

**Table VIII.A.1(2003) Number of private-sector establishments by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	6,285,662	2,618,074	1,603,709	1,083,294	980,585
New England:					
Connecticut	83,144	37,335	13,660	15,869	16,279
Maine	34,479	12,675	10,617	5,968	5,219
Massachusetts	149,430	58,506	39,776	26,834	24,314
New Hampshire	34,997	12,549	8,126	6,738	7,584
Rhode Island	25,240	9,455	6,558	5,298	3,930
Vermont	19,236	7,441	5,723	3,303	2,769
Middle Atlantic:					
New Jersey	201,716	81,126	52,022	43,313	25,255
New York	406,497	170,868	110,119	77,349	48,162
Pennsylvania	272,635	106,982	65,831	43,390	56,431
East North Central:					
Illinois	280,873	120,601	72,971	45,163	42,138
Indiana	132,955	61,330	32,676	23,906	15,043
Michigan	199,847	79,423	60,213	31,493	28,718
Ohio	247,315	97,989	71,170	34,834	43,322
Wisconsin	129,482	56,584	32,985	17,447	22,465
West North Central:					
Iowa	79,836	38,501	16,976	14,613	9,746
Kansas	73,174	34,822	14,880	12,071	11,401
Minnesota	125,429	51,388	37,966	19,988	16,088
Missouri	136,569	54,282	36,767	30,235	15,285
Nebraska	52,076	22,883	13,851	8,669	6,672
North Dakota	22,637	10,790	4,228	4,380	3,239
South Dakota	23,970	8,973	6,396	4,359	4,242
South Atlantic:					
Delaware	19,624	8,555	5,215	3,580	2,274
District of Columbia	15,943	6,346	2,130	3,848	3,619
Florida	381,647	154,574	95,537	62,176	69,360
Georgia	176,621	72,405	40,560	36,553	27,103
Maryland	118,368	42,808	35,542	17,030	22,987
North Carolina	176,831	65,869	51,209	30,914	28,839
South Carolina	85,496	33,978	23,238	16,893	11,388
Virginia	159,476	59,396	39,470	33,147	27,462
West Virginia	33,391	13,747	9,687	5,265	4,692
East South Central:					
Alabama	87,417	36,470	25,172	11,861	13,914
Kentucky	79,042	32,256	16,141	15,309	15,336
Mississippi	55,540	23,460	15,274	8,922	7,884
Tennessee	114,327	47,463	29,860	15,150	21,854

West South Central:

Arkansas	57,053	24,855	11,870	11,369	8,958
Louisiana	90,584	37,670	21,806	16,086	15,022
Oklahoma	76,998	33,344	19,638	12,007	12,009
Texas	425,925	170,009	124,834	79,514	51,569

Mountain:

Arizona	101,676	45,904	25,018	14,073	16,681
Colorado	121,728	48,373	34,942	18,948	19,466
Idaho	35,079	14,888	9,899	4,361	5,931
Montana	31,504	12,830	7,589	5,669	5,415
Nevada	41,479	17,395	6,538	7,436	10,111
New Mexico	36,819	13,379	9,438	7,465	6,536
Utah	49,058	21,305	10,179	9,175	8,399
Wyoming	16,774	6,495	3,888	4,384	2,006

Pacific:

Alaska	15,602	5,942	3,330	3,377	2,953
California	700,418	324,388	155,887	110,052	110,091
Hawaii	25,593	10,407	7,069	4,234	3,882
Oregon	88,985	41,945	21,516	12,059	13,465
Washington	135,125	49,133	40,473	23,199	22,320

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

**Table VIII.A.1(2003) Standard error for number of private-sector establishments by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	62,733	28,263	23,623	20,687	20,737
New England:					
Connecticut	4,970	2,764	1,872	1,247	2,431
Maine	1,279	980	637	550	842
Massachusetts	5,990	4,669	4,389	4,029	3,427
New Hampshire	2,033	1,811	997	794	873
Rhode Island	679	604	676	794	532
Vermont	624	452	280	401	218
Middle Atlantic:					
New Jersey	7,108	2,817	5,577	3,882	3,803
New York	7,714	6,058	4,238	7,627	2,833
Pennsylvania	14,631	6,624	7,033	4,389	6,752
East North Central:					
Illinois	6,766	5,786	7,041	6,126	5,155
Indiana	7,188	4,986	2,971	1,860	2,309
Michigan	10,375	5,834	6,390	2,546	3,802
Ohio	9,961	6,384	6,555	4,156	6,635
Wisconsin	3,668	3,406	3,881	2,108	2,477
West North Central:					
Iowa	2,794	2,046	1,794	1,425	1,412
Kansas	2,275	1,826	1,178	1,426	1,580
Minnesota	3,894	2,349	2,324	1,900	1,315
Missouri	3,861	2,841	1,270	2,206	1,318
Nebraska	1,315	810	701	1,066	559
North Dakota	1,274	1,332	407	399	235
South Dakota	638	607	465	459	442
South Atlantic:					
Delaware	767	506	470	436	289
District of Columbia	1,298	470	406	663	719
Florida	11,160	8,501	4,002	3,653	7,998
Georgia	5,808	6,307	2,895	3,494	3,345
Maryland	5,550	3,669	3,824	3,034	3,430
North Carolina	6,014	4,700	2,052	3,930	2,166
South Carolina	3,206	2,276	1,922	903	1,543
Virginia	5,649	4,054	3,144	896	3,002
West Virginia	1,384	1,293	951	594	408
East South Central:					
Alabama	4,615	3,240	1,305	1,565	1,630
Kentucky	3,076	2,960	1,721	1,418	1,861
Mississippi	1,996	1,601	1,288	660	753
Tennessee	3,752	3,995	2,280	1,676	2,362

West South Central:

Arkansas	2,744	2,123	1,175	1,013	899
Louisiana	3,426	2,635	1,303	744	1,065
Oklahoma	3,022	2,128	1,313	1,369	1,600
Texas	10,109	7,014	5,626	4,221	3,157

Mountain:

Arizona	3,131	1,732	1,331	635	1,144
Colorado	3,362	2,849	2,856	2,525	3,029
Idaho	1,985	1,799	511	347	624
Montana	2,116	2,277	472	537	510
Nevada	1,274	1,504	623	894	818
New Mexico	1,582	1,758	1,059	745	516
Utah	2,205	1,734	561	979	1,041
Wyoming	246	249	255	326	200

Pacific:

Alaska	569	298	278	225	241
California	18,652	13,063	7,631	7,041	5,351
Hawaii	1,469	1,131	691	799	924
Oregon	2,267	2,565	2,224	1,218	1,286
Washington	4,603	2,884	2,760	2,193	2,929

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

**Table VIII.A.1.a(2003) Percent of number of private-sector establishments by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	6,285,662	41.7%	25.5%	17.2%	15.6%
New England:					
Connecticut	83,144	44.9%	16.4%	19.1%	19.6%
Maine	34,479	36.8%	30.8%	17.3%	15.1%
Massachusetts	149,430	39.2%	26.6%	18.0%	16.3%
New Hampshire	34,997	35.9%	23.2%	19.3%	21.7%
Rhode Island	25,240	37.5%	26.0%	21.0%	15.6%
Vermont	19,236	38.7%	29.8%	17.2%	14.4%
Middle Atlantic:					
New Jersey	201,716	40.2%	25.8%	21.5%	12.5%
New York	406,497	42.0%	27.1%	19.0%	11.8%
Pennsylvania	272,635	39.2%	24.1%	15.9%	20.7%
East North Central:					
Illinois	280,873	42.9%	26.0%	16.1%	15.0%
Indiana	132,955	46.1%	24.6%	18.0%	11.3%
Michigan	199,847	39.7%	30.1%	15.8%	14.4%
Ohio	247,315	39.6%	28.8%	14.1%	17.5%
Wisconsin	129,482	43.7%	25.5%	13.5%	17.4%
West North Central:					
Iowa	79,836	48.2%	21.3%	18.3%	12.2%
Kansas	73,174	47.6%	20.3%	16.5%	15.6%
Minnesota	125,429	41.0%	30.3%	15.9%	12.8%
Missouri	136,569	39.7%	26.9%	22.1%	11.2%
Nebraska	52,076	43.9%	26.6%	16.6%	12.8%
North Dakota	22,637	47.7%	18.7%	19.3%	14.3%
South Dakota	23,970	37.4%	26.7%	18.2%	17.7%
South Atlantic:					
Delaware	19,624	43.6%	26.6%	18.2%	11.6%
District of Columbia	15,943	39.8%	13.4%	24.1%	22.7%
Florida	381,647	40.5%	25.0%	16.3%	18.2%
Georgia	176,621	41.0%	23.0%	20.7%	15.3%
Maryland	118,368	36.2%	30.0%	14.4%	19.4%
North Carolina	176,831	37.2%	29.0%	17.5%	16.3%
South Carolina	85,496	39.7%	27.2%	19.8%	13.3%
Virginia	159,476	37.2%	24.8%	20.8%	17.2%
West Virginia	33,391	41.2%	29.0%	15.8%	14.1%

East South Central:

Alabama	87,417	41.7%	28.8%	13.6%	15.9%
Kentucky	79,042	40.8%	20.4%	19.4%	19.4%
Mississippi	55,540	42.2%	27.5%	16.1%	14.2%
Tennessee	114,327	41.5%	26.1%	13.3%	19.1%

West South Central:

Arkansas	57,053	43.6%	20.8%	19.9%	15.7%
Louisiana	90,584	41.6%	24.1%	17.8%	16.6%
Oklahoma	76,998	43.3%	25.5%	15.6%	15.6%
Texas	425,925	39.9%	29.3%	18.7%	12.1%

Mountain:

Arizona	101,676	45.1%	24.6%	13.8%	16.4%
Colorado	121,728	39.7%	28.7%	15.6%	16.0%
Idaho	35,079	42.4%	28.2%	12.4%	16.9%
Montana	31,504	40.7%	24.1%	18.0%	17.2%
Nevada	41,479	41.9%	15.8%	17.9%	24.4%
New Mexico	36,819	36.3%	25.6%	20.3%	17.8%
Utah	49,058	43.4%	20.7%	18.7%	17.1%
Wyoming	16,774	38.7%	23.2%	26.1%	12.0%

Pacific:

Alaska	15,602	38.1%	21.3%	21.6%	18.9%
California	700,418	46.3%	22.3%	15.7%	15.7%
Hawaii	25,593	40.7%	27.6%	16.5%	15.2%
Oregon	88,985	47.1%	24.2%	13.6%	15.1%
Washington	135,125	36.4%	30.0%	17.2%	16.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

**Table VIII.A.1.a(2003) Standard error for percent of number of private-sector establishments by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	62,733	0.22%	0.33%	0.26%	0.25%
New England:					
Connecticut	4,970	2.27%	1.39%	1.57%	2.47%
Maine	1,279	2.48%	1.59%	1.78%	2.28%
Massachusetts	5,990	2.83%	2.90%	2.31%	2.26%
New Hampshire	2,033	3.64%	2.34%	2.20%	2.03%
Rhode Island	679	2.51%	2.52%	2.98%	2.20%
Vermont	624	1.75%	1.21%	2.20%	0.75%
Middle Atlantic:					
New Jersey	7,108	1.50%	2.28%	1.79%	1.62%
New York	7,714	1.44%	1.07%	1.81%	0.57%
Pennsylvania	14,631	2.56%	2.51%	1.19%	1.77%
East North Central:					
Illinois	6,766	1.78%	2.22%	2.26%	1.94%
Indiana	7,188	1.69%	1.32%	1.32%	2.09%
Michigan	10,375	1.95%	2.32%	1.26%	1.99%
Ohio	9,961	1.81%	2.69%	1.82%	2.09%
Wisconsin	3,668	2.79%	2.58%	1.53%	1.78%
West North Central:					
Iowa	2,794	1.83%	2.38%	1.52%	1.64%
Kansas	2,275	2.12%	1.84%	1.83%	1.95%
Minnesota	3,894	1.65%	1.35%	1.28%	1.10%
Missouri	3,861	1.31%	0.67%	1.47%	1.11%
Nebraska	1,315	1.30%	1.77%	1.76%	1.01%
North Dakota	1,274	3.35%	2.09%	2.06%	0.99%
South Dakota	638	2.21%	2.04%	1.72%	1.72%
South Atlantic:					
Delaware	767	1.99%	2.28%	1.88%	1.65%
District of Columbia	1,298	2.74%	2.41%	2.80%	3.48%
Florida	11,160	1.85%	1.36%	0.64%	1.75%
Georgia	5,808	2.60%	1.90%	2.29%	1.47%
Maryland	5,550	2.75%	2.94%	2.10%	3.42%
North Carolina	6,014	1.89%	1.04%	2.08%	1.23%
South Carolina	3,206	1.69%	1.77%	1.36%	1.62%
Virginia	5,649	2.15%	1.60%	0.81%	1.63%
West Virginia	1,384	2.60%	2.58%	2.01%	1.09%

