.17% *
Tennessee	0.72%	3.45%	1.84% *	0.57% *	0.66% *	2.06% *
West South Central:						
Arkansas	1.71%	4.05%	--	1.16% *	2.16% *	2.29%
Louisiana	1.11%	3.38% *	2.16% *	0.98% *	1.06% *	1.87% *
Oklahoma	5.95% *	5.48% *	3.58%	10.39% *	1.31% *	8.72% *
Texas	0.93%	3.30%	2.76% *	0.54% *	0.32% *	1.60%
Mountain:						
Arizona	7.92% *	19.79% *	--	1.20% *	1.62% *	11.11% *
Colorado	2.51% *	6.19%	2.40% *	1.62% *	--	2.79% *
Idaho	1.90% *	4.98%	2.93%	0.50% *	1.64% *	2.91% *
Montana	3.39%	4.57%	6.72%	4.06% *	4.96% *	3.82%
Nevada	1.65%	3.77% *	2.94% *	2.17% *	2.30% *	2.28%
New Mexico	1.38%	2.73%	--	0.40% *	0.25% *	2.32%
Utah	1.50% *	4.30% *	4.25% *	0.14% *	0.23% *	2.35% *
Wyoming	1.07% *	2.32%	0.00%	1.48% *	2.31% *	1.12% *
Pacific:						
Alaska	3.65%	2.41%	7.24%	1.12% *	--	4.52%
California	2.35%	4.46%	4.22%	3.53% *	--	2.46%
Hawaii	2.89%	4.62%	7.69%	3.04%	3.42% *	3.72%
Oregon	9.06% *	3.60%	14.76% *	2.15% *	0.34% *	10.04% *
Washington	2.14%	4.52% *	3.75%	1.67% *	0.00%	2.35%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	8,182	8,176	8,304	8,024	7,736	8,212
New England:						
Connecticut	8,750	8,740	8,904	8,688	7,598	8,779
Maine	8,892	9,003	7,569	8,741	7,537	8,942
Massachusetts	9,513	9,630	9,299	8,530	9,430	9,514
New Hampshire	8,679	8,667	9,120	7,663	7,697	8,705
Rhode Island	8,347	8,292	8,217	9,280	7,531	8,398
Vermont	8,284	8,320	7,910	8,524	7,466	8,344
Middle Atlantic:						
New Jersey	9,662	9,656	10,430	7,798	7,466	9,740
New York	9,173	9,528	9,118	6,131	10,240	9,100
Pennsylvania	8,145	8,103	8,469	7,974	8,286	8,135
East North Central:						
Illinois	8,070	8,086	7,537	8,506	8,754	8,039
Indiana	8,236	8,097	9,402	8,120	9,017	8,198
Michigan	7,775	7,768	7,961	7,627	7,690	7,782
Ohio	8,274	8,240	8,694	7,360	7,889	8,303
Wisconsin	7,978	7,911	8,552	8,274	7,808	7,995
West North Central:						
Iowa	8,017	7,817	9,094	7,988	7,536	8,046
Kansas	7,575	7,564	8,711	6,918	7,189	7,652
Minnesota	8,355	8,400	9,000	7,759	8,054	8,369
Missouri	8,230	8,494	6,436	6,685	7,341	8,317
Nebraska	8,248	8,192	8,939	7,396	6,976	8,300
North Dakota	8,504	8,724	7,256	7,582	7,363	8,560
South Dakota	8,394	8,076	9,227	8,211	8,132	8,410
South Atlantic:						
Delaware	7,629	7,480	9,347	7,282	7,817	7,619
District of Columbia	8,738	9,020	6,918	7,200	7,599	8,746
Florida	8,251	8,309	8,117	6,013	6,218	8,365
Georgia	7,955	7,814	8,773	8,250	8,236	7,925
Maryland	7,870	7,946	7,478	7,396	7,084	7,929
North Carolina	7,742	7,756	7,287	8,635	7,528	7,767
South Carolina	7,428	7,326	7,761	7,665	7,508	7,422
Virginia	8,144	8,295	7,133	7,576	7,722	8,165
West Virginia	8,669	8,778	8,009	7,751	7,224	8,899
East South Central:						
Alabama	7,645	7,648	7,912	7,228	7,748	7,632
Kentucky	8,002	8,012	7,454	8,314	6,230	8,212
Mississippi	7,243	7,296	6,968	6,771	7,796	7,137
Tennessee	7,659	7,698	7,813	6,613	7,095	7,755
West South Central:						
Arkansas	7,362	7,314	7,596	7,640	7,297	7,371
Louisiana	7,966	7,840	9,197	7,554	8,990	7,802
Oklahoma	7,420	7,362	7,652	7,581	7,132	7,453
Texas	8,180	7,971	8,083	11,206	8,190	8,179
Mountain:						
Arizona	7,981	8,166	6,166	6,859	7,176	8,027
Colorado	8,145	8,183	7,733	7,775	7,900	8,159
Idaho	7,400	7,415	7,713	6,087	6,158	7,602
Montana	7,821	8,103	7,003	6,598	6,346	7,979
Nevada	7,949	7,967	8,106	7,095	8,771	7,869
New Mexico	8,333	8,485	7,273	7,139	7,387	8,406
Utah	7,993	8,224	6,744	6,408	6,434	8,052
Wyoming	8,845	8,919	8,769	7,458	9,223	8,800
Pacific:						
Alaska	9,096	9,286	8,181	9,430	8,543	9,122
California	8,070	7,947	8,713	8,608	6,723	8,102
Hawaii	7,730	7,956	6,927	6,423	7,383	7,770
Oregon	7,962	7,897	8,325	7,142	5,871	8,071
Washington	7,895	7,989	7,572	7,351	6,820	7,909

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	47.69	50.83	103.02	346.30	137.17	49.99
New England:						
Connecticut	230.21	256.97	644.05	764.35	559.92	235.12
Maine	291.67	328.12	554.36	597.36	943.52	300.80
Massachusetts	474.19	590.89	457.06	550.65	775.80	483.01
New Hampshire	266.23	241.20	1,163.27	499.35	1,316.71	270.72
Rhode Island	209.15	239.19	497.77	614.35	629.77	219.80
Vermont	228.07	262.00	528.56	398.56	427.70	229.93
Middle Atlantic:						
New Jersey	385.76	445.09	690.10	519.01	341.72	396.46
New York	301.67	265.95	443.03	1,331.69	574.92	318.58
Pennsylvania	190.99	226.62	285.50	456.12	385.60	202.79
East North Central:						
Illinois	180.22	194.89	510.63	696.27	349.48	186.69
Indiana	193.93	194.96	622.52	585.20	662.09	199.42
Michigan	265.21	287.69	491.73	631.79	286.82	283.66
Ohio	161.57	170.24	462.80	511.38	837.58	160.93
Wisconsin	154.83	170.92	334.14	439.37	404.76	164.29
West North Central:						
Iowa	178.56	202.85	346.53	379.89	617.13	185.84
Kansas	182.45	196.03	501.16	298.90	359.86	208.73
Minnesota	280.67	344.76	635.04	505.43	407.74	293.01
Missouri	241.72	256.72	602.88	396.31	493.94	259.36
Nebraska	227.34	264.99	344.85	608.89	742.63	234.78
North Dakota	222.11	248.85	394.12	541.84	684.53	229.96
South Dakota	177.46	227.20	252.50	561.94	502.00	186.62
South Atlantic:						
Delaware	424.07	459.24	627.68	906.81	585.04	444.62
District of Columbia	260.71	295.08	482.58	266.09	366.06	262.45
Florida	211.83	226.46	426.36	653.82	880.65	203.86
Georgia	379.45	441.91	438.97	691.62	716.35	407.03
Maryland	161.40	185.27	312.51	648.52	650.44	168.53
North Carolina	227.56	252.15	600.65	460.77	704.85	241.31
South Carolina	208.05	241.30	458.02	507.87	460.66	218.75
Virginia	201.32	210.21	712.86	396.46	581.72	209.80
West Virginia	186.32	211.84	361.58	343.66	263.25	209.90
East South Central:						
Alabama	195.47	212.85	495.91	425.80	311.40	215.15
Kentucky	225.93	245.93	616.43	803.43	861.30	195.71
Mississippi	221.85	248.18	641.66	276.60	689.47	232.02
Tennessee	204.86	229.47	341.57	449.21	835.26	206.87
West South Central:						
Arkansas	230.14	254.26	581.11	395.37	333.09	256.48
Louisiana	190.28	186.13	910.61	563.43	693.33	192.58
Oklahoma	147.21	174.12	225.04	454.71	387.11	157.09
Texas	223.37	176.22	561.01	1,380.08	424.35	240.74
Mountain:						
Arizona	208.55	174.15	581.61	472.08	533.05	210.05
Colorado	181.48	192.96	593.66	764.32	174.84	191.39
Idaho	235.00	280.94	429.67	398.13	530.00	250.52
Montana	267.88	300.28	486.94	599.16	588.07	273.93
Nevada	285.12	333.29	605.31	522.04	1,076.72	280.13
New Mexico	165.54	180.37	630.37	346.20	518.39	174.10
Utah	330.60	360.86	378.75	328.14	508.23	337.43
Wyoming	290.69	321.05	705.03	407.35	1,258.06	290.92
Pacific:						
Alaska	292.73	330.84	631.36	738.31	898.23	304.78
California	159.25	181.35	229.86	613.88	719.07	161.37
Hawaii	249.77	292.13	597.34	540.84	502.04	272.64
Oregon	246.72	277.39	503.91	459.71	563.01	246.89
Washington	257.23	238.38	747.31	781.00	387.12	260.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	8,025	8,009	8,294	7,639	7,508	8,055
New England:						
Connecticut	9,130	9,452	8,394	7,055	--	9,202
Maine	9,203	9,484	--	--	--	9,345
Massachusetts	9,741	9,418	11,031	7,575	--	9,672
New Hampshire	8,201	8,235	9,960	6,208	--	8,284
Rhode Island	8,971	8,643	9,910	9,005	8,298	9,011
Vermont	8,139	8,283	7,121	--	--	8,136
Middle Atlantic:						
New Jersey	10,550	10,709	11,454	7,053	7,291	10,741
New York	8,788	9,819	9,550	4,401	10,173	8,768
Pennsylvania	7,400	7,330	7,665	8,101	6,867	7,426
East North Central:						
Illinois	7,013	7,029	6,634	7,640	--	7,048
Indiana	8,181	8,251	8,268	--	--	8,180
Michigan	7,938	7,967	7,754	7,773	6,786	8,002
Ohio	8,281	8,129	8,558	8,757	9,578	8,175
Wisconsin	7,748	7,678	8,363	6,935	7,317	7,787
West North Central:						
Iowa	7,639	7,479	8,832	7,233	6,981	7,671
Kansas	7,098	7,011	10,202	7,542	6,174	7,315
Minnesota	8,450	8,860	--	7,822	--	8,450
Missouri	7,505	8,151	--	6,716	8,389	7,343
Nebraska	8,978	8,673	--	--	--	8,986
North Dakota	7,825	7,517	9,356	8,998	--	7,768
South Dakota	7,818	7,940	7,403	--	--	7,827
South Atlantic:						
Delaware	8,259	7,737	10,233	8,099	8,273	8,259
District of Columbia	7,437	7,604	7,115	6,904	8,003	7,427
Florida	8,274	8,254	8,572	--	9,081	8,240
Georgia	7,812	7,167	8,879	9,709	--	7,956
Maryland	7,097	7,071	7,348	--	--	7,018
North Carolina	7,144	7,254	6,615	--	--	7,477
South Carolina	6,895	6,385	9,250	7,884	5,898	6,981
Virginia	7,837	7,888	7,752	7,224	6,690	7,914
West Virginia	8,218	8,347	6,682	--	--	9,008
East South Central:						
Alabama	8,451	8,214	9,498	10,152	7,839	8,514
Kentucky	7,991	8,258	--	--	8,312	7,964
Mississippi	8,653	8,649	--	7,163	--	8,079
Tennessee	7,339	7,388	--	--	--	7,579
West South Central:						
Arkansas	7,155	5,909	8,109	--	--	6,962
Louisiana	7,447	7,528	--	--	7,207	7,507
Oklahoma	6,502	6,136	8,121	--	5,158	6,649
Texas	7,401	7,223	8,218	8,314	8,924	7,118
Mountain:						
Arizona	8,130	8,160	6,657	--	--	8,263
Colorado	8,040	8,036	7,666	8,557	8,519	8,013
Idaho	7,102	7,453	5,939	6,143	5,537	7,267
Montana	6,731	7,740	--	5,509	--	7,337
Nevada	7,893	8,006	7,967	6,299	7,255	7,980
New Mexico	9,323	9,689	--	--	--	9,480
Utah	7,185	7,334	6,715	5,762	5,235	7,245
Wyoming	8,111	8,326	--	--	5,944	8,320
Pacific:						
Alaska	8,884	9,429	--	9,066	--	9,045
California	8,094	7,892	8,557	9,173	7,970	8,095
Hawaii	7,834	8,137	6,777	6,090	7,871	7,831
Oregon	7,897	7,219	8,575	--	--	8,074
Washington	7,768	7,965	6,643	--	--	7,754

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	112.85	125.53	163.55	674.70	358.67	117.78
New England:						
Connecticut	537.38	525.54	1,072.01	547.07	--	547.38
Maine	490.44	519.11	--	--	--	488.98
Massachusetts	471.51	444.27	1,463.39	634.00	--	475.57
New Hampshire	339.06	387.81	900.58	509.81	--	330.66
Rhode Island	313.23	391.47	573.75	1,234.18	491.94	329.63
Vermont	357.77	415.11	769.47	--	--	359.37
Middle Atlantic:						
New Jersey	899.88	947.69	750.54	645.95	533.64	928.75
New York	842.59	511.63	578.63	1,295.71	1,219.40	852.38
Pennsylvania	564.59	655.03	545.56	1,202.59	1,219.52	591.25
East North Central:						
Illinois	519.71	634.32	344.83	635.27	--	539.68
Indiana	370.59	417.44	718.40	--	--	387.43
Michigan	486.10	543.68	882.22	1,453.47	1,165.19	498.64
Ohio	298.40	416.11	274.25	516.65	1,678.77	289.58
Wisconsin	367.11	443.68	493.60	422.73	222.25	397.83
West North Central:						
Iowa	318.34	329.64	1,188.15	719.59	506.17	332.17
Kansas	464.37	487.36	388.01	586.61	804.89	539.62
Minnesota	624.29	913.81	--	139.40	--	624.29
Missouri	779.89	869.85	--	719.36	1,027.89	888.81
Nebraska	1,066.02	1,217.45	--	--	--	1,139.94
North Dakota	411.79	475.94	518.83	842.40	--	423.05
South Dakota	467.83	565.42	766.62	--	--	477.67
South Atlantic:						
Delaware	476.26	514.38	1,021.51	545.81	120.60	486.35
District of Columbia	237.60	298.76	591.58	139.52	746.93	240.35
Florida	373.63	451.27	438.39	--	944.74	389.67
Georgia	481.97	536.92	212.46	580.87	--	495.08
Maryland	304.68	348.22	422.38	--	--	299.97
North Carolina	474.86	525.34	534.01	--	--	335.41
South Carolina	486.88	403.54	420.60	880.02	397.39	531.81
Virginia	299.68	301.66	1,109.29	706.92	654.93	316.93
West Virginia	719.73	762.62	224.70	--	--	646.50
East South Central:						
Alabama	623.17	736.72	703.90	860.29	658.06	681.52
Kentucky	601.45	618.60	--	--	352.16	655.36
Mississippi	1,014.62	1,122.87	--	530.67	--	1,038.73
Tennessee	536.88	550.04	--	--	--	498.27
West South Central:						
Arkansas	538.39	647.41	220.63	--	--	688.45
Louisiana	352.38	354.85	--	--	772.10	397.15
Oklahoma	402.56	458.77	49.82	--	451.81	424.56
Texas	327.31	310.61	1,576.62	408.49	1,013.82	296.95
Mountain:						
Arizona	659.75	697.48	406.16	--	--	650.89
Colorado	336.10	371.68	919.05	929.72	184.61	354.64
Idaho	779.69	1,017.00	269.72	265.40	310.13	866.73
Montana	648.99	662.45	--	546.76	--	593.28
Nevada	502.56	610.68	1,075.08	974.98	629.73	563.85
New Mexico	537.36	539.71	--	--	--	536.08
Utah	560.15	656.63	872.19	445.93	421.34	573.16
Wyoming	840.03	981.80	--	--	188.11	902.20
Pacific:						
Alaska	499.59	377.04	--	415.22	--	470.91
California	284.40	340.78	318.03	606.08	597.50	287.07
Hawaii	438.60	502.96	1,071.76	420.34	1,382.60	459.56
Oregon	500.40	442.31	600.72	--	--	472.42
Washington	472.18	521.95	1,081.77	--	--	474.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	8,190	8,184	8,239	8,213	7,783	8,218
New England:						
Connecticut	8,662	8,584	9,269	9,025	7,247	8,686
Maine	8,880	8,947	7,984	8,961	8,115	8,913
Massachusetts	8,857	8,884	8,587	9,268	8,785	8,859
New Hampshire	8,919	8,859	9,249	8,535	8,543	8,926
Rhode Island	8,084	8,045	7,598	9,381	6,706	8,166
Vermont	8,255	8,243	7,997	8,919	7,444	8,353
Middle Atlantic:						
New Jersey	9,027	8,856	11,185	8,234	7,838	9,061
New York	9,244	9,420	8,391	8,103	10,673	9,120
Pennsylvania	8,300	8,256	8,658	8,020	8,429	8,291
East North Central:						
Illinois	8,299	8,300	7,776	8,958	9,326	8,264
Indiana	8,279	8,070	9,681	8,370	9,155	8,248
Michigan	7,863	7,860	8,007	7,641	7,862	7,863
Ohio	8,166	8,219	8,322	7,001	7,555	8,215
Wisconsin	8,103	8,036	8,609	9,164	7,925	8,122
West North Central:						
Iowa	7,943	7,696	9,242	7,935	7,478	7,973
Kansas	7,793	7,807	8,526	6,564	7,552	7,844
Minnesota	8,432	8,360	9,171	8,115	8,346	8,436
Missouri	8,387	8,559	7,079	6,458	6,577	8,521
Nebraska	8,114	8,057	8,774	6,781	--	8,155
North Dakota	8,401	8,625	7,111	7,536	7,279	8,483
South Dakota	8,756	8,305	9,835	7,681	7,711	8,799
South Atlantic:						
Delaware	7,434	7,341	8,984	6,612	8,120	7,400
District of Columbia	8,898	9,182	6,869	7,450	7,344	8,907
Florida	8,171	8,245	7,639	5,478	5,584	8,319
Georgia	8,008	7,956	8,717	6,794	8,601	7,951
Maryland	8,270	8,413	7,658	7,227	6,613	8,417
North Carolina	7,807	7,787	7,457	8,705	8,377	7,745
South Carolina	7,507	7,537	7,426	7,295	8,109	7,471
Virginia	8,024	8,189	6,511	7,305	8,466	8,003
West Virginia	8,632	8,723	8,238	7,226	7,230	8,823
East South Central:						
Alabama	7,518	7,506	8,107	6,882	7,751	7,489
Kentucky	7,937	7,865	7,926	8,483	5,897	8,219
Mississippi	7,037	7,067	6,957	6,589	7,014	7,041
Tennessee	7,756	7,814	8,194	6,446	7,445	7,799
West South Central:						
Arkansas	7,465	7,558	6,003	7,163	6,888	7,533
Louisiana	7,906	7,800	8,957	7,741	8,786	7,814
Oklahoma	7,546	7,532	7,685	7,474	7,362	7,568
Texas	8,317	8,101	7,798	11,574	7,938	8,347
Mountain:						
Arizona	7,981	8,219	5,773	6,524	7,396	8,011
Colorado	8,206	8,257	7,828	6,929	7,678	8,236
Idaho	7,477	7,467	8,092	5,813	6,156	7,724
Montana	8,023	8,231	7,599	6,588	6,512	8,123
Nevada	8,099	8,094	8,354	7,358	9,681	7,975
New Mexico	8,136	8,279	6,980	7,246	7,379	8,197
Utah	8,268	8,510	6,671	6,614	6,683	8,331
Wyoming	8,951	8,980	9,854	7,442	9,300	8,908
Pacific:						
Alaska	9,198	9,386	8,356	9,524	9,287	9,195
California	8,050	7,945	9,126	7,262	6,565	8,096
Hawaii	7,619	7,799	7,440	5,918	7,372	7,650
Oregon	7,989	8,054	7,877	6,937	6,069	8,068
Washington	8,035	8,134	7,702	7,845	6,540	8,060

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	51.61	53.30	130.71	450.39	163.94	53.87
New England:						
Connecticut	287.37	312.96	1,008.46	904.20	893.04	292.17
Maine	355.54	406.53	608.89	674.19	815.92	369.69
Massachusetts	173.09	219.21	288.27	388.16	662.14	177.08
New Hampshire	374.49	328.48	1,435.50	668.17	678.18	380.64
Rhode Island	251.60	250.13	749.31	737.93	806.01	264.51
Vermont	323.04	375.26	707.21	325.93	436.14	334.24
Middle Atlantic:						
New Jersey	294.34	279.46	1,455.26	791.25	348.54	302.42
New York	295.40	340.80	478.13	537.14	667.85	316.20
Pennsylvania	177.17	207.85	373.44	515.86	473.52	186.32
East North Central:						
Illinois	183.21	192.21	627.72	1,100.78	943.32	186.57
Indiana	257.32	257.33	682.16	644.75	818.39	263.42
Michigan	255.85	274.65	558.04	800.91	230.13	278.57
Ohio	160.31	171.57	479.23	565.50	1,008.71	151.88
Wisconsin	161.29	172.06	532.12	575.15	561.05	164.97
West North Central:						
Iowa	195.08	206.56	371.15	535.63	803.28	201.40
Kansas	204.78	219.86	561.47	441.72	405.40	234.44
Minnesota	340.88	408.28	678.41	948.62	472.42	357.50
Missouri	269.62	292.42	360.55	565.24	462.98	282.73
Nebraska	223.51	257.91	336.92	962.20	--	226.03
North Dakota	305.89	348.84	604.89	683.04	793.29	322.19
South Dakota	206.39	278.39	186.40	464.42	480.88	211.57
South Atlantic:						
Delaware	504.15	543.55	763.51	1,061.56	728.45	521.35
District of Columbia	312.15	351.67	527.35	327.31	709.83	313.84
Florida	244.40	254.39	576.32	784.08	1,021.25	233.17
Georgia	485.33	561.06	547.76	569.93	717.84	517.18
Maryland	194.46	218.87	326.48	724.26	752.60	199.68
North Carolina	284.87	316.15	806.29	488.05	486.08	308.63
South Carolina	243.12	283.51	448.73	806.28	552.97	252.22
Virginia	218.13	219.67	895.61	451.80	772.73	225.10
West Virginia	193.52	219.52	450.47	416.56	171.26	219.38
East South Central:						
Alabama	192.49	204.70	423.24	429.08	350.70	208.01
Kentucky	251.41	268.85	395.50	955.61	977.86	200.56
Mississippi	198.27	221.56	661.09	267.78	512.09	220.17
Tennessee	179.68	197.26	481.15	521.42	484.25	194.02
West South Central:						
Arkansas	276.81	292.82	779.07	262.03	308.96	305.83
Louisiana	219.27	224.00	1,019.51	586.61	879.83	228.87
Oklahoma	165.91	195.47	273.02	544.62	460.11	176.27
Texas	272.31	198.93	333.97	1,585.69	375.22	290.94
Mountain:						
Arizona	199.63	163.34	470.83	337.70	318.42	206.02
Colorado	221.24	232.36	703.71	995.75	177.47	232.35
Idaho	237.31	267.94	500.83	300.38	588.92	237.83
Montana	306.90	354.51	449.05	686.02	588.41	315.26
Nevada	371.88	417.30	850.39	697.22	1,518.47	357.21
New Mexico	174.29	189.96	502.39	335.16	447.83	184.01
Utah	413.12	449.34	290.90	445.20	634.74	423.42
Wyoming	335.17	370.76	607.77	423.07	1,410.08	324.87
Pacific:						
Alaska	354.29	418.84	636.83	925.25	907.50	366.38
California	186.04	204.82	330.47	942.89	860.57	188.53
Hawaii	326.88	373.27	411.64	920.74	708.77	356.26
Oregon	305.40	349.84	527.75	549.45	815.46	310.48
Washington	298.09	269.21	830.16	603.14	132.50	302.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	8,480	8,474	8,762	8,091	7,852	8,533
New England:						
Connecticut	8,721	8,743	--	--	8,530	8,729
Maine	8,291	8,393	5,684	9,183	--	8,270
Massachusetts	10,946	11,123	11,450	5,391	--	10,950
New Hampshire	8,303	8,508	--	--	--	8,291
Rhode Island	8,898	9,114	7,775	8,811	9,823	8,820
Vermont	8,729	8,755	9,712	--	--	8,729
Middle Atlantic:						
New Jersey	10,077	10,571	9,716	--	--	10,120
New York	9,769	9,669	11,128	8,295	--	9,988
Pennsylvania	8,747	8,822	8,803	7,427	8,881	8,725
East North Central:						
Illinois	8,053	8,016	--	7,655	8,992	7,942
Indiana	7,999	7,977	--	8,722	10,484	7,810
Michigan	7,057	7,020	--	7,228	--	7,019
Ohio	8,943	8,488	--	10,237	--	8,999
Wisconsin	7,642	7,465	--	8,294	--	7,625
West North Central:						
Iowa	8,821	8,859	8,648	8,804	8,514	8,837
Kansas	7,112	7,078	--	7,308	6,404	7,200
Minnesota	7,842	8,257	6,747	6,735	6,824	7,911
Missouri	8,077	8,371	7,374	7,316	--	7,970
Nebraska	8,509	8,795	--	7,240	7,009	8,876
North Dakota	8,887	9,231	6,904	6,564	6,360	8,915
South Dakota	7,655	7,409	7,899	--	8,629	7,466
South Atlantic:						
Delaware	8,317	8,280	--	8,518	6,905	8,525
District of Columbia	9,434	9,532	--	--	--	9,434
Florida	8,976	9,150	6,120	--	--	9,377
Georgia	7,726	7,686	--	--	--	7,508
Maryland	6,922	6,858	--	--	7,652	6,808
North Carolina	8,877	8,943	--	8,045	8,135	9,069
South Carolina	8,176	8,146	8,530	7,953	7,732	8,269
Virginia	9,306	9,574	7,703	9,742	--	9,431
West Virginia	9,294	9,621	7,391	8,943	8,760	9,429
East South Central:						
Alabama	8,057	8,796	--	6,154	--	8,150
Kentucky	8,420	8,510	7,771	--	6,161	8,539
Mississippi	6,273	6,592	--	--	8,811	6,103
Tennessee	8,080	8,217	--	--	8,001	8,120
West South Central:						
Arkansas	7,112	6,891	8,335	--	--	7,008
Louisiana	9,173	8,735	11,159	--	10,608	8,197
Oklahoma	7,640	7,626	7,114	10,462	--	7,619
Texas	8,339	8,075	--	13,053	--	8,379
Mountain:						
Arizona	7,698	7,535	10,928	6,397	6,700	7,774
Colorado	7,934	8,016	--	7,154	7,161	7,976
Idaho	7,178	6,555	8,121	--	--	7,054
Montana	7,558	7,537	--	--	7,971	7,433
Nevada	7,157	7,157	--	8,169	8,796	6,948
New Mexico	8,387	8,180	--	--	--	8,419
Utah	7,344	7,156	--	6,375	--	7,271
Wyoming	8,717	9,021	--	--	--	8,373
Pacific:						
Alaska	8,658	8,301	--	--	--	8,658
California	8,072	8,209	6,524	7,894	--	8,175
Hawaii	7,809	8,020	--	7,448	6,967	7,957
Oregon	7,999	8,113	--	--	--	8,087
Washington	7,196	7,277	6,676	--	--	7,196