East South Central:

Alabama	4,615	1.95%	1.66%	1.39%	2.04%
Kentucky	3,076	2.51%	2.35%	1.99%	1.99%
Mississippi	1,996	2.18%	2.30%	0.88%	1.23%
Tennessee	3,752	2.74%	1.98%	1.46%	1.94%

West South Central:

Arkansas	2,744	2.67%	2.09%	1.56%	1.37%
Louisiana	3,426	1.70%	0.97%	1.20%	1.19%
Oklahoma	3,022	1.93%	1.58%	1.52%	2.36%
Texas	10,109	1.51%	1.17%	0.65%	0.71%

Mountain:

Arizona	3,131	1.23%	0.73%	0.40%	1.08%
Colorado	3,362	1.58%	2.13%	2.05%	2.66%
Idaho	1,985	2.87%	1.91%	1.09%	1.63%
Montana	2,116	3.66%	2.18%	1.66%	2.09%
Nevada	1,274	2.79%	1.40%	2.41%	1.92%
New Mexico	1,582	3.42%	2.29%	2.09%	1.52%
Utah	2,205	2.11%	0.97%	1.84%	1.98%
Wyoming	246	1.52%	1.44%	1.99%	1.10%

Pacific:

Alaska	569	1.48%	1.55%	1.03%	1.35%
California	18,652	1.20%	1.17%	0.79%	0.53%
Hawaii	1,469	4.22%	2.53%	2.84%	3.16%
Oregon	2,267	2.19%	2.60%	1.52%	1.33%
Washington	4,603	1.61%	1.96%	1.87%	1.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.



**Table VIII.A.2(2003) Percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	56.2%	39.0%	59.1%	72.0%	79.7%
New England:					
Connecticut	65.3%	51.2%	69.7%	79.7%	80.1%
Maine	53.5%	36.1%	53.9%	71.3%	74.4%
Massachusetts	65.6%	45.9%	67.4%	79.9%	93.9%
New Hampshire	68.8%	50.3%	74.6%	82.2%	81.5%
Rhode Island	63.6%	38.7%	69.7%	76.2%	96.6%
Vermont	54.9%	36.5%	62.1%	71.1%	70.2%
Middle Atlantic:					
New Jersey	60.8%	49.9%	56.7%	72.5%	84.5%
New York	59.7%	40.0%	62.2%	81.0%	89.6%
Pennsylvania	65.4%	42.9%	67.3%	86.4%	89.8%
East North Central:					
Illinois	55.0%	36.5%	62.7%	70.1%	77.9%
Indiana	53.4%	36.7%	55.5%	75.4%	81.6%
Michigan	61.1%	46.4%	61.1%	75.7%	85.7%
Ohio	59.6%	37.0%	67.7%	80.6%	80.4%
Wisconsin	55.7%	39.2%	55.9%	78.6%	79.1%
West North Central:					
Iowa	50.8%	35.5%	52.2%	71.1%	78.1%
Kansas	54.5%	42.5%	50.5%	75.2%	74.3%
Minnesota	55.9%	36.9%	61.9%	72.6%	81.5%
Missouri	53.3%	37.6%	51.2%	71.7%	78.0%
Nebraska	44.7%	26.7%	49.4%	63.4%	72.6%
North Dakota	44.7%	24.5%	59.4%	64.1%	66.5%
South Dakota	44.2%	26.1%	38.5%	62.3%	72.2%
South Atlantic:					
Delaware	61.1%	42.4%	68.9%	76.3%	89.9%
District of Columbia	79.3%	67.6%	82.8%	83.0%	93.9%
Florida	55.3%	40.3%	53.7%	73.3%	74.9%
Georgia	54.6%	39.7%	54.0%	65.5%	80.9%
Maryland	59.9%	42.7%	63.6%	69.7%	78.9%
North Carolina	56.5%	41.7%	54.2%	76.6%	72.8%
South Carolina	54.6%	42.4%	55.8%	67.8%	69.3%
Virginia	59.4%	46.5%	53.7%	68.3%	84.9%
West Virginia	52.8%	31.3%	56.7%	69.9%	88.3%

East South Central:

Alabama	58.3%	38.0%	63.3%	78.7%	84.9%
Kentucky	57.5%	39.0%	64.9%	74.1%	71.9%
Mississippi	45.9%	32.3%	42.7%	61.2%	75.3%
Tennessee	53.0%	32.6%	54.9%	67.4%	84.5%

West South Central:

Arkansas	42.2%	29.0%	40.4%	60.2%	58.2%
Louisiana	50.0%	32.9%	49.6%	69.6%	72.2%
Oklahoma	46.4%	34.4%	41.3%	65.9%	68.5%
Texas	48.7%	34.9%	50.2%	60.4%	73.0%

Mountain:

Arizona	52.4%	35.3%	57.4%	69.0%	77.9%
Colorado	52.6%	29.4%	59.3%	69.9%	81.5%
Idaho	51.0%	36.3%	53.1%	70.9%	69.8%
Montana	45.1%	36.7%	39.5%	58.3%	59.0%
Nevada	58.7%	38.2%	68.0%	75.2%	75.9%
New Mexico	50.5%	27.5%	50.8%	67.3%	78.0%
Utah	48.6%	32.3%	49.5%	61.1%	75.0%
Wyoming	42.5%	22.6%	51.8%	54.0%	64.1%

Pacific:

Alaska	47.0%	26.6%	46.0%	63.6%	70.4%
California	55.9%	38.6%	66.4%	69.8%	77.8%
Hawaii	86.2%	77.8%	88.2%	100.0%	90.2%
Oregon	58.3%	38.6%	61.3%	87.2%	88.9%
Washington	57.1%	39.3%	59.7%	71.0%	77.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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**Table VIII.A.2(2003) Standard error for percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.74%	1.15%	0.93%	0.43%	1.00%
New England:					
Connecticut	2.60%	3.43%	6.33%	5.51%	6.21%
Maine	2.67%	4.75%	2.06%	3.51%	7.06%
Massachusetts	2.78%	4.65%	6.53%	6.59%	4.41%
New Hampshire	1.72%	4.28%	3.03%	4.48%	4.45%
Rhode Island	2.64%	3.73%	6.21%	3.52%	4.82%
Vermont	2.73%	5.71%	2.74%	6.50%	5.54%
Middle Atlantic:					
New Jersey	1.76%	6.13%	3.99%	4.53%	7.17%
New York	1.33%	2.18%	3.72%	3.54%	3.57%
Pennsylvania	2.78%	3.18%	3.17%	7.13%	4.77%
East North Central:					
Illinois	2.87%	4.50%	3.76%	3.87%	7.24%
Indiana	3.66%	4.54%	5.53%	4.98%	5.65%
Michigan	2.79%	3.14%	5.17%	5.15%	7.21%
Ohio	2.34%	3.94%	4.50%	5.34%	6.96%
Wisconsin	1.98%	3.50%	5.10%	4.74%	7.77%
West North Central:					
Iowa	3.16%	5.74%	2.87%	5.24%	5.04%
Kansas	1.56%	3.29%	5.63%	4.71%	5.21%
Minnesota	3.26%	3.30%	4.25%	7.72%	3.85%
Missouri	2.12%	4.54%	4.37%	3.94%	6.17%
Nebraska	3.00%	4.29%	4.54%	5.78%	5.27%
North Dakota	2.45%	3.40%	3.18%	4.65%	3.20%
South Dakota	3.21%	4.03%	4.75%	3.78%	3.65%
South Atlantic:					
Delaware	2.27%	3.12%	3.91%	6.36%	3.76%
District of Columbia	1.86%	2.52%	4.63%	3.63%	5.27%
Florida	2.28%	3.79%	3.40%	6.01%	4.25%
Georgia	1.58%	2.71%	4.83%	3.04%	5.34%
Maryland	3.04%	5.30%	3.83%	7.28%	4.32%
North Carolina	1.24%	4.36%	4.35%	6.85%	3.04%
South Carolina	2.61%	6.19%	3.86%	4.55%	4.48%
Virginia	2.11%	4.22%	4.48%	2.70%	1.74%
West Virginia	2.64%	4.75%	3.30%	3.55%	3.91%

East South Central:

Alabama	2.15%	3.18%	4.32%	5.13%	4.92%
Kentucky	2.31%	2.99%	4.13%	5.07%	7.89%
Mississippi	2.33%	3.64%	3.81%	6.72%	5.96%
Tennessee	1.75%	3.92%	3.38%	6.67%	4.18%

West South Central:

Arkansas	3.20%	5.39%	5.27%	6.13%	6.81%
Louisiana	2.18%	4.34%	2.99%	6.06%	3.40%
Oklahoma	2.67%	3.44%	5.51%	4.62%	6.29%
Texas	2.02%	2.96%	3.87%	2.81%	2.53%

Mountain:

Arizona	2.56%	2.73%	4.75%	6.46%	5.68%
Colorado	2.26%	2.33%	5.21%	7.98%	4.54%
Idaho	2.54%	5.50%	5.42%	4.20%	2.68%
Montana	3.07%	6.36%	5.43%	3.71%	2.82%
Nevada	3.31%	4.76%	8.09%	5.52%	6.25%
New Mexico	2.99%	4.04%	5.60%	3.96%	4.28%
Utah	2.54%	4.53%	5.40%	4.89%	6.39%
Wyoming	1.33%	2.45%	1.98%	2.78%	5.48%

Pacific:

Alaska	1.62%	3.94%	4.10%	4.18%	7.12%
California	0.88%	1.51%	2.20%	2.20%	1.77%
Hawaii	1.82%	4.23%	7.56%	0.03%	4.83%
Oregon	2.29%	3.09%	3.92%	4.26%	4.92%
Washington	2.20%	5.13%	5.16%	4.42%	8.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.1(2003) Number of private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	110,876,535	28,128,610	27,654,483	27,532,824	27,560,619
New England:					
Connecticut	1,525,053	381,865	352,836	367,662	422,690
Maine	501,004	124,983	125,233	124,607	126,182
Massachusetts	2,929,360	732,137	725,706	728,032	743,484
New Hampshire	535,590	108,820	160,336	131,672	134,762
Rhode Island	410,606	102,059	102,127	102,597	103,823
Vermont	249,048	61,823	62,625	62,307	62,292
Middle Atlantic:					
New Jersey	3,605,044	899,262	917,044	876,738	912,000
New York	7,136,088	1,804,630	1,783,233	1,752,284	1,795,941
Pennsylvania	4,932,291	1,239,343	1,233,185	1,218,011	1,241,752
East North Central:					
Illinois	5,214,814	1,324,636	1,288,956	1,301,243	1,299,979
Indiana	2,414,718	595,511	616,960	597,758	604,490
Michigan	4,006,941	1,004,286	1,000,406	995,790	1,006,459
Ohio	4,591,485	1,160,640	1,144,939	1,136,172	1,149,734
Wisconsin	2,393,849	600,927	601,276	589,920	601,726
West North Central:					
Iowa	1,217,696	311,495	300,369	303,661	302,170
Kansas	1,040,218	269,905	256,801	252,316	261,195
Minnesota	2,366,453	584,502	601,035	584,492	596,424
Missouri	2,306,662	585,390	571,354	575,938	573,979
Nebraska	785,863	194,057	198,810	182,901	210,095
North Dakota	270,330	68,547	67,523	67,266	66,993
South Dakota	299,284	74,781	74,699	74,680	75,124
South Atlantic:					
Delaware	390,199	97,458	97,515	89,390	105,836 *
District of Columbia	417,308	95,520	111,888 *	105,333	104,566
Florida	6,738,682	1,718,127	1,664,581	1,679,897	1,676,078
Georgia	3,300,157	841,485	812,133	827,136	819,403
Maryland	2,090,390	531,874	521,463	507,442	529,611
North Carolina	3,241,080	805,754	808,431	816,103	810,791
South Carolina	1,418,430	351,605	359,698	346,525	360,603
Virginia	2,631,379	661,712	661,194	651,647	656,826
West Virginia	544,237	137,728	137,457	131,131	137,921