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	172.42	198.41	366.48	402.67	268.26	184.57
New England:						
Connecticut	614.52	673.06	--	--	69.20	640.39
Maine	545.18	572.04	0.00	301.39	--	554.48
Massachusetts	1,449.31	1,517.32	1,041.75	12.85	--	1,451.22
New Hampshire	446.35	415.04	--	--	--	453.02
Rhode Island	704.47	813.18	768.19	539.86	437.45	762.45
Vermont	386.87	407.37	608.48	--	--	386.87
Middle Atlantic:						
New Jersey	788.94	1,476.48	313.01	--	--	791.99
New York	470.60	416.77	2,044.31	399.67	--	506.73
Pennsylvania	382.35	433.66	560.39	1,313.62	626.23	433.99
East North Central:						
Illinois	307.03	305.46	--	396.56	533.98	321.74
Indiana	489.26	549.25	--	764.62	537.69	505.67
Michigan	344.95	351.74	--	350.92	--	353.02
Ohio	834.95	814.33	--	309.98	--	857.07
Wisconsin	616.85	669.49	--	292.37	--	637.91
West North Central:						
Iowa	546.28	729.60	437.59	430.20	622.85	572.74
Kansas	487.73	535.30	--	478.28	717.61	542.24
Minnesota	706.34	913.53	570.75	776.02	158.19	753.45
Missouri	453.35	590.15	107.20	216.02	--	451.22
Nebraska	710.72	879.63	--	203.50	139.38	854.52
North Dakota	433.02	464.43	625.77	488.10	445.22	436.50
South Dakota	397.92	494.42	659.87	--	771.48	428.68
South Atlantic:						
Delaware	510.34	584.94	--	780.20	554.58	549.31
District of Columbia	910.85	925.25	--	--	--	910.85
Florida	782.82	822.49	368.08	--	--	806.65
Georgia	441.99	456.88	--	--	--	381.90
Maryland	396.30	403.79	--	--	468.47	434.75
North Carolina	618.36	706.39	--	446.88	1,108.84	713.67
South Carolina	573.02	771.44	607.52	604.65	517.41	673.40
Virginia	613.94	705.18	407.90	655.17	--	636.99
West Virginia	813.77	973.60	66.45	389.60	1,026.89	972.32
East South Central:						
Alabama	745.60	768.78	--	542.85	--	882.42
Kentucky	444.32	484.54	568.76	--	578.47	435.69
Mississippi	704.20	697.64	--	--	292.00	731.68
Tennessee	230.91	341.64	--	--	206.07	329.33
West South Central:						
Arkansas	539.57	573.55	417.48	--	--	596.26
Louisiana	708.29	603.16	1,927.94	--	1,194.43	521.34
Oklahoma	474.99	628.09	684.01	978.47	--	493.88
Texas	604.97	628.00	--	1,137.45	--	620.01
Mountain:						
Arizona	481.34	505.88	730.22	832.99	902.03	507.62
Colorado	653.16	707.34	--	665.49	323.50	692.23
Idaho	977.71	1,222.92	567.49	--	--	1,004.31
Montana	445.84	453.76	--	--	770.06	523.02
Nevada	421.28	461.13	--	0.00	699.89	388.02
New Mexico	503.52	531.24	--	--	--	501.63
Utah	745.61	668.96	--	634.11	--	783.14
Wyoming	742.92	744.92	--	--	--	783.39
Pacific:						
Alaska	1,163.10	1,122.34	--	--	--	1,163.10
California	462.65	520.53	531.51	720.28	--	475.45
Hawaii	381.08	448.90	--	713.17	352.28	433.82
Oregon	638.14	680.21	--	--	--	650.98
Washington	726.22	772.04	536.39	--	--	726.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	1,640	1,603	1,793	1,937	2,039	1,613
New England:						
Connecticut	2,053	2,059	2,270	1,694	2,032	2,054
Maine	1,565	1,549	1,354	1,978	1,982	1,549
Massachusetts	2,018	2,040	2,020	1,724	--	1,978
New Hampshire	1,828	1,833	1,618	2,323	--	1,815
Rhode Island	1,699	1,736	1,224	2,375	2,108	1,674
Vermont	2,145	2,190	1,873	2,055	2,476	2,120
Middle Atlantic:						
New Jersey	2,057	1,963	2,465	2,828	2,152	2,054
New York	1,854	1,906	1,539	1,873	1,770	1,860
Pennsylvania	1,575	1,570	1,578	1,646	1,756	1,561
East North Central:						
Illinois	1,691	1,607	2,234	2,728	2,560	1,651
Indiana	1,567	1,545	1,697	1,673	1,703	1,561
Michigan	1,666	1,645	1,591	2,515	2,235	1,623
Ohio	1,791	1,642	2,411	2,032	2,838	1,713
Wisconsin	1,600	1,586	1,550	1,947	1,998	1,561
West North Central:						
Iowa	2,012	1,928	2,372	2,180	1,178	2,062
Kansas	1,813	1,776	2,864 *	1,760	2,883	1,597
Minnesota	1,672	1,646	1,999	1,585	1,720	1,670
Missouri	1,768	1,757	1,796	1,902	1,773	1,768
Nebraska	1,784	1,694	2,506	1,489	1,223	1,807
North Dakota	1,145	1,062	1,613	1,487	1,496	1,127
South Dakota	1,663	1,698	1,584	1,591	1,092	1,697
South Atlantic:						
Delaware	1,718	1,726	1,555	1,834	1,778	1,715
District of Columbia	1,561	1,485	1,556	--	2,158	1,556
Florida	1,457	1,452	1,527	1,434	1,463	1,457
Georgia	1,834	1,562	3,499	2,241	3,380 *	1,670
Maryland	2,119	1,997	3,156	1,511 *	2,972 *	2,055
North Carolina	1,806	1,854	1,445	1,868	1,742	1,813
South Carolina	1,527	1,644	1,081	1,614	1,732	1,511
Virginia	1,891	1,949	1,423	1,967	1,466	1,913
West Virginia	1,753	1,685	2,347	1,876	2,382	1,653
East South Central:						
Alabama	1,733	1,752	1,496	1,645	1,994	1,699
Kentucky	1,606	1,584	1,904	1,574	1,933	1,567
Mississippi	1,633	1,591	1,874	1,928	1,682	1,623
Tennessee	1,825	1,768	2,605	1,633	2,384	1,730
West South Central:						
Arkansas	1,537	1,561	1,415	1,425	2,068	1,464
Louisiana	1,734	1,624	2,366	2,712 *	2,416	1,625
Oklahoma	1,641	1,505	2,278	1,831	2,001	1,600
Texas	1,645	1,589	1,839	2,239 *	2,032	1,610
Mountain:						
Arizona	1,442	1,362	1,883	2,831	2,619	1,374
Colorado	1,823	1,803	1,838	2,391	1,813	1,824
Idaho	1,186	1,147	1,493	733 *	1,101	1,200
Montana	1,333	1,376	1,351	874 *	1,150	1,353
Nevada	1,648	1,567	1,955	2,329	1,689	1,644
New Mexico	1,672	1,710	1,344 *	1,456	1,865	1,658
Utah	1,728	1,801	1,203	1,531	1,460	1,738
Wyoming	1,363	1,365	--	1,569	1,398	1,359
Pacific:						
Alaska	1,571	1,388	2,275	2,959	2,775	1,514
California	1,356	1,299	1,504	1,954	1,522	1,352
Hawaii	1,060	1,104	492	1,332	1,615 *	996
Oregon	1,082	1,127	882	1,349	1,238 *	1,074
Washington	1,201	1,148	1,406	1,401	--	1,205

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	26.19	28.32	74.73	108.94	92.97	26.78
New England:						
Connecticut	193.89	225.12	241.82	385.59	351.59	198.67
Maine	91.91	98.38	317.11	425.50	303.48	94.01
Massachusetts	91.36	105.12	243.86	358.81	--	88.42
New Hampshire	116.48	134.69	292.92	549.00	--	117.79
Rhode Island	119.05	132.53	247.37	245.02	599.96	120.67
Vermont	121.39	133.55	312.74	361.15	142.95	129.49
Middle Atlantic:						
New Jersey	141.81	149.47	594.53	289.54	254.24	146.69
New York	135.02	168.91	198.48	304.05	173.00	143.86
Pennsylvania	90.46	102.11	251.70	252.87	230.62	95.25
East North Central:						
Illinois	95.54	101.01	250.22	323.74	530.19	95.36
Indiana	85.58	92.93	323.93	182.44	299.08	89.04
Michigan	196.10	209.58	238.95	570.50	261.97	204.25
Ohio	104.43	96.72	328.26	355.47	403.93	105.61
Wisconsin	88.92	96.57	345.58	187.85	156.97	94.23
West North Central:						
Iowa	157.57	177.29	444.66	557.13	278.97	164.47
Kansas	169.69	180.40	1,080.03 *	198.05	647.75	130.28
Minnesota	122.34	151.66	295.83	255.44	188.87	127.85
Missouri	151.98	172.89	272.24	230.29	225.48	165.24
Nebraska	115.52	129.32	210.58	237.15	227.40	119.60
North Dakota	106.05	121.17	215.33	221.22	240.93	110.56
South Dakota	146.49	192.95	209.54	152.18	253.95	153.31
South Atlantic:						
Delaware	114.15	123.36	449.15	253.92	405.45	118.27
District of Columbia	109.68	112.16	314.12	--	297.25	110.34
Florida	119.22	129.46	245.10	156.86	235.47	125.10
Georgia	178.89	103.58	961.41	280.27	1,104.41 *	113.55
Maryland	197.10	165.85	670.05	481.46 *	981.00 *	192.18
North Carolina	132.76	156.63	132.45	486.03	283.69	144.94
South Carolina	122.74	103.21	264.04	166.26	326.86	128.98
Virginia	112.60	128.36	199.29	387.04	297.31	118.17
West Virginia	200.54	215.71	296.99	301.62	334.34	209.86
East South Central:						
Alabama	113.16	124.70	338.18	241.84	203.94	120.91
Kentucky	77.62	88.44	260.19	199.46	246.42	84.38
Mississippi	147.13	164.32	398.16	230.73	215.26	172.02
Tennessee	134.53	139.65	354.92	156.92	431.31	135.28
West South Central:						
Arkansas	132.03	154.42	222.96	290.80	429.37	135.04
Louisiana	275.70	291.08	322.41	913.85 *	467.97	288.63
Oklahoma	130.71	149.67	316.04	163.84	213.77	143.38
Texas	105.80	103.55	284.11	914.63 *	233.00	112.63
Mountain:						
Arizona	253.81	255.73	290.70	658.01	662.66	242.58
Colorado	116.99	125.76	282.03	354.12	259.45	122.91
Idaho	115.34	136.48	234.79	243.43 *	188.63	130.31
Montana	113.33	129.74	274.04	271.87 *	228.25	122.31
Nevada	148.10	170.53	291.33	276.41	267.05	160.04
New Mexico	165.54	184.69	434.98 *	231.20	348.17	175.26
Utah	380.04	435.54	243.17	228.97	268.57	393.33
Wyoming	116.46	128.21	--	382.01	199.83	128.42
Pacific:						
Alaska	127.40	135.86	276.81	321.70	462.20	127.57
California	75.50	82.89	164.01	267.03	320.39	76.82
Hawaii	159.42	191.56	138.65	389.19	547.46 *	162.98
Oregon	89.78	92.70	191.27	223.57	435.71 *	91.31
Washington	90.05	100.24	231.16	222.06	--	91.11

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	1,623	1,616	1,491	1,987	1,977	1,602
New England:						
Connecticut	2,311	2,302	--	--	--	2,338
Maine	1,989	1,862	--	--	--	2,022
Massachusetts	2,747	2,330	3,895	--	--	2,653
New Hampshire	2,340	2,466	--	--	--	2,329
Rhode Island	2,091	1,879	2,394	--	--	2,138
Vermont	2,523	2,577	2,565	--	--	2,500
Middle Atlantic:						
New Jersey	2,262	2,265	--	--	--	2,276
New York	2,181	2,208	2,050	2,198	--	2,186
Pennsylvania	1,502	1,627	736	--	--	1,536
East North Central:						
Illinois	1,718	1,564	2,099	3,031	--	1,706
Indiana	1,772	1,731	--	--	--	1,740
Michigan	1,480	1,393	--	--	--	1,377
Ohio	1,587	1,591	1,473	--	--	1,430
Wisconsin	1,585	1,725	--	1,516	1,466	1,596
West North Central:						
Iowa	1,669	1,411	3,139	--	--	1,667
Kansas	1,341	1,269	--	--	1,189	1,377
Minnesota	1,507	1,789 *	--	1,055	--	1,507
Missouri	1,873	2,002	--	--	--	1,784
Nebraska	1,502	1,599	--	--	--	1,569
North Dakota	1,279	1,096	--	--	--	1,213
South Dakota	1,695	1,705 *	1,670	--	--	1,715
South Atlantic:						
Delaware	2,156	2,055	--	2,577	3,223	2,134
District of Columbia	1,539	1,529	--	--	--	1,529
Florida	1,372	1,356	1,464	--	1,667	1,360
Georgia	2,036	1,990	--	2,822	--	2,039
Maryland	1,866	1,867	1,970	--	--	1,861
North Carolina	1,823	1,965	1,118	--	--	1,782
South Carolina	1,368	1,420	--	1,340	--	1,406
Virginia	1,505	1,635	--	--	--	1,506
West Virginia	1,635	1,631	--	--	--	1,524
East South Central:						
Alabama	2,479	2,822	--	--	--	2,615
Kentucky	1,789	1,716	--	--	--	1,703
Mississippi	2,335 *	2,075 *	--	3,124	--	2,323 *
Tennessee	1,744	1,721	--	--	--	1,750
West South Central:						
Arkansas	1,583	1,737	1,407	--	--	1,336
Louisiana	2,104	2,135	--	--	1,298	2,307
Oklahoma	1,260	1,124	--	--	--	1,304
Texas	1,639	1,589	--	1,750	2,431	1,492
Mountain:						
Arizona	1,652	1,637	--	2,936	--	1,638
Colorado	1,764	1,703	1,893	2,602	1,832	1,760
Idaho	1,814	1,924 *	--	--	--	1,868
Montana	961	1,045	--	--	--	1,149
Nevada	1,550	1,260	2,172 *	2,868	2,226	1,458
New Mexico	1,832	1,885	--	--	--	1,883
Utah	869	829	--	--	--	859
Wyoming	1,147	--	--	--	--	1,086
Pacific:						
Alaska	1,644	1,418	--	--	--	1,479
California	1,387	1,353	1,279	1,874	1,952	1,381
Hawaii	1,196	1,276 *	521 *	--	--	1,216
Oregon	833	951	632	--	--	841
Washington	1,090	1,081	--	--	--	1,089

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	41.62	47.30	90.69	148.24	127.58	43.18
New England:						
Connecticut	317.41	391.13	--	--	--	334.87
Maine	218.12	207.63	--	--	--	222.94
Massachusetts	246.78	253.39	340.92	--	--	239.39
New Hampshire	225.25	261.04	--	--	--	229.43
Rhode Island	301.59	409.86	289.26	--	--	312.79
Vermont	311.41	370.54	294.79	--	--	311.33
Middle Atlantic:						
New Jersey	229.29	244.15	--	--	--	241.86
New York	240.55	336.00	474.48	311.30	--	243.75
Pennsylvania	224.72	277.05	167.04	--	--	238.78
East North Central:						
Illinois	242.76	267.91	291.29	434.64	--	251.53
Indiana	212.74	234.79	--	--	--	225.42
Michigan	152.23	147.22	--	--	--	135.92
Ohio	164.75	201.54	254.01	--	--	133.60
Wisconsin	157.74	146.88	--	65.14	92.14	172.62
West North Central:						
Iowa	206.28	223.03	360.50	--	--	215.84
Kansas	180.57	182.28	--	--	225.14	216.81
Minnesota	351.51	549.07 *	--	205.49	--	351.51
Missouri	281.96	370.73	--	--	--	317.02
Nebraska	376.16	423.56	--	--	--	405.16
North Dakota	301.24	324.93	--	--	--	302.38
South Dakota	422.39	538.84 *	318.72	--	--	433.85
South Atlantic:						
Delaware	234.54	230.16	--	107.77	253.48	238.94
District of Columbia	206.54	249.69	--	--	--	209.18
Florida	95.48	107.74	245.97	--	169.58	98.53
Georgia	262.35	274.99	--	187.82	--	289.23
Maryland	202.52	233.45	211.14	--	--	208.09
North Carolina	165.38	213.22	142.14	--	--	168.88
South Carolina	183.87	188.53	--	214.12	--	182.22
Virginia	161.07	181.60	--	--	--	164.54
West Virginia	169.67	173.88	--	--	--	151.79
East South Central:						
Alabama	572.87	640.46	--	--	--	621.58
Kentucky	299.04	360.24	--	--	--	328.49
Mississippi	721.24 *	802.99 *	--	217.32	--	861.24 *
Tennessee	248.47	255.15	--	--	--	271.40
West South Central:						
Arkansas	256.88	509.76	37.86	--	--	170.38
Louisiana	357.22	377.71	--	--	242.92	439.81
Oklahoma	247.04	298.29	--	--	--	271.60
Texas	258.42	297.70	--	197.09	353.70	276.87
Mountain:						
Arizona	268.48	281.59	--	264.78	--	288.33
Colorado	174.88	192.78	375.01	505.01	51.55	184.81
Idaho	499.38	635.32 *	--	--	--	552.65
Montana	228.94	297.61	--	--	--	247.75
Nevada	278.31	307.28	654.20 *	420.51	430.24	310.59
New Mexico	158.68	171.45	--	--	--	167.05
Utah	152.13	169.32	--	--	--	155.35
Wyoming	239.38	--	--	--	--	251.75
Pacific:						
Alaska	281.38	293.83	--	--	--	264.01
California	91.13	103.79	158.55	338.24	154.05	91.86
Hawaii	316.24	386.74 *	168.10 *	--	--	337.09
Oregon	124.24	179.18	73.54	--	--	125.39
Washington	220.10	252.23	--	--	--	221.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	1,619	1,575	1,922	1,812	2,105	1,586
New England:						
Connecticut	1,984	2,004	1,921	1,807	--	1,981
Maine	1,448	1,473	1,046	1,549	2,106	1,421
Massachusetts	1,784	1,938	1,288	1,490	--	1,737
New Hampshire	1,534	1,578	1,341	--	--	1,530
Rhode Island	1,544	1,607	833	2,174	2,295 *	1,499
Vermont	1,971	2,043	1,498	--	2,386	1,920
Middle Atlantic:						
New Jersey	1,941	1,742	3,558	2,826	--	1,928
New York	1,739	1,817	1,332	1,307	1,739	1,739
Pennsylvania	1,607	1,564	1,864	1,581	1,997	1,580
East North Central:						
Illinois	1,766	1,705	2,119	2,799	3,332 *	1,714
Indiana	1,508	1,491	1,645	1,433	1,666	1,502
Michigan	1,805	1,806	1,603	2,159	2,010	1,786
Ohio	1,797	1,603	2,834	1,900	2,778	1,718
Wisconsin	1,712	1,661	2,128	2,491	2,146	1,665
West North Central:						
Iowa	2,169	2,113	2,200	2,735 *	976 *	2,246
Kansas	1,944	1,919	--	1,579	3,495	1,611
Minnesota	1,583	1,476	2,018	1,810	1,758	1,574
Missouri	1,792	1,763	2,050	2,076	1,689	1,799
Nebraska	1,886	1,772	2,667	--	--	1,898
North Dakota	1,174	1,069	1,814	1,530	1,466	1,153
South Dakota	1,762	1,794	1,693	1,754	1,810	1,760
South Atlantic:						
Delaware	1,602	1,630	1,176 *	1,786	2,167	1,575
District of Columbia	1,521	1,415	--	--	--	1,517
Florida	1,437	1,425	1,663 *	1,536	1,343	1,443
Georgia	1,775	1,443	4,078	1,645	4,116 *	1,550
Maryland	2,210	2,055	3,640	1,230 *	3,254 *	2,118
North Carolina	1,718	1,737	1,480	1,891	1,608	1,731
South Carolina	1,555	1,724	976	1,839	2,045	1,526
Virginia	1,995	2,028	1,555	--	1,486	2,019
West Virginia	1,705	1,633	2,465	1,549	2,493	1,597
East South Central:						
Alabama	1,707	1,704	1,821	1,623	2,190	1,647
Kentucky	1,593	1,580	1,850	1,544	1,747	1,571
Mississippi	1,518	1,502	1,540	1,810	1,552	1,511
Tennessee	1,752	1,746	1,942	1,631	2,395	1,663
West South Central:						
Arkansas	1,464	1,498	--	1,353	1,499	1,460
Louisiana	1,610	1,499	2,131	2,763 *	2,796	1,487
Oklahoma	1,676	1,508	2,604	1,965	2,214	1,613
Texas	1,527	1,514	1,776	1,531 *	1,837	1,503
Mountain:						
Arizona	1,367	1,260	2,050	3,070	2,921	1,288
Colorado	1,797	1,789	--	--	--	1,800
Idaho	1,064	1,007	1,484	--	1,002	1,076
Montana	1,413	1,440	1,615	699 *	1,548	1,404
Nevada	1,682	1,648	1,887	1,872	1,541	1,693
New Mexico	1,653	1,689	--	1,512	1,989	1,626
Utah	2,013	2,099	1,369	1,603	1,507	2,033
Wyoming	1,284	1,296	--	--	1,368	1,274
Pacific:						
Alaska	1,593	1,453	2,074	2,753	--	1,556
California	1,289	1,202	1,779	2,284	1,663	1,277
Hawaii	1,137	1,178	--	1,407 *	2,433 *	976
Oregon	1,163	1,131	1,473	--	1,732	1,140
Washington	1,197	1,114	1,453	1,488	--	1,202

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

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Table VII.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, 2023

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	32.58	34.64	106.37	116.63	127.02	32.99
New England:						
Connecticut	252.87	291.07	258.84	452.39	--	257.10
Maine	100.86	113.65	299.76	259.82	271.74	102.19
Massachusetts	123.75	154.34	161.68	390.21	--	117.96
New Hampshire	117.65	149.22	198.55	--	--	118.77
Rhode Island	137.85	152.71	232.41	193.92	863.76 *	134.43
Vermont	106.32	101.56	240.88	--	136.82	117.69
Middle Atlantic:						
New Jersey	200.30	186.76	1,040.87	457.32	--	205.64
New York	160.23	190.43	217.58	283.77	172.40	173.25
Pennsylvania	104.53	114.92	301.53	279.00	310.08	108.98
East North Central:						
Illinois	109.26	115.12	367.38	429.81	1,021.17 *	106.58
Indiana	105.57	114.97	369.61	136.33	225.86	109.13
Michigan	291.52	313.57	297.59	288.36	142.44	314.97
Ohio	131.86	112.41	415.63	369.91	452.22	134.78
Wisconsin	93.14	98.42	384.62	134.30	172.29	98.14
West North Central:						
Iowa	206.17	227.14	576.90	834.52 *	322.65 *	214.71
Kansas	230.91	244.59	--	249.81	780.89	162.69
Minnesota	106.70	116.76	317.84	257.19	186.43	111.57
Missouri	186.25	203.37	428.94	317.64	290.86	199.16
Nebraska	132.91	147.75	207.08	--	--	134.60
North Dakota	143.86	164.91	310.07	256.61	241.27	153.56
South Dakota	178.58	236.83	258.88	246.11	276.48	185.44
South Atlantic:						
Delaware	122.31	132.31	453.34 *	328.77	309.88	125.33
District of Columbia	134.05	132.74	--	--	--	134.65
Florida	158.89	165.43	543.84 *	216.44	326.84	167.67
Georgia	225.72	110.68	1,045.18	149.34	1,356.06 *	123.68
Maryland	280.94	236.18	789.20	397.75 *	1,171.98 *	276.57
North Carolina	159.73	187.59	188.74	527.33	347.64	173.97
South Carolina	158.49	121.24	272.85	286.34	211.50	165.62
Virginia	153.77	171.31	258.59	--	320.32	161.48
West Virginia	226.52	240.93	337.36	366.18	449.71	230.56
East South Central:						
Alabama	109.00	115.41	416.80	279.18	219.34	110.40
Kentucky	75.25	80.87	330.62	225.42	258.05	78.18
Mississippi	102.32	108.66	368.00	238.66	192.19	117.40
Tennessee	133.61	149.47	323.41	172.88	536.13	128.46
West South Central:						
Arkansas	158.25	169.41	--	347.31	226.00	174.78
Louisiana	320.18	345.21	270.37	970.02 *	750.25	321.95
Oklahoma	144.26	155.56	379.88	101.60	263.97	156.85
Texas	98.75	101.85	276.63	566.70 *	268.29	104.43
Mountain:						
Arizona	287.28	282.59	275.66	911.82	850.12	269.23
Colorado	154.95	164.71	--	--	--	162.52
Idaho	101.20	109.91	276.93	--	197.51	113.48
Montana	134.57	153.89	291.84	295.84 *	219.95	142.93
Nevada	181.09	206.02	332.15	331.36	238.24	193.86
New Mexico	210.98	236.05	--	234.68	417.87	224.12
Utah	548.65	621.69	318.74	205.32	327.04	568.70
Wyoming	94.99	102.55	--	--	220.24	104.39
Pacific:						
Alaska	147.92	166.09	277.87	285.55	--	149.65
California	107.95	111.39	274.55	459.09	410.03	109.58
Hawaii	193.47	224.42	--	525.96 *	906.47 *	154.73
Oregon	101.41	107.67	396.83	--	255.19	104.01
Washington	104.20	113.92	256.57	294.03	--	105.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

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Table VII.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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	20.0%	19.6%	21.6%	24.1%	26.4%	19.6%
New England:						
Connecticut	23.5%	23.6%	25.5%	19.5%	26.7%	23.4%
Maine	17.6%	17.2%	17.9%	22.6%	26.3%	17.3%
Massachusetts	21.2%	21.2%	21.7%	20.2%	--	20.8%
New Hampshire	21.1%	21.1%	17.7%	30.3%	29.8%	20.9%
Rhode Island	20.4%	20.9%	14.9%	25.6%	28.0%	19.9%
Vermont	25.9%	26.3%	23.7%	24.1%	33.2%	25.4%
Middle Atlantic:						
New Jersey	21.3%	20.3%	23.6%	36.3%	28.8%	21.1%
New York	20.2%	20.0%	16.9%	30.5% *	17.3%	20.4%
Pennsylvania	19.3%	19.4%	18.6%	20.6%	21.2%	19.2%
East North Central:						
Illinois	20.9%	19.9%	29.6%	32.1%	29.2%	20.5%
Indiana	19.0%	19.1%	18.0%	20.6%	18.9%	19.0%
Michigan	21.4%	21.2%	20.0%	33.0%	29.1%	20.9%
Ohio	21.6%	19.9%	27.7%	27.6%	36.0%	20.6%
Wisconsin	20.1%	20.1%	18.1%	23.5%	25.6%	19.5%
West North Central:						
Iowa	25.1%	24.7%	26.1%	27.3%	15.6%	25.6%
Kansas	23.9%	23.5%	32.9% *	25.4%	40.1%	20.9%
Minnesota	20.0%	19.6%	22.2%	20.4%	21.4%	20.0%
Missouri	21.5%	20.7%	27.9%	28.4%	24.1%	21.3%
Nebraska	21.6%	20.7%	28.0%	20.1%	17.5%	21.8%
North Dakota	13.5%	12.2%	22.2%	19.6%	20.3%	13.2%
South Dakota	19.8%	21.0%	17.2%	19.4%	13.4%	20.2%
South Atlantic:						
Delaware	22.5%	23.1%	16.6%	25.2%	22.7%	22.5%
District of Columbia	17.9%	16.5%	22.5%	--	28.4%	17.8%
Florida	17.7%	17.5%	18.8%	23.8%	23.5%	17.4%
Georgia	23.0%	20.0%	39.9%	27.2%	41.0%	21.1%
Maryland	26.9%	25.1%	42.2%	20.4%	42.0%	25.9%
North Carolina	23.3%	23.9%	19.8%	21.6%	23.1%	23.3%
South Carolina	20.6%	22.4%	13.9%	21.1%	23.1%	20.4%
Virginia	23.2%	23.5%	20.0%	26.0%	19.0%	23.4%
West Virginia	20.2%	19.2%	29.3%	24.2%	33.0%	18.6%
East South Central:						
Alabama	22.7%	22.9%	18.9%	22.8%	25.7%	22.3%
Kentucky	20.1%	19.8%	25.5%	18.9%	31.0%	19.1%
Mississippi	22.5%	21.8%	26.9%	28.5%	21.6%	22.7%
Tennessee	23.8%	23.0%	33.3%	24.7%	33.6%	22.3%
West South Central:						
Arkansas	20.9%	21.3%	18.6%	18.6%	28.3%	19.9%
Louisiana	21.8%	20.7%	25.7%	35.9% *	26.9%	20.8%
Oklahoma	22.1%	20.4%	29.8%	24.2%	28.1%	21.5%
Texas	20.1%	19.9%	22.8%	20.0% *	24.8%	19.7%
Mountain:						
Arizona	18.1%	16.7%	30.5%	41.3%	36.5%	17.1%
Colorado	22.4%	22.0%	23.8%	30.8%	22.9%	22.4%
Idaho	16.0%	15.5%	19.4%	12.0% *	17.9%	15.8%
Montana	17.0%	17.0%	19.3%	13.2%	18.1%	17.0%
Nevada	20.7%	19.7%	24.1%	32.8%	19.3%	20.9%
New Mexico	20.1%	20.2%	18.5%	20.4%	25.2%	19.7%
Utah	21.6%	21.9%	17.8%	23.9%	22.7%	21.6%
Wyoming	15.4%	15.3%	--	21.0%	15.2%	15.4%
Pacific:						
Alaska	17.3%	14.9%	27.8%	31.4%	32.5%	16.6%
California	16.8%	16.3%	17.3%	22.7%	22.6%	16.7%
Hawaii	13.7%	13.9%	7.1%	20.7%	21.9% *	12.8%
Oregon	13.6%	14.3%	10.6%	18.9%	21.1% *	13.3%
Washington	15.2%	14.4%	18.6%	19.1%	--	15.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.34%	0.37%	0.90%	2.02%	1.17%	0.35%
New England:						
Connecticut	2.27%	2.64%	3.09%	3.43%	3.29%	2.32%
Maine	1.30%	1.39%	4.57%	5.78%	1.80%	1.32%
Massachusetts	1.22%	1.45%	2.05%	5.09%	--	1.17%
New Hampshire	1.57%	1.77%	4.41%	7.13%	5.60%	1.59%
Rhode Island	1.27%	1.50%	2.46%	2.73%	7.79%	1.27%
Vermont	1.53%	1.75%	3.12%	4.22%	1.78%	1.56%
Middle Atlantic:						
New Jersey	1.61%	1.75%	4.45%	5.71%	3.80%	1.65%
New York	1.50%	1.56%	1.93%	11.23% *	1.79%	1.61%
Pennsylvania	1.02%	1.14%	2.99%	2.99%	2.93%	1.08%
East North Central:						
Illinois	1.14%	1.20%	3.03%	3.98%	6.25%	1.14%
Indiana	1.20%	1.27%	4.45%	3.08%	4.11%	1.26%
Michigan	2.91%	3.12%	2.99%	6.13%	3.16%	3.02%
Ohio	1.23%	1.17%	3.85%	4.09%	4.96%	1.25%
Wisconsin	1.09%	1.17%	4.35%	1.85%	2.45%	1.13%
West North Central:						
Iowa	1.87%	2.11%	4.80%	7.42%	3.41%	1.95%
Kansas	2.11%	2.25%	11.47% *	2.73%	7.54%	1.62%
Minnesota	1.44%	1.81%	2.73%	3.36%	2.18%	1.50%
Missouri	2.04%	2.22%	4.71%	3.94%	3.81%	2.19%
Nebraska	1.25%	1.42%	2.20%	2.45%	3.19%	1.29%
North Dakota	1.20%	1.34%	2.46%	3.58%	4.25%	1.24%
South Dakota	1.63%	2.19%	2.21%	1.97%	3.56%	1.70%
South Atlantic:						
Delaware	1.38%	1.44%	4.50%	2.70%	4.55%	1.43%
District of Columbia	1.35%	1.33%	3.18%	--	2.73%	1.36%
Florida	1.67%	1.78%	3.10%	4.31%	5.88%	1.68%
Georgia	2.18%	1.63%	9.87%	1.83%	11.16%	1.63%
Maryland	2.58%	2.17%	7.99%	5.53%	11.58%	2.52%
North Carolina	1.70%	1.96%	2.59%	6.39%	5.30%	1.79%
South Carolina	1.49%	1.26%	2.88%	2.18%	3.75%	1.57%
Virginia	1.43%	1.61%	2.56%	4.44%	3.92%	1.50%
West Virginia	2.25%	2.34%	3.99%	3.92%	4.71%	2.18%
East South Central:						
Alabama	1.29%	1.40%	4.02%	4.20%	2.51%	1.39%
Kentucky	0.95%	1.05%	3.74%	2.52%	3.65%	0.98%
Mississippi	1.87%	2.09%	4.66%	3.59%	3.20%	2.17%
Tennessee	1.71%	1.76%	4.41%	2.11%	3.76%	1.72%
West South Central:						
Arkansas	1.70%	2.01%	1.76%	4.15%	5.41%	1.72%
Louisiana	3.52%	3.82%	4.59%	10.80% *	4.48%	3.86%
Oklahoma	1.73%	2.01%	4.29%	1.47%	2.86%	1.89%
Texas	1.45%	1.36%	3.22%	9.84% *	2.58%	1.55%
Mountain:						
Arizona	3.46%	3.28%	6.26%	11.07%	8.20%	3.27%
Colorado	1.52%	1.62%	4.37%	4.88%	3.57%	1.60%
Idaho	1.42%	1.69%	2.92%	3.62% *	3.88%	1.52%
Montana	1.23%	1.37%	3.27%	3.68%	3.10%	1.31%
Nevada	1.90%	2.19%	3.95%	4.47%	5.02%	1.99%
New Mexico	1.99%	2.18%	5.38%	3.54%	3.88%	2.09%
Utah	4.51%	5.08%	3.96%	3.58%	3.55%	4.65%
Wyoming	1.37%	1.49%	--	5.88%	2.54%	1.52%
Pacific:						
Alaska	1.39%	1.37%	3.56%	3.88%	3.79%	1.39%
California	0.99%	1.12%	2.01%	3.34%	6.23%	1.00%
Hawaii	1.90%	2.20%	1.79%	5.77%	7.09% *	1.92%
Oregon	1.29%	1.25%	2.71%	3.32%	6.69% *	1.29%
Washington	1.30%	1.36%	3.31%	3.71%	--	1.32%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	20.2%	20.2%	18.0%	26.0%	26.3%	19.9%
New England:						
Connecticut	25.3%	24.4%	33.4%	--	--	25.4%
Maine	21.6%	19.6%	--	--	--	21.6%
Massachusetts	28.2%	24.7%	35.3%	--	--	27.4%
New Hampshire	28.5%	30.0%	--	31.2%	--	28.1%
Rhode Island	23.3%	21.7%	24.2%	35.3%	--	23.7%
Vermont	31.0%	31.1%	36.0%	--	--	30.7%
Middle Atlantic:						
New Jersey	21.4%	21.2%	--	--	--	21.2%
New York	24.8%	22.5%	21.5%	49.9% *	--	24.9%
Pennsylvania	20.3%	22.2%	9.6%	--	--	20.7%
East North Central:						
Illinois	24.5%	22.2%	31.6%	--	--	24.2%
Indiana	21.7%	21.0%	--	--	--	21.3%
Michigan	18.6%	17.5%	--	48.3%	49.1%	17.2%
Ohio	19.2%	19.6%	17.2%	--	--	17.5%
Wisconsin	20.5%	22.5%	--	21.9%	20.0%	20.5%
West North Central:						
Iowa	21.8%	18.9%	35.5%	--	--	21.7%
Kansas	18.9%	18.1%	--	--	--	18.8%
Minnesota	17.8%	20.2% *	--	--	--	17.8%
Missouri	25.0%	24.6%	--	--	--	24.3%
Nebraska	16.7%	18.4%	--	--	--	17.5%
North Dakota	16.3%	14.6%	--	--	--	15.6%
South Dakota	21.7%	21.5%	22.6%	--	--	21.9%
South Atlantic:						
Delaware	26.1%	26.6%	--	31.8%	39.0%	25.8%
District of Columbia	20.7%	20.1%	24.8%	--	--	20.6%
Florida	16.6%	16.4%	17.1%	--	18.4%	16.5%
Georgia	26.1%	27.8%	--	29.1%	29.8%	25.6%
Maryland	26.3%	26.4%	26.8%	--	20.6%	26.5%
North Carolina	25.5%	27.1%	16.9%	--	--	23.8%
South Carolina	19.8%	22.2%	--	--	--	20.1%
Virginia	19.2%	20.7%	--	--	--	19.0%
West Virginia	19.9%	19.5%	--	--	--	16.9%
East South Central:						
Alabama	29.3%	34.4%	--	--	--	30.7%
Kentucky	22.4%	20.8%	--	--	--	21.4%
Mississippi	27.0%	24.0% *	--	--	--	28.7%
Tennessee	23.8%	23.3%	46.6%	--	30.2%	23.1%
West South Central:						
Arkansas	22.1%	29.4%	17.4%	--	--	19.2%
Louisiana	28.2%	28.4%	--	--	18.0%	30.7%
Oklahoma	19.4%	18.3%	--	--	--	19.6%
Texas	22.1%	22.0%	23.7%	21.0%	27.2%	21.0%
Mountain:						
Arizona	20.3%	20.1%	--	--	27.5%	19.8%
Colorado	21.9%	21.2%	--	--	21.5%	22.0%
Idaho	25.5%	25.8%	--	--	--	25.7%
Montana	14.3%	13.5%	--	--	--	15.7%
Nevada	19.6%	15.7%	27.3%	45.5%	30.7%	18.3%
New Mexico	19.6%	19.5%	--	--	16.4%	19.9%
Utah	12.1%	11.3%	--	--	--	11.9%
Wyoming	14.1%	--	19.5%	--	--	13.1%
Pacific:						
Alaska	18.5%	15.0%	35.7%	--	--	16.4%
California	17.1%	17.1%	14.9%	20.4%	24.5%	17.1%
Hawaii	15.3%	15.7%	7.7%	--	--	15.5%
Oregon	10.6%	13.2%	7.4%	27.8%	--	10.4%
Washington	14.0%	13.6%	--	--	--	14.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023

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	0.58%	0.63%	1.19%	3.53%	1.48%	0.60%
New England:						
Connecticut	4.09%	4.75%	3.27%	--	--	4.27%
Maine	2.72%	2.48%	--	--	--	2.74%
Massachusetts	2.27%	2.08%	4.39%	--	--	2.26%
New Hampshire	2.70%	3.11%	--	6.22%	--	2.82%
Rhode Island	3.15%	4.33%	3.80%	6.04%	--	3.25%
Vermont	3.29%	3.77%	3.76%	--	--	3.29%
Middle Atlantic:						
New Jersey	3.20%	3.33%	--	--	--	3.29%
New York	3.68%	3.02%	4.50%	21.25% *	--	3.74%
Pennsylvania	2.19%	2.57%	2.39%	--	--	2.29%
East North Central:						
Illinois	2.73%	2.91%	5.12%	--	--	2.77%
Indiana	2.40%	2.61%	--	--	--	2.49%
Michigan	2.08%	1.93%	--	9.60%	7.86%	1.75%
Ohio	2.02%	2.42%	3.25%	--	--	1.84%
Wisconsin	2.22%	1.72%	--	2.05%	1.06%	2.41%
West North Central:						
Iowa	2.77%	3.24%	2.10%	--	--	2.88%
Kansas	2.79%	2.89%	--	--	--	3.22%
Minnesota	4.87%	7.74% *	--	--	--	4.87%
Missouri	3.89%	4.36%	--	--	--	4.52%
Nebraska	3.19%	3.57%	--	--	--	3.38%
North Dakota	3.72%	4.26%	--	--	--	3.79%
South Dakota	4.76%	5.95%	3.61%	--	--	4.88%
South Atlantic:						
Delaware	2.25%	2.68%	--	3.15%	3.62%	2.29%
District of Columbia	2.56%	2.99%	4.12%	--	--	2.60%
Florida	1.30%	1.43%	3.35%	--	2.16%	1.35%
Georgia	3.33%	3.74%	--	1.72%	5.94%	3.63%
Maryland	2.67%	3.07%	3.52%	--	0.80%	2.77%
North Carolina	3.23%	4.27%	1.56%	--	--	2.51%
South Carolina	3.11%	2.98%	--	--	--	3.15%
Virginia	2.16%	2.47%	--	--	--	2.20%
West Virginia	3.20%	3.26%	--	--	--	2.27%
East South Central:						
Alabama	5.60%	6.07%	--	--	--	5.99%
Kentucky	2.86%	3.39%	--	--	--	3.12%
Mississippi	7.11%	8.07% *	--	--	--	8.45%
Tennessee	3.16%	3.20%	2.59%	--	3.04%	3.42%
West South Central:						
Arkansas	3.83%	6.63%	0.67%	--	--	2.03%
Louisiana	5.13%	5.34%	--	--	2.59%	6.49%
Oklahoma	3.84%	4.87%	--	--	--	4.14%
Texas	3.32%	4.03%	4.47%	2.28%	2.65%	3.91%
Mountain:						
Arizona	3.80%	3.96%	--	--	4.97%	3.92%
Colorado	2.20%	2.41%	--	--	0.98%	2.33%
Idaho	4.73%	5.53%	--	--	--	5.08%
Montana	3.03%	3.63%	--	--	--	3.39%
Nevada	3.09%	3.54%	6.33%	5.55%	5.80%	3.41%
New Mexico	2.00%	2.13%	--	--	1.53%	2.13%
Utah	2.68%	2.89%	--	--	--	2.70%
Wyoming	3.77%	--	1.42%	--	--	3.77%
Pacific:						
Alaska	3.43%	3.09%	2.54%	--	--	3.02%
California	1.33%	1.62%	2.17%	3.90%	3.34%	1.34%
Hawaii	3.66%	4.25%	1.98%	--	--	3.89%
Oregon	1.98%	2.28%	1.34%	1.04%	--	2.00%
Washington	2.77%	3.04%	--	--	--	2.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

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	19.8%	19.2%	23.3%	22.1%	27.0%	19.3%
New England:						
Connecticut	22.9%	23.3%	20.7%	20.0%	30.0%	22.8%
Maine	16.3%	16.5%	13.1%	17.3%	26.0%	15.9%
Massachusetts	20.1%	21.8%	15.0%	16.1%	--	19.6%
New Hampshire	17.2%	17.8%	14.5%	--	--	17.1%
Rhode Island	19.1%	20.0%	11.0%	23.2%	34.2% *	18.4%
Vermont	23.9%	24.8%	18.7%	--	32.1%	23.0%
Middle Atlantic:						
New Jersey	21.5%	19.7%	31.8%	--	30.3%	21.3%
New York	18.8%	19.3%	15.9%	16.1%	16.3%	19.1%
Pennsylvania	19.4%	18.9%	21.5%	19.7%	23.7%	19.1%
East North Central:						
Illinois	21.3%	20.5%	27.2%	31.2%	35.7%	20.7%
Indiana	18.2%	18.5%	17.0%	17.1%	18.2%	18.2%
Michigan	23.0%	23.0%	20.0%	28.3%	25.6%	22.7%
Ohio	22.0%	19.5%	34.1%	27.1%	36.8%	20.9%
Wisconsin	21.1%	20.7%	24.7%	27.2%	27.1%	20.5%
West North Central:						
Iowa	27.3%	27.5%	23.8%	34.5% *	13.0% *	28.2%
Kansas	24.9%	24.6%	--	24.1%	46.3%	20.5%
Minnesota	18.8%	17.7%	22.0%	22.3%	21.1%	18.7%
Missouri	21.4%	20.6%	29.0%	32.1%	25.7%	21.1%
Nebraska	23.2%	22.0%	30.4%	22.6%	--	23.3%
North Dakota	14.0%	12.4%	25.5%	20.3%	20.1%	13.6%
South Dakota	20.1%	21.6%	17.2%	22.8%	23.5%	20.0%
South Atlantic:						
Delaware	21.6%	22.2%	13.1% *	27.0%	26.7%	21.3%
District of Columbia	17.1%	15.4%	22.5%	--	30.1%	17.0%
Florida	17.6%	17.3%	21.8%	--	24.1% *	17.3%
Georgia	22.2%	18.1%	46.8%	24.2%	47.9%	19.5%
Maryland	26.7%	24.4%	47.5%	17.0%	49.2%	25.2%
North Carolina	22.0%	22.3%	19.9%	21.7% *	19.2%	22.3%
South Carolina	20.7%	22.9%	13.1%	25.2%	25.2%	20.4%
Virginia	24.9%	24.8%	23.9%	--	17.6%	25.2%
West Virginia	19.8%	18.7%	29.9%	21.4%	34.5%	18.1%
East South Central:						
Alabama	22.7%	22.7%	22.5%	23.6%	28.3%	22.0%
Kentucky	20.1%	20.1%	23.3%	18.2%	29.6%	19.1%
Mississippi	21.6%	21.3%	22.1%	27.5%	22.1%	21.5%
Tennessee	22.6%	22.3%	23.7%	25.3%	32.2%	21.3%
West South Central:						
Arkansas	19.6%	19.8%	--	18.9%	21.8%	19.4%
Louisiana	20.4%	19.2%	23.8%	35.7% *	31.8%	19.0%
Oklahoma	22.2%	20.0%	33.9%	26.3%	30.1%	21.3%
Texas	18.4%	18.7%	22.8%	13.2% *	23.1%	18.0%
Mountain:						
Arizona	17.1%	15.3%	35.5%	47.0% *	39.5%	16.1%
Colorado	21.9%	21.7%	--	--	22.8%	21.9%
Idaho	14.2%	13.5%	18.3%	--	16.3%	13.9%
Montana	17.6%	17.5%	21.3%	10.6% *	23.8%	17.3%
Nevada	20.8%	20.4%	22.6%	--	15.9%	21.2%
New Mexico	20.3%	20.4%	--	20.9%	27.0%	19.8%
Utah	24.3%	24.7%	20.5%	24.2%	22.5%	24.4%
Wyoming	14.3%	14.4%	--	--	14.7%	14.3%
Pacific:						
Alaska	17.3%	15.5%	24.8%	28.9%	27.9%	16.9%
California	16.0%	15.1%	19.5%	31.5%	25.3% *	15.8%
Hawaii	14.9%	15.1%	4.5% *	23.8%	33.0% *	12.8%
Oregon	14.6%	14.0%	18.7%	--	--	14.1%
Washington	14.9%	13.7%	18.9%	19.0%	--	14.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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%	0.43%	1.24%	2.44%	1.59%	0.41%
New England:						
Connecticut	2.96%	3.43%	4.44%	3.76%	3.56%	3.00%
Maine	1.48%	1.68%	3.90%	3.91%	1.57%	1.50%
Massachusetts	1.37%	1.65%	2.23%	4.52%	--	1.30%
New Hampshire	1.55%	1.96%	3.08%	--	--	1.57%
Rhode Island	1.52%	1.80%	2.29%	2.50%	12.21% *	1.45%
Vermont	1.58%	1.82%	2.03%	--	1.64%	1.53%
Middle Atlantic:						
New Jersey	2.06%	2.09%	6.11%	--	2.53%	2.11%
New York	1.50%	1.73%	2.26%	3.64%	1.84%	1.65%
Pennsylvania	1.26%	1.39%	3.53%	3.19%	3.97%	1.31%
East North Central:						
Illinois	1.37%	1.45%	4.19%	4.89%	8.31%	1.37%
Indiana	1.51%	1.61%	4.88%	2.24%	2.87%	1.57%
Michigan	4.00%	4.30%	3.44%	4.82%	2.02%	4.31%
Ohio	1.54%	1.33%	4.55%	4.35%	6.28%	1.57%
Wisconsin	1.23%	1.31%	4.77%	2.35%	2.82%	1.25%
West North Central:						
Iowa	2.49%	2.68%	6.23%	11.42% *	4.06% *	2.58%
Kansas	2.73%	2.90%	--	3.11%	8.30%	1.87%
Minnesota	1.35%	1.53%	2.81%	3.55%	2.02%	1.41%
Missouri	2.44%	2.59%	5.89%	5.74%	5.56%	2.55%
Nebraska	1.43%	1.63%	1.78%	2.24%	--	1.44%
North Dakota	1.57%	1.74%	3.44%	4.54%	4.75%	1.64%
South Dakota	1.94%	2.64%	2.57%	3.04%	2.82%	2.00%
South Atlantic:						
Delaware	1.70%	1.74%	5.11% *	2.55%	3.99%	1.79%
District of Columbia	1.63%	1.57%	3.53%	--	2.66%	1.63%
Florida	2.10%	2.15%	6.30%	--	9.30% *	2.11%
Georgia	2.73%	1.79%	10.04%	2.32%	12.71%	1.85%
Maryland	3.52%	2.89%	9.27%	4.07%	12.38%	3.43%
North Carolina	2.05%	2.34%	4.04%	6.88% *	4.71%	2.23%
South Carolina	1.82%	1.38%	3.07%	2.36%	2.35%	1.92%
Virginia	1.87%	2.04%	2.97%	--	3.69%	1.97%
West Virginia	2.52%	2.60%	4.65%	5.33%	6.31%	2.39%
East South Central:						
Alabama	1.30%	1.38%	4.72%	4.75%	2.49%	1.36%
Kentucky	1.06%	1.16%	5.01%	2.62%	4.21%	1.02%
Mississippi	1.53%	1.67%	4.58%	3.78%	2.35%	1.77%
Tennessee	1.73%	1.92%	3.79%	2.62%	6.14%	1.69%
West South Central:						
Arkansas	2.05%	2.20%	--	5.41%	3.48%	2.24%
Louisiana	4.14%	4.56%	5.07%	11.22% *	6.31%	4.29%
Oklahoma	1.89%	2.04%	5.14%	1.25%	3.20%	2.05%
Texas	1.51%	1.42%	3.95%	6.60% *	3.49%	1.60%
Mountain:						
Arizona	3.76%	3.42%	5.52%	15.83% *	10.29%	3.50%
Colorado	2.00%	2.11%	--	--	4.55%	2.10%
Idaho	1.34%	1.51%	3.31%	--	4.19%	1.40%
Montana	1.41%	1.57%	3.50%	3.69% *	2.87%	1.48%
Nevada	2.42%	2.71%	5.64%	--	4.51%	2.55%
New Mexico	2.59%	2.86%	--	3.35%	4.65%	2.74%
Utah	6.12%	6.80%	4.60%	2.95%	3.97%	6.31%
Wyoming	1.16%	1.25%	--	--	2.53%	1.28%
Pacific:						
Alaska	1.55%	1.62%	4.05%	3.61%	4.97%	1.58%
California	1.29%	1.37%	2.97%	4.35%	9.02% *	1.29%
Hawaii	2.41%	2.72%	2.00% *	6.85%	11.03% *	1.89%
Oregon	1.41%	1.50%	5.03%	--	--	1.41%
Washington	1.51%	1.54%	3.62%	3.73%	--	1.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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%	56.9%	62.4%	67.3%	67.3%	57.4%
New England:						
Connecticut	55.5%	54.2%	73.0%	55.9%	71.2%	55.2%
Maine	57.9%	56.6%	69.2%	68.6%	68.2%	57.6%
Massachusetts	53.8%	53.2%	56.0%	55.8%	62.6%	53.6%
New Hampshire	55.4%	54.0%	57.8%	70.9%	78.7%	55.0%
Rhode Island	57.0%	56.3%	61.9%	54.0%	71.8%	56.2%
Vermont	58.5%	56.9%	64.4%	75.4%	57.4%	58.6%
Middle Atlantic:						
New Jersey	53.6%	51.2%	72.1%	74.7%	69.0%	53.2%
New York	60.7%	58.8%	67.6%	69.0%	60.1%	60.7%
Pennsylvania	56.1%	54.9%	59.9%	67.1%	68.4%	55.3%
East North Central:						
Illinois	56.8%	55.7%	70.4%	66.6%	68.2%	56.4%
Indiana	58.0%	56.8%	63.5%	69.5%	68.7%	57.5%
Michigan	53.6%	53.3%	53.7%	67.9%	68.4%	52.7%
Ohio	54.6%	53.2%	60.3%	60.2%	69.7%	53.8%
Wisconsin	54.3%	53.2%	58.3%	75.7%	71.5%	53.1%
West North Central:						
Iowa	56.2%	55.5%	52.9%	74.9%	68.7%	55.6%
Kansas	58.0%	57.7%	60.2%	62.5%	69.2%	56.1%
Minnesota	58.7%	56.2%	64.8%	68.4%	61.9%	58.6%
Missouri	56.2%	55.0%	68.9%	61.3%	74.7%	54.9%
Nebraska	54.6%	54.2%	60.4%	47.1%	45.8%	55.0%
North Dakota	58.0%	57.3%	58.5%	70.5%	71.6%	57.5%
South Dakota	57.2%	57.5%	55.1%	70.5%	76.8%	56.3%
South Atlantic:						
Delaware	60.4%	59.0%	69.0%	71.9%	68.6%	60.0%
District of Columbia	57.7%	57.4%	55.7%	62.8%	72.6%	57.7%
Florida	60.0%	59.3%	71.6%	57.7%	70.6%	59.5%
Georgia	60.5%	58.7%	67.2%	77.5%	80.5%	59.0%
Maryland	56.1%	55.6%	58.1%	60.9%	56.5%	56.0%
North Carolina	58.2%	57.6%	59.1%	69.4%	69.5%	57.2%
South Carolina	60.0%	58.3%	64.4%	75.7%	75.7%	59.1%
Virginia	57.4%	56.1%	64.5%	77.4%	77.6%	56.6%
West Virginia	58.5%	57.4%	70.9%	59.3%	76.4%	56.4%
East South Central:						
Alabama	53.7%	53.1%	53.3%	70.6%	64.5%	52.5%
Kentucky	55.3%	55.0%	62.6%	53.4%	76.0%	53.6%
Mississippi	58.9%	57.7%	67.3%	67.2%	71.1%	57.0%
Tennessee	57.9%	56.5%	67.7%	75.7%	70.8%	56.2%
West South Central:						
Arkansas	55.4%	54.9%	56.4%	65.0%	72.4%	53.7%
Louisiana	57.4%	55.6%	72.5%	74.2%	68.3%	56.0%
Oklahoma	59.5%	58.8%	58.8%	72.4%	68.4%	58.7%
Texas	57.8%	56.4%	68.3%	72.3%	61.4%	57.5%
Mountain:						
Arizona	58.2%	59.1%	48.9%	59.5%	58.6%	58.2%
Colorado	60.5%	60.1%	69.0%	60.3%	62.9%	60.4%
Idaho	55.5%	56.1%	67.8%	30.8%	78.9%	52.9%
Montana	56.3%	53.2%	65.5%	82.9%	77.3%	54.7%
Nevada	56.0%	56.2%	53.1%	63.1%	66.5%	55.2%
New Mexico	58.5%	57.0%	68.2%	76.8%	80.4%	57.2%
Utah	48.2%	48.5%	44.2%	53.4%	61.6%	47.8%
Wyoming	55.5%	54.4%	64.3%	70.5%	64.8%	54.6%
Pacific:						
Alaska	54.4%	52.5%	62.2%	91.3%	83.9%	53.5%
California	61.2%	60.7%	61.6%	70.7%	57.8%	61.3%
Hawaii	66.1%	64.3%	81.1%	70.5%	70.3%	65.7%
Oregon	58.3%	57.8%	57.8%	74.8%	70.9%	57.8%
Washington	62.8%	62.2%	64.1%	74.3%	69.3%	62.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table VII.C.4 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, 2023