East South Central:

Alabama	1,518,494	377,180	382,994	374,956	383,363
Kentucky	1,402,868	352,218	351,762	346,553	352,334
Mississippi	909,309	237,886	208,553	238,309	224,561
Tennessee	2,164,434	541,300	543,988	536,578	542,568

West South Central:

Arkansas	957,152	245,122	230,988	242,521	238,522
Louisiana	1,541,670	388,901	382,013	375,477	395,280
Oklahoma	1,208,704	301,119	301,791	302,485	303,310
Texas	7,838,737	1,978,874	1,954,174	1,937,028	1,968,661

Mountain:

Arizona	1,926,539	484,261	480,623	473,455	488,199
Colorado	1,886,378	484,720	473,932	462,351	465,375
Idaho	480,720	125,372	117,567	119,530	118,250
Montana	326,806	82,588	81,554	77,836	84,828
Nevada	974,509	249,018	243,521	236,417	245,554
New Mexico	555,969	141,787	137,901	137,840	138,442
Utah	869,870	215,133	225,972	212,404	216,360
Wyoming	173,651	42,415	44,325	43,398	43,513

Pacific:

Alaska	224,512	55,945	55,939	56,165	56,464
California	12,494,957	3,205,602	3,034,991	3,156,830	3,097,533
Hawaii	435,868	108,081	108,771	109,067	109,949
Oregon	1,339,168	339,212	334,443	330,732	334,780
Washington	2,141,961	534,587	536,102	536,833	534,439

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

**Table VIII.B.1(2003) Standard error for number of private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	1,560,672	922,526	1,142,667	831,179	484,611
New England:					
Connecticut	108,911	45,098	71,170	44,199	60,489
Maine	33,077	18,001	19,957	12,754	24,669
Massachusetts	229,209	118,005	101,588	114,028	87,446
New Hampshire	34,477	15,795	33,745	13,221	17,755
Rhode Island	22,451	15,638	13,329	14,584	11,758
Vermont	19,356	9,698	9,251	5,657	14,014
Middle Atlantic:					
New Jersey	260,118	144,920	125,510	151,577	133,759
New York	378,229	202,075	202,189	216,601	262,706
Pennsylvania	228,379	133,146	150,695	121,092	107,533
East North Central:					
Illinois	445,297	209,008	138,080	281,572	302,884
Indiana	174,245	63,320	86,911	69,221	72,122
Michigan	247,230	143,118	150,681	99,200	217,522
Ohio	266,867	164,630	117,664	151,848	147,218
Wisconsin	229,621	88,080	152,580	39,320	78,669
West North Central:					
Iowa	76,878	29,088	48,938	42,468	63,896
Kansas	57,567	37,145	39,093	27,447	26,489
Minnesota	155,018	73,511	59,812	52,802	108,328
Missouri	229,587	101,607	65,022	85,036	116,520
Nebraska	41,304	22,885	24,803	33,348	47,059
North Dakota	22,398	12,018	13,942	7,844	9,375
South Dakota	23,496	15,856	5,573	10,275	13,740
South Atlantic:					
Delaware	45,624	11,336	11,329	18,740	37,645 *
District of Columbia	30,166	12,118	34,233 *	20,829	16,397
Florida	531,036	345,700	352,626	385,027	391,421
Georgia	254,738	117,494	142,529	51,475	125,354
Maryland	117,750	83,949	55,161	63,668	56,724
North Carolina	138,799	147,155	74,108	87,661	92,006
South Carolina	96,477	54,948	36,825	36,510	50,544
Virginia	236,429	83,549	152,463	66,405	78,185
West Virginia	31,053	26,757	12,806	14,809	24,901

East South Central:

Alabama	95,733	54,321	50,609	57,841	40,858
Kentucky	107,516	55,987	68,605	43,416	43,505
Mississippi	34,600	22,587	29,765	24,024	35,505
Tennessee	176,555	48,408	64,114	54,140	94,577

West South Central:

Arkansas	76,163	40,427	50,147	28,691	31,245
Louisiana	102,615	45,030	89,505	50,014	65,565
Oklahoma	90,582	41,235	58,777	29,493	41,607
Texas	354,162	302,557	223,407	183,920	229,010

Mountain:

Arizona	94,424	42,198	69,261	76,805	53,084
Colorado	181,410	74,348	111,074	113,253	80,691
Idaho	44,244	16,275	11,828	18,038	32,201
Montana	14,987	10,068	4,914	8,386	10,005
Nevada	48,202	28,527	29,313	32,761	30,854
New Mexico	33,802	15,891	24,509	21,698	16,098
Utah	77,550	24,605	60,004	44,568	32,169
Wyoming	14,043	6,026	5,289	3,374	13,053

Pacific:

Alaska	18,382	7,671	12,377	4,081	7,757
California	598,749	183,936	318,825	259,838	221,978
Hawaii	25,406	21,848	12,176	10,154	19,614
Oregon	64,952	34,024	50,199	84,371	40,188
Washington	99,962	58,761	69,238	53,112	79,206

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.



**Table VIII.B.1.a(2003) Percent of number of private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	110,876,535	25.4%	24.9%	24.8%	24.9%
New England:					
Connecticut	1,525,053	25.0%	23.1%	24.1%	27.7%
Maine	501,004	24.9%	25.0%	24.9%	25.2%
Massachusetts	2,929,360	25.0%	24.8%	24.9%	25.4%
New Hampshire	535,590	20.3%	29.9%	24.6%	25.2%
Rhode Island	410,606	24.9%	24.9%	25.0%	25.3%
Vermont	249,048	24.8%	25.1%	25.0%	25.0%
Middle Atlantic:					
New Jersey	3,605,044	24.9%	25.4%	24.3%	25.3%
New York	7,136,088	25.3%	25.0%	24.6%	25.2%
Pennsylvania	4,932,291	25.1%	25.0%	24.7%	25.2%
East North Central:					
Illinois	5,214,814	25.4%	24.7%	25.0%	24.9%
Indiana	2,414,718	24.7%	25.5%	24.8%	25.0%
Michigan	4,006,941	25.1%	25.0%	24.9%	25.1%
Ohio	4,591,485	25.3%	24.9%	24.7%	25.0%
Wisconsin	2,393,849	25.1%	25.1%	24.6%	25.1%
West North Central:					
Iowa	1,217,696	25.6%	24.7%	24.9%	24.8%
Kansas	1,040,218	25.9%	24.7%	24.3%	25.1%
Minnesota	2,366,453	24.7%	25.4%	24.7%	25.2%
Missouri	2,306,662	25.4%	24.8%	25.0%	24.9%
Nebraska	785,863	24.7%	25.3%	23.3%	26.7%
North Dakota	270,330	25.4%	25.0%	24.9%	24.8%
South Dakota	299,284	25.0%	25.0%	25.0%	25.1%
South Atlantic:					
Delaware	390,199	25.0%	25.0%	22.9%	27.1% *
District of Columbia	417,308	22.9%	26.8% *	25.2%	25.1%
Florida	6,738,682	25.5%	24.7%	24.9%	24.9%
Georgia	3,300,157	25.5%	24.6%	25.1%	24.8%
Maryland	2,090,390	25.4%	24.9%	24.3%	25.3%
North Carolina	3,241,080	24.9%	24.9%	25.2%	25.0%
South Carolina	1,418,430	24.8%	25.4%	24.4%	25.4%
Virginia	2,631,379	25.1%	25.1%	24.8%	25.0%
West Virginia	544,237	25.3%	25.3%	24.1%	25.3%

East South Central:

Alabama	1,518,494	24.8%	25.2%	24.7%	25.2%
Kentucky	1,402,868	25.1%	25.1%	24.7%	25.1%
Mississippi	909,309	26.2%	22.9%	26.2%	24.7%
Tennessee	2,164,434	25.0%	25.1%	24.8%	25.1%

West South Central:

Arkansas	957,152	25.6%	24.1%	25.3%	24.9%
Louisiana	1,541,670	25.2%	24.8%	24.4%	25.6%
Oklahoma	1,208,704	24.9%	25.0%	25.0%	25.1%
Texas	7,838,737	25.2%	24.9%	24.7%	25.1%

Mountain:

Arizona	1,926,539	25.1%	24.9%	24.6%	25.3%
Colorado	1,886,378	25.7%	25.1%	24.5%	24.7%
Idaho	480,720	26.1%	24.5%	24.9%	24.6%
Montana	326,806	25.3%	25.0%	23.8%	26.0%
Nevada	974,509	25.6%	25.0%	24.3%	25.2%
New Mexico	555,969	25.5%	24.8%	24.8%	24.9%
Utah	869,870	24.7%	26.0%	24.4%	24.9%
Wyoming	173,651	24.4%	25.5%	25.0%	25.1%

Pacific:

Alaska	224,512	24.9%	24.9%	25.0%	25.1%
California	12,494,957	25.7%	24.3%	25.3%	24.8%
Hawaii	435,868	24.8%	25.0%	25.0%	25.2%
Oregon	1,339,168	25.3%	25.0%	24.7%	25.0%
Washington	2,141,961	25.0%	25.0%	25.1%	25.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

**Table VIII.B.1.a(2003) Standard error for percent of number of private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	1,560,672	0.67%	0.76%	0.82%	0.48%
New England:					
Connecticut	108,911	2.21%	4.28%	2.31%	2.66%
Maine	33,077	3.38%	3.79%	2.64%	3.81%
Massachusetts	229,209	3.87%	3.08%	3.35%	1.96%
New Hampshire	34,477	2.27%	5.11%	2.25%	2.96%
Rhode Island	22,451	3.30%	3.18%	2.87%	2.97%
Vermont	19,356	2.78%	2.87%	3.16%	4.39%
Middle Atlantic:					
New Jersey	260,118	2.99%	2.56%	3.64%	4.37%
New York	378,229	2.97%	2.02%	2.71%	3.33%
Pennsylvania	228,379	2.10%	2.62%	2.75%	1.84%
East North Central:					
Illinois	445,297	3.17%	3.27%	4.16%	4.52%
Indiana	174,245	1.97%	2.55%	1.99%	2.69%
Michigan	247,230	3.27%	3.82%	2.68%	4.65%
Ohio	266,867	3.28%	1.91%	2.45%	2.52%
Wisconsin	229,621	2.75%	3.55%	2.64%	3.23%
West North Central:					
Iowa	76,878	3.34%	3.52%	3.00%	3.67%
Kansas	57,567	3.69%	3.53%	1.96%	1.88%
Minnesota	155,018	2.80%	3.07%	1.33%	3.28%
Missouri	229,587	2.99%	1.93%	4.55%	2.79%
Nebraska	41,304	2.92%	3.73%	3.53%	4.83%
North Dakota	22,398	2.83%	3.14%	2.81%	3.86%
South Dakota	23,496	3.22%	2.40%	3.73%	3.50%
South Atlantic:					
Delaware	45,624	2.41%	3.45%	3.47%	6.45% *
District of Columbia	30,166	2.46%	6.36% *	4.47%	3.82%
Florida	531,036	4.32%	3.93%	4.47%	4.54%
Georgia	254,738	3.16%	2.97%	1.77%	2.44%
Maryland	117,750	2.74%	2.61%	2.29%	3.44%
North Carolina	138,799	3.44%	1.79%	2.71%	3.40%
South Carolina	96,477	2.95%	1.64%	2.78%	2.89%
Virginia	236,429	2.50%	2.63%	2.16%	3.26%
West Virginia	31,053	4.65%	2.48%	2.83%	3.68%

East South Central:

Alabama	95,733	3.22%	3.33%	2.65%	1.97%
Kentucky	107,516	2.90%	3.48%	3.00%	3.76%
Mississippi	34,600	3.37%	2.92%	2.10%	3.06%
Tennessee	176,555	1.94%	2.44%	1.83%	3.02%

West South Central:

Arkansas	76,163	3.70%	3.54%	3.94%	2.42%
Louisiana	102,615	3.14%	3.90%	2.80%	3.56%
Oklahoma	90,582	2.51%	3.12%	2.87%	3.45%
Texas	354,162	3.18%	2.32%	2.81%	2.86%

Mountain:

Arizona	94,424	2.13%	2.90%	3.16%	3.39%
Colorado	181,410	3.70%	3.78%	4.20%	5.35%
Idaho	44,244	2.90%	2.67%	3.83%	3.28%
Montana	14,987	2.09%	2.02%	1.98%	2.75%
Nevada	48,202	2.80%	2.04%	3.09%	3.30%
New Mexico	33,802	3.31%	3.49%	3.17%	2.75%
Utah	77,550	2.12%	4.51%	3.95%	3.55%
Wyoming	14,043	3.14%	3.27%	2.47%	4.32%

Pacific:

Alaska	18,382	3.52%	3.42%	2.62%	2.18%
California	598,749	1.86%	1.84%	1.33%	1.70%
Hawaii	25,406	3.90%	2.70%	2.53%	3.78%
Oregon	64,952	3.01%	3.57%	4.31%	3.47%
Washington	99,962	2.51%	3.21%	2.46%	2.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

**Table VIII.B.2(2003) Percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	86.8%	71.4%	87.0%	93.2%	96.0%
New England:					
Connecticut	86.3%	74.6%	91.7%	94.3%	85.2%
Maine	77.8%	59.7%	77.3%	92.3%	82.1%
Massachusetts	91.3%	83.0%	87.6%	96.5%	97.9%
New Hampshire	91.3%	78.2%	93.9%	97.7%	92.4%
Rhode Island	90.6%	74.3%	90.4%	97.5%	99.9%
Vermont	86.0%	68.8%	89.4%	92.5%	93.2%
Middle Atlantic:					
New Jersey	88.9%	77.0%	87.2%	94.1%	97.4%
New York	89.3%	74.6%	90.0%	94.3%	98.5%
Pennsylvania	91.7%	77.6%	92.6%	97.7%	98.9%
East North Central:					
Illinois	86.8%	64.6%	89.6%	95.9%	97.5%
Indiana	86.1%	63.6%	90.0%	91.9%	98.5%
Michigan	86.2%	77.5%	76.2%	93.6%	97.6%
Ohio	89.3%	73.2%	89.5%	97.4%	97.4%
Wisconsin	85.0%	69.1%	81.1%	96.4%	93.6%
West North Central:					
Iowa	85.9%	62.4%	89.4%	95.4%	96.8%
Kansas	85.7%	67.8%	88.9%	94.8%	92.3%
Minnesota	88.5%	74.0%	87.6%	94.6%	97.5%
Missouri	88.2%	76.9%	85.0%	93.5%	97.5%
Nebraska	82.3%	57.8%	82.5%	91.4%	96.9%
North Dakota	81.1%	51.8%	90.8%	90.6%	91.9%
South Dakota	81.2%	66.5%	76.0%	89.7%	92.6%
South Atlantic:					
Delaware	91.0%	76.8%	91.3%	96.2%	99.5%
District of Columbia	96.7%	89.6%	98.2%	98.8%	99.6%
Florida	85.7%	74.6%	85.5%	86.3%	96.7%
Georgia	88.0%	76.0%	89.4%	92.8%	94.1%
Maryland	88.8%	77.8%	89.5%	91.2%	96.7%
North Carolina	86.6%	76.0%	80.4%	94.6%	95.4%
South Carolina	85.5%	71.2%	84.5%	91.0%	95.3%
Virginia	86.0%	70.6%	80.5%	95.2%	97.9%
West Virginia	84.4%	64.4%	83.5%	93.0%	97.2%

East South Central:

Alabama	88.5%	71.7%	89.2%	96.3%	96.6%
Kentucky	86.8%	70.5%	92.5%	92.1%	92.1%
Mississippi	82.2%	64.1%	79.6%	90.5%	95.0%
Tennessee	86.8%	70.5%	86.5%	93.1%	97.0%

West South Central:

Arkansas	80.6%	61.3%	83.1%	85.9%	92.6%
Louisiana	84.7%	67.8%	84.1%	92.7%	94.4%
Oklahoma	82.4%	69.3%	72.8%	92.2%	95.2%
Texas	85.4%	71.2%	82.2%	91.8%	96.4%

Mountain:

Arizona	86.2%	64.7%	89.1%	96.1%	95.1%
Colorado	85.9%	65.3%	88.2%	96.0%	95.0%
Idaho	83.0%	65.5%	82.8%	92.5%	92.1%
Montana	73.6%	44.7%	76.2%	86.8%	87.0%
Nevada	88.7%	76.7%	90.2%	92.9%	95.3%
New Mexico	78.7%	61.7%	79.9%	79.7%	93.9%
Utah	84.0%	64.8%	88.6%	90.2%	92.4%
Wyoming	72.1%	40.9%	79.3%	75.5%	91.8%

Pacific:

Alaska	79.8%	61.4%	80.3%	87.4%	90.1%
California	85.6%	69.3%	87.5%	90.4%	95.6%
Hawaii	97.7%	94.3%	98.1%	100.0%	98.3%
Oregon	87.6%	67.1%	92.2%	95.7%	95.9%
Washington	84.9%	72.3%	80.1%	94.3%	92.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.2(2003) Standard error for percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.48%	1.23%	1.06%	0.61%	0.33%
New England:					
Connecticut	2.83%	4.12%	4.41%	1.95%	6.28%
Maine	2.18%	5.44%	3.68%	2.01%	7.15%
Massachusetts	1.13%	5.94%	4.56%	1.09%	1.27%
New Hampshire	1.32%	3.25%	2.63%	1.45%	2.77%
Rhode Island	0.85%	7.06%	1.51%	0.60%	0.32%
Vermont	1.86%	7.51%	2.61%	2.19%	3.16%
Middle Atlantic:					
New Jersey	1.26%	7.82%	2.88%	1.80%	1.42%
New York	0.69%	2.69%	1.98%	1.23%	0.70%
Pennsylvania	1.00%	2.94%	1.07%	1.41%	0.52%
East North Central:					
Illinois	2.03%	9.05%	1.91%	1.37%	0.77%
Indiana	1.49%	3.75%	2.45%	3.19%	0.81%
Michigan	3.56%	5.10%	7.35%	2.98%	2.02%
Ohio	0.87%	4.65%	1.60%	1.02%	2.20%
Wisconsin	2.09%	5.74%	4.18%	1.24%	4.62%
West North Central:					
Iowa	1.84%	6.87%	2.27%	1.56%	1.32%
Kansas	1.30%	4.34%	4.69%	2.06%	3.26%
Minnesota	2.09%	3.45%	3.32%	3.26%	0.67%
Missouri	0.97%	3.83%	1.84%	2.97%	1.99%
Nebraska	2.01%	5.23%	2.59%	5.13%	2.34%
North Dakota	1.39%	7.03%	1.83%	2.89%	2.08%
South Dakota	1.82%	6.67%	3.78%	3.43%	1.70%
South Atlantic:					
Delaware	1.42%	5.01%	3.10%	1.55%	0.50%
District of Columbia	0.35%	1.72%	4.71%	0.53%	0.42%
Florida	2.22%	2.40%	3.33%	4.87%	1.32%
Georgia	1.18%	5.13%	4.33%	1.72%	2.67%
Maryland	1.66%	5.30%	2.28%	4.47%	1.28%
North Carolina	0.77%	8.23%	3.47%	1.96%	5.06%
South Carolina	1.32%	6.00%	2.96%	3.10%	1.38%
Virginia	1.89%	6.43%	7.34%	1.12%	0.99%
West Virginia	1.81%	5.52%	1.61%	1.39%	1.67%

East South Central:

Alabama	1.19%	4.76%	1.45%	0.98%	1.23%
Kentucky	2.04%	5.96%	2.86%	2.07%	3.73%
Mississippi	1.98%	4.88%	4.71%	1.50%	3.30%
Tennessee	1.54%	4.75%	3.61%	2.60%	1.11%

West South Central:

Arkansas	1.90%	5.89%	4.30%	4.62%	2.78%
Louisiana	1.56%	6.86%	4.27%	4.03%	1.73%
Oklahoma	3.13%	4.22%	7.08%	3.28%	1.64%
Texas	1.06%	3.85%	2.34%	1.42%	0.91%

Mountain:

Arizona	1.53%	4.08%	3.48%	2.80%	2.41%
Colorado	1.18%	6.60%	3.05%	2.33%	2.32%
Idaho	1.84%	2.99%	1.74%	2.42%	3.26%
Montana	2.27%	8.12%	4.11%	3.27%	1.84%
Nevada	1.43%	6.68%	3.50%	2.42%	2.25%
New Mexico	2.57%	4.22%	3.54%	4.73%	2.50%
Utah	2.54%	6.04%	5.17%	1.89%	2.57%
Wyoming	2.55%	4.52%	3.69%	1.99%	2.40%

Pacific:

Alaska	1.75%	4.48%	5.87%	1.78%	4.38%
California	1.20%	1.51%	2.06%	2.28%	1.50%
Hawaii	0.43%	2.12%	1.44%	0.01%	0.99%
Oregon	1.32%	4.32%	2.79%	2.58%	3.20%
Washington	1.98%	3.25%	4.02%	2.52%	3.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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



**Table VIII.B.2.a(2003) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	78.5%	55.5%	76.9%	86.0%	90.0%
New England:					
Connecticut	79.5%	52.9%	80.8%	87.2%	91.9%
Maine	79.7%	59.8%	78.8%	83.8%	90.2%
Massachusetts	74.9%	50.6%	71.9%	79.5%	93.5%
New Hampshire	78.6%	52.6%	77.0%	86.6%	89.9%
Rhode Island	76.3%	54.8%	74.3%	85.5%	85.0%
Vermont	77.0%	51.5%	68.8%	87.7%	93.1%
Middle Atlantic:					
New Jersey	77.7%	62.8%	72.7%	80.3%	91.5%
New York	79.4%	66.4%	75.7%	84.3%	88.1%
Pennsylvania	75.6%	55.3%	67.3%	86.4%	88.8%
East North Central:					
Illinois	80.3%	54.4%	77.8%	86.9%	93.6%
Indiana	79.9%	51.8%	78.3%	88.1%	91.6%
Michigan	77.2%	52.9%	70.9%	86.9%	92.3%
Ohio	78.4%	56.5%	76.6%	88.2%	86.9%
Wisconsin	78.7%	56.1%	77.0%	86.6%	88.8%
West North Central:					
Iowa	78.6%	52.7%	72.2%	88.2%	92.1%
Kansas	79.1%	59.7%	70.6%	87.7%	93.2%
Minnesota	77.9%	49.5%	74.2%	91.8%	89.2%
Missouri	76.5%	56.4%	71.1%	89.6%	84.8%
Nebraska	71.3%	47.6%	71.5%	85.3%	72.7%
North Dakota	73.1%	45.2%	68.1%	82.5%	85.0%
South Dakota	75.3%	62.7%	65.3%	80.7%	87.3%
South Atlantic:					
Delaware	77.4%	69.5%	67.8%	84.4%	85.2%
District of Columbia	82.7%	75.0%	81.3%	87.2%	86.1%
Florida	82.0%	68.5%	81.6%	91.5%	84.4%
Georgia	77.7%	46.2%	82.5%	87.1%	90.0%
Maryland	78.8%	58.5%	76.4%	86.0%	91.0%
North Carolina	79.0%	53.9%	75.7%	89.0%	91.8%
South Carolina	78.1%	52.9%	80.1%	84.8%	88.4%
Virginia	79.4%	61.5%	74.3%	83.6%	92.4%
West Virginia	81.5%	52.9%	81.7%	88.8%	93.4%

East South Central:

Alabama	76.5%	45.1%	81.3%	83.5%	88.4%
Kentucky	77.5%	54.0%	72.1%	88.5%	89.9%
Mississippi	75.8%	56.7%	73.1%	87.7%	79.4%
Tennessee	81.2%	53.2%	82.6%	88.4%	93.4%

West South Central:

Arkansas	76.3%	52.0%	73.3%	85.1%	87.3%
Louisiana	78.2%	58.3%	81.3%	88.0%	80.5%
Oklahoma	76.3%	42.8%	67.0%	91.2%	93.2%
Texas	77.2%	42.8%	77.1%	88.4%	92.5%