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%	0.41%	0.89%	1.56%	1.01%	0.38%
New England:						
Connecticut	1.96%	2.15%	3.85%	7.08%	8.10%	1.99%
Maine	1.58%	1.69%	6.69%	3.94%	5.90%	1.60%
Massachusetts	1.98%	2.49%	1.29%	2.64%	10.48%	2.01%
New Hampshire	1.61%	1.71%	7.05%	7.57%	6.37%	1.62%
Rhode Island	1.22%	1.37%	2.94%	4.84%	5.02%	1.24%
Vermont	1.46%	1.66%	2.79%	4.37%	5.47%	1.62%
Middle Atlantic:						
New Jersey	1.87%	1.71%	7.39%	5.39%	5.54%	1.91%
New York	1.51%	1.59%	3.78%	8.63%	2.62%	1.60%
Pennsylvania	1.87%	2.16%	2.77%	4.64%	4.53%	1.94%
East North Central:						
Illinois	1.23%	1.33%	4.01%	5.29%	7.02%	1.25%
Indiana	1.73%	1.93%	3.01%	4.96%	7.55%	1.76%
Michigan	2.81%	3.06%	4.76%	7.41%	2.44%	3.05%
Ohio	1.19%	1.37%	2.17%	7.13%	5.32%	1.23%
Wisconsin	1.75%	1.88%	2.15%	5.28%	2.79%	1.77%
West North Central:						
Iowa	1.70%	2.08%	2.94%	3.52%	5.55%	1.78%
Kansas	1.80%	1.90%	7.31%	6.33%	2.12%	1.96%
Minnesota	1.71%	1.76%	7.48%	3.23%	5.36%	1.77%
Missouri	2.11%	2.27%	4.06%	5.35%	4.13%	2.19%
Nebraska	1.42%	1.55%	2.94%	7.73%	10.07%	1.39%
North Dakota	1.71%	1.98%	2.69%	5.76%	7.24%	1.76%
South Dakota	1.60%	2.01%	2.69%	4.69%	5.44%	1.63%
South Atlantic:						
Delaware	2.26%	2.61%	4.74%	5.48%	6.48%	2.38%
District of Columbia	2.19%	2.51%	3.42%	4.82%	3.73%	2.20%
Florida	2.22%	2.42%	4.62%	6.76%	5.83%	2.32%
Georgia	2.61%	2.93%	6.41%	3.14%	5.30%	2.78%
Maryland	1.69%	1.96%	3.18%	6.52%	4.24%	1.79%
North Carolina	2.92%	3.38%	4.57%	7.57%	4.45%	3.15%
South Carolina	2.26%	2.60%	4.37%	5.04%	4.75%	2.34%
Virginia	1.55%	1.66%	3.26%	4.54%	7.60%	1.56%
West Virginia	2.48%	2.81%	4.57%	11.41%	3.66%	2.90%
East South Central:						
Alabama	1.69%	1.72%	7.04%	6.35%	5.84%	1.63%
Kentucky	2.02%	2.28%	3.02%	5.56%	3.30%	1.96%
Mississippi	2.01%	2.20%	4.45%	6.27%	3.96%	2.16%
Tennessee	1.87%	1.97%	5.34%	4.09%	4.49%	1.98%
West South Central:						
Arkansas	1.92%	2.22%	3.54%	4.82%	3.48%	1.98%
Louisiana	3.26%	3.64%	6.04%	6.34%	5.59%	3.67%
Oklahoma	1.88%	2.19%	3.14%	3.61%	6.20%	1.94%
Texas	1.39%	1.40%	4.69%	7.16%	2.88%	1.50%
Mountain:						
Arizona	3.08%	3.14%	4.97%	3.71%	4.26%	3.25%
Colorado	1.80%	1.91%	5.03%	9.30%	6.10%	1.85%
Idaho	2.87%	1.93%	3.77%	8.73%	5.36%	2.89%
Montana	4.00%	4.45%	3.64%	4.69%	3.80%	4.12%
Nevada	2.09%	2.34%	5.53%	6.16%	4.28%	2.19%
New Mexico	2.11%	2.22%	7.20%	4.64%	4.10%	2.16%
Utah	2.42%	2.68%	5.81%	8.20%	7.57%	2.49%
Wyoming	2.05%	2.18%	9.16%	10.32%	7.23%	2.11%
Pacific:						
Alaska	2.52%	2.79%	4.55%	5.03%	3.86%	2.54%
California	1.04%	1.16%	2.95%	4.68%	7.26%	1.05%
Hawaii	1.71%	1.93%	4.39%	3.77%	4.77%	1.84%
Oregon	2.27%	2.93%	2.19%	7.28%	9.15%	2.33%
Washington	1.94%	1.97%	5.89%	5.78%	10.52%	1.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

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

Table VII.C.4.a 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, 2023

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	13.7%	14.3%	10.1%	10.4%	10.9%	13.9%
New England:						
Connecticut	4.7%	3.8% *	5.3% *	15.0% *	0.0%	4.8%
Maine	15.9%	15.1%	34.4% *	9.0% *	--	16.3%
Massachusetts	5.2%	5.8% *	1.3% *	8.2% *	0.0%	5.3%
New Hampshire	4.3% *	4.1% *	--	12.5% *	--	4.1% *
Rhode Island	11.8%	11.8%	13.7% *	6.3% *	19.1% *	11.3%
Vermont	9.6%	9.3%	7.2% *	17.8% *	0.3% *	10.2%
Middle Atlantic:						
New Jersey	8.3%	8.9%	--	6.8% *	--	8.2%
New York	11.8%	10.6%	15.5% *	17.6% *	13.4% *	11.7%
Pennsylvania	11.7%	11.3%	12.3% *	15.5% *	15.9% *	11.3%
East North Central:						
Illinois	8.5%	8.9%	6.1% *	2.2% *	6.1% *	8.6%
Indiana	7.7%	8.7%	1.4% *	--	10.9% *	7.5%
Michigan	8.2%	7.7% *	17.6% *	5.8% *	3.0% *	8.6%
Ohio	7.2%	8.1%	0.3% *	17.2% *	1.3% *	7.7%
Wisconsin	9.7% *	10.7% *	--	1.8% *	6.9% *	10.0% *
West North Central:						
Iowa	12.3%	11.7%	13.8% *	15.7% *	35.7% *	10.9%
Kansas	13.0%	12.9%	20.9% *	8.0% *	7.7% *	14.0%
Minnesota	9.9%	12.5%	--	--	--	10.2%
Missouri	16.2%	16.9%	15.7% *	7.0% *	10.6% *	16.8%
Nebraska	6.2%	5.4% *	7.6% *	17.3% *	23.9% *	5.5%
North Dakota	33.8%	36.8%	13.9% *	25.8% *	24.1% *	34.2%
South Dakota	26.0%	26.6%	26.5%	10.0% *	37.0% *	25.3%
South Atlantic:						
Delaware	13.4%	12.0%	33.7% *	--	19.7% *	13.1%
District of Columbia	19.8%	23.1%	2.9% *	0.0%	--	19.9%
Florida	9.6%	8.7%	20.5% *	--	15.7% *	9.2%
Georgia	12.7%	15.1%	1.4% *	2.6% *	9.9% *	13.0%
Maryland	9.1%	8.6%	5.5% *	33.4% *	12.8% *	8.8%
North Carolina	8.1%	8.9% *	2.2% *	8.9% *	7.7% *	8.2% *
South Carolina	7.7%	8.6%	--	7.7% *	20.0% *	6.7%
Virginia	7.3%	6.5%	8.7% *	26.6% *	29.1% *	6.2%
West Virginia	5.8% *	5.4% *	6.4% *	14.2% *	1.0% *	6.6% *
East South Central:						
Alabama	11.0%	9.9% *	22.8% *	20.5% *	12.4% *	10.8% *
Kentucky	9.1%	8.6%	--	17.7% *	5.5% *	9.5%
Mississippi	11.7%	11.5%	14.7% *	8.3% *	17.3% *	10.6%
Tennessee	10.2%	11.1%	1.3% *	9.3% *	5.9% *	11.0%
West South Central:						
Arkansas	15.9%	15.9%	14.6% *	19.8% *	16.9% *	15.8%
Louisiana	24.1% *	26.9% *	5.2% *	5.5% *	6.8% *	26.8% *
Oklahoma	20.7%	24.2%	8.5% *	7.2% *	9.6% *	22.0%
Texas	18.8%	19.6%	18.8% *	8.4% *	2.4% *	20.3%
Mountain:						
Arizona	9.4% *	10.1% *	--	0.7% *	2.1% *	9.8% *
Colorado	10.9%	11.3%	8.3% *	5.7% *	0.0%	11.5%
Idaho	21.4%	22.9%	17.5% *	11.7% *	24.8% *	20.9%
Montana	24.0%	20.3%	27.9% *	52.5%	31.0% *	23.2%
Nevada	17.8%	18.0%	22.5% *	0.7% *	6.3% *	18.9%
New Mexico	14.8%	12.9%	33.9% *	22.1% *	14.3% *	14.8%
Utah	15.1%	14.5%	26.3% *	0.0%	21.9% *	14.9%
Wyoming	22.5%	22.1%	--	16.9% *	12.9% *	23.7%
Pacific:						
Alaska	18.3%	21.1%	7.1% *	0.0%	0.0%	19.2%
California	22.3%	25.3%	7.5% *	8.2% *	18.2% *	22.4%
Hawaii	44.0%	45.2%	49.3%	23.7% *	39.3%	44.5%
Oregon	24.4%	28.0%	12.7% *	22.4% *	39.8% *	23.6%
Washington	28.9%	31.9%	17.3% *	18.8% *	--	28.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	0.63%	0.74%	1.04%	1.12%	1.31%	0.67%
New England:						
Connecticut	1.33%	1.23% *	5.28% *	9.42% *	0.00%	1.36%
Maine	3.28%	3.60%	13.46% *	4.83% *	--	3.39%
Massachusetts	1.42%	1.80% *	1.01% *	5.34% *	0.00%	1.45%
New Hampshire	1.37% *	1.58% *	--	6.92% *	--	1.36% *
Rhode Island	2.61%	2.87%	9.34% *	5.20% *	11.17% *	2.70%
Vermont	2.10%	2.40%	5.07% *	7.02% *	0.33% *	2.28%
Middle Atlantic:						
New Jersey	1.86%	2.16%	--	5.04% *	--	1.92%
New York	2.08%	2.35%	5.53% *	7.72% *	5.48% *	2.20%
Pennsylvania	1.97%	2.26%	4.78% *	5.57% *	6.95% *	2.05%
East North Central:						
Illinois	2.10%	2.32%	3.83% *	2.18% *	3.61% *	2.19%
Indiana	2.16%	2.54%	1.46% *	--	9.03% *	2.22%
Michigan	2.27%	2.37% *	8.67% *	4.15% *	1.91% *	2.49%
Ohio	1.67%	2.07%	0.33% *	8.66% *	1.00% *	1.79%
Wisconsin	3.47% *	3.94% *	--	1.40% *	5.00% *	3.78% *
West North Central:						
Iowa	2.81%	3.07%	8.91% *	6.89% *	14.71% *	2.76%
Kansas	2.87%	3.09%	13.72% *	5.10% *	3.86% *	3.35%
Minnesota	2.73%	3.64%	--	--	--	2.86%
Missouri	3.32%	3.77%	8.38% *	3.38% *	4.66% *	3.63%
Nebraska	1.61%	1.79% *	3.76% *	11.29% *	12.56% *	1.59%
North Dakota	4.18%	4.93%	7.20% *	9.34% *	11.04% *	4.37%
South Dakota	3.82%	5.08%	5.44%	5.35% *	12.89% *	3.99%
South Atlantic:						
Delaware	3.48%	3.51%	13.78% *	--	15.13% *	3.55%
District of Columbia	3.44%	4.01%	2.31% *	0.00%	--	3.46%
Florida	2.40%	2.44%	10.14% *	--	11.06% *	2.44%
Georgia	2.60%	3.16%	1.48% *	2.05% *	5.06% *	2.86%
Maryland	1.98%	2.25%	3.84% *	13.05% *	8.44% *	2.07%
North Carolina	2.28%	2.75% *	1.75% *	4.81% *	4.26% *	2.53% *
South Carolina	1.95%	2.36%	--	4.18% *	13.24% *	1.78%
Virginia	1.66%	1.82%	4.44% *	11.89% *	9.84% *	1.67%
West Virginia	1.88% *	1.99% *	6.21% *	9.84% *	0.65% *	2.25% *
East South Central:						
Alabama	3.23%	3.33% *	9.93% *	9.84% *	5.27% *	3.57% *
Kentucky	1.98%	2.17%	--	8.73% *	5.16% *	2.18%
Mississippi	2.41%	2.71%	8.30% *	6.23% *	6.07% *	2.66%
Tennessee	2.68%	3.03%	1.35% *	4.51% *	3.06% *	3.10%
West South Central:						
Arkansas	4.11%	4.41%	14.05% *	15.45% *	9.40% *	4.50%
Louisiana	11.09% *	12.33% *	3.59% *	3.95% *	3.40% *	12.42% *
Oklahoma	3.48%	4.27%	4.10% *	4.99% *	3.89% *	3.85%
Texas	2.99%	3.37%	6.66% *	2.63% *	1.41% *	3.23%
Mountain:						
Arizona	3.40% *	3.96% *	--	0.75% *	1.45% *	3.70% *
Colorado	2.48%	2.69%	7.99% *	3.22% *	0.00%	2.63%
Idaho	3.75%	4.48%	8.36% *	9.00% *	11.14% *	3.96%
Montana	4.08%	4.34%	9.39% *	13.83%	12.52% *	4.26%
Nevada	3.19%	3.77%	8.18% *	0.76% *	2.94% *	3.51%
New Mexico	3.43%	3.61%	16.65% *	9.95% *	9.13% *	3.64%
Utah	3.82%	4.13%	12.72% *	0.00%	10.67% *	3.95%
Wyoming	3.79%	4.17%	--	9.92% *	6.84% *	4.23%
Pacific:						
Alaska	4.06%	4.87%	3.31% *	0.00%	0.00%	4.24%
California	2.99%	3.56%	2.34% *	4.07% *	11.70% *	3.06%
Hawaii	4.12%	4.81%	10.49%	8.00% *	9.60%	4.50%
Oregon	3.96%	4.08%	7.48% *	9.29% *	21.28% *	3.94%
Washington	4.34%	4.91%	6.55% *	8.98% *	--	4.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	23,938	23,990	24,127	22,182	22,423	23,998
New England:						
Connecticut	25,529	25,765	24,683	22,799	22,809	25,561
Maine	25,207	25,224	23,813	26,695	--	25,224
Massachusetts	26,355	26,375	26,758	25,331	--	26,346
New Hampshire	25,983	25,209	30,825	25,708	--	26,016
Rhode Island	23,412	22,878	24,313	27,036	22,648	23,432
Vermont	25,588	25,893	23,456	21,871	24,095	25,686
Middle Atlantic:						
New Jersey	26,870	26,745	27,866	32,044	22,793	26,918
New York	26,355	26,733	24,932	23,175	33,830	25,799
Pennsylvania	24,000	24,109	23,592	22,063	18,291	24,233
East North Central:						
Illinois	24,290	24,336	25,159	21,467	20,087	24,381
Indiana	22,965	22,736	26,006	20,350	19,073	23,088
Michigan	22,718	22,814	21,845	20,417	21,604	22,750
Ohio	23,895	23,857	26,355	16,978	20,690	23,995
Wisconsin	23,747	23,633	25,608	23,665	22,178	23,807
West North Central:						
Iowa	23,152	22,721	25,554	22,908	22,549	23,169
Kansas	23,018	22,656	32,270	21,560	21,214	23,207
Minnesota	25,212	25,654	27,343	20,578	21,568	25,375
Missouri	23,387	23,758	18,595	20,296	19,453	23,510
Nebraska	23,887	23,843	25,580	22,442	22,918	23,927
North Dakota	22,825	22,997	22,028	20,221	18,898	22,900
South Dakota	24,103	22,501	28,223	22,970	22,800	24,131
South Atlantic:						
Delaware	22,049	22,054	23,713	20,025	21,708	22,063
District of Columbia	25,793	26,458	19,829	22,615	--	25,793
Florida	23,597	23,739	23,554	16,357	17,935	23,813
Georgia	24,360	24,619	21,928	25,023	21,390	24,469
Maryland	23,945	24,579	19,730	21,690	20,774	24,144
North Carolina	22,650	22,189	25,320	21,589	22,036	22,677
South Carolina	22,035	21,505	25,139	21,786	22,186	22,027
Virginia	24,251	24,497	21,632	22,007	21,271	24,299
West Virginia	24,774	24,705	28,172	19,373	23,713	24,852
East South Central:						
Alabama	21,102	21,274	18,967	18,726	19,319	21,250
Kentucky	23,553	24,158	24,772	19,280	23,257	23,563
Mississippi	21,939	22,151	19,889	17,931	21,655	21,962
Tennessee	23,271	23,165	27,670	16,577	20,108	23,547
West South Central:						
Arkansas	20,562	20,514	21,855	17,830	18,281	20,702
Louisiana	23,325	23,362	24,316	19,101	22,849	23,383
Oklahoma	21,913	21,792	22,075	23,551	22,258	21,889
Texas	23,976	24,106	20,599	23,504	23,120	24,032
Mountain:						
Arizona	23,758	24,233	21,993	17,926	20,471	23,908
Colorado	23,980	24,187	24,212	19,497	22,418	24,074
Idaho	22,367	22,744	24,461	18,945	24,263	22,296
Montana	22,771	22,960	21,911	18,563	16,112	23,049
Nevada	21,956	22,163	21,742	17,305	22,064	21,952
New Mexico	24,207	24,158	26,035	22,594	20,834	24,283
Utah	22,499	22,678	20,923	23,011	19,013	22,555
Wyoming	24,984	24,646	33,006	--	25,743	24,944
Pacific:						
Alaska	25,876	26,163	23,746	--	19,531	25,904
California	23,943	23,736	24,678	26,152	22,907	23,967
Hawaii	20,730	21,073	--	22,342	20,605	20,736
Oregon	22,796	21,781	26,114	--	18,547	22,887
Washington	24,355	24,564	23,577	22,966	21,719	24,384

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	143.65	157.02	400.09	559.83	568.94	147.86
New England:						
Connecticut	693.35	733.29	1,222.12	2,694.53	1,682.03	701.26
Maine	685.16	738.76	1,822.10	1,196.12	--	689.17
Massachusetts	988.48	1,208.70	898.45	1,072.86	--	995.06
New Hampshire	821.71	766.18	999.42	1,318.08	--	824.13
Rhode Island	665.05	783.81	1,362.34	1,192.35	1,653.18	681.81
Vermont	817.89	901.81	1,565.80	1,499.99	708.63	834.21
Middle Atlantic:						
New Jersey	814.99	837.42	5,232.68	3,585.26	1,059.89	824.28
New York	720.27	811.24	2,076.29	869.51	1,952.75	747.20
Pennsylvania	631.00	710.42	1,243.65	1,113.45	2,118.19	639.20
East North Central:						
Illinois	692.78	727.32	1,955.34	1,848.11	1,718.40	705.48
Indiana	639.20	688.91	1,441.09	1,453.10	2,017.03	655.85
Michigan	818.42	874.35	1,580.91	1,686.74	1,583.68	840.80
Ohio	636.69	670.69	1,312.57	4,176.68	1,395.06	652.86
Wisconsin	784.20	841.80	1,187.47	1,827.01	2,745.92	806.25
West North Central:						
Iowa	537.53	577.44	1,255.80	3,423.27	1,254.49	551.01
Kansas	864.73	934.81	2,410.11	1,414.29	2,326.74	913.75
Minnesota	932.45	1,015.03	2,865.00	1,763.01	2,064.19	955.92
Missouri	756.80	801.63	2,405.19	1,895.16	1,426.76	777.66
Nebraska	705.43	801.05	1,588.54	1,371.26	1,342.49	732.32
North Dakota	576.57	626.34	1,338.44	1,774.33	1,460.02	587.94
South Dakota	621.28	688.04	859.80	1,910.56	1,076.38	634.62
South Atlantic:						
Delaware	1,793.84	1,957.68	2,054.63	1,916.14	1,895.79	1,865.82
District of Columbia	578.61	640.89	1,334.99	73.89	--	578.90
Florida	752.98	789.78	1,261.81	2,952.50	2,488.84	771.73
Georgia	689.88	749.54	1,569.53	2,781.89	2,207.95	708.56
Maryland	736.65	685.35	1,398.04	2,689.84	1,653.00	773.71
North Carolina	1,008.84	1,048.84	2,420.01	1,241.11	1,570.84	1,051.88
South Carolina	918.49	1,064.16	907.58	1,397.16	1,253.84	962.65
Virginia	739.62	769.76	3,084.51	2,433.81	2,086.82	750.59
West Virginia	897.00	965.09	2,871.11	718.88	3,904.84	926.41
East South Central:						
Alabama	689.27	775.32	1,322.85	558.82	1,646.69	769.73
Kentucky	568.56	482.52	1,865.75	1,099.54	2,466.65	582.42
Mississippi	701.21	727.34	3,254.88	1,063.31	1,425.01	752.49
Tennessee	807.43	834.04	3,066.07	1,804.24	5,344.61	759.32
West South Central:						
Arkansas	778.91	812.84	2,709.27	1,705.33	1,385.18	822.26
Louisiana	1,123.87	1,195.90	1,661.79	798.66	1,392.44	1,252.50
Oklahoma	687.67	789.31	1,396.56	2,112.33	2,128.74	720.18
Texas	642.16	679.54	1,438.66	2,144.68	1,204.19	678.27
Mountain:						
Arizona	640.17	753.75	1,523.74	1,575.58	1,080.00	666.65
Colorado	802.17	855.55	1,468.29	1,253.81	848.37	844.14
Idaho	929.57	979.97	760.70	873.90	3,225.42	953.57
Montana	695.24	775.42	1,551.26	1,055.88	3,089.60	704.08
Nevada	726.51	871.47	1,131.92	1,538.31	3,069.73	747.85
New Mexico	856.00	921.82	1,550.32	1,229.73	4,225.10	868.66
Utah	1,115.14	1,282.28	1,510.04	2,205.28	1,061.38	1,130.70
Wyoming	1,123.95	1,128.33	2,260.26	--	2,726.12	1,165.12
Pacific:						
Alaska	772.65	854.63	744.71	--	580.99	775.59
California	529.41	564.13	1,620.70	2,027.42	3,554.56	535.42
Hawaii	912.15	946.50	--	2,127.04	1,989.21	950.58
Oregon	1,108.87	1,090.40	1,519.49	--	1,785.61	1,131.64
Washington	1,073.89	1,308.71	854.16	1,165.15	923.26	1,085.22

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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-- 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, 2023

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	23,298	22,894	25,272	24,627	19,451	23,431
New England:						
Connecticut	27,242	27,467	22,035	--	--	27,263
Maine	25,557	25,501	--	--	--	25,620
Massachusetts	26,405	25,123	32,168	--	--	26,236
New Hampshire	23,908	23,886	25,280	--	--	24,263
Rhode Island	26,203	24,187	31,118	--	--	26,301
Vermont	23,504	23,872	--	--	--	23,692
Middle Atlantic:						
New Jersey	25,162	25,539	--	--	24,346	25,173
New York	26,002	26,123	27,490	23,508	28,699	25,976
Pennsylvania	22,268	21,884	25,671	--	--	23,115
East North Central:						
Illinois	21,022	20,875	--	28,984	--	21,064
Indiana	22,788	22,850	--	--	--	23,268
Michigan	20,892	21,078	18,960	--	--	20,975
Ohio	23,925	22,355	29,549	--	--	23,894
Wisconsin	22,328	21,777	25,285	18,920	--	22,466
West North Central:						
Iowa	20,756	20,629	--	--	22,933	20,632
Kansas	22,636	22,622	26,745	--	--	23,211
Minnesota	26,390	27,795	24,062	--	--	26,390
Missouri	19,436	19,409	--	19,362	16,143	19,554
Nebraska	25,350	25,625	23,861	--	22,421	26,102
North Dakota	21,863	21,260	24,890	--	--	21,863
South Dakota	18,992	16,791	28,153	--	--	18,951
South Atlantic:						
Delaware	21,522	21,514	--	--	--	21,336
District of Columbia	24,521	25,221	--	21,007	--	24,521
Florida	23,407	23,548	23,795	--	--	23,534
Georgia	24,499	24,258	25,502	--	25,560	24,459
Maryland	22,457	22,747	19,457	--	--	22,387
North Carolina	19,337	20,601	16,569	--	--	19,545
South Carolina	18,698	15,935	27,522	--	--	18,750
Virginia	21,087	20,216	--	--	--	21,075
West Virginia	27,408	27,410	--	--	28,252	27,340
East South Central:						
Alabama	22,543	24,075	--	--	12,632	24,735
Kentucky	24,596	24,610	24,395	--	--	24,638
Mississippi	20,236	20,107	21,833	--	19,455	20,305
Tennessee	22,147	22,177	--	--	--	23,543
West South Central:						
Arkansas	22,569	17,709	25,730	--	22,709	22,544
Louisiana	26,146	26,159	--	--	--	26,055
Oklahoma	18,716	17,415	24,020	--	--	18,693
Texas	24,538	25,202	--	24,081	23,033	24,753
Mountain:						
Arizona	19,954	20,012	20,620	--	--	19,800
Colorado	23,155	23,086	26,285	--	--	23,097
Idaho	20,472	20,571	--	--	--	20,472
Montana	20,453	23,884	--	15,359	--	22,940
Nevada	20,767	20,249	24,394	15,131	15,230	21,422
New Mexico	22,300	21,603	--	22,531	27,357	22,209
Utah	22,537	21,960	24,734	26,075	17,060	22,610
Wyoming	23,401	23,390	--	--	--	23,466
Pacific:						
Alaska	25,465	26,239	19,122	9,620	--	25,465
California	23,953	22,457	27,471	29,484	26,305	23,933
Hawaii	20,827	22,399	--	26,041	--	20,808
Oregon	24,285	20,032	26,796	--	16,711	24,664
Washington	20,256	20,140	--	--	--	20,175