Mountain:

Arizona	76.8%	51.0%	82.4%	78.5%	87.5%
Colorado	78.3%	62.3%	74.8%	80.8%	90.7%
Idaho	76.0%	41.8%	81.4%	83.0%	89.7%
Montana	71.8%	44.9%	56.8%	80.8%	89.8%
Nevada	75.4%	56.4%	72.4%	85.7%	83.9%
New Mexico	74.7%	47.5%	73.6%	81.2%	88.4%
Utah	69.5%	55.4%	54.5%	73.6%	90.4%
Wyoming	80.7%	43.2%	77.6%	85.7%	95.7%

Pacific:

Alaska	72.4%	54.4%	66.4%	78.7%	83.9%
California	80.7%	56.9%	82.8%	86.3%	91.4%
Hawaii	80.2%	63.5%	80.4%	88.3%	87.5%
Oregon	82.0%	57.2%	81.6%	90.2%	91.7%
Washington	77.1%	55.4%	75.2%	85.8%	86.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.2.a(2003) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.51%	1.29%	0.93%	0.68%	0.45%
New England:					
Connecticut	2.24%	4.57%	4.65%	1.46%	2.68%
Maine	2.22%	4.41%	3.64%	2.47%	3.28%
Massachusetts	2.25%	4.23%	3.75%	3.59%	2.29%
New Hampshire	1.82%	7.01%	4.99%	2.08%	2.11%
Rhode Island	2.63%	5.03%	4.09%	2.75%	6.17%
Vermont	2.95%	4.85%	3.47%	1.64%	3.95%
Middle Atlantic:					
New Jersey	2.66%	5.33%	4.79%	3.90%	1.61%
New York	2.11%	5.11%	2.49%	3.10%	3.23%
Pennsylvania	1.44%	4.61%	3.70%	1.80%	2.68%
East North Central:					
Illinois	2.00%	5.29%	3.97%	2.14%	2.79%
Indiana	1.77%	6.38%	3.07%	3.31%	2.56%
Michigan	2.39%	5.32%	2.44%	2.29%	1.49%
Ohio	2.02%	6.92%	3.49%	2.15%	2.36%
Wisconsin	1.61%	5.29%	3.79%	1.71%	1.97%
West North Central:					
Iowa	2.47%	6.33%	4.01%	2.61%	2.05%
Kansas	2.93%	6.30%	4.20%	1.87%	2.31%
Minnesota	1.97%	6.32%	4.05%	0.97%	2.37%
Missouri	3.01%	6.03%	4.85%	1.88%	2.48%
Nebraska	2.41%	5.04%	2.87%	2.44%	5.89%
North Dakota	2.56%	4.58%	2.84%	5.92%	3.77%
South Dakota	2.26%	7.79%	3.60%	3.71%	2.89%
South Atlantic:					
Delaware	2.40%	4.70%	3.46%	3.72%	3.54%
District of Columbia	1.77%	3.58%	3.78%	2.77%	2.89%
Florida	2.02%	7.25%	2.08%	1.55%	3.01%
Georgia	2.42%	6.54%	2.45%	1.49%	2.63%
Maryland	1.79%	7.30%	2.57%	3.02%	1.05%
North Carolina	2.18%	4.46%	3.03%	2.39%	1.87%
South Carolina	2.03%	3.37%	4.16%	3.28%	3.94%
Virginia	2.39%	6.64%	2.42%	2.51%	1.54%
West Virginia	2.76%	4.95%	3.56%	1.63%	4.13%

East South Central:

Alabama	2.84%	7.40%	3.44%	3.61%	2.63%
Kentucky	2.37%	5.19%	4.12%	1.38%	1.22%
Mississippi	2.89%	6.11%	2.76%	1.89%	5.78%
Tennessee	1.72%	3.91%	4.10%	3.45%	1.40%

West South Central:

Arkansas	2.00%	6.65%	4.30%	2.08%	2.25%
Louisiana	2.21%	7.85%	2.52%	2.13%	5.17%
Oklahoma	2.90%	5.85%	6.52%	1.25%	1.32%
Texas	2.45%	5.49%	3.59%	1.44%	1.37%

Mountain:

Arizona	1.33%	3.99%	3.44%	4.70%	3.27%
Colorado	2.34%	7.07%	4.03%	3.64%	4.41%
Idaho	2.22%	5.08%	2.33%	1.83%	3.06%
Montana	4.33%	8.02%	5.59%	4.25%	3.58%
Nevada	2.10%	6.32%	6.08%	2.04%	2.68%
New Mexico	2.26%	6.14%	5.11%	2.83%	2.43%
Utah	3.15%	5.05%	4.09%	3.89%	2.07%
Wyoming	2.54%	4.51%	3.99%	1.28%	2.40%

Pacific:

Alaska	3.27%	6.95%	6.50%	4.25%	5.04%
California	0.99%	2.57%	2.18%	0.98%	1.07%
Hawaii	1.72%	3.17%	3.09%	2.80%	3.83%
Oregon	2.72%	5.82%	4.35%	1.67%	1.15%
Washington	1.97%	7.53%	1.77%	3.63%	3.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.2.a.(1)(2003) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	80.3%	63.5%	76.5%	83.6%	87.9%
New England:					
Connecticut	79.2%	68.6%	77.5%	83.6%	81.4%
Maine	76.2%	57.4%	65.8%	83.4%	86.1%
Massachusetts	79.0%	70.8%	75.4%	79.5%	84.7%
New Hampshire	78.1%	67.4%	71.3%	82.2%	85.2%
Rhode Island	81.2%	75.0%	78.4%	81.7%	86.0%
Vermont	73.4%	67.3%	74.2%	78.8%	70.3%
Middle Atlantic:					
New Jersey	76.2%	67.6%	68.1%	80.3%	83.3%
New York	79.9%	57.4%	76.9%	86.9%	89.0%
Pennsylvania	80.5%	56.9%	79.1%	86.6%	87.4%
East North Central:					
Illinois	81.7%	68.1%	75.7%	81.5%	91.8%
Indiana	80.3%	57.9%	74.3%	87.1%	87.2%
Michigan	82.3%	68.6%	78.3%	84.7%	88.6%
Ohio	80.0%	62.2%	77.3%	82.9%	88.1%
Wisconsin	74.5%	56.9%	71.5%	74.7%	84.8%
West North Central:					
Iowa	77.5%	57.1%	75.5%	80.6%	83.6%
Kansas	78.0%	60.5%	75.0%	81.8%	85.1%
Minnesota	80.6%	58.2%	79.9%	85.1%	85.8%
Missouri	81.1%	66.8%	76.0%	87.0%	86.3%
Nebraska	76.1%	69.7%	68.6%	77.4%	83.0%
North Dakota	78.8%	58.0%	76.0%	80.9%	85.5%
South Dakota	79.3%	83.9%	79.2%	77.3%	78.7%
South Atlantic:					
Delaware	83.7%	74.0%	76.9%	85.8%	92.3%
District of Columbia	83.9%	71.9%	85.3%	88.4%	86.4%
Florida	79.1%	59.7%	76.5%	84.7%	88.2%
Georgia	81.1%	57.5%	81.8%	84.2%	87.6%
Maryland	76.5%	68.1%	79.4%	74.7%	80.0%
North Carolina	83.2%	72.7%	76.1%	86.4%	89.9%
South Carolina	83.8%	69.3%	75.9%	87.9%	92.9%
Virginia	76.3%	69.0%	65.5%	79.2%	84.4%
West Virginia	82.1%	56.6%	79.4%	83.0%	92.9%

East South Central:

Alabama	76.3%	66.7%	60.9%	81.6%	88.1%
Kentucky	81.1%	70.1%	77.9%	82.3%	87.5%
Mississippi	82.5%	63.0%	80.4%	85.4%	90.8%
Tennessee	79.7%	57.4%	78.3%	82.8%	87.1%

West South Central:

Arkansas	78.3%	62.4%	73.8%	81.6%	85.0%
Louisiana	75.5%	51.2%	77.1%	78.7%	83.3%
Oklahoma	83.0%	67.6%	83.3%	84.2%	86.8%
Texas	82.4%	59.3%	77.3%	86.2%	90.5%

Mountain:

Arizona	78.9%	62.7%	78.4%	79.5%	85.3%
Colorado	74.9%	58.1%	81.9%	72.7%	79.9%
Idaho	83.2%	67.4%	77.1%	88.7%	88.6%
Montana	83.2%	77.9%	75.4%	80.6%	91.0%
Nevada	81.7%	71.5%	74.9%	87.3%	87.6%
New Mexico	76.5%	52.2%	73.0%	81.9%	83.5%
Utah	79.7%	70.1%	72.8%	83.5%	85.1%
Wyoming	83.3%	72.0%	75.5%	80.3%	93.3%

Pacific:

Alaska	86.0%	66.8%	87.5%	85.2%	94.1%
California	82.2%	68.8%	78.7%	83.7%	89.9%
Hawaii	86.0%	83.1%	83.6%	89.9%	86.2%
Oregon	85.9%	76.8%	78.7%	89.9%	92.2%
Washington	82.1%	56.2%	80.8%	89.2%	88.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.2.a.(1)(2003) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.32%	1.13%	0.94%	0.72%	0.35%
New England:					
Connecticut	1.43%	3.45%	2.08%	1.63%	2.74%
Maine	2.58%	7.84%	5.07%	0.99%	2.10%
Massachusetts	2.32%	6.47%	3.89%	2.15%	2.65%
New Hampshire	1.41%	4.55%	3.27%	2.45%	1.68%
Rhode Island	1.06%	3.72%	1.62%	2.66%	1.92%
Vermont	2.78%	4.88%	2.69%	2.83%	5.65%
Middle Atlantic:					
New Jersey	2.15%	5.05%	5.57%	4.23%	4.31%
New York	1.04%	5.08%	2.23%	1.17%	1.65%
Pennsylvania	1.39%	6.22%	1.92%	1.43%	2.47%
East North Central:					
Illinois	2.03%	4.52%	2.71%	2.40%	1.51%
Indiana	2.24%	6.18%	4.05%	2.90%	2.69%
Michigan	1.59%	4.15%	2.79%	1.41%	1.55%
Ohio	2.02%	7.57%	1.57%	1.57%	1.34%
Wisconsin	1.75%	5.61%	6.38%	1.55%	1.82%
West North Central:					
Iowa	2.09%	6.77%	2.42%	2.80%	2.63%
Kansas	2.06%	7.64%	4.16%	2.51%	2.36%
Minnesota	1.56%	8.37%	3.31%	1.59%	2.32%
Missouri	1.64%	5.12%	4.57%	1.80%	1.96%
Nebraska	1.74%	5.58%	4.73%	1.62%	2.07%
North Dakota	2.37%	7.43%	5.00%	2.90%	2.50%
South Dakota	1.26%	5.91%	2.45%	2.74%	3.03%
South Atlantic:					
Delaware	2.13%	3.72%	2.77%	2.71%	1.80%
District of Columbia	1.68%	6.57%	3.62%	1.52%	1.77%
Florida	2.67%	4.14%	2.08%	2.62%	1.42%
Georgia	2.22%	7.41%	3.74%	2.07%	1.72%
Maryland	1.98%	5.16%	2.73%	2.90%	3.72%
North Carolina	1.31%	6.52%	3.63%	2.42%	1.66%
South Carolina	1.13%	6.03%	3.21%	1.75%	0.92%
Virginia	1.77%	6.19%	3.95%	3.17%	1.82%
West Virginia	1.73%	6.75%	2.82%	1.21%	1.79%

East South Central:

Alabama	2.77%	5.25%	6.26%	2.73%	2.27%
Kentucky	1.52%	5.40%	2.23%	2.18%	2.27%
Mississippi	1.45%	4.75%	2.13%	2.83%	1.70%
Tennessee	2.38%	6.14%	3.84%	2.92%	2.27%

West South Central:

Arkansas	2.61%	6.83%	4.27%	2.53%	3.88%
Louisiana	3.25%	6.97%	2.61%	4.81%	2.56%
Oklahoma	1.39%	3.48%	4.38%	2.90%	2.74%
Texas	0.94%	6.09%	1.39%	0.87%	0.94%

Mountain:

Arizona	2.01%	4.61%	4.53%	3.90%	1.98%
Colorado	2.42%	7.64%	2.26%	5.90%	4.35%
Idaho	1.49%	6.80%	3.47%	2.08%	3.51%
Montana	2.08%	9.19%	5.02%	3.22%	1.50%
Nevada	1.91%	5.25%	3.59%	3.43%	2.90%
New Mexico	2.22%	6.42%	5.90%	1.92%	2.55%
Utah	2.23%	5.24%	4.52%	1.95%	2.73%
Wyoming	2.11%	5.28%	3.00%	3.35%	3.25%

Pacific:

Alaska	1.97%	6.96%	4.85%	1.61%	1.77%
California	0.95%	3.38%	3.18%	2.45%	1.08%
Hawaii	1.20%	2.90%	2.47%	2.38%	2.55%
Oregon	1.82%	4.62%	4.17%	1.47%	1.07%
Washington	2.83%	9.59%	2.97%	1.48%	2.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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



**Table VIII.B.2.b(2003) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	63.0%	35.2%	58.8%	71.9%	79.1%
New England:					
Connecticut	63.0%	36.3%	62.6%	72.9%	74.8%
Maine	60.7%	34.3%	51.8%	69.9%	77.6%
Massachusetts	59.2%	35.8%	54.2%	63.2%	79.1%
New Hampshire	61.3%	35.4%	55.0%	71.1%	76.6%
Rhode Island	62.0%	41.1%	58.2%	69.8%	73.1%
Vermont	56.5%	34.7%	51.0%	69.1%	65.4%
Middle Atlantic:					
New Jersey	59.3%	42.5%	49.5%	64.6%	76.3%
New York	63.5%	38.1%	58.3%	73.2%	78.5%
Pennsylvania	60.9%	31.5%	53.2%	74.8%	77.6%
East North Central:					
Illinois	65.6%	37.1%	58.9%	70.8%	85.9%
Indiana	64.2%	30.0%	58.2%	76.8%	79.9%
Michigan	63.5%	36.3%	55.5%	73.6%	81.8%
Ohio	62.7%	35.1%	59.2%	73.1%	76.5%
Wisconsin	58.6%	32.0%	55.0%	64.7%	75.3%
West North Central:					
Iowa	60.9%	30.1%	54.5%	71.1%	77.0%
Kansas	61.7%	36.1%	53.0%	71.8%	79.3%
Minnesota	62.8%	28.8%	59.3%	78.1%	76.6%
Missouri	62.0%	37.6%	54.0%	78.0%	73.1%
Nebraska	54.2%	33.2%	49.0%	66.0%	60.3%
North Dakota	57.7%	26.2%	51.8%	66.7%	72.7%
South Dakota	59.7%	52.6%	51.7%	62.4%	68.7%
South Atlantic:					
Delaware	64.8%	51.4%	52.1%	72.4%	78.7%
District of Columbia	69.4%	53.9%	69.3%	77.1%	74.4%
Florida	64.8%	40.8%	62.4%	77.5%	74.4%
Georgia	63.0%	26.6%	67.5%	73.3%	78.8%
Maryland	60.3%	39.8%	60.6%	64.2%	72.9%
North Carolina	65.8%	39.2%	57.6%	76.9%	82.5%
South Carolina	65.4%	36.7%	60.7%	74.5%	82.1%
Virginia	60.5%	42.4%	48.7%	66.2%	78.0%
West Virginia	66.9%	30.0%	64.8%	73.8%	86.8%

East South Central:

Alabama	58.4%	30.1%	49.5%	68.1%	77.9%
Kentucky	62.8%	37.9%	56.2%	72.8%	78.7%
Mississippi	62.5%	35.7%	58.8%	74.9%	72.1%
Tennessee	64.7%	30.6%	64.7%	73.2%	81.3%

West South Central:

Arkansas	59.8%	32.4%	54.1%	69.4%	74.2%
Louisiana	59.1%	29.9%	62.7%	69.3%	67.0%
Oklahoma	63.4%	29.0%	55.8%	76.9%	80.9%
Texas	63.6%	25.4%	59.6%	76.2%	83.7%

Mountain:

Arizona	60.6%	31.9%	64.6%	62.4%	74.6%
Colorado	58.7%	36.2%	61.2%	58.7%	72.4%
Idaho	63.2%	28.2%	62.8%	73.6%	79.5%
Montana	59.8%	35.0%	42.8%	65.1%	81.7%
Nevada	61.6%	40.3%	54.2%	74.8%	73.5%
New Mexico	57.1%	24.8%	53.7%	66.5%	73.8%
Utah	55.4%	38.9%	39.6%	61.4%	77.0%
Wyoming	67.3%	31.1%	58.6%	68.8%	89.4%

Pacific:

Alaska	62.3%	36.4%	58.0%	67.1%	78.9%
California	66.4%	39.2%	65.1%	72.2%	82.2%
Hawaii	68.9%	52.8%	67.2%	79.3%	75.4%
Oregon	70.4%	43.9%	64.3%	81.1%	84.6%
Washington	63.3%	31.1%	60.7%	76.5%	77.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.2.b(2003) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.35%	0.92%	0.67%	0.65%	0.45%
New England:					
Connecticut	1.95%	2.76%	3.10%	2.00%	2.74%
Maine	2.49%	5.30%	4.28%	2.48%	3.94%
Massachusetts	2.40%	4.50%	4.78%	3.36%	2.91%
New Hampshire	1.31%	5.46%	4.72%	3.27%	1.81%
Rhode Island	2.59%	4.52%	3.38%	1.71%	5.79%
Vermont	2.66%	3.37%	3.31%	2.72%	5.36%
Middle Atlantic:					
New Jersey	3.06%	4.72%	5.09%	3.84%	4.76%
New York	2.03%	4.18%	2.62%	2.78%	3.42%
Pennsylvania	2.02%	3.54%	2.94%	2.71%	3.37%
East North Central:					
Illinois	2.61%	4.74%	4.56%	2.35%	2.88%
Indiana	2.42%	3.16%	2.92%	4.59%	3.31%
Michigan	2.02%	3.43%	2.15%	2.44%	2.04%
Ohio	2.37%	5.84%	2.75%	1.61%	2.59%
Wisconsin	1.44%	3.16%	4.46%	1.91%	2.93%
West North Central:					
Iowa	3.01%	4.43%	3.13%	2.83%	3.50%
Kansas	2.43%	4.76%	4.97%	3.25%	3.32%
Minnesota	1.00%	3.45%	4.15%	1.84%	2.58%
Missouri	2.59%	4.13%	4.32%	2.59%	3.22%
Nebraska	1.77%	4.39%	4.55%	2.45%	4.84%
North Dakota	2.85%	4.17%	4.31%	5.38%	2.91%
South Dakota	1.99%	8.02%	2.79%	3.65%	4.26%
South Atlantic:					
Delaware	3.16%	3.67%	2.15%	4.64%	3.57%
District of Columbia	2.56%	6.30%	4.80%	3.01%	2.77%
Florida	2.44%	6.21%	2.37%	3.15%	2.31%
Georgia	2.89%	4.48%	4.15%	1.97%	2.92%
Maryland	1.90%	4.93%	3.31%	2.94%	3.41%
North Carolina	2.22%	5.74%	3.82%	2.64%	2.00%
South Carolina	2.00%	3.48%	3.83%	3.34%	4.05%
Virginia	2.04%	5.18%	3.32%	3.08%	2.01%
West Virginia	2.90%	2.52%	3.65%	1.18%	4.53%

East South Central:

Alabama	2.89%	7.58%	4.64%	4.44%	2.68%
Kentucky	2.60%	5.30%	3.91%	1.91%	2.46%
Mississippi	2.63%	4.29%	3.03%	3.39%	5.71%
Tennessee	1.89%	3.11%	4.27%	3.78%	1.91%

West South Central:

Arkansas	2.43%	4.32%	4.35%	2.10%	4.56%
Louisiana	2.81%	4.60%	2.56%	4.91%	5.94%
Oklahoma	2.75%	4.95%	3.73%	2.50%	2.61%
Texas	2.22%	3.42%	3.12%	1.68%	1.61%

Mountain:

Arizona	2.17%	4.16%	4.63%	4.98%	3.92%
Colorado	1.84%	6.67%	4.30%	5.55%	4.51%
Idaho	2.05%	2.86%	3.58%	2.35%	4.72%
Montana	4.05%	6.99%	4.86%	5.11%	4.01%
Nevada	2.73%	4.72%	4.90%	3.60%	3.35%
New Mexico	2.81%	4.19%	5.18%	2.90%	3.34%
Utah	3.45%	4.77%	5.46%	2.54%	3.62%
Wyoming	3.19%	3.39%	3.41%	2.94%	4.65%

Pacific:

Alaska	3.49%	5.23%	6.55%	3.33%	4.78%
California	1.22%	2.69%	2.71%	2.11%	1.30%
Hawaii	2.22%	3.92%	4.19%	3.00%	4.07%
Oregon	2.79%	4.65%	4.82%	2.10%	1.47%
Washington	2.46%	4.80%	3.37%	2.92%	4.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3(2003) Number of full-time private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	87,657,095	15,707,372	21,660,231	24,529,142	25,760,349
New England:					
Connecticut	1,187,361	233,691	279,035	321,671	352,963
Maine	365,823	63,958	96,824	108,035	97,006
Massachusetts	2,160,555	404,252	467,938	595,482	692,883
New Hampshire	416,153	56,800	123,330	114,863	121,160
Rhode Island	320,627	59,051	81,399	88,126	92,051
Vermont	191,774	31,131	47,746	54,832	58,066
Middle Atlantic:					
New Jersey	2,804,581	531,003	689,777	737,945	845,855
New York	5,717,656	1,034,482	1,350,113	1,613,549	1,719,512
Pennsylvania	3,671,112	567,434	885,744	1,054,405	1,163,530
East North Central:					
Illinois	4,206,330	759,575	1,038,949	1,158,919	1,248,887
Indiana	1,873,979	300,007	499,859	521,136	552,977
Michigan	3,202,653	622,046	787,215	860,285	933,107
Ohio	3,601,850	624,787	887,771	1,004,193	1,085,098
Wisconsin	1,834,054	347,138	394,654	535,268	556,994
West North Central:					
Iowa	897,035	137,606	215,169	261,978	282,282
Kansas	836,256	151,175	209,060	231,382	244,639
Minnesota	1,767,114	273,195	429,707	503,163	561,049
Missouri	1,857,300	364,548	443,045	527,968	521,738
Nebraska	608,421	96,555	157,220	161,416	193,230
North Dakota	180,985	26,384	38,590	56,208	59,803
South Dakota	220,188	41,848 *	50,898	61,918	65,525
South Atlantic:					
Delaware	328,964	66,267	79,317	80,192	103,188 *
District of Columbia	360,007	65,936	99,156 *	95,902	99,013
Florida	5,494,898	1,119,814	1,174,107	1,593,118	1,607,860
Georgia	2,646,153	408,068	709,245	776,304	752,535
Maryland	1,661,640	294,801	427,989	442,886	495,964
North Carolina	2,631,584	467,937	635,395	756,391	771,860
South Carolina	1,121,303	196,534	278,474	302,857	343,437
Virginia	1,992,395	382,919	420,991	573,967	614,518
West Virginia	450,898	85,772	119,078	115,182	130,865

East South Central:

Alabama	1,249,682	243,162	315,694	322,128	368,697
Kentucky	1,094,286	223,863	244,421	304,609	321,394
Mississippi	734,420	128,131	175,463	214,207	216,619
Tennessee	1,808,680	330,008	471,758	487,064	519,850

West South Central:

Arkansas	741,688	144,519	166,585	220,728	209,855
Louisiana	1,197,480	221,208	265,708	349,757	360,808
Oklahoma	973,404	163,595	252,492	271,124	286,193
Texas	6,231,680	981,756	1,621,057	1,803,651	1,825,216

Mountain:

Arizona	1,560,602	256,779	410,110	439,382	454,332
Colorado	1,433,097	264,375	375,074	370,749	422,900
Idaho	361,737	59,436	97,878	95,202	109,221
Montana	228,037	39,717	53,450	60,123	74,748
Nevada	804,315	170,588	192,846	209,466	231,416
New Mexico	433,307	74,826	107,481	120,290	130,710
Utah	653,244	119,495	145,317	188,585	199,847
Wyoming	133,442	21,096	33,359	38,486	40,501