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023

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	316.46	342.68	721.60	1,317.05	1,517.60	322.79
New England:						
Connecticut	2,112.73	2,137.97	823.48	--	--	2,114.76
Maine	1,091.42	1,142.74	--	--	--	1,087.72
Massachusetts	1,660.81	1,943.34	1,130.58	--	--	1,664.78
New Hampshire	994.94	1,074.57	678.09	--	--	959.20
Rhode Island	1,458.42	1,418.15	2,011.62	--	--	1,473.54
Vermont	987.09	1,037.73	--	--	--	993.38
Middle Atlantic:						
New Jersey	1,417.29	1,470.89	--	--	774.52	1,437.02
New York	1,476.95	1,804.66	1,957.15	1,050.72	2,850.08	1,489.75
Pennsylvania	2,344.66	2,722.18	1,356.88	--	--	2,465.11
East North Central:						
Illinois	1,197.83	1,234.87	--	265.76	--	1,210.09
Indiana	1,086.42	1,171.03	--	--	--	1,125.90
Michigan	1,149.83	1,275.00	437.41	--	--	1,162.21
Ohio	1,472.72	1,687.47	1,197.40	--	--	1,491.25
Wisconsin	1,460.02	1,619.18	2,028.00	1,634.13	--	1,475.41
West North Central:						
Iowa	939.84	930.46	--	--	1,953.60	971.44
Kansas	904.57	935.11	2,599.84	--	--	903.29
Minnesota	2,432.64	2,229.18	1,264.39	--	--	2,432.64
Missouri	1,418.54	1,468.86	--	1,739.17	915.81	1,470.72
Nebraska	2,619.01	3,019.98	1,241.44	--	1,605.98	3,187.63
North Dakota	1,173.23	1,237.06	1,151.68	--	--	1,173.23
South Dakota	1,626.11	1,660.64	1,540.01	--	--	1,673.17
South Atlantic:						
Delaware	1,815.17	1,976.12	--	--	--	1,827.65
District of Columbia	1,612.68	1,654.14	--	0.00	--	1,612.68
Florida	1,069.67	1,287.26	1,507.64	--	--	1,105.37
Georgia	1,272.55	1,526.02	2,363.84	--	2,415.56	1,327.81
Maryland	1,174.86	1,268.70	639.76	--	--	1,192.19
North Carolina	1,614.20	1,897.18	1,485.75	--	--	1,651.97
South Carolina	2,757.16	1,594.11	421.80	--	--	2,845.32
Virginia	1,320.44	1,275.36	--	--	--	1,326.63
West Virginia	3,851.77	3,949.04	--	--	1,988.08	4,170.61
East South Central:						
Alabama	2,289.14	2,174.09	--	--	979.37	2,014.28
Kentucky	997.21	1,049.80	4,266.43	--	--	999.43
Mississippi	1,625.80	1,726.03	1,887.84	--	1,078.42	1,773.08
Tennessee	2,227.89	2,255.53	--	--	--	1,974.41
West South Central:						
Arkansas	1,912.46	1,920.64	335.91	--	1,998.31	2,241.66
Louisiana	3,123.25	3,172.67	--	--	--	3,312.20
Oklahoma	1,100.38	809.45	1,354.00	--	--	1,131.95
Texas	1,456.28	1,667.44	--	1,326.58	2,080.69	1,641.26
Mountain:						
Arizona	2,122.67	2,466.62	1,248.72	--	--	2,362.82
Colorado	1,767.38	1,869.99	2,085.02	--	--	1,808.00
Idaho	1,422.65	1,544.35	--	--	--	1,422.65
Montana	2,682.13	2,225.49	--	942.10	--	2,177.64
Nevada	2,084.28	2,572.42	3,177.14	27.40	480.30	2,316.74
New Mexico	2,398.32	2,594.33	--	1,388.26	880.62	2,434.58
Utah	3,199.12	3,979.34	1,968.97	2,490.85	1,087.53	3,234.02
Wyoming	2,833.65	2,877.79	--	--	--	2,956.57
Pacific:						
Alaska	1,005.75	712.05	1,704.91	0.00	--	1,005.75
California	897.58	880.13	1,226.39	1,727.29	276.33	905.69
Hawaii	2,076.60	2,167.80	--	1,597.76	--	2,089.97
Oregon	1,906.69	1,725.39	1,454.89	--	1,521.92	1,842.76
Washington	2,721.54	3,123.92	--	--	--	2,762.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	24,046	24,174	23,600	21,623	23,242	24,079
New England:						
Connecticut	24,555	24,697	25,208	22,814	22,898	24,580
Maine	25,000	25,018	23,598	26,378	24,024	25,008
Massachusetts	25,420	25,443	24,688	26,478	23,475	25,435
New Hampshire	26,602	25,636	31,355	26,590	--	26,570
Rhode Island	22,683	22,490	20,469	26,804	21,603	22,713
Vermont	26,382	26,725	24,333	22,469	24,759	26,536
Middle Atlantic:						
New Jersey	27,605	27,260	--	--	22,385	27,664
New York	26,417	26,908	22,050	23,680	34,817	25,613
Pennsylvania	24,023	24,167	23,170	23,275	20,450	24,154
East North Central:						
Illinois	25,061	25,133	26,004	21,410	20,631	25,166
Indiana	23,250	22,913	26,698	21,827	20,156	23,320
Michigan	23,673	23,754	22,974	--	22,638	23,711
Ohio	23,849	24,318	23,608	16,874	20,513	23,971
Wisconsin	24,738	24,708	25,253	25,301	22,784	24,837
West North Central:						
Iowa	23,403	22,809	26,071	23,312	23,572	23,401
Kansas	23,620	23,287	30,937	22,828	20,349	23,981
Minnesota	25,413	25,528	28,497	21,413	21,762	25,626
Missouri	24,254	24,723	17,850	20,105	20,101	24,363
Nebraska	23,693	23,670	25,569	21,936	24,222	23,682
North Dakota	23,108	23,290	22,650	19,868	18,916	23,242
South Dakota	25,396	23,737	28,808	21,863	22,632	25,422
South Atlantic:						
Delaware	21,741	21,736	25,293	17,281	21,761	21,740
District of Columbia	25,730	26,431	19,759	23,459	--	25,729
Florida	23,415	23,579	22,381	13,176	19,171	23,558
Georgia	24,529	24,954	20,691	--	--	24,672
Maryland	24,469	25,305	19,704	22,255	20,243	24,790
North Carolina	22,752	22,061	26,997	21,785	23,659	22,716
South Carolina	22,777	22,554	24,321	20,501	22,716	22,780
Virginia	24,493	24,804	19,465	--	--	24,527
West Virginia	24,412	24,229	28,831	18,809	23,575	24,473
East South Central:						
Alabama	20,847	20,904	20,256	19,049	21,159	20,825
Kentucky	22,945	23,686	24,904	18,696	23,503	22,927
Mississippi	22,581	22,681	22,685	17,931	22,068	22,624
Tennessee	23,731	23,549	30,717	15,893	26,554	23,564
West South Central:						
Arkansas	20,763	21,043	14,129	19,669	18,007	20,904
Louisiana	22,532	22,521	24,641	18,661	21,915	22,609
Oklahoma	22,468	22,376	22,489	23,826	21,315	22,532
Texas	23,718	23,721	22,433	24,642	23,527	23,729
Mountain:						
Arizona	24,078	24,645	21,773	18,854	20,612	24,210
Colorado	24,638	25,042	23,663	19,417	22,037	24,860
Idaho	23,027	23,824	24,990	18,549	24,263	22,968
Montana	23,230	23,127	24,141	21,770	--	23,246
Nevada	22,969	23,395	20,489	18,640	26,136	22,847
New Mexico	24,472	24,557	23,478	22,623	24,721	24,467
Utah	22,693	23,075	18,910	21,751	19,346	22,752
Wyoming	25,032	24,700	33,093	--	--	24,975
Pacific:						
Alaska	26,062	26,353	24,118	--	19,531	26,099
California	23,865	24,154	21,913	19,800	--	23,968
Hawaii	20,547	20,513	23,082	20,261	20,682	20,537
Oregon	22,301	22,028	24,528	--	23,157	22,293
Washington	24,960	25,306	23,798	23,115	21,150	25,003

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	166.30	180.35	467.96	600.01	651.08	171.19
New England:						
Connecticut	744.66	802.01	1,635.19	2,723.27	1,760.96	756.42
Maine	816.03	893.92	2,131.36	1,229.38	1,969.56	822.39
Massachusetts	1,259.88	1,597.50	817.12	1,005.22	1,414.72	1,270.03
New Hampshire	1,027.55	988.41	735.10	1,365.13	--	1,034.47
Rhode Island	793.53	858.47	1,821.72	1,131.48	2,427.10	813.60
Vermont	1,157.48	1,295.68	1,865.33	1,760.43	422.58	1,165.48
Middle Atlantic:						
New Jersey	794.34	812.47	--	--	1,102.60	801.37
New York	893.14	972.50	1,838.26	1,380.96	2,046.45	937.70
Pennsylvania	676.58	748.46	1,455.99	971.93	1,377.64	690.38
East North Central:						
Illinois	713.46	743.70	2,556.92	2,290.08	2,212.95	723.63
Indiana	744.51	799.39	1,456.53	1,692.70	2,205.31	760.61
Michigan	1,080.11	1,147.42	2,407.08	--	1,630.81	1,116.50
Ohio	703.22	715.26	1,235.21	4,191.90	1,226.23	724.39
Wisconsin	857.59	906.05	1,056.12	1,160.21	3,058.53	880.81
West North Central:						
Iowa	628.09	687.06	1,294.41	4,327.52	1,894.63	637.70
Kansas	1,035.88	1,114.69	2,233.88	1,783.09	2,389.84	1,090.66
Minnesota	1,098.54	1,167.15	3,235.07	3,055.49	2,222.82	1,137.60
Missouri	836.38	868.06	2,849.40	2,507.37	1,940.26	853.36
Nebraska	751.10	849.02	1,960.10	1,290.32	2,056.47	764.35
North Dakota	781.05	845.80	1,768.09	1,949.14	1,504.34	800.18
South Dakota	669.36	746.56	868.10	1,128.96	1,596.71	675.27
South Atlantic:						
Delaware	2,232.71	2,406.96	1,072.38	1,476.66	2,475.30	2,314.67
District of Columbia	784.77	869.35	1,368.36	182.12	--	785.29
Florida	917.23	941.26	1,433.27	1,920.05	2,321.25	941.13
Georgia	782.78	806.18	1,363.47	--	--	797.73
Maryland	930.14	793.58	1,810.94	2,850.42	1,762.03	987.03
North Carolina	1,135.87	1,167.18	2,403.95	1,371.57	1,522.07	1,178.37
South Carolina	982.69	1,156.28	748.62	1,778.30	1,444.49	1,028.79
Virginia	922.70	946.84	3,482.94	--	--	931.09
West Virginia	1,039.92	1,124.89	3,087.31	361.01	4,869.49	1,067.16
East South Central:						
Alabama	660.43	714.33	1,167.55	823.07	1,657.84	693.15
Kentucky	705.73	631.85	1,855.09	971.86	2,735.26	722.43
Mississippi	767.07	807.46	3,325.10	1,063.31	1,668.80	822.23
Tennessee	857.80	841.22	3,128.16	1,897.11	4,871.81	823.35
West South Central:						
Arkansas	940.94	998.77	1,653.73	851.44	1,478.04	991.77
Louisiana	1,112.84	1,188.03	1,952.42	980.08	1,578.09	1,242.08
Oklahoma	796.03	909.00	1,622.10	2,070.21	2,927.94	824.48
Texas	601.29	626.72	982.75	3,029.96	1,502.04	628.15
Mountain:						
Arizona	730.89	876.93	1,778.11	1,791.02	916.84	757.82
Colorado	653.63	682.06	1,305.89	1,366.21	808.31	687.89
Idaho	1,129.22	1,089.16	617.98	536.96	3,225.42	1,168.95
Montana	786.11	894.04	1,086.02	1,529.50	--	797.34
Nevada	843.45	931.93	1,753.93	2,186.71	3,055.74	865.68
New Mexico	891.42	945.63	841.96	1,631.34	2,836.03	908.50
Utah	1,073.46	1,195.45	864.36	2,265.44	1,296.01	1,090.57
Wyoming	1,236.35	1,242.94	2,419.37	--	--	1,289.05
Pacific:						
Alaska	898.92	1,015.37	739.47	--	580.99	903.21
California	715.24	763.02	2,377.14	2,109.53	--	724.89
Hawaii	932.68	984.03	1,992.60	2,835.31	2,127.14	990.78
Oregon	1,190.29	1,275.28	2,680.85	--	620.38	1,200.86
Washington	1,177.78	1,462.82	807.52	733.41	781.61	1,189.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.D.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, 2023

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	24,300	24,468	24,295	20,516	21,273	24,440
New England:						
Connecticut	29,765	29,765	--	--	--	29,765
Maine	26,234	26,292	--	--	--	26,225
Massachusetts	29,326	29,612	33,585	17,897	--	29,337
New Hampshire	24,464	24,374	25,419	--	--	24,464
Rhode Island	23,910	23,495	24,463	--	27,574	23,762
Vermont	24,825	25,042	27,572	--	--	24,825
Middle Atlantic:						
New Jersey	27,462	27,144	33,736	--	15,465	27,539
New York	26,634	26,468	--	21,331	--	26,906
Pennsylvania	26,316	26,795	--	--	21,878	26,419
East North Central:						
Illinois	22,905	22,969	--	19,137	18,661	23,014
Indiana	19,730	19,786	--	19,942	--	19,518
Michigan	21,346	21,291	--	19,419	--	21,359
Ohio	24,174	23,005	--	--	--	24,343
Wisconsin	20,807	20,611	--	--	--	20,773
West North Central:						
Iowa	24,447	24,619	22,888	22,672	20,548	24,685
Kansas	19,934	18,849	--	--	--	19,042
Minnesota	22,235	22,413	--	20,321	19,854	22,325
Missouri	24,114	24,676	21,231	21,427	21,060	24,352
Nebraska	24,896	24,111	--	--	20,935	25,463
North Dakota	22,566	22,917	--	22,406	--	22,572
South Dakota	23,128	23,531	18,480	--	24,060	23,055
South Atlantic:						
Delaware	24,338	24,451	--	--	18,918	24,735
District of Columbia	28,248	28,248	--	--	--	28,248
Florida	25,342	25,274	26,919	--	--	26,309
Georgia	21,933	21,832	--	--	--	22,119
Maryland	24,391	24,875	--	--	--	24,905
North Carolina	25,577	25,443	--	20,155	--	26,363
South Carolina	22,042	21,852	--	23,710	23,168	21,951
Virginia	27,788	28,558	--	33,556	--	28,212
West Virginia	26,114	26,667	21,435	--	22,587	26,412
East South Central:						
Alabama	23,364	23,826	--	--	--	23,406
Kentucky	28,037	29,240	25,535	--	--	28,333
Mississippi	16,012	18,811	--	--	--	16,012
Tennessee	23,282	23,583	--	--	22,644	23,425
West South Central:						
Arkansas	18,451	18,179	--	--	--	18,774
Louisiana	24,446	24,659	21,019	--	24,990	24,286
Oklahoma	21,042	22,444	--	--	24,742	19,653
Texas	25,211	25,937	--	17,426	--	25,510
Mountain:						
Arizona	24,154	24,191	30,775	--	--	24,475
Colorado	21,262	21,295	--	--	--	21,262
Idaho	--	--	28,483	--	--	--
Montana	20,558	20,900	--	--	17,462	21,066
Nevada	19,408	18,633	--	--	--	19,355
New Mexico	25,660	25,467	--	--	--	26,895
Utah	16,824	17,199	15,997	--	--	16,661
Wyoming	28,693	27,615	--	--	--	28,693
Pacific:						
Alaska	25,023	24,900	--	--	--	25,023
California	24,438	24,824	--	24,680	31,529	24,084
Hawaii	21,199	21,124	--	--	--	21,259
Oregon	21,713	--	--	--	--	22,611
Washington	22,804	22,841	21,353	--	--	22,804

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023

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	531.46	584.46	1,200.74	691.85	1,414.90	550.60
New England:						
Connecticut	2,432.16	2,432.16	--	--	--	2,432.16
Maine	2,767.65	2,826.55	--	--	--	2,779.62
Massachusetts	1,704.97	1,787.28	1,455.44	184.98	--	1,711.71
New Hampshire	1,559.98	1,709.17	972.30	--	--	1,559.98
Rhode Island	2,465.51	2,829.61	1,297.15	--	265.69	2,564.06
Vermont	1,659.27	1,741.41	202.32	--	--	1,659.27
Middle Atlantic:						
New Jersey	5,441.92	5,847.21	209.70	--	720.22	5,468.85
New York	1,534.90	1,674.48	--	1,618.21	--	1,604.06
Pennsylvania	872.30	877.40	--	--	981.73	881.19
East North Central:						
Illinois	2,283.46	2,441.09	--	1,289.72	1,357.83	2,346.07
Indiana	2,375.71	2,927.61	--	1,755.33	--	2,394.99
Michigan	1,012.54	1,062.21	--	1,357.05	--	1,026.49
Ohio	2,976.79	3,008.20	--	--	--	3,017.86
Wisconsin	1,837.05	1,807.10	--	--	--	1,839.11
West North Central:						
Iowa	1,040.39	1,144.32	1,662.55	0.00	1,289.70	1,077.37
Kansas	1,645.00	1,557.49	--	--	--	1,456.08
Minnesota	1,644.35	2,295.74	--	2,526.09	1,190.50	1,702.51
Missouri	1,499.98	1,711.30	0.00	306.10	0.00	1,583.16
Nebraska	1,774.79	2,085.67	--	--	10.18	2,027.27
North Dakota	1,024.78	1,080.47	--	1,433.38	--	1,026.27
South Dakota	1,151.00	1,236.31	1,392.27	--	984.39	1,230.80
South Atlantic:						
Delaware	3,507.54	3,893.10	--	--	762.30	3,748.13
District of Columbia	1,678.11	1,678.11	--	--	--	1,678.11
Florida	1,950.57	2,033.36	1,972.89	--	--	1,834.48
Georgia	1,630.44	1,677.41	--	--	--	1,687.93
Maryland	2,300.52	2,453.31	--	--	--	2,538.66
North Carolina	2,841.88	3,262.03	--	1,731.72	--	2,980.17
South Carolina	2,375.57	2,625.16	--	2,147.54	2,015.28	2,562.80
Virginia	1,101.07	963.83	--	1,545.52	--	1,115.98
West Virginia	861.33	854.53	475.86	--	259.68	876.32
East South Central:						
Alabama	1,028.50	1,066.59	--	--	--	1,088.70
Kentucky	1,753.58	1,810.00	374.40	--	--	1,783.42
Mississippi	2,830.51	2,140.06	--	--	--	2,830.51
Tennessee	1,316.41	1,582.57	--	--	1,254.81	1,579.19
West South Central:						
Arkansas	1,266.14	1,283.20	--	--	--	1,268.84
Louisiana	1,169.39	1,244.97	1,317.34	--	1,487.64	1,425.40
Oklahoma	1,797.53	1,599.83	--	--	2,226.85	1,811.32
Texas	3,313.44	3,561.36	--	826.68	--	3,540.95
Mountain:						
Arizona	1,283.04	1,284.78	1,473.48	--	--	1,220.76
Colorado	1,392.29	1,401.82	--	--	--	1,392.29
Idaho	--	--	2,005.74	--	--	--
Montana	1,550.09	1,574.83	--	--	1,231.83	1,712.79
Nevada	1,226.54	1,248.28	--	--	--	1,228.61
New Mexico	2,626.84	2,873.30	--	--	--	2,268.07
Utah	1,736.82	3,156.24	903.16	--	--	1,768.51
Wyoming	2,270.82	2,426.83	--	--	--	2,270.82
Pacific:						
Alaska	2,762.94	2,786.30	--	--	--	2,762.94
California	1,234.47	1,352.70	--	1,849.29	969.79	1,261.62
Hawaii	1,083.53	1,114.31	--	--	--	1,086.30
Oregon	2,127.04	--	--	--	--	1,871.95
Washington	1,539.31	1,579.56	1,478.95	--	--	1,539.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	6,889	6,864	7,102	6,974	7,395	6,869
New England:						
Connecticut	7,653	7,477	10,222	8,465	10,298	7,622
Maine	6,402	6,331	--	6,481	--	6,381
Massachusetts	7,597	7,813	6,197	7,534 *	--	7,557
New Hampshire	5,902	6,413	3,597	--	--	5,896
Rhode Island	6,066	5,865	5,703	8,447	--	6,113
Vermont	7,635	7,796	6,246	--	--	7,573
Middle Atlantic:						
New Jersey	7,075	6,962	--	--	9,556	7,046
New York	7,325	7,243	8,109	7,487	8,089	7,268
Pennsylvania	5,947	5,917	6,407	4,467	5,409	5,969
East North Central:						
Illinois	6,178	6,082	6,443	9,491	--	6,070
Indiana	6,302	6,226	6,836	6,841	7,040	6,278
Michigan	6,068	6,058	6,140	--	6,765	6,048
Ohio	6,101	5,855	8,204	4,787 *	7,130	6,069
Wisconsin	5,431	5,484	4,712	--	6,135	5,404
West North Central:						
Iowa	6,592	6,277	6,628	13,730 *	8,616	6,538
Kansas	6,275	5,878	--	8,591	9,111	5,979
Minnesota	6,254	6,426	6,070	5,148	8,089	6,172
Missouri	6,890	6,744	9,071	7,747	5,893	6,921
Nebraska	6,259	6,015	7,910	7,276	--	6,242
North Dakota	6,539	6,530	7,268	--	--	6,583
South Dakota	7,262	7,108	7,415	--	--	7,291
South Atlantic:						
Delaware	7,094	7,007	6,542	--	8,172	7,051
District of Columbia	6,541	6,509	8,020	5,884	--	6,540
Florida	7,132	7,024	10,658	5,567	5,544	7,192
Georgia	6,041	5,794	8,567 *	--	6,546	6,023
Maryland	8,232	7,951	10,158	--	7,411	8,283
North Carolina	7,115	7,113	7,069	7,417	7,796	7,085
South Carolina	6,384	6,591	4,820	8,835	10,692	6,168
Virginia	7,870	8,003	5,925	--	--	7,904
West Virginia	6,023	5,627	10,574	--	11,746	5,599
East South Central:						
Alabama	6,801	6,832	--	--	6,839	6,797
Kentucky	6,050	5,979	5,468	6,663	8,196	5,979
Mississippi	5,663	5,532	7,516	5,995	7,749	5,496
Tennessee	8,128	8,203	7,879	5,240	6,538	8,267
West South Central:						
Arkansas	5,949	5,889	7,082	4,086	8,138	5,815
Louisiana	8,223	8,232	--	7,547	5,727	8,522
Oklahoma	6,952	6,836	7,502	7,314	9,117	6,798
Texas	7,391	7,254	9,223	9,330	8,269	7,334
Mountain:						
Arizona	7,813	7,359	10,142	9,817	7,670	7,820
Colorado	6,413	6,452	6,897	5,160 *	--	6,557
Idaho	6,171	6,490	6,574	4,152	5,064	6,212
Montana	5,496	5,464	5,549	6,795	--	5,440
Nevada	6,069	5,801	6,736	--	9,190	5,934
New Mexico	6,380	6,234	--	6,474 *	9,059	6,320
Utah	6,829	7,136	4,617	6,301	8,156	6,807
Wyoming	6,610	6,276	--	--	--	6,504
Pacific:						
Alaska	5,628	5,832	4,029	--	4,799	5,632
California	7,768	8,078	6,156	6,128	6,292 *	7,802
Hawaii	5,103	4,941	--	9,527 *	9,527	4,900
Oregon	4,142	4,477	3,130	--	9,527	4,027
Washington	7,706	7,768	7,572 *	6,492	--	7,690

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	112.55	124.33	291.80	340.96	348.73	116.21
New England:						
Connecticut	714.58	775.05	1,486.15	1,896.69	1,058.98	719.82
Maine	368.44	380.34	--	928.49	--	369.83
Massachusetts	537.98	627.65	990.92	2,482.53 *	--	540.06
New Hampshire	511.36	597.64	517.01	--	--	514.14
Rhode Island	402.70	457.78	851.23	1,049.47	--	410.72
Vermont	503.71	549.37	1,257.78	--	--	533.89
Middle Atlantic:						
New Jersey	613.59	636.39	--	--	1,758.78	620.71
New York	484.06	546.60	1,373.11	1,243.79	374.27	519.22
Pennsylvania	449.68	491.67	1,131.25	562.14	836.28	467.96
East North Central:						
Illinois	313.08	317.10	1,454.36	1,800.74	--	302.40
Indiana	480.15	536.10	1,230.72	1,106.89	819.22	495.33
Michigan	654.97	703.34	1,085.94	--	866.01	674.17
Ohio	382.12	410.01	1,036.98	1,440.99 *	687.07	392.68
Wisconsin	332.69	350.89	1,044.80	--	636.78	342.63
West North Central:						
Iowa	416.03	408.93	711.26	4,873.00 *	845.42	425.57
Kansas	435.45	421.19	--	999.29	2,221.14	411.53
Minnesota	594.21	731.36	521.69	886.09	1,493.44	610.23
Missouri	524.36	559.78	1,730.02	726.10	1,027.77	541.41
Nebraska	328.39	363.77	986.35	544.91	--	332.67
North Dakota	553.52	618.01	656.51	--	--	561.99
South Dakota	359.23	462.46	481.82	--	--	362.55
South Atlantic:						
Delaware	960.75	1,036.73	784.79	--	1,689.72	991.59
District of Columbia	332.87	368.94	621.36	149.94	--	333.03
Florida	687.16	715.53	1,320.73	323.45	651.74	717.32
Georgia	623.13	614.84	2,618.16 *	--	1,028.09	645.27
Maryland	732.61	785.43	1,303.72	--	1,006.43	773.68
North Carolina	656.86	784.65	821.05	1,468.39	1,385.31	681.21
South Carolina	477.29	528.38	1,034.82	1,250.33	1,678.77	477.49
Virginia	585.03	633.24	1,296.84	--	--	595.28
West Virginia	378.06	356.40	1,810.89	--	1,730.96	342.08
East South Central:						
Alabama	393.25	415.34	--	--	998.60	419.66
Kentucky	360.53	367.58	940.85	1,633.47	1,591.96	362.87
Mississippi	458.33	481.92	1,285.54	361.22	1,666.06	473.66
Tennessee	1,038.20	1,116.22	1,563.96	699.47	1,684.34	1,119.24
West South Central:						
Arkansas	537.44	604.51	562.15	1,063.87	1,469.62	555.63
Louisiana	828.84	880.33	--	1,109.21	1,699.05	902.25
Oklahoma	550.15	654.70	806.30	1,025.04	1,836.85	573.77
Texas	623.24	664.89	953.76	1,563.99	1,565.82	656.50
Mountain:						
Arizona	522.79	493.93	782.56	2,134.03	733.07	545.58
Colorado	431.11	454.40	1,836.98	1,849.81 *	--	452.43
Idaho	407.85	338.55	1,310.79	357.27	805.17	424.92
Montana	449.83	480.42	1,325.07	972.70	--	444.21
Nevada	562.10	636.25	962.84	--	1,866.52	566.35
New Mexico	793.65	831.84	--	2,112.67 *	2,015.09	805.55
Utah	1,178.41	1,353.37	813.79	1,029.65	1,278.22	1,198.51
Wyoming	922.81	950.76	--	--	--	959.29
Pacific:						
Alaska	783.09	886.42	934.37	--	302.39	786.68
California	379.97	431.51	694.09	723.59	2,632.34 *	383.97
Hawaii	679.82	712.10	--	3,272.97 *	2,503.16	683.42
Oregon	478.35	594.80	463.74	--	1,598.54	469.76
Washington	1,139.56	1,348.55	2,279.70 *	969.47	--	1,151.78