Pacific:

Alaska	174,070	33,435	40,923	47,874	51,838
California	10,147,690	1,915,213	2,550,800	2,753,504	2,928,173
Hawaii	353,283	68,502	88,359	97,806	98,616
Oregon	1,097,943	201,420	290,524	296,293	309,706
Washington	1,635,356	254,718	406,502	477,298	496,838

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

**Table VIII.B.3(2003) Standard error for number of full-time private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	1,134,959	638,117	658,986	787,285	452,572
New England:					
Connecticut	103,053	37,701	63,297	37,921	50,515
Maine	30,173	9,483	18,853	11,482	20,897
Massachusetts	209,317	87,603	69,644	100,744	85,475
New Hampshire	28,427	8,316	28,639	11,050	15,345
Rhode Island	18,699	11,834	11,588	12,494	9,326
Vermont	16,258	5,271	7,557	4,834	14,095
Middle Atlantic:					
New Jersey	191,321	120,450	101,579	116,486	127,637
New York	346,993	148,782	136,757	195,360	258,149
Pennsylvania	213,901	67,028	115,942	111,927	109,282
East North Central:					
Illinois	375,289	129,603	120,298	265,715	287,839
Indiana	160,355	48,236	78,657	62,412	56,343
Michigan	244,212	117,633	138,077	89,595	207,950
Ohio	237,795	111,911	107,002	122,629	141,139
Wisconsin	140,631	70,974	66,313	34,943	71,526
West North Central:					
Iowa	72,734	19,299	30,148	38,748	62,295
Kansas	52,248	23,877	35,166	23,876	25,942
Minnesota	151,688	58,509	38,718	53,503	103,515
Missouri	177,319	71,827	52,306	76,580	102,914
Nebraska	44,415	13,062	19,184	30,731	45,718
North Dakota	9,258	5,032	5,787	7,314	7,743
South Dakota	20,651	14,993 *	3,882	8,182	11,344
South Atlantic:					
Delaware	44,564	9,605	10,414	17,397	37,470 *
District of Columbia	29,855	11,643	31,618 *	18,882	16,245
Florida	426,239	240,539	128,420	380,883	381,513
Georgia	226,278	48,647	138,532	48,993	93,666
Maryland	103,598	67,606	48,862	60,837	53,109
North Carolina	73,731	99,761	49,400	62,648	89,279
South Carolina	77,410	40,997	31,648	32,398	48,896
Virginia	141,530	54,155	60,029	47,714	73,394
West Virginia	28,828	23,253	12,163	13,451	25,829

East South Central:

Alabama	87,366	56,110	43,994	58,092	41,454
Kentucky	83,620	49,190	48,016	40,553	44,035
Mississippi	38,242	15,717	24,941	24,266	35,648
Tennessee	162,781	27,990	52,978	51,286	96,928

West South Central:

Arkansas	56,116	30,601	24,393	27,077	28,889
Louisiana	63,858	21,241	37,303	47,910	50,294
Oklahoma	86,604	26,039	59,542	25,738	40,667
Texas	293,082	131,681	193,358	175,609	199,264

Mountain:

Arizona	93,747	15,794	67,626	74,013	47,634
Colorado	114,280	48,815	90,554	80,454	71,390
Idaho	40,114	7,847	10,641	11,954	31,489
Montana	13,859	9,502	4,396	5,921	9,637
Nevada	39,113	24,285	28,274	30,597	29,208
New Mexico	31,083	7,916	23,952	18,734	15,779
Utah	63,460	18,939	29,228	44,080	28,999
Wyoming	11,643	4,122	3,527	2,948	11,643

Pacific:

Alaska	14,805	4,386	9,796	3,048	7,103
California	536,506	133,659	281,803	224,443	207,070
Hawaii	21,304	16,351	11,672	9,449	17,183
Oregon	65,003	33,220	42,895	80,191	39,932
Washington	107,760	35,723	44,899	48,686	76,039

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.



**Table VIII.B.3.a(2003) Percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	87,657,095	17.9%	24.7%	28.0%	29.4%
New England:					
Connecticut	1,187,361	19.7%	23.5%	27.1%	29.7%
Maine	365,823	17.5%	26.5%	29.5%	26.5%
Massachusetts	2,160,555	18.7%	21.7%	27.6%	32.1%
New Hampshire	416,153	13.6%	29.6%	27.6%	29.1%
Rhode Island	320,627	18.4%	25.4%	27.5%	28.7%
Vermont	191,774	16.2%	24.9%	28.6%	30.3%
Middle Atlantic:					
New Jersey	2,804,581	18.9%	24.6%	26.3%	30.2%
New York	5,717,656	18.1%	23.6%	28.2%	30.1%
Pennsylvania	3,671,112	15.5%	24.1%	28.7%	31.7%
East North Central:					
Illinois	4,206,330	18.1%	24.7%	27.6%	29.7%
Indiana	1,873,979	16.0%	26.7%	27.8%	29.5%
Michigan	3,202,653	19.4%	24.6%	26.9%	29.1%
Ohio	3,601,850	17.3%	24.6%	27.9%	30.1%
Wisconsin	1,834,054	18.9%	21.5%	29.2%	30.4%
West North Central:					
Iowa	897,035	15.3%	24.0%	29.2%	31.5%
Kansas	836,256	18.1%	25.0%	27.7%	29.3%
Minnesota	1,767,114	15.5%	24.3%	28.5%	31.7%
Missouri	1,857,300	19.6%	23.9%	28.4%	28.1%
Nebraska	608,421	15.9%	25.8%	26.5%	31.8%
North Dakota	180,985	14.6%	21.3%	31.1%	33.0%
South Dakota	220,188	19.0% *	23.1%	28.1%	29.8%
South Atlantic:					
Delaware	328,964	20.1%	24.1%	24.4%	31.4% *
District of Columbia	360,007	18.3%	27.5% *	26.6%	27.5%
Florida	5,494,898	20.4%	21.4%	29.0%	29.3%
Georgia	2,646,153	15.4%	26.8%	29.3%	28.4%
Maryland	1,661,640	17.7%	25.8%	26.7%	29.8%
North Carolina	2,631,584	17.8%	24.1%	28.7%	29.3%
South Carolina	1,121,303	17.5%	24.8%	27.0%	30.6%
Virginia	1,992,395	19.2%	21.1%	28.8%	30.8%
West Virginia	450,898	19.0%	26.4%	25.5%	29.0%

East South Central:

Alabama	1,249,682	19.5%	25.3%	25.8%	29.5%
Kentucky	1,094,286	20.5%	22.3%	27.8%	29.4%
Mississippi	734,420	17.4%	23.9%	29.2%	29.5%
Tennessee	1,808,680	18.2%	26.1%	26.9%	28.7%

West South Central:

Arkansas	741,688	19.5%	22.5%	29.8%	28.3%
Louisiana	1,197,480	18.5%	22.2%	29.2%	30.1%
Oklahoma	973,404	16.8%	25.9%	27.9%	29.4%
Texas	6,231,680	15.8%	26.0%	28.9%	29.3%

Mountain:

Arizona	1,560,602	16.5%	26.3%	28.2%	29.1%
Colorado	1,433,097	18.4%	26.2%	25.9%	29.5%
Idaho	361,737	16.4%	27.1%	26.3%	30.2%
Montana	228,037	17.4%	23.4%	26.4%	32.8%
Nevada	804,315	21.2%	24.0%	26.0%	28.8%
New Mexico	433,307	17.3%	24.8%	27.8%	30.2%
Utah	653,244	18.3%	22.2%	28.9%	30.6%
Wyoming	133,442	15.8%	25.0%	28.8%	30.4%

Pacific:

Alaska	174,070	19.2%	23.5%	27.5%	29.8%
California	10,147,690	18.9%	25.1%	27.1%	28.9%
Hawaii	353,283	19.4%	25.0%	27.7%	27.9%
Oregon	1,097,943	18.3%	26.5%	27.0%	28.2%
Washington	1,635,356	15.6%	24.9%	29.2%	30.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

**Table VIII.B.3.a(2003) Standard error for percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	1,134,959	0.62%	0.59%	0.92%	0.46%
New England:					
Connecticut	103,053	1.76%	4.41%	2.55%	2.90%
Maine	30,173	2.27%	4.67%	2.86%	4.09%
Massachusetts	209,317	3.51%	3.33%	3.35%	3.14%
New Hampshire	28,427	1.66%	5.38%	2.35%	3.29%
Rhode Island	18,699	3.28%	3.82%	3.03%	3.05%
Vermont	16,258	2.25%	3.06%	3.61%	4.84%
Middle Atlantic:					
New Jersey	191,321	3.22%	3.83%	3.84%	4.93%
New York	346,993	2.61%	1.78%	3.18%	3.64%
Pennsylvania	213,901	1.50%	2.43%	3.23%	2.29%
East North Central:					
Illinois	375,289	2.76%	3.70%	4.69%	4.86%
Indiana	160,355	1.62%	2.49%	2.15%	2.77%
Michigan	244,212	3.27%	4.35%	3.11%	5.39%
Ohio	237,795	2.95%	2.10%	2.96%	2.72%
Wisconsin	140,631	2.80%	2.41%	2.75%	3.78%
West North Central:					
Iowa	72,734	3.16%	3.45%	3.27%	4.23%
Kansas	52,248	3.27%	3.80%	2.23%	2.03%
Minnesota	151,688	3.17%	2.91%	1.93%	3.74%
Missouri	177,319	2.72%	1.95%	4.85%	3.15%
Nebraska	44,415	2.61%	4.20%	4.24%	5.15%
North Dakota	9,258	2.59%	2.84%	3.29%	4.42%
South Dakota	20,651	3.65% *	2.92%	4.28%	3.71%
South Atlantic:					
Delaware	44,564	2.63%	3.64%	3.61%	6.84% *
District of Columbia	29,855	2.27%	6.78% *	4.30%	4.09%
Florida	426,239	3.86%	2.96%	4.83%	4.98%
Georgia	226,278	1.89%	2.87%	2.12%	2.48%
Maryland	103,598	3.01%	2.69%	2.89%	4.05%
North Carolina	73,731	3.31%	1.70%	2.42%	3.75%
South Carolina	77,410	3.05%	1.78%	2.75%	3.48%
Virginia	141,530	2.22%	1.85%	2.59%	3.49%
West Virginia	28,828	4.94%	2.75%	3.25%	4.36%

East South Central:

Alabama	87,366	3.86%	3.65%	3.21%	2.07%
Kentucky	83,620	3.22%	3.09%	3.44%	4.59%
Mississippi	38,242	2.83%	2.99%	2.38%	3.50%
Tennessee	162,781	1.56%	3.00%	1.74%	3.40%

West South Central:

Arkansas	56,116	3.09%	2.47%	4.29%	3.19%
Louisiana	63,858	2.42%	2.47%	3.15%	3.29%
Oklahoma	86,604	2.03%	3.45%	3.35%	3.64%
Texas	293,082	2.00%	2.21%	3.21%	3.15%

Mountain:

Arizona	93,747	1.43%	3.34%	3.33%	3.72%
Colorado	114,280	3.38%	4.22%	4.29%	6.16%
Idaho	40,114	2.06%	2.81%	3.54%	3.74%
Montana	13,859	3.27%	1.87%	2.32%	3.39%
Nevada	39,113	3.04%	2.59%	3.67%	3.84%
New Mexico	31,083	3.25%	4.15%	3.11%	3.51%
Utah	63,460	2.07%	4.20%	4.07%	3.72%
Wyoming	11,643	2.89%	3.13%	2.88%	4.72%

Pacific:

Alaska	14,805	2.97%	3.37%	2.61%	2.48%
California	536,506	1.67%	1.84%	1.58%	1.87%
Hawaii	21,304	3.78%	2.92%	2.46%	4.17%
Oregon	65,003	3.33%	3.76%	4.79%	4.06%
Washington	107,760	1.99%	3.38%	2.62%	2.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