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	6,890	6,976	6,358	6,930	7,493	6,869
New England:						
Connecticut	7,400	7,554	--	--	--	7,374
Maine	7,418	6,844	--	--	--	7,433
Massachusetts	8,243	6,492	13,551	--	--	8,010
New Hampshire	8,765	9,273	--	--	--	8,858
Rhode Island	6,774	6,902	6,841	--	--	6,808
Vermont	10,450	10,963	--	--	--	10,271
Middle Atlantic:						
New Jersey	7,649	7,876	--	--	--	7,592
New York	7,583	6,641	--	8,722	--	7,506
Pennsylvania	6,694	7,011	--	--	--	7,090
East North Central:						
Illinois	5,985	5,681	--	20,358	--	5,983
Indiana	5,741	5,829	--	--	6,684	5,668
Michigan	3,777	3,806	3,162	--	--	3,789
Ohio	5,144	4,923	--	--	--	5,005
Wisconsin	5,266	5,777	--	--	--	5,273
West North Central:						
Iowa	7,226	6,996	--	--	--	7,136
Kansas	8,395	8,021	--	--	--	8,500
Minnesota	4,620 *	4,703 *	--	--	--	4,620 *
Missouri	4,497 *	3,787 *	--	8,585	9,550	4,316 *
Nebraska	8,419	9,402	--	--	--	8,661
North Dakota	5,513 *	5,629 *	4,929	--	--	5,513 *
South Dakota	6,386	5,785	8,492	--	--	6,186
South Atlantic:						
Delaware	9,292	9,823	--	--	--	9,268
District of Columbia	7,997	8,696	8,854	4,348	--	7,997
Florida	8,657	8,569	10,606	--	--	8,797
Georgia	4,226 *	4,722 *	--	--	--	4,208 *
Maryland	7,662	7,542	9,018	--	--	7,642
North Carolina	8,200	9,074	--	--	--	8,319
South Carolina	4,240	4,607	--	--	--	4,044
Virginia	7,228	8,145	--	--	--	7,174
West Virginia	8,208	7,847	--	--	--	--
East South Central:						
Alabama	10,976	12,436	--	--	--	12,318
Kentucky	6,221	6,213	--	--	--	6,253
Mississippi	6,669	6,029	14,581	--	13,610	6,063
Tennessee	11,559	11,551	--	--	--	12,337
West South Central:						
Arkansas	7,240	--	--	--	--	6,057
Louisiana	8,440	8,380	--	--	--	8,505
Oklahoma	7,493	7,777	6,477	--	--	7,487
Texas	9,471	9,494	--	--	8,557	9,601
Mountain:						
Arizona	7,676	8,226	--	8,321	--	7,738
Colorado	6,046	5,932	--	--	--	6,045
Idaho	8,766	8,705	8,620	--	--	8,766
Montana	6,863	7,908	--	--	--	7,848
Nevada	7,164	5,246	10,107	13,368	12,513	6,531
New Mexico	7,111	7,738	--	--	--	7,139
Utah	3,551	3,474	3,003	--	--	3,522
Wyoming	6,302	--	--	--	--	--
Pacific:						
Alaska	5,596	5,566	--	5,135	--	5,596
California	7,313	7,604	6,284	7,128	8,923	7,299
Hawaii	5,210	5,745	--	--	--	5,183
Oregon	3,670	5,534	2,549	--	9,377	3,385
Washington	5,397	5,369 *	--	--	--	5,403

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.D.2.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, 2023

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	237.27	273.17	526.80	555.12	666.87	244.39
New England:						
Connecticut	1,479.29	1,566.50	--	--	--	1,478.63
Maine	927.34	770.55	--	--	--	931.41
Massachusetts	1,374.35	1,333.38	1,307.39	--	--	1,355.59
New Hampshire	840.67	806.75	--	--	--	847.41
Rhode Island	1,009.78	1,467.95	632.57	--	--	1,022.30
Vermont	1,120.46	1,230.14	--	--	--	1,135.04
Middle Atlantic:						
New Jersey	1,396.97	1,451.51	--	--	--	1,418.40
New York	1,031.48	1,116.07	--	1,082.33	--	1,034.81
Pennsylvania	953.73	1,076.48	--	--	--	1,027.69
East North Central:						
Illinois	795.62	762.23	--	842.12	--	799.78
Indiana	649.62	735.30	--	--	560.48	685.77
Michigan	540.22	599.76	245.98	--	--	548.05
Ohio	549.36	596.23	--	--	--	539.91
Wisconsin	525.03	437.46	--	--	--	534.67
West North Central:						
Iowa	505.34	510.16	--	--	--	522.28
Kansas	1,602.70	1,599.48	--	--	--	1,736.85
Minnesota	1,770.69 *	2,140.30 *	--	--	--	1,770.69 *
Missouri	1,647.98 *	1,536.78 *	--	848.09	622.83	1,657.13 *
Nebraska	1,428.13	1,301.12	--	--	--	1,251.69
North Dakota	1,771.92 *	2,150.94 *	387.06	--	--	1,771.92 *
South Dakota	941.06	1,123.10	1,467.83	--	--	947.93
South Atlantic:						
Delaware	1,135.66	1,205.25	--	--	--	1,159.78
District of Columbia	804.57	586.78	397.08	0.00	--	804.57
Florida	805.95	909.57	1,710.91	--	--	854.15
Georgia	1,334.47 *	1,774.29 *	--	--	--	1,377.68 *
Maryland	942.87	1,021.08	497.34	--	--	958.65
North Carolina	822.66	883.02	--	--	--	847.52
South Carolina	671.16	778.85	--	--	--	629.71
Virginia	959.59	1,061.28	--	--	--	962.45
West Virginia	1,947.92	1,915.18	--	--	--	--
East South Central:						
Alabama	3,172.16	3,635.33	--	--	--	3,638.52
Kentucky	867.34	930.31	--	--	--	888.65
Mississippi	904.96	816.21	502.22	--	797.38	827.78
Tennessee	3,184.35	3,228.34	--	--	--	3,417.01
West South Central:						
Arkansas	980.53	--	--	--	--	517.03
Louisiana	1,487.19	1,494.81	--	--	--	1,582.19
Oklahoma	700.74	831.72	138.39	--	--	717.87
Texas	1,580.10	1,890.96	--	--	1,631.27	1,778.61
Mountain:						
Arizona	1,084.76	1,187.69	--	405.39	--	1,219.64
Colorado	621.84	654.31	--	--	--	635.02
Idaho	729.62	776.62	761.14	--	--	729.62
Montana	1,049.96	952.13	--	--	--	875.48
Nevada	1,572.33	1,506.89	1,969.12	107.18	993.92	1,549.60
New Mexico	1,080.68	1,122.78	--	--	--	1,101.10
Utah	585.83	693.03	542.82	--	--	590.90
Wyoming	1,544.89	--	--	--	--	--
Pacific:						
Alaska	599.31	646.39	--	0.00	--	599.31
California	501.38	610.82	984.19	543.91	137.45	505.02
Hawaii	1,330.94	1,631.09	--	--	--	1,337.25
Oregon	719.60	875.37	215.13	--	844.52	601.69
Washington	1,411.49	1,630.23 *	--	--	--	1,438.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023

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	6,739	6,660	7,517	7,086	7,566	6,706
New England:						
Connecticut	7,726	7,440	11,699	8,403	10,039	7,690
Maine	6,249	6,298	--	6,009	--	6,219
Massachusetts	6,672	7,150	4,122	6,327 *	--	6,661
New Hampshire	5,080	5,494	3,489	--	--	5,059
Rhode Island	5,536	5,384	--	7,745	--	5,579
Vermont	6,703	6,755	--	--	7,846	6,595
Middle Atlantic:						
New Jersey	6,776	6,533	--	--	--	6,756
New York	7,268	7,314	6,203	7,914	7,802	7,217
Pennsylvania	5,856	5,734	6,873	4,580	6,637	5,827
East North Central:						
Illinois	6,601	6,486	7,263	10,064	--	6,449
Indiana	6,445	6,400	7,234	4,862	7,030	6,432
Michigan	7,204	7,163	7,215	--	7,042	7,209
Ohio	6,158	5,843	9,519	4,634 *	6,322	6,152
Wisconsin	5,685	5,658	6,335	--	6,334	5,652
West North Central:						
Iowa	6,431	5,967	6,462	--	8,799	6,394
Kansas	6,296	5,869	--	9,052	9,850	5,904
Minnesota	6,521	6,569	6,357	6,227	8,470	6,407
Missouri	7,319	7,286	--	8,258	--	7,375
Nebraska	6,069	5,703	8,593	7,821	--	6,050
North Dakota	6,924	6,875	8,531	--	--	7,021
South Dakota	7,379	7,471	7,081	--	--	7,371
South Atlantic:						
Delaware	5,897	5,725	7,053	--	--	5,859
District of Columbia	6,034	5,811	7,998	6,691	--	6,032
Florida	6,337	6,243	11,496	5,704	5,835	6,354
Georgia	6,270	5,750	--	--	--	6,249
Maryland	8,429	8,075	10,474	--	7,235	8,519
North Carolina	6,510	6,428	6,888	--	--	6,439
South Carolina	6,694	6,866	5,460	--	11,121	6,472
Virginia	7,538	7,509	--	9,567	--	7,532
West Virginia	5,750	5,346	10,619	--	11,313	5,347
East South Central:						
Alabama	6,383	6,354	--	--	7,533	6,303
Kentucky	5,701	5,593	--	--	--	5,587
Mississippi	5,427	5,307	7,364	5,995	6,648	5,325
Tennessee	6,794	6,915	5,715	4,705	5,577	6,866
West South Central:						
Arkansas	5,855	5,845	6,876	4,944	6,841	5,805
Louisiana	7,995	8,061	--	6,617	4,956 *	8,374
Oklahoma	6,937	6,655	8,591	7,714	11,447	6,685
Texas	6,442	6,257	8,814	10,625	8,594	6,323
Mountain:						
Arizona	7,582	6,952	10,532	--	7,828	7,573
Colorado	6,371	6,468	--	--	--	6,591
Idaho	5,809	6,202	5,748	4,157	5,064	5,844
Montana	5,434	5,336	6,070	--	--	5,430
Nevada	6,208	6,103	6,911	--	--	6,163
New Mexico	6,114	5,930	9,281	8,286	11,620	6,003
Utah	8,275	8,529	6,641	--	8,933	8,264
Wyoming	6,705	6,307	--	--	--	6,598
Pacific:						
Alaska	5,736	6,012	3,883	--	4,799	5,741
California	8,025	8,282	6,349	4,167 *	--	8,057
Hawaii	5,227	4,849	--	--	--	4,888
Oregon	4,203	4,214	4,600	--	--	4,129
Washington	8,077	8,211	7,736 *	6,445	--	8,057

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	120.18	129.62	361.42	463.24	439.50	123.65
New England:						
Connecticut	850.17	951.27	2,267.25	1,899.09	1,165.10	859.57
Maine	377.03	411.96	--	853.81	--	378.53
Massachusetts	627.53	756.03	774.33	2,453.40 *	--	631.75
New Hampshire	581.39	702.63	495.10	--	--	582.73
Rhode Island	402.79	426.95	--	245.13	--	408.86
Vermont	425.48	445.33	--	--	179.81	467.29
Middle Atlantic:						
New Jersey	642.37	648.77	--	--	--	648.93
New York	578.67	642.12	899.21	1,939.56	217.58	633.15
Pennsylvania	548.03	592.88	1,237.79	671.53	752.22	566.66
East North Central:						
Illinois	358.95	363.53	1,694.01	1,885.35	--	341.59
Indiana	688.25	768.47	1,448.40	668.78	1,373.51	702.53
Michigan	861.01	921.78	1,153.75	--	915.55	890.52
Ohio	486.72	517.16	1,317.25	1,413.10 *	393.91	504.20
Wisconsin	277.24	289.93	785.97	--	677.78	287.11
West North Central:						
Iowa	527.87	518.95	758.78	--	969.29	535.14
Kansas	466.33	428.33	--	1,666.93	2,701.06	410.35
Minnesota	560.19	664.72	623.40	981.74	1,592.59	576.22
Missouri	419.39	447.26	--	864.60	--	429.54
Nebraska	342.27	366.39	869.53	490.09	--	348.29
North Dakota	800.80	888.77	632.58	--	--	820.24
South Dakota	384.72	516.43	537.84	--	--	387.74
South Atlantic:						
Delaware	827.65	852.45	643.05	--	--	849.89
District of Columbia	389.58	435.26	642.05	142.48	--	389.77
Florida	710.61	725.50	1,854.94	557.23	799.70	735.34
Georgia	686.72	638.32	--	--	--	709.74
Maryland	979.14	1,072.15	1,632.47	--	1,180.02	1,045.23
North Carolina	641.11	746.00	1,076.37	--	--	657.77
South Carolina	535.86	601.19	1,243.38	--	2,181.88	528.98
Virginia	747.09	786.81	--	797.93	--	755.28
West Virginia	434.01	405.22	1,989.44	--	2,171.13	384.35
East South Central:						
Alabama	277.34	278.00	--	--	1,273.65	287.54
Kentucky	442.42	455.64	--	--	--	436.40
Mississippi	527.31	557.10	677.57	361.22	1,616.40	553.64
Tennessee	442.92	482.88	994.76	716.44	648.89	471.44
West South Central:						
Arkansas	675.17	718.52	798.22	855.58	986.58	703.84
Louisiana	1,081.35	1,162.08	--	818.93	1,921.42 *	1,187.63
Oklahoma	661.97	763.07	1,048.18	813.43	2,389.52	673.85
Texas	354.02	357.70	1,111.71	2,288.85	2,208.42	353.64
Mountain:						
Arizona	584.50	529.57	667.42	--	1,123.32	605.75
Colorado	690.90	756.31	--	--	--	750.52
Idaho	436.76	373.58	1,465.00	348.84	805.17	458.48
Montana	484.36	491.27	1,541.43	--	--	491.01
Nevada	672.15	759.19	777.09	--	--	692.77
New Mexico	997.16	1,042.78	1,374.93	1,534.08	1,870.57	1,004.98
Utah	1,602.21	1,788.77	1,314.21	--	1,481.01	1,631.03
Wyoming	1,048.23	1,082.61	--	--	--	1,091.78
Pacific:						
Alaska	1,016.41	1,174.16	931.80	--	302.39	1,022.60
California	512.59	555.59	1,102.44	1,662.73 *	--	516.21
Hawaii	842.84	846.89	--	--	--	854.50
Oregon	573.68	639.17	369.77	--	--	568.65
Washington	1,347.13	1,631.49	2,474.82 *	1,056.66	--	1,361.49

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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 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, 2023

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	28.8%	28.6%	29.4%	31.4%	33.0%	28.6%
New England:						
Connecticut	30.0%	29.0%	41.4%	37.1%	45.1%	29.8%
Maine	25.4%	25.1%	--	24.3%	--	25.3%
Massachusetts	28.8%	29.6%	23.2%	29.7% *	--	28.7%
New Hampshire	22.7%	25.4%	11.7%	--	--	22.7%
Rhode Island	25.9%	25.6%	23.5%	31.2%	--	26.1%
Vermont	29.8%	30.1%	26.6%	--	--	29.5%
Middle Atlantic:						
New Jersey	26.3%	26.0%	--	--	41.9%	26.2%
New York	27.8%	27.1%	32.5%	32.3%	23.9%	28.2%
Pennsylvania	24.8%	24.5%	27.2%	20.2%	29.6%	24.6%
East North Central:						
Illinois	25.4%	25.0%	25.6%	44.2%	--	24.9%
Indiana	27.4%	27.4%	26.3%	33.6%	36.9%	27.2%
Michigan	26.7%	26.6%	28.1%	--	31.3%	26.6%
Ohio	25.5%	24.5%	31.1%	28.2%	34.5%	25.3%
Wisconsin	22.9%	23.2%	18.4%	20.7%	27.7%	22.7%
West North Central:						
Iowa	28.5%	27.6%	25.9%	59.9%	38.2%	28.2%
Kansas	27.3%	25.9%	--	39.8%	42.9%	25.8%
Minnesota	24.8%	25.1%	22.2%	25.0%	37.5%	24.3%
Missouri	29.5%	28.4%	48.8%	38.2%	30.3%	29.4%
Nebraska	26.2%	25.2%	30.9%	32.4%	--	26.1%
North Dakota	28.6%	28.4%	33.0%	--	--	28.7%
South Dakota	30.1%	31.6%	26.3%	51.9%	--	30.2%
South Atlantic:						
Delaware	32.2%	31.8%	27.6%	48.5%	37.6%	32.0%
District of Columbia	25.4%	24.6%	40.4%	26.0%	--	25.4%
Florida	30.2%	29.6%	45.2%	34.0%	30.9%	30.2%
Georgia	24.8%	23.5%	39.1% *	--	30.6%	24.6%
Maryland	34.4%	32.3%	51.5%	41.6%	35.7%	34.3%
North Carolina	31.4%	32.1%	27.9%	34.4%	35.4%	31.2%
South Carolina	29.0%	30.6%	19.2%	40.6%	48.2%	28.0%
Virginia	32.5%	32.7%	27.4%	--	--	32.5%
West Virginia	24.3%	22.8%	37.5%	--	49.5%	22.5%
East South Central:						
Alabama	32.2%	32.1%	--	--	35.4%	32.0%
Kentucky	25.7%	24.7%	22.1%	34.6%	35.2%	25.4%
Mississippi	25.8%	25.0%	37.8%	--	35.8%	25.0%
Tennessee	34.9%	35.4%	28.5%	31.6%	32.5%	35.1%
West South Central:						
Arkansas	28.9%	28.7%	32.4%	22.9%	44.5%	28.1%
Louisiana	35.3%	35.2%	--	39.5%	25.1% *	36.4%
Oklahoma	31.7%	31.4%	34.0%	31.1%	41.0%	31.1%
Texas	30.8%	30.1%	44.8%	39.7%	35.8%	30.5%
Mountain:						
Arizona	32.9%	30.4%	46.1%	54.8%	37.5%	32.7%
Colorado	26.7%	26.7%	28.5%	26.5% *	--	27.2%
Idaho	27.6%	28.5%	26.9%	21.9%	--	27.9%
Montana	24.1%	23.8%	25.3%	36.6%	--	23.6%
Nevada	27.6%	26.2%	31.0%	--	41.7%	27.0%
New Mexico	26.4%	25.8%	--	28.7% *	43.5%	26.0%
Utah	30.4%	31.5%	22.1%	27.4%	42.9%	30.2%
Wyoming	26.5%	25.5%	--	--	--	26.1%
Pacific:						
Alaska	21.7%	22.3%	17.0%	--	24.6%	21.7%
California	32.4%	34.0%	24.9%	23.4%	27.5% *	32.6%
Hawaii	24.6%	23.4%	34.9%	42.6% *	46.2%	23.6%
Oregon	18.2%	20.6%	12.0%	--	51.4%	17.6%
Washington	31.6%	31.6%	32.1%	28.3%	--	31.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	0.45%	0.49%	1.38%	1.52%	1.54%	0.46%
New England:						
Connecticut	2.88%	3.09%	4.79%	6.46%	3.04%	2.89%
Maine	1.79%	1.87%	--	2.82%	--	1.80%
Massachusetts	1.56%	1.71%	3.38%	9.85% *	--	1.57%
New Hampshire	2.19%	2.48%	1.85%	--	--	2.19%
Rhode Island	1.72%	2.06%	3.47%	3.60%	--	1.75%
Vermont	2.13%	2.29%	5.84%	--	--	2.21%
Middle Atlantic:						
New Jersey	2.29%	2.40%	--	--	6.75%	2.31%
New York	1.62%	1.81%	4.41%	4.63%	1.91%	1.77%
Pennsylvania	2.00%	2.14%	5.77%	2.48%	2.92%	2.06%
East North Central:						
Illinois	1.23%	1.23%	6.01%	5.52%	--	1.16%
Indiana	2.49%	2.78%	5.66%	6.46%	4.34%	2.56%
Michigan	2.39%	2.54%	5.75%	--	4.26%	2.45%
Ohio	1.62%	1.77%	4.30%	2.92%	2.55%	1.65%
Wisconsin	1.29%	1.36%	4.51%	3.72%	4.39%	1.32%
West North Central:						
Iowa	1.71%	1.68%	3.31%	14.57%	3.08%	1.75%
Kansas	2.15%	2.16%	--	3.43%	8.37%	2.09%
Minnesota	2.72%	3.23%	2.72%	5.50%	9.91%	2.74%
Missouri	2.20%	2.28%	7.16%	5.29%	7.07%	2.25%
Nebraska	1.50%	1.65%	4.26%	4.17%	--	1.52%
North Dakota	2.23%	2.49%	2.37%	--	--	2.25%
South Dakota	1.33%	1.85%	1.67%	7.73%	--	1.33%
South Atlantic:						
Delaware	3.92%	4.24%	2.77%	9.60%	6.61%	4.05%
District of Columbia	1.41%	1.52%	1.58%	0.65%	--	1.41%
Florida	2.85%	2.93%	4.63%	5.52%	4.49%	2.93%
Georgia	2.73%	2.58%	14.01% *	--	4.29%	2.81%
Maryland	3.20%	3.02%	9.64%	7.62%	3.53%	3.36%
North Carolina	2.59%	3.03%	5.03%	6.28%	5.11%	2.68%
South Carolina	2.39%	2.66%	4.47%	6.55%	7.42%	2.39%
Virginia	2.24%	2.39%	6.26%	--	--	2.27%
West Virginia	1.69%	1.69%	4.35%	--	3.33%	1.60%
East South Central:						
Alabama	1.76%	1.82%	--	--	5.26%	1.87%
Kentucky	1.49%	1.52%	4.65%	6.88%	6.03%	1.50%
Mississippi	2.34%	2.44%	5.49%	--	7.15%	2.44%
Tennessee	3.94%	4.22%	8.38%	5.13%	8.27%	4.20%
West South Central:						
Arkansas	2.27%	2.55%	5.56%	4.12%	6.00%	2.32%
Louisiana	3.16%	3.36%	--	6.55%	7.64% *	3.43%
Oklahoma	2.73%	3.27%	4.13%	1.85%	8.43%	2.86%
Texas	2.34%	2.48%	6.11%	5.11%	6.68%	2.45%
Mountain:						
Arizona	2.27%	2.12%	3.01%	13.28%	3.75%	2.36%
Colorado	2.26%	2.39%	6.92%	9.56% *	--	2.40%
Idaho	1.78%	2.03%	5.32%	1.45%	--	1.85%
Montana	2.00%	2.11%	5.17%	5.06%	--	1.90%
Nevada	2.29%	2.53%	4.00%	--	12.31%	2.28%
New Mexico	3.51%	3.69%	--	10.25% *	8.18%	3.54%
Utah	5.11%	5.83%	4.44%	6.10%	6.32%	5.18%
Wyoming	2.91%	3.08%	--	--	--	3.00%
Pacific:						
Alaska	2.96%	3.31%	3.94%	--	0.82%	2.97%
California	1.46%	1.59%	3.14%	2.69%	9.80% *	1.48%
Hawaii	2.69%	2.77%	5.91%	15.00% *	9.30%	2.71%
Oregon	2.22%	2.50%	2.28%	--	8.82%	2.16%
Washington	4.37%	5.08%	9.31%	4.70%	--	4.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	29.6%	30.5%	25.2%	28.1%	38.5%	29.3%
New England:						
Connecticut	27.2%	27.5%	--	--	--	27.0%
Maine	29.0%	26.8%	--	--	--	29.0%
Massachusetts	31.2%	25.8%	42.1%	--	--	30.5%
New Hampshire	36.7%	38.8%	--	--	--	36.5%
Rhode Island	25.9%	28.5%	22.0%	--	--	25.9%
Vermont	44.5%	45.9%	--	--	--	43.4%
Middle Atlantic:						
New Jersey	30.4%	30.8%	--	--	--	30.2%
New York	29.2%	25.4%	52.0%	37.1%	--	28.9%
Pennsylvania	30.1%	32.0%	--	--	--	30.7%
East North Central:						
Illinois	28.5%	27.2%	--	70.2%	--	28.4%
Indiana	25.2%	25.5%	--	--	--	24.4%
Michigan	18.1%	18.1%	16.7%	--	--	18.1%
Ohio	21.5%	22.0%	--	--	50.8%	20.9%
Wisconsin	23.6%	26.5%	--	--	--	23.5%
West North Central:						
Iowa	34.8%	33.9%	--	--	38.4%	34.6%
Kansas	37.1%	35.5%	--	--	--	36.6%
Minnesota	17.5% *	16.9% *	--	--	--	17.5% *
Missouri	23.1% *	19.5% *	--	--	--	22.1% *
Nebraska	33.2%	36.7%	--	--	--	33.2%
North Dakota	25.2%	26.5% *	19.8%	--	--	25.2%
South Dakota	33.6%	34.5%	30.2%	--	--	32.6%
South Atlantic:						
Delaware	43.2%	45.7%	--	--	--	43.4%
District of Columbia	32.6%	34.5%	--	20.7%	--	32.6%
Florida	37.0%	36.4%	44.6%	--	28.9%	37.4%
Georgia	17.3% *	19.5% *	--	--	--	17.2% *
Maryland	34.1%	33.2%	46.3%	--	--	34.1%
North Carolina	42.4%	44.0%	--	--	--	42.6%
South Carolina	22.7%	28.9%	--	--	--	21.6%
Virginia	34.3%	40.3%	--	--	--	34.0%
West Virginia	29.9% *	28.6% *	--	--	--	--
East South Central:						
Alabama	48.7%	51.7%	--	--	--	49.8%
Kentucky	25.3%	25.2%	--	--	--	25.4%
Mississippi	33.0%	30.0%	--	--	70.0%	29.9%
Tennessee	52.2%	52.1%	77.0%	--	--	52.4%
West South Central:						
Arkansas	32.1%	--	--	--	60.8%	26.9%
Louisiana	32.3%	32.0%	--	--	--	32.6%
Oklahoma	40.0%	44.7%	27.0%	--	--	40.1%
Texas	38.6%	37.7%	--	--	--	38.8%
Mountain:						
Arizona	38.5%	41.1%	--	--	--	39.1%
Colorado	26.1%	25.7%	--	--	--	26.2%
Idaho	42.8%	42.3%	--	--	--	42.8%
Montana	33.6%	33.1%	--	--	--	34.2%
Nevada	34.5%	25.9%	41.4%	88.4%	82.2%	30.5%
New Mexico	31.9%	35.8%	--	--	--	32.1%
Utah	15.8%	15.8% *	12.1%	--	--	15.6%
Wyoming	26.9%	--	--	--	--	--
Pacific:						
Alaska	22.0%	21.2%	--	53.4%	--	22.0%
California	30.5%	33.9%	22.9%	24.2%	33.9%	30.5%
Hawaii	25.0%	25.6%	35.2%	--	--	24.9%
Oregon	15.1%	27.6%	9.5%	--	--	13.7%
Washington	26.6%	26.7%	--	--	--	26.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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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-- 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, 2023

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	1.02%	1.14%	2.39%	2.68%	2.89%	1.04%
New England:						
Connecticut	6.80%	7.13%	--	--	--	6.79%
Maine	3.82%	3.20%	--	--	--	3.82%
Massachusetts	4.12%	4.28%	3.08%	--	--	4.11%
New Hampshire	3.90%	3.84%	--	--	--	3.92%
Rhode Island	3.63%	5.23%	3.24%	--	--	3.65%
Vermont	4.51%	4.87%	--	--	--	4.43%
Middle Atlantic:						
New Jersey	5.50%	5.70%	--	--	--	5.58%
New York	3.18%	3.28%	10.29%	4.39%	--	3.19%
Pennsylvania	3.30%	3.44%	--	--	--	3.45%
East North Central:						
Illinois	3.20%	3.15%	--	2.26%	--	3.20%
Indiana	2.72%	2.98%	--	--	--	2.67%
Michigan	2.68%	2.96%	1.56%	--	--	2.71%
Ohio	2.00%	2.06%	--	--	3.86%	1.97%
Wisconsin	2.78%	1.95%	--	--	--	2.80%
West North Central:						
Iowa	2.18%	2.32%	--	--	2.51%	2.30%
Kansas	7.04%	7.07%	--	--	--	7.34%
Minnesota	8.08% *	8.93% *	--	--	--	8.08% *
Missouri	8.38% *	7.79% *	--	--	--	8.33% *
Nebraska	5.62%	5.41%	--	--	--	4.23%
North Dakota	7.18%	9.09% *	0.64%	--	--	7.18%
South Dakota	3.86%	4.79%	5.66%	--	--	3.89%
South Atlantic:						
Delaware	7.05%	7.88%	--	--	--	7.24%
District of Columbia	1.74%	1.22%	--	0.00%	--	1.74%
Florida	2.81%	3.14%	5.78%	--	2.02%	2.97%
Georgia	5.70% *	7.67% *	--	--	--	5.91% *
Maryland	3.47%	3.63%	3.93%	--	--	3.53%
North Carolina	2.73%	3.51%	--	--	--	2.83%
South Carolina	5.21%	3.65%	--	--	--	5.02%
Virginia	4.06%	3.27%	--	--	--	4.08%
West Virginia	10.18% *	9.99% *	--	--	--	--
East South Central:						
Alabama	10.87%	11.89%	--	--	--	11.88%
Kentucky	2.97%	3.14%	--	--	--	3.02%
Mississippi	5.02%	4.84%	--	--	4.57%	4.82%
Tennessee	9.98%	10.12%	2.66%	--	--	10.46%
West South Central:						
Arkansas	5.61%	--	--	--	4.34%	2.25%
Louisiana	8.87%	8.91%	--	--	--	9.52%
Oklahoma	4.54%	4.61%	2.07%	--	--	4.66%
Texas	6.29%	7.22%	--	--	--	7.01%
Mountain:						
Arizona	4.94%	5.34%	--	--	--	5.47%
Colorado	2.23%	2.30%	--	--	--	2.28%
Idaho	3.25%	3.45%	--	--	--	3.25%
Montana	3.17%	3.57%	--	--	--	3.42%
Nevada	6.03%	5.50%	3.90%	0.87%	6.98%	4.92%
New Mexico	4.21%	3.87%	--	--	--	4.30%
Utah	4.21%	5.28% *	2.27%	--	--	4.21%
Wyoming	5.34%	--	--	--	--	--
Pacific:						
Alaska	2.80%	2.73%	--	0.00%	--	2.80%
California	2.29%	2.50%	4.17%	2.42%	0.75%	2.31%
Hawaii	4.87%	5.39%	6.82%	--	--	4.90%
Oregon	3.94%	4.45%	1.25%	--	--	3.24%
Washington	6.59%	7.64%	--	--	--	6.76%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	28.0%	27.5%	31.9%	32.8%	32.6%	27.8%
New England:						
Connecticut	31.5%	30.1%	46.4%	36.8%	43.8%	31.3%
Maine	25.0%	25.2%	--	22.8%	--	24.9%
Massachusetts	26.2%	28.1%	16.7%	23.9% *	34.4%	26.2%
New Hampshire	19.1%	21.4%	11.1%	--	--	19.0%
Rhode Island	24.4%	23.9%	--	28.9%	--	24.6%
Vermont	25.4%	25.3%	--	--	31.7%	24.9%
Middle Atlantic:						
New Jersey	24.5%	24.0%	--	--	--	24.4%
New York	27.5%	27.2%	28.1%	33.4%	22.4%	28.2%
Pennsylvania	24.4%	23.7%	29.7%	19.7%	32.5%	24.1%
East North Central:						
Illinois	26.3%	25.8%	27.9%	47.0%	--	25.6%
Indiana	27.7%	27.9%	27.1%	22.3%	34.9%	27.6%
Michigan	30.4%	30.2%	31.4%	--	31.1%	30.4%
Ohio	25.8%	24.0%	40.3%	27.5%	30.8%	25.7%
Wisconsin	23.0%	22.9%	25.1%	23.0%	27.8%	22.8%
West North Central:						
Iowa	27.5%	26.2%	24.8%	--	37.3%	27.3%
Kansas	26.7%	25.2%	--	39.7%	48.4%	24.6%
Minnesota	25.7%	25.7%	22.3%	29.1%	--	25.0%
Missouri	30.2%	29.5%	40.4%	41.1%	--	30.3%
Nebraska	25.6%	24.1%	33.6%	35.7%	--	25.5%
North Dakota	30.0%	29.5%	37.7%	--	--	30.2%
South Dakota	29.1%	31.5%	24.6%	--	--	29.0%
South Atlantic:						
Delaware	27.1%	26.3%	27.9%	--	31.8%	26.9%
District of Columbia	23.5%	22.0%	40.5%	28.5%	--	23.4%
Florida	27.1%	26.5%	51.4%	43.3%	30.4%	27.0%
Georgia	25.6%	23.0%	--	--	--	25.3%
Maryland	34.4%	31.9%	53.2%	41.7%	35.7%	34.4%
North Carolina	28.6%	29.1%	25.5%	32.2%	35.0%	28.3%
South Carolina	29.4%	30.4%	22.5%	--	49.0%	28.4%
Virginia	30.8%	30.3%	39.6%	47.9%	--	30.7%
West Virginia	23.6%	22.1%	36.8%	--	48.0%	21.8%
East South Central:						
Alabama	30.6%	30.4%	--	--	35.6%	30.3%
Kentucky	24.8%	23.6%	--	--	39.1%	24.4%
Mississippi	24.0%	23.4%	32.5%	--	30.1%	23.5%
Tennessee	28.6%	29.4%	--	29.6%	21.0%	29.1%
West South Central:						
Arkansas	28.2%	27.8%	48.7%	25.1%	38.0%	27.8%
Louisiana	35.5%	35.8%	--	35.5%	22.6% *	37.0%
Oklahoma	30.9%	29.7%	38.2%	32.4%	53.7%	29.7%
Texas	27.2%	26.4%	39.3%	43.1%	36.5%	26.6%
Mountain:						
Arizona	31.5%	28.2%	48.4%	--	38.0%	31.3%
Colorado	25.9%	25.8%	--	--	--	26.5%
Idaho	25.2%	26.0%	23.0%	22.4%	--	25.4%
Montana	23.4%	23.1%	25.1%	--	--	23.4%
Nevada	27.0%	26.1%	33.7%	--	--	27.0%
New Mexico	25.0%	24.1%	39.5%	36.6%	47.0%	24.5%
Utah	36.5%	37.0%	35.1%	--	46.2%	36.3%
Wyoming	26.8%	25.5%	35.2%	--	--	26.4%
Pacific:						
Alaska	22.0%	22.8%	16.1%	--	24.6%	22.0%
California	33.6%	34.3%	29.0%	21.0% *	--	33.6%
Hawaii	25.4%	23.6%	--	60.6%	--	23.8%
Oregon	18.8%	19.1%	18.8%	--	--	18.5%
Washington	32.4%	32.4%	32.5% *	27.9%	--	32.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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%	0.52%	1.66%	1.94%	1.84%	0.50%
New England:						
Connecticut	3.28%	3.69%	6.87%	6.46%	3.31%	3.32%
Maine	1.92%	2.10%	--	2.63%	--	1.92%
Massachusetts	1.89%	2.01%	3.21%	8.93% *	2.85%	1.90%
New Hampshire	2.33%	2.78%	1.65%	--	--	2.34%
Rhode Island	1.76%	2.06%	--	0.57%	--	1.78%
Vermont	1.86%	1.95%	--	--	1.09%	1.84%
Middle Atlantic:						
New Jersey	2.36%	2.43%	--	--	--	2.37%
New York	1.97%	2.16%	2.54%	6.94%	1.66%	2.21%
Pennsylvania	2.48%	2.60%	6.62%	2.95%	3.55%	2.54%
East North Central:						
Illinois	1.50%	1.50%	7.20%	5.13%	--	1.40%
Indiana	3.34%	3.75%	6.61%	3.15%	4.33%	3.41%
Michigan	3.00%	3.18%	7.80%	--	4.88%	3.10%
Ohio	2.02%	2.14%	4.92%	2.84%	1.65%	2.08%
Wisconsin	1.34%	1.40%	3.42%	2.15%	4.77%	1.36%
West North Central:						
Iowa	2.11%	2.03%	3.48%	--	5.00%	2.14%
Kansas	2.41%	2.35%	--	4.92%	8.92%	2.23%
Minnesota	2.37%	2.66%	3.43%	7.56%	--	2.36%
Missouri	2.06%	2.15%	6.92%	6.76%	--	2.10%
Nebraska	1.61%	1.71%	4.38%	4.13%	--	1.64%
North Dakota	3.18%	3.54%	2.45%	--	--	3.25%
South Dakota	1.43%	2.15%	1.66%	--	--	1.44%
South Atlantic:						
Delaware	3.74%	3.92%	2.92%	--	5.22%	3.86%
District of Columbia	1.60%	1.66%	1.59%	0.67%	--	1.60%
Florida	3.05%	3.07%	5.77%	4.52%	5.43%	3.12%
Georgia	2.97%	2.53%	--	--	--	3.05%
Maryland	4.27%	4.05%	12.34%	8.07%	4.71%	4.52%
North Carolina	2.59%	2.96%	5.84%	6.19%	6.03%	2.67%
South Carolina	2.78%	3.21%	5.25%	--	9.21%	2.75%
Virginia	2.87%	2.95%	6.88%	2.73%	--	2.89%
West Virginia	1.91%	1.91%	4.72%	--	3.43%	1.78%
East South Central:						
Alabama	1.80%	1.87%	--	--	5.87%	1.94%
Kentucky	1.92%	1.94%	--	--	6.23%	1.91%
Mississippi	2.55%	2.67%	3.79%	--	6.31%	2.69%
Tennessee	2.09%	2.23%	--	5.51%	5.74%	2.17%
West South Central:						
Arkansas	2.79%	2.88%	5.71%	3.71%	4.87%	2.87%
Louisiana	4.03%	4.32%	--	5.33%	9.24% *	4.30%
Oklahoma	3.12%	3.61%	5.71%	0.90%	9.30%	3.17%
Texas	1.63%	1.66%	4.71%	6.66%	8.76%	1.65%
Mountain:						
Arizona	2.55%	2.29%	3.85%	--	5.06%	2.63%
Colorado	3.03%	3.26%	--	--	--	3.28%
Idaho	1.77%	2.10%	5.74%	1.47%	--	1.84%
Montana	2.01%	2.10%	5.51%	--	--	2.03%
Nevada	2.79%	3.06%	2.71%	--	--	2.90%
New Mexico	4.33%	4.49%	5.78%	8.61%	9.03%	4.36%
Utah	5.78%	6.35%	6.54%	--	7.49%	5.88%
Wyoming	3.28%	3.48%	2.30%	--	--	3.38%
Pacific:						
Alaska	3.80%	4.34%	3.77%	--	0.82%	3.82%
California	1.83%	1.97%	3.62%	10.14% *	--	1.84%
Hawaii	3.73%	3.79%	--	8.07%	--	3.83%
Oregon	2.34%	2.64%	1.94%	--	--	2.33%
Washington	5.04%	5.95%	9.97% *	4.94%	--	5.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.D.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, 2023

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	24.1%	24.7%	21.0%	19.7%	16.9%	24.5%
New England:						
Connecticut	24.4%	25.0%	15.4%	24.5%	14.8% *	24.5%
Maine	25.1%	25.9%	22.1%	15.6%	--	25.7%
Massachusetts	29.1%	29.9%	23.6%	32.7%	13.1%	29.3%
New Hampshire	24.9%	26.0%	21.8%	16.5% *	--	25.2%
Rhode Island	27.8%	28.0%	23.9%	33.2%	15.5%	28.4%
Vermont	20.1%	21.1%	15.6%	11.0%	17.6%	20.2%
Middle Atlantic:						
New Jersey	27.0%	29.0%	11.7% *	13.7%	--	27.5%
New York	23.4%	25.0%	14.8%	20.5% *	25.0%	23.3%
Pennsylvania	25.3%	25.9%	25.3%	12.9%	17.6%	25.8%
East North Central:						
Illinois	25.1%	25.9%	16.0%	18.0%	14.6% *	25.5%
Indiana	24.3%	24.6%	23.2%	19.1%	18.9%	24.5%
Michigan	26.9%	27.0%	28.3%	20.5%	13.7%	27.7%
Ohio	26.3%	27.5%	21.0%	23.1%	14.6%	27.0%
Wisconsin	28.4%	29.5%	22.2%	13.5% *	15.6%	29.4%
West North Central:						
Iowa	26.9%	27.9%	25.9%	16.2%	15.3%	27.5%
Kansas	22.2%	22.1%	28.2%	20.4%	15.0%	23.4%
Minnesota	25.2%	26.6%	21.6%	20.2%	25.7%	25.2%
Missouri	23.9%	24.7%	17.3%	17.4%	10.8%	24.8%
Nebraska	26.9%	27.2%	20.0%	37.1%	22.7%	27.1%
North Dakota	26.5%	27.1%	28.2%	13.2%	13.2% *	27.0%
South Dakota	25.3%	26.0%	25.0%	12.4%	12.5% *	25.9%
South Atlantic:						
Delaware	23.7%	24.8%	14.6%	19.2%	19.9%	23.9%
District of Columbia	24.8%	25.0%	24.2%	23.1%	2.0% *	24.9%
Florida	22.0%	22.7%	12.5%	20.6%	17.9%	22.2%
Georgia	23.9%	24.7%	22.5%	13.1%	11.8% *	24.8%
Maryland	26.2%	26.3%	25.0%	25.9%	22.2%	26.5%
North Carolina	19.9%	19.4%	25.7%	13.5% *	9.6%	20.9%
South Carolina	20.0%	21.5%	15.1%	15.2%	17.3%	20.2%
Virginia	24.3%	25.2%	17.9%	15.9% *	10.8% *	24.8%
West Virginia	22.2%	22.2%	22.2%	22.2% *	14.6%	23.0%
East South Central:						
Alabama	28.4%	28.8%	27.2%	17.7% *	22.6%	29.0%
Kentucky	25.9%	26.0%	13.4%	33.1%	10.8%	27.2%
Mississippi	22.0%	23.1%	15.1%	11.8%	12.3%	23.5%
Tennessee	22.6%	23.3%	18.2%	13.3%	15.2%	23.6%
West South Central:						
Arkansas	26.3%	27.4%	19.9%	22.9%	16.5%	27.3%
Louisiana	22.1%	23.2%	11.8%	15.3% *	20.4%	22.3%
Oklahoma	24.0%	24.6%	22.5%	19.5%	17.7%	24.6%
Texas	25.0%	25.9%	15.4%	18.5%	20.1%	25.4%
Mountain:						
Arizona	22.9%	21.6%	36.8%	21.0%	18.6%	23.2%
Colorado	23.9%	23.8%	19.1%	34.8%	26.3%	23.8%
Idaho	26.0%	26.2%	16.2%	39.7%	9.5% *	27.8%
Montana	25.4%	27.1%	22.0%	7.8% *	14.4%	26.2%
Nevada	25.4%	24.9%	29.3%	20.1% *	14.1% *	26.3%
New Mexico	25.5%	26.3%	20.8%	15.4%	10.7%	26.4%
Utah	33.1%	33.3%	32.2%	32.2%	18.4%	33.5%
Wyoming	27.0%	27.5%	--	20.8% *	14.7% *	28.3%
Pacific:						
Alaska	26.6%	28.2%	19.6%	3.0% *	--	27.3%
California	20.9%	20.8%	22.2%	17.9%	18.9%	20.9%
Hawaii	19.4%	21.0%	10.7% *	10.9% *	8.8%	20.6%
Oregon	23.7%	24.0%	24.2%	12.9% *	12.1%	24.2%
Washington	21.1%	21.1%	21.9%	16.1% *	--	21.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.31%	0.35%	0.75%	1.08%	0.71%	0.33%
New England:						
Connecticut	1.39%	1.55%	2.46%	4.76%	5.83% *	1.41%
Maine	1.79%	1.93%	5.67%	2.60%	--	1.79%
Massachusetts	1.45%	1.56%	3.60%	3.75%	2.35%	1.47%
New Hampshire	1.09%	1.13%	5.09%	5.44% *	--	1.10%
Rhode Island	1.40%	1.58%	2.88%	5.28%	4.48%	1.45%
Vermont	1.13%	1.16%	3.82%	2.78%	2.75%	1.20%
Middle Atlantic:						
New Jersey	1.76%	1.78%	4.43% *	3.98%	--	1.80%
New York	1.33%	1.57%	1.87%	6.22% *	2.52%	1.41%
Pennsylvania	1.37%	1.56%	2.60%	3.34%	3.24%	1.43%
East North Central:						
Illinois	1.03%	1.09%	4.15%	3.85%	4.81% *	1.05%
Indiana	1.18%	1.31%	2.66%	4.36%	5.20%	1.19%
Michigan	2.49%	2.69%	2.94%	5.28%	2.15%	2.70%
Ohio	1.12%	1.31%	1.72%	4.59%	3.05%	1.17%
Wisconsin	1.23%	1.31%	2.07%	4.86% *	2.27%	1.24%
West North Central:						
Iowa	1.98%	2.51%	2.27%	3.28%	4.11%	2.08%
Kansas	1.20%	1.27%	5.82%	4.52%	2.40%	1.28%
Minnesota	1.55%	1.87%	4.42%	2.35%	6.38%	1.59%
Missouri	1.57%	1.72%	2.83%	3.66%	2.28%	1.65%
Nebraska	1.40%	1.50%	3.27%	7.60%	5.07%	1.45%
North Dakota	1.36%	1.58%	2.32%	3.33%	4.06% *	1.41%
South Dakota	1.21%	1.65%	1.37%	2.63%	4.82% *	1.23%
South Atlantic:						
Delaware	1.86%	2.01%	3.90%	3.77%	5.25%	1.92%
District of Columbia	1.71%	1.98%	2.37%	3.50%	1.46% *	1.72%
Florida	2.05%	2.26%	3.24%	5.29%	3.98%	2.15%
Georgia	1.93%	2.15%	5.19%	2.43%	4.34% *	2.04%
Maryland	1.52%	1.76%	2.51%	5.45%	5.63%	1.56%
North Carolina	1.87%	2.05%	4.94%	4.59% *	2.78%	2.02%
South Carolina	1.60%	1.82%	3.52%	3.11%	3.77%	1.68%
Virginia	1.57%	1.69%	3.23%	5.09% *	3.54% *	1.61%
West Virginia	2.10%	2.31%	4.45%	7.18% *	3.56%	2.38%
East South Central:						
Alabama	2.50%	2.61%	6.73%	5.34% *	4.30%	2.60%
Kentucky	2.78%	3.12%	3.04%	7.11%	2.51%	2.87%
Mississippi	1.68%	1.87%	2.97%	2.88%	2.51%	1.82%
Tennessee	1.55%	1.69%	4.33%	2.90%	3.01%	1.72%
West South Central:						
Arkansas	2.13%	2.33%	1.44%	5.46%	2.81%	2.32%
Louisiana	2.32%	2.62%	2.18%	5.47% *	4.56%	2.59%
Oklahoma	1.55%	1.86%	2.33%	4.97%	4.33%	1.63%
Texas	1.10%	1.16%	2.60%	4.49%	2.77%	1.17%
Mountain:						
Arizona	2.72%	2.44%	6.82%	2.74%	2.55%	2.92%
Colorado	1.75%	1.87%	4.49%	9.91%	6.34%	1.83%
Idaho	1.86%	1.52%	2.41%	5.47%	3.39% *	1.87%
Montana	3.22%	3.75%	3.14%	2.50% *	3.69%	3.38%
Nevada	1.89%	2.00%	6.53%	7.02% *	4.84% *	1.98%
New Mexico	2.11%	2.27%	5.92%	4.22%	2.82%	2.19%
Utah	1.67%	1.83%	4.74%	7.62%	4.94%	1.72%
Wyoming	1.74%	1.85%	--	8.27% *	4.51% *	1.84%
Pacific:						
Alaska	2.77%	3.21%	3.24%	1.95% *	--	2.83%
California	0.90%	1.01%	2.28%	3.59%	3.81%	0.92%
Hawaii	1.65%	1.85%	4.32% *	3.30% *	2.23%	1.77%
Oregon	2.49%	3.22%	2.20%	4.77% *	2.97%	2.57%
Washington	1.59%	1.72%	4.47%	5.05% *	--	1.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.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, 2023

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	16,141	16,195	15,962	15,137	15,088	16,194
New England:						
Connecticut	17,491	17,601	16,453	16,526	14,588	17,530
Maine	16,816	16,660	16,276	19,912	16,559	16,829
Massachusetts	17,548	17,804	16,702	16,284	16,691	17,568
New Hampshire	17,031	17,084	16,897	16,304	--	17,033
Rhode Island	16,341	16,310	15,218	19,236	15,332	16,382
Vermont	17,645	17,945	15,428	16,239	16,586	17,739
Middle Atlantic:						
New Jersey	18,347	18,189	20,014	19,763	14,637	18,449
New York	17,062	17,133	16,941	16,249	21,356	16,783
Pennsylvania	16,961	17,116	16,525	15,021	13,513	17,115
East North Central:						
Illinois	16,668	16,744	14,965	16,401	20,166	16,543
Indiana	16,307	16,417	15,453	14,824	13,442	16,389
Michigan	15,899	15,900	16,472	--	16,368	15,874
Ohio	16,074	15,981	17,684	11,750	15,356	16,107
Wisconsin	15,778	15,770	15,368	17,768	16,015	15,766
West North Central:						
Iowa	16,153	15,878	17,760	12,853	15,501	16,183
Kansas	15,523	15,479	18,834	14,908	14,410	15,663
Minnesota	16,791	16,672	19,013	16,057	15,365	16,839
Missouri	16,549	17,052	11,912	12,055	11,625	16,803
Nebraska	16,315	15,970	19,008	15,777	13,689	16,541
North Dakota	15,772	15,807	15,986	14,788	14,828	15,809
South Dakota	16,935	14,860	21,274	15,203	15,547	16,972
South Atlantic:						
Delaware	15,716	15,586	15,623	20,173	17,906	15,641
District of Columbia	17,598	17,981	14,852	15,339	13,892	17,629
Florida	16,020	16,120	16,304	11,458	11,836	16,145
Georgia	16,033	16,050	15,701	16,307	17,240	15,988
Maryland	15,748	15,956	14,245	15,141	14,298	15,880
North Carolina	16,922	17,207	13,878	16,866	14,766	17,117
South Carolina	14,519	14,682	13,783	15,771	13,738	14,534
Virginia	15,107	15,582	10,802	13,316	9,958	15,226
West Virginia	16,884	17,066	14,514	13,791	13,947	17,034
East South Central:						
Alabama	14,522	14,679	12,847	12,391	13,178	14,622
Kentucky	16,629	16,699	16,536	15,912	15,326	16,704
Mississippi	14,603	14,587	15,148	13,693	14,274	14,645
Tennessee	15,008	14,952	17,315	12,084	12,494	15,244
West South Central:						
Arkansas	14,685	14,605	14,687	17,618	13,897	14,731
Louisiana	15,010	15,009	15,037	14,897	14,490	15,045
Oklahoma	14,757	14,906	13,891	15,734	14,929	14,743
Texas	15,534	15,439	17,687	14,990	14,167	15,655
Mountain:						
Arizona	16,060	16,356	13,296	13,156	13,885	16,211
Colorado	16,549	16,601	15,001	--	16,782	16,541
Idaho	15,132	15,548	14,819	13,306	12,685	15,292
Montana	16,839	17,098	15,504	12,693	13,683	16,943
Nevada	14,974	15,222	13,761	13,295	17,441	14,765
New Mexico	16,675	16,743	15,544	15,657	15,989	16,695
Utah	15,823	16,224	13,827	14,221	14,201	15,874
Wyoming	16,628	16,644	--	--	--	17,235
Pacific:						
Alaska	17,955	18,227	16,486	--	--	17,956
California	16,112	15,999	17,000	16,301	16,872	16,087
Hawaii	15,551	15,763	13,156	14,816	15,741	15,520
Oregon	14,406	14,515	13,927	--	10,207	14,575
Washington	15,708	15,711	15,502	17,367	15,227	15,712

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	116.37	127.75	317.09	404.36	438.60	120.15
New England:						
Connecticut	574.46	611.80	2,380.08	2,012.02	818.67	581.73
Maine	684.65	737.28	1,090.92	948.97	909.98	716.47
Massachusetts	658.40	796.83	1,006.54	1,319.02	1,423.59	673.36
New Hampshire	494.15	589.78	1,000.17	1,696.21	--	498.27
Rhode Island	462.81	450.78	1,142.77	2,411.75	1,945.52	477.24
Vermont	761.35	835.63	1,245.95	990.56	1,154.43	726.09
Middle Atlantic:						
New Jersey	609.22	654.36	2,513.79	962.34	541.97	621.92
New York	464.93	542.78	1,002.09	1,339.10	1,348.80	472.47
Pennsylvania	437.18	486.77	898.68	1,734.39	2,036.44	439.23
East North Central:						
Illinois	340.78	360.28	875.39	875.59	3,082.73	328.19
Indiana	367.93	402.34	534.90	1,749.88	1,562.89	376.70
Michigan	343.72	363.40	938.26	--	512.16	361.45
Ohio	648.49	635.27	2,118.92	3,095.61	2,975.94	663.29
Wisconsin	457.73	498.45	1,036.68	1,103.05	1,102.53	478.08
West North Central:						
Iowa	488.54	539.05	1,154.22	1,071.66	1,201.57	506.45
Kansas	580.21	612.78	2,381.60	963.48	912.88	636.10
Minnesota	573.30	616.84	2,081.72	1,481.95	606.02	591.03
Missouri	468.34	477.34	1,161.60	1,003.42	1,219.74	467.68
Nebraska	535.62	561.65	1,585.57	1,273.45	1,327.75	550.98
North Dakota	464.83	518.94	1,059.83	958.41	1,123.27	477.51
South Dakota	614.34	595.90	630.27	959.98	954.20	629.99
South Atlantic:						
Delaware	875.32	970.10	780.62	946.06	1,014.96	901.66
District of Columbia	514.64	567.35	741.30	577.93	629.87	517.70
Florida	502.34	543.02	894.60	1,839.69	1,722.35	515.73
Georgia	752.78	831.22	1,374.94	2,041.31	1,973.30	780.36
Maryland	432.61	457.02	800.45	1,439.03	1,073.42	459.73
North Carolina	1,551.79	1,712.02	1,595.79	1,293.06	1,345.05	1,666.29
South Carolina	488.55	600.01	362.46	2,044.16	835.31	496.41
Virginia	545.69	535.17	2,003.57	1,484.01	1,484.52	550.29
West Virginia	514.65	550.29	969.48	800.84	673.17	544.27
East South Central:						
Alabama	448.68	496.31	1,095.72	636.41	1,229.89	483.55
Kentucky	487.41	527.63	1,712.19	1,434.66	1,809.05	500.73
Mississippi	469.61	520.07	1,336.89	545.43	1,204.70	510.68
Tennessee	517.66	546.41	1,614.16	653.37	3,005.11	446.86
West South Central:						
Arkansas	438.78	524.22	235.86	2,336.48	637.23	464.52
Louisiana	791.03	852.58	716.21	1,101.76	885.10	843.25
Oklahoma	450.13	537.64	782.64	1,221.36	1,464.59	470.92
Texas	389.72	411.02	1,121.57	1,264.39	802.49	414.91
Mountain:						
Arizona	626.28	701.24	1,999.73	1,470.53	752.90	677.17
Colorado	542.50	565.17	1,067.51	--	2,252.35	558.47
Idaho	679.42	830.23	812.54	356.21	1,110.92	724.44
Montana	1,000.94	1,097.74	657.76	1,230.89	1,666.64	1,021.41
Nevada	557.30	629.00	1,369.96	2,032.92	2,439.39	529.34
New Mexico	471.25	496.79	1,360.86	1,130.81	1,257.67	484.08
Utah	948.15	1,087.49	746.95	1,243.05	1,363.34	973.88
Wyoming	625.68	648.59	--	--	--	493.37
Pacific:						
Alaska	648.66	757.37	903.58	--	--	659.41
California	381.15	409.04	1,130.76	1,852.94	2,903.87	380.86
Hawaii	404.08	415.27	1,502.32	1,698.27	1,442.10	399.43
Oregon	908.19	1,124.60	1,090.97	--	744.05	941.75
Washington	604.49	695.49	761.62	1,919.07	1,143.81	609.02

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

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	4,473	4,450	4,597	4,772	5,101	4,442
New England:						
Connecticut	4,413	4,368	5,748	4,262	6,046	4,391
Maine	4,229	4,177	3,962	5,313	6,144	4,137
Massachusetts	4,570	4,675	3,575	7,112	--	4,570
New Hampshire	4,743	5,043	3,158	5,074	--	4,688
Rhode Island	4,229	4,056	4,394	6,168	4,429	4,221
Vermont	5,286	5,357	4,586	5,525	--	5,364
Middle Atlantic:						
New Jersey	4,655	4,475	--	7,646	--	4,604
New York	4,441	4,391	4,496	5,085	4,103	4,463
Pennsylvania	3,729	3,784	3,791	2,581	3,007	3,761
East North Central:						
Illinois	4,228	4,136	5,145	5,997	8,200	4,086
Indiana	4,226	4,296	3,156	4,778	--	4,204
Michigan	4,377	4,388	4,088	--	--	4,391
Ohio	4,463	4,225	5,978	3,540 *	5,637	4,408
Wisconsin	3,575	3,589	3,320	--	3,527	3,578
West North Central:						
Iowa	4,315	4,183	4,826	4,365	--	4,311
Kansas	4,284	4,177	--	4,581	4,671	4,236
Minnesota	4,385	4,325	4,024	5,151	4,275	4,388
Missouri	5,246	5,363	5,157	3,402	3,493 *	5,336
Nebraska	4,235	3,846	7,324	3,486	--	4,199
North Dakota	3,941	3,841	5,166	3,449	3,609 *	3,954
South Dakota	5,278	5,146	5,665	--	--	5,326
South Atlantic:						
Delaware	5,208	4,999	6,873	7,310	8,307	5,101
District of Columbia	4,298	4,040	7,628	4,442	--	4,283
Florida	4,867	4,738	7,426	3,668	3,197	4,917
Georgia	4,204	4,204	--	--	4,967	4,176
Maryland	5,168	4,857	7,293	--	--	5,022
North Carolina	5,098	5,115	4,403	6,425	7,076	4,919
South Carolina	3,718	3,895	2,760	7,511	5,471	3,684
Virginia	4,287	4,399	3,196	4,845	3,384	4,308
West Virginia	3,815	3,785	4,970	--	3,017 *	3,856
East South Central:						
Alabama	4,577	4,710	--	--	4,248	4,601
Kentucky	4,185	3,995	3,763	6,883	6,138	4,073
Mississippi	3,803	3,717	4,177	5,056	3,822	3,800
Tennessee	4,856	4,814	6,274	3,451	4,383	4,901
West South Central:						
Arkansas	4,322	4,338	4,023	5,928	4,420	4,317
Louisiana	5,485	5,543	4,579	--	4,473	5,554
Oklahoma	4,358	4,327	4,770	--	4,697	4,330
Texas	4,874	4,798	6,001	5,515	6,237	4,752
Mountain:						
Arizona	4,885	4,716	6,445	6,583	5,945	4,811
Colorado	4,804	4,749	5,582	--	--	4,806
Idaho	3,866	4,050	4,295	2,583	4,366	3,833
Montana	4,079	3,870	5,752	5,450	--	4,137
Nevada	4,537	4,430	5,072	5,214	5,715	4,438
New Mexico	5,008	4,953	6,031	5,601	5,017	5,008
Utah	3,772	3,862	3,251	3,747	4,224	3,758
Wyoming	4,361	4,297	--	--	--	4,400
Pacific:						
Alaska	3,829	3,575	5,282	--	--	3,769
California	4,368	4,400	4,112	4,360	4,063 *	4,379
Hawaii	5,093	5,314	3,255	4,005 *	9,588 *	4,355
Oregon	3,222	3,584	1,960	--	--	3,143
Washington	4,071	3,976	4,493 *	5,139	--	4,060

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	61.60	67.00	193.88	192.95	261.99	63.15
New England:						
Connecticut	419.83	459.31	1,141.51	890.13	888.31	424.02
Maine	281.03	301.90	529.62	562.41	209.99	285.77
Massachusetts	254.56	281.40	345.36	1,625.73	--	253.15
New Hampshire	771.82	881.58	894.25	461.59	--	776.33
Rhode Island	334.07	385.30	873.45	525.11	373.59	347.31
Vermont	388.55	439.93	623.52	872.40	--	417.94
Middle Atlantic:						
New Jersey	420.35	405.57	--	1,096.37	--	429.59
New York	272.14	322.81	418.06	803.26	304.27	289.51
Pennsylvania	218.48	241.56	605.85	732.23	855.51	225.40
East North Central:						
Illinois	213.47	223.91	677.88	641.61	1,569.16	199.66
Indiana	412.66	446.79	590.90	999.72	--	423.80
Michigan	554.63	590.81	557.34	--	--	580.29
Ohio	271.05	228.91	996.38	1,111.71 *	900.70	278.79
Wisconsin	303.28	330.02	787.43	--	895.59	316.04
West North Central:						
Iowa	271.46	324.12	562.83	573.42	--	278.02
Kansas	274.85	278.24	--	792.03	842.25	290.35
Minnesota	267.41	310.88	562.59	532.57	388.81	276.32
Missouri	453.24	497.37	982.78	831.02	1,080.99 *	472.02
Nebraska	345.86	292.41	1,500.64	319.87	--	362.79
North Dakota	272.36	297.34	518.79	999.42	1,358.91 *	279.55
South Dakota	308.82	408.28	422.27	--	--	313.89
South Atlantic:						
Delaware	432.15	453.65	1,507.56	1,393.89	1,025.90	441.29
District of Columbia	248.24	219.95	760.26	250.17	--	249.85
Florida	285.33	288.69	1,349.31	408.75	390.44	296.20
Georgia	265.02	273.83	--	--	847.79	272.72
Maryland	422.17	379.75	1,116.26	--	--	414.96
North Carolina	400.76	444.92	587.57	1,169.54	916.68	414.39
South Carolina	390.74	474.44	467.33	1,419.59	943.90	391.98
Virginia	373.96	405.84	774.33	839.98	595.88	382.67
West Virginia	189.38	198.11	368.20	--	939.92 *	193.23
East South Central:						
Alabama	296.56	310.91	--	--	1,028.16	311.99
Kentucky	242.75	245.07	556.57	1,328.65	829.58	247.44
Mississippi	227.84	243.30	637.77	503.33	576.92	248.30
Tennessee	449.46	476.53	662.69	580.82	1,051.86	476.53
West South Central:						
Arkansas	229.82	275.26	116.71	670.87	643.25	240.53
Louisiana	1,510.43	1,633.14	819.22	--	1,209.74	1,612.17
Oklahoma	361.99	407.52	890.97	--	1,011.91	381.75
Texas	276.61	294.29	1,065.61	341.26	779.56	284.28
Mountain:						
Arizona	354.51	345.84	919.61	1,462.96	1,198.64	350.18
Colorado	288.09	299.94	510.52	--	--	295.22
Idaho	341.44	326.57	680.73	434.09	695.62	359.94
Montana	324.07	333.92	1,140.68	503.52	--	336.45
Nevada	369.75	427.22	418.46	1,096.42	363.25	392.17
New Mexico	417.70	439.04	654.30	948.46	831.67	429.83
Utah	415.41	500.49	360.46	284.58	875.32	426.75
Wyoming	316.16	322.25	--	--	--	311.49
Pacific:						
Alaska	327.16	303.52	1,006.96	--	--	330.00
California	169.19	188.63	378.34	505.42	1,295.81 *	169.01
Hawaii	780.78	895.78	799.84	1,274.10 *	3,241.63 *	487.70
Oregon	355.18	370.82	514.97	--	--	355.18
Washington	332.19	298.69	1,447.33 *	998.53	--	334.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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, 2023

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	27.7%	27.5%	28.8%	31.5%	33.8%	27.4%
New England:						
Connecticut	25.2%	24.8%	34.9%	25.8%	41.4%	25.0%
Maine	25.1%	25.1%	24.3%	26.7%	37.1%	24.6%
Massachusetts	26.0%	26.3%	21.4%	43.7%	--	26.0%
New Hampshire	27.9%	29.5%	18.7% *	31.1%	--	27.5%
Rhode Island	25.9%	24.9%	28.9%	32.1%	28.9%	25.8%
Vermont	30.0%	29.9%	29.7%	34.0%	--	30.2%
Middle Atlantic:						
New Jersey	25.4%	24.6%	--	38.7%	44.3%	25.0%
New York	26.0%	25.6%	26.5%	31.3%	19.2%	26.6%
Pennsylvania	22.0%	22.1%	22.9%	17.2%	22.3%	22.0%
East North Central:						
Illinois	25.4%	24.7%	34.4%	36.6%	40.7%	24.7%
Indiana	25.9%	26.2%	20.4%	32.2%	37.0%	25.7%
Michigan	27.5%	27.6%	24.8%	--	--	27.7%
Ohio	27.8%	26.4%	33.8%	30.1%	36.7%	27.4%
Wisconsin	22.7%	22.8%	21.6%	--	22.0%	22.7%
West North Central:						
Iowa	26.7%	26.3%	27.2%	34.0%	--	26.6%
Kansas	27.6%	27.0%	--	30.7%	32.4%	27.0%
Minnesota	26.1%	25.9%	21.2%	32.1%	27.8%	26.1%
Missouri	31.7%	31.5%	43.3%	28.2%	30.0%	31.8%
Nebraska	26.0%	24.1%	38.5%	22.1%	--	25.4%
North Dakota	25.0%	24.3%	32.3%	23.3%	24.3% *	25.0%
South Dakota	31.2%	34.6%	26.6%	25.7%	22.3%	31.4%
South Atlantic:						
Delaware	33.1%	32.1%	44.0%	36.2%	46.4%	32.6%
District of Columbia	24.4%	22.5%	51.4%	29.0%	--	24.3%
Florida	30.4%	29.4%	45.5%	32.0%	27.0%	30.5%
Georgia	26.2%	26.2%	--	--	28.8%	26.1%
Maryland	32.8%	30.4%	51.2%	--	--	31.6%
North Carolina	30.1%	29.7%	31.7%	--	47.9%	28.7%
South Carolina	25.6%	26.5%	20.0%	47.6%	39.8%	25.3%
Virginia	28.4%	28.2%	29.6%	36.4%	34.0%	28.3%
West Virginia	22.6%	22.2%	34.2%	27.1%	21.6%	22.6%
East South Central:						
Alabama	31.5%	32.1%	--	--	32.2% *	31.5%
Kentucky	25.2%	23.9%	22.8%	43.3%	40.0%	24.4%
Mississippi	26.0%	25.5%	27.6%	36.9%	26.8%	25.9%
Tennessee	32.4%	32.2%	36.2%	28.6%	35.1%	32.1%
West South Central:						
Arkansas	29.4%	29.7%	27.4%	33.6%	31.8%	29.3%
Louisiana	36.5%	36.9%	30.4%	--	30.9%	36.9%
Oklahoma	29.5%	29.0%	34.3%	--	31.5%	29.4%
Texas	31.4%	31.1%	33.9%	36.8%	44.0%	30.4%
Mountain:						
Arizona	30.4%	28.8%	48.5%	50.0%	42.8%	29.7%
Colorado	29.0%	28.6%	37.2%	--	28.3%	29.1%
Idaho	25.6%	26.0%	29.0%	19.4%	34.4%	25.1%
Montana	24.2%	22.6%	37.1%	42.9%	--	24.4%
Nevada	30.3%	29.1%	36.9%	39.2%	32.8%	30.1%
New Mexico	30.0%	29.6%	38.8%	35.8%	31.4%	30.0%
Utah	23.8%	23.8%	23.5%	26.3%	29.7%	23.7%
Wyoming	26.2%	25.8%	--	--	35.0%	25.5%
Pacific:						
Alaska	21.3%	19.6%	32.0%	--	--	21.0%
California	27.1%	27.5%	24.2%	26.7%	24.1% *	27.2%
Hawaii	32.8%	33.7%	24.7%	27.0%	60.9%	28.1%
Oregon	22.4%	24.7%	14.1%	--	50.9%	21.6%
Washington	25.9%	25.3%	29.0% *	29.6%	--	25.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

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%	0.42%	1.15%	1.33%	2.11%	0.39%
New England:						
Connecticut	2.19%	2.38%	4.23%	3.76%	5.55%	2.20%
Maine	2.11%	2.30%	3.56%	3.69%	2.95%	2.14%
Massachusetts	1.10%	1.21%	1.53%	8.85%	--	1.06%
New Hampshire	4.98%	5.75%	6.19% *	3.40%	--	5.01%
Rhode Island	1.87%	2.27%	4.34%	1.98%	5.30%	1.94%
Vermont	2.41%	2.65%	6.05%	5.14%	--	2.61%
Middle Atlantic:						
New Jersey	2.31%	2.34%	--	5.86%	8.09%	2.34%
New York	1.41%	1.68%	1.64%	4.03%	1.41%	1.51%
Pennsylvania	1.28%	1.38%	4.22%	4.82%	6.30%	1.31%
East North Central:						
Illinois	1.21%	1.25%	4.10%	3.98%	2.28%	1.19%
Indiana	2.73%	2.96%	3.89%	6.09%	5.20%	2.80%
Michigan	3.32%	3.53%	4.23%	--	--	3.47%
Ohio	1.70%	1.54%	6.55%	4.86%	5.46%	1.74%
Wisconsin	1.61%	1.75%	4.48%	--	6.11%	1.66%
West North Central:						
Iowa	2.10%	2.59%	3.32%	4.51%	--	2.16%
Kansas	1.94%	1.98%	--	4.12%	6.24%	2.01%
Minnesota	1.51%	1.63%	4.33%	2.46%	1.73%	1.55%
Missouri	3.04%	3.24%	5.55%	5.52%	7.18%	3.14%
Nebraska	1.93%	1.85%	5.59%	3.18%	--	1.87%
North Dakota	1.48%	1.64%	1.83%	5.60%	7.51% *	1.52%
South Dakota	1.41%	2.15%	1.59%	5.03%	4.41%	1.43%
South Atlantic:						
Delaware	2.72%	2.90%	8.77%	5.95%	4.16%	2.80%
District of Columbia	1.61%	1.32%	7.38%	2.28%	--	1.62%
Florida	1.80%	1.83%	6.50%	3.95%	3.51%	1.84%
Georgia	2.11%	2.29%	--	--	5.36%	2.19%
Maryland	3.04%	2.59%	9.58%	--	--	2.98%
North Carolina	2.78%	2.99%	1.84%	--	8.00%	2.59%
South Carolina	2.24%	2.71%	2.97%	4.38%	5.40%	2.25%
Virginia	2.15%	2.30%	4.35%	6.85%	3.06%	2.18%
West Virginia	1.16%	1.20%	3.31%	4.39%	6.29%	1.18%
East South Central:						
Alabama	2.28%	2.36%	--	--	9.90% *	2.36%
Kentucky	1.43%	1.42%	3.66%	5.45%	4.24%	1.43%
Mississippi	1.44%	1.57%	4.13%	3.71%	4.19%	1.57%
Tennessee	3.02%	3.20%	6.71%	4.17%	5.15%	3.21%
West South Central:						
Arkansas	1.84%	2.23%	1.06%	2.80%	5.08%	1.92%
Louisiana	8.62%	9.30%	5.92%	--	8.00%	9.16%
Oklahoma	2.22%	2.42%	6.24%	--	7.68%	2.32%
Texas	1.77%	1.90%	5.78%	3.59%	6.32%	1.77%
Mountain:						
Arizona	1.90%	1.71%	5.88%	11.01%	7.92%	1.77%
Colorado	1.98%	2.05%	5.15%	--	4.87%	2.05%
Idaho	1.73%	1.75%	3.48%	2.86%	5.49%	1.78%
Montana	1.93%	1.71%	7.53%	2.03%	--	2.00%
Nevada	2.19%	2.43%	4.68%	9.67%	4.44%	2.38%
New Mexico	2.66%	2.78%	4.64%	5.69%	5.21%	2.74%
Utah	3.63%	4.26%	2.92%	3.15%	3.99%	3.72%
Wyoming	1.64%	1.69%	--	--	4.51%	1.69%
Pacific:						
Alaska	1.79%	1.56%	6.32%	--	--	1.81%
California	1.17%	1.32%	2.22%	5.17%	11.52% *	1.14%
Hawaii	4.53%	5.15%	4.34%	6.42%	15.62%	2.83%
Oregon	2.08%	2.04%	3.40%	--	2.14%	1.97%
Washington	2.62%	2.63%	9.09% *	5.47%	--	2.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	18.0%	18.4%	16.5%	13.0%	15.8%	18.1%
New England:						
Connecticut	20.2%	20.8%	11.6%	19.5%	14.0%	20.3%
Maine	16.9%	17.5%	8.8% *	15.8%	--	16.6%
Massachusetts	17.1%	16.9%	20.5%	11.5%	--	17.0%
New Hampshire	19.7%	20.0%	20.3%	12.6% *	--	19.8%
Rhode Island	15.2%	15.7%	14.1%	12.8%	12.7% *	15.4%
Vermont	21.4%	22.0%	20.0%	13.6%	24.9%	21.1%
Middle Atlantic:						
New Jersey	19.3%	19.9%	16.3%	11.7%	19.3%	19.3%
New York	15.9%	16.1%	17.5%	10.5% *	14.9%	15.9%
Pennsylvania	18.6%	19.1%	14.8%	20.0%	14.1%	18.9%
East North Central:						
Illinois	18.1%	18.4%	13.7%	15.4%	17.1%	18.1%
Indiana	17.8%	18.5%	13.3%	11.4%	12.4%	18.0%
Michigan	19.5%	19.7%	18.0%	11.5% *	17.9%	19.6%
Ohio	19.1%	19.2%	18.8%	16.7%	15.6%	19.3%
Wisconsin	17.3%	17.3%	19.5%	10.8% *	12.9%	17.6%
West North Central:						
Iowa	16.9%	16.6%	21.2%	8.9%	16.0%	16.9%
Kansas	19.9%	20.3%	11.7%	17.1%	15.8%	20.5%
Minnesota	16.0%	17.2%	13.5%	11.4%	12.4%	16.2%
Missouri	19.9%	20.3%	13.8%	21.2%	14.5%	20.3%
Nebraska	18.5%	18.6%	19.5%	15.9% *	31.6%	17.9%
North Dakota	15.5%	15.7%	13.4%	16.3%	15.2%	15.5%
South Dakota	17.5%	16.5%	19.9%	17.1%	10.7%	17.8%
South Atlantic:						
Delaware	15.9%	16.2%	16.4%	8.9% *	11.6%	16.1%
District of Columbia	17.4%	17.6%	20.1%	14.1%	25.3%	17.4%
Florida	18.0%	18.0%	15.9%	21.7%	11.6%	18.3%
Georgia	15.6%	16.6%	10.3%	9.4% *	7.8%	16.2%
Maryland	17.8%	18.1%	16.8%	13.2%	21.3%	17.5%
North Carolina	21.8%	23.0%	15.2%	17.1%	20.9%	21.9%
South Carolina	19.9%	20.2%	20.6%	9.1% *	7.0% *	20.7%
Virginia	18.3%	18.7%	17.6%	6.7% *	11.6% *	18.6%
West Virginia	19.4%	20.5%	6.9%	18.5%	9.0%	20.6%
East South Central:						
Alabama	18.0%	18.1%	19.5%	11.7%	12.9%	18.5%
Kentucky	18.7%	18.9%	24.1%	13.5%	13.2%	19.2%
Mississippi	19.1%	19.2%	17.6%	21.1%	16.5%	19.5%
Tennessee	19.5%	20.2%	14.0%	11.0%	14.0%	20.2%
West South Central:						
Arkansas	18.3%	17.7%	23.6%	12.2% *	11.1%	19.0%
Louisiana	20.5%	21.2%	15.8% *	10.5%	11.2%	21.7%
Oklahoma	16.5%	16.6%	18.7%	8.1% *	14.0%	16.7%
Texas	17.3%	17.8%	16.4%	9.2% *	18.5%	17.2%
Mountain:						
Arizona	18.8%	19.2%	14.3%	19.5%	22.8%	18.6%
Colorado	15.5%	16.1%	11.8%	4.9% *	10.8%	15.8%
Idaho	18.5%	17.7%	15.9%	29.5%	11.6%	19.3%
Montana	18.3%	19.8%	12.5%	9.3% *	8.3% *	19.0%
Nevada	18.6%	18.9%	17.6%	16.8%	19.4%	18.5%
New Mexico	16.0%	16.7%	11.0%	7.8%	8.9%	16.4%
Utah	18.7%	18.2%	23.7%	14.4%	20.0%	18.7%
Wyoming	17.4%	18.2%	--	8.7% *	20.4% *	17.1%
Pacific:						
Alaska	19.0%	19.3%	18.2%	--	--	19.2%
California	17.9%	18.5%	16.3%	11.4%	23.4%	17.8%
Hawaii	14.4%	14.7%	8.1%	18.6%	21.0%	13.7%
Oregon	18.0%	18.2%	18.1%	12.3%	17.0% *	18.1%
Washington	16.1%	16.8%	13.9%	9.6%	--	16.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 Medical Expenditure Panel Survey-Insurance Component.

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

Table VII.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, 2023

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.21%	0.23%	0.57%	0.82%	0.74%	0.22%
New England:						
Connecticut	1.22%	1.35%	2.01%	2.71%	3.74%	1.24%
Maine	1.15%	1.27%	3.85% *	2.41%	--	1.15%
Massachusetts	1.42%	1.60%	3.52%	2.84%	--	1.44%
New Hampshire	1.20%	1.39%	2.52%	7.32% *	--	1.22%
Rhode Island	1.03%	1.22%	2.09%	3.13%	4.56% *	1.06%
Vermont	1.06%	1.20%	3.08%	2.99%	4.56%	1.19%
Middle Atlantic:						
New Jersey	1.15%	1.20%	4.53%	3.17%	3.28%	1.18%
New York	0.81%	0.84%	2.43%	3.16% *	0.86%	0.87%
Pennsylvania	0.79%	0.90%	1.52%	3.18%	3.09%	0.81%
East North Central:						
Illinois	0.80%	0.86%	1.97%	2.21%	4.33%	0.81%
Indiana	1.12%	1.26%	1.71%	2.04%	3.26%	1.16%
Michigan	1.05%	1.14%	2.56%	3.78% *	2.47%	1.11%
Ohio	0.92%	1.01%	2.70%	3.42%	3.73%	0.95%
Wisconsin	1.20%	1.33%	1.27%	3.60% *	1.46%	1.27%
West North Central:						
Iowa	1.04%	1.30%	1.41%	1.90%	3.23%	1.08%
Kansas	1.18%	1.24%	3.33%	2.53%	1.41%	1.33%
Minnesota	1.11%	1.23%	3.62%	2.40%	2.24%	1.15%
Missouri	1.17%	1.24%	2.71%	4.29%	3.90%	1.21%
Nebraska	1.13%	1.24%	2.82%	6.19% *	8.04%	1.07%
North Dakota	0.96%	1.09%	1.97%	3.14%	3.80%	0.98%
South Dakota	0.96%	1.19%	1.57%	4.67%	3.05%	0.99%
South Atlantic:						
Delaware	2.43%	2.78%	2.87%	3.40% *	2.89%	2.57%
District of Columbia	0.79%	0.86%	2.00%	1.59%	4.14%	0.79%
Florida	0.77%	0.82%	2.77%	2.46%	2.45%	0.79%
Georgia	1.36%	1.53%	2.60%	3.76% *	2.29%	1.44%
Maryland	0.98%	1.12%	1.42%	3.06%	3.79%	1.00%
North Carolina	2.99%	3.50%	2.21%	4.70%	4.06%	3.25%
South Carolina	1.85%	2.31%	2.03%	3.65% *	2.26% *	1.91%
Virginia	0.98%	1.09%	2.01%	2.32% *	6.43% *	0.99%
West Virginia	1.08%	1.22%	1.35%	5.09%	2.19%	1.20%
East South Central:						
Alabama	1.72%	1.88%	5.58%	3.31%	2.19%	2.00%
Kentucky	1.58%	1.79%	3.45%	2.81%	2.32%	1.72%
Mississippi	1.07%	1.15%	3.13%	4.58%	2.57%	1.16%
Tennessee	0.98%	1.03%	1.66%	2.76%	1.97%	1.04%
West South Central:						
Arkansas	1.76%	1.76%	4.68%	4.63% *	2.52%	1.88%
Louisiana	1.64%	1.77%	4.96% *	3.08%	2.51%	1.77%
Oklahoma	1.17%	1.21%	2.72%	4.63% *	3.22%	1.24%
Texas	0.78%	0.80%	3.86%	3.11% *	2.91%	0.82%
Mountain:						
Arizona	1.05%	1.12%	3.50%	2.53%	3.35%	1.07%
Colorado	0.81%	0.84%	2.79%	2.38% *	2.21%	0.82%
Idaho	1.42%	1.24%	2.18%	3.47%	2.79%	1.49%
Montana	1.84%	2.09%	2.12%	2.88% *	3.25% *	1.90%
Nevada	1.06%	1.12%	3.12%	3.55%	2.72%	1.12%
New Mexico	1.01%	1.10%	2.12%	1.96%	2.27%	1.04%
Utah	1.77%	1.87%	5.78%	2.33%	4.89%	1.82%
Wyoming	1.24%	1.36%	--	3.24% *	8.41% *	1.09%
Pacific:						
Alaska	1.77%	1.98%	3.11%	--	--	1.81%
California	0.65%	0.70%	2.12%	3.08%	5.85%	0.65%
Hawaii	1.52%	1.76%	2.28%	3.09%	4.79%	1.56%
Oregon	1.35%	1.78%	1.05%	3.54%	8.02% *	1.37%
Washington	0.93%	1.02%	2.06%	2.19%	--	0.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2023 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.