**Table VIII.B.3.b(2003) Percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	89.8%	74.4%	87.5%	94.2%	97.1%
New England:					
Connecticut	91.7%	79.6%	91.2%	96.3%	95.9%
Maine	84.1%	64.4%	78.3%	92.2%	94.0%
Massachusetts	95.1%	87.4%	93.1%	98.9%	97.7%
New Hampshire	94.5%	80.6%	95.5%	98.1%	96.6%
Rhode Island	94.1%	80.3%	93.3%	98.2%	99.9%
Vermont	89.6%	76.9%	89.2%	92.4%	94.2%
Middle Atlantic:					
New Jersey	91.3%	78.5%	88.1%	95.2%	98.6%
New York	91.9%	76.0%	91.0%	95.8%	98.5%
Pennsylvania	94.5%	81.2%	93.2%	97.7%	99.0%
East North Central:					
Illinois	90.8%	68.4%	90.4%	96.9%	99.0%
Indiana	90.2%	71.5%	89.8%	92.3%	98.7%
Michigan	88.2%	81.9%	72.6%	95.7%	98.7%
Ohio	92.8%	78.5%	90.7%	97.9%	98.0%
Wisconsin	89.1%	79.2%	81.0%	96.3%	94.0%
West North Central:					
Iowa	90.6%	64.5%	91.6%	96.4%	97.3%
Kansas	89.7%	71.4%	91.3%	95.9%	93.8%
Minnesota	93.1%	83.1%	89.4%	96.7%	97.6%
Missouri	91.3%	83.6%	86.7%	94.1%	97.7%
Nebraska	87.9%	68.3%	82.4%	93.6%	97.4%
North Dakota	87.3%	59.9%	88.6%	91.8%	94.5%
South Dakota	86.7%	80.7%	76.0%	91.5%	94.3%
South Atlantic:					
Delaware	93.5%	81.4%	91.8%	97.4%	99.8%
District of Columbia	97.5%	91.0%	98.5%	98.9%	99.5%
Florida	86.6%	73.8%	84.8%	86.4%	97.2%
Georgia	89.7%	72.0%	90.8%	93.9%	94.0%
Maryland	93.2%	84.9%	90.9%	96.2%	97.4%
North Carolina	89.2%	79.9%	81.6%	94.6%	95.8%
South Carolina	88.4%	75.8%	84.1%	91.5%	96.5%
Virginia	91.1%	81.8%	82.8%	95.5%	98.5%
West Virginia	87.4%	67.7%	84.7%	92.8%	97.8%

East South Central:

Alabama	90.7%	74.6%	89.6%	96.5%	97.1%
Kentucky	90.1%	78.5%	92.9%	91.7%	94.4%
Mississippi	86.8%	71.3%	81.4%	91.6%	95.6%
Tennessee	88.9%	72.0%	87.7%	92.7%	97.3%

West South Central:

Arkansas	84.0%	69.2%	80.8%	87.1%	93.3%
Louisiana	86.1%	64.7%	81.3%	94.1%	95.0%
Oklahoma	84.7%	64.4%	77.4%	92.2%	95.8%
Texas	86.7%	63.9%	82.7%	92.4%	96.7%

Mountain:

Arizona	89.7%	69.5%	89.0%	96.5%	95.2%
Colorado	90.0%	70.0%	89.6%	95.6%	97.9%
Idaho	85.9%	64.6%	84.1%	92.6%	93.2%
Montana	82.3%	66.7%	76.6%	88.9%	89.4%
Nevada	90.8%	81.6%	88.7%	94.7%	95.8%
New Mexico	81.5%	64.2%	79.8%	79.9%	94.4%
Utah	87.2%	65.7%	86.4%	92.9%	95.2%
Wyoming	78.0%	47.4%	79.9%	77.7%	92.7%

Pacific:

Alaska	84.1%	69.8%	80.0%	88.6%	92.4%
California	88.7%	72.4%	87.5%	92.1%	97.2%
Hawaii	98.8%	97.7%	98.7%	100.0%	98.6%
Oregon	92.4%	74.9%	93.2%	97.9%	97.7%
Washington	88.8%	76.2%	82.0%	95.8%	94.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3.b(2003) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.39%	1.21%	1.08%	0.58%	0.31%
New England:					
Connecticut	1.08%	5.03%	5.29%	1.49%	1.32%
Maine	1.62%	6.62%	3.86%	2.19%	1.87%
Massachusetts	0.91%	5.89%	2.99%	0.56%	1.30%
New Hampshire	0.47%	3.66%	1.72%	1.07%	1.11%
Rhode Island	0.71%	8.39%	1.65%	0.64%	0.32%
Vermont	1.47%	8.28%	2.33%	2.40%	3.20%
Middle Atlantic:					
New Jersey	1.18%	7.70%	2.94%	1.68%	0.82%
New York	0.64%	3.63%	2.07%	0.97%	0.73%
Pennsylvania	0.74%	2.26%	1.18%	1.44%	0.54%
East North Central:					
Illinois	1.67%	8.96%	1.71%	0.93%	0.61%
Indiana	1.29%	5.31%	2.50%	2.96%	0.74%
Michigan	4.58%	6.43%	8.13%	2.24%	1.93%
Ohio	0.86%	5.51%	1.51%	0.89%	1.79%
Wisconsin	1.85%	5.69%	3.55%	1.27%	4.46%
West North Central:					
Iowa	1.53%	7.80%	1.26%	1.35%	1.23%
Kansas	1.24%	4.96%	3.95%	1.61%	3.23%
Minnesota	1.70%	4.93%	2.36%	1.23%	0.73%
Missouri	0.92%	5.20%	1.75%	2.77%	1.95%
Nebraska	1.91%	7.55%	2.37%	4.86%	1.68%
North Dakota	1.32%	8.02%	2.64%	2.93%	1.16%
South Dakota	1.48%	6.86%	3.89%	3.14%	1.88%
South Atlantic:					
Delaware	1.06%	5.27%	2.95%	0.83%	0.28%
District of Columbia	0.36%	1.68%	4.39%	0.42%	0.46%
Florida	2.60%	2.91%	2.77%	5.09%	1.17%
Georgia	0.85%	4.37%	3.69%	1.50%	2.67%
Maryland	0.76%	6.52%	1.86%	1.18%	0.98%
North Carolina	0.67%	7.40%	3.48%	1.89%	4.75%
South Carolina	1.41%	7.48%	3.85%	2.86%	1.19%
Virginia	0.91%	6.51%	5.03%	1.08%	0.77%
West Virginia	2.02%	6.07%	1.62%	1.36%	1.46%

East South Central:

Alabama	1.69%	5.09%	2.27%	0.67%	1.08%
Kentucky	1.79%	5.67%	2.16%	2.26%	3.28%
Mississippi	1.42%	3.75%	4.27%	1.14%	3.30%
Tennessee	1.58%	6.00%	3.51%	2.94%	1.02%

West South Central:

Arkansas	1.83%	6.18%	4.82%	4.12%	2.12%
Louisiana	1.17%	6.60%	2.81%	4.04%	1.65%
Oklahoma	3.54%	5.79%	7.51%	3.50%	1.43%
Texas	0.98%	4.19%	2.51%	1.59%	0.95%

Mountain:

Arizona	1.03%	3.50%	4.08%	2.47%	2.28%
Colorado	0.83%	5.69%	2.68%	2.27%	2.33%
Idaho	1.36%	3.76%	2.00%	2.33%	3.38%
Montana	2.31%	10.85%	4.79%	2.35%	1.48%
Nevada	1.49%	6.65%	5.33%	2.25%	1.95%
New Mexico	3.26%	5.12%	4.79%	5.04%	2.48%
Utah	2.38%	6.68%	5.26%	1.47%	1.54%
Wyoming	2.83%	7.31%	3.67%	2.17%	1.99%

Pacific:

Alaska	1.96%	4.11%	7.50%	2.06%	4.00%
California	0.99%	1.09%	2.16%	1.82%	0.65%
Hawaii	0.27%	0.77%	0.70%	0.01%	0.86%
Oregon	0.63%	3.19%	1.67%	1.12%	1.39%
Washington	1.74%	6.37%	3.53%	1.11%	3.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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



**Table VIII.B.3.b.(1)(2003) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	88.8%	77.8%	87.7%	90.9%	92.8%
New England:					
Connecticut	89.1%	71.6%	91.9%	91.6%	94.5%
Maine	90.8%	81.9%	84.7%	92.5%	98.1%
Massachusetts	86.9%	69.5%	89.6%	83.1%	97.5%
New Hampshire	91.6%	82.7%	91.8%	93.1%	93.3%
Rhode Island	87.7%	73.2%	85.9%	92.0%	92.6%
Vermont	88.1%	76.6%	79.9%	93.3%	94.6%
Middle Atlantic:					
New Jersey	88.4%	84.1%	86.5%	87.2%	93.1%
New York	87.6%	81.5%	88.8%	87.2%	89.9%
Pennsylvania	90.1%	76.3%	88.3%	94.5%	92.9%
East North Central:					
Illinois	90.3%	79.6%	89.0%	91.8%	94.6%
Indiana	90.1%	77.9%	85.3%	93.3%	96.2%
Michigan	88.9%	71.9%	87.9%	94.0%	94.4%
Ohio	89.3%	85.4%	87.0%	93.1%	89.2%
Wisconsin	87.0%	74.4%	80.1%	92.4%	92.6%
West North Central:					
Iowa	92.6%	80.2%	91.5%	95.0%	95.3%
Kansas	88.0%	86.9%	77.5%	89.9%	95.3%
Minnesota	89.1%	66.6%	88.4%	96.9%	92.1%
Missouri	88.0%	76.5%	85.5%	93.0%	91.9%
Nebraska	81.8%	67.6%	86.4%	90.1%	77.1%
North Dakota	87.8%	88.5%	78.0%	93.5%	88.4%
South Dakota	89.3%	88.2%	84.9%	90.0%	91.9%
South Atlantic:					
Delaware	85.3%	87.2%	78.6%	89.7%	85.7%
District of Columbia	89.2%	91.9%	85.1%	91.8%	89.2%
Florida	88.7%	87.3%	86.1%	94.0%	86.4%
Georgia	88.7%	68.6%	87.6%	90.4%	96.2%
Maryland	89.0%	77.5%	89.5%	89.7%	94.0%
North Carolina	89.8%	76.8%	89.0%	93.6%	93.4%
South Carolina	89.1%	81.8%	89.6%	92.0%	89.6%
Virginia	89.5%	79.0%	87.8%	91.2%	94.4%
West Virginia	89.7%	66.8%	89.5%	93.7%	96.8%

East South Central:

Alabama	83.6%	59.1%	88.1%	87.1%	89.5%
Kentucky	86.5%	65.1%	81.1%	95.3%	94.7%
Mississippi	85.3%	80.3%	82.5%	93.8%	81.2%
Tennessee	89.4%	71.2%	89.0%	92.9%	95.2%

West South Central:

Arkansas	84.8%	74.8%	76.4%	88.8%	91.6%
Louisiana	86.0%	75.2%	83.9%	91.2%	86.8%
Oklahoma	87.2%	75.3%	70.2%	96.2%	95.8%
Texas	90.1%	76.3%	85.7%	92.7%	95.9%

Mountain:

Arizona	85.7%	72.4%	91.5%	81.0%	91.0%
Colorado	89.6%	92.3%	85.2%	88.1%	93.4%
Idaho	87.9%	68.6%	88.4%	89.1%	93.6%
Montana	84.5%	59.6%	75.1%	92.1%	94.1%
Nevada	85.3%	73.1%	86.5%	91.5%	86.5%
New Mexico	86.8%	74.0%	85.3%	90.3%	90.2%
Utah	84.6%	78.0%	82.3%	79.1%	93.9%
Wyoming	91.0%	70.8%	88.9%	91.7%	97.2%

Pacific:

Alaska	84.0%	67.2%	86.7%	86.3%	88.2%
California	90.8%	79.5%	93.6%	91.5%	93.4%
Hawaii	87.1%	75.3%	86.7%	92.2%	90.6%
Oregon	90.0%	76.8%	87.9%	95.0%	93.7%
Washington	87.0%	74.8%	87.3%	90.9%	88.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3.b.(1)(2003) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.26%	1.01%	0.51%	0.70%	0.48%
New England:					
Connecticut	1.69%	5.83%	2.76%	1.45%	1.99%
Maine	1.64%	5.52%	3.97%	3.02%	0.79%
Massachusetts	2.47%	5.80%	1.97%	4.69%	1.16%
New Hampshire	1.30%	5.47%	2.52%	1.35%	1.60%
Rhode Island	2.51%	5.37%	4.17%	2.71%	4.85%
Vermont	1.90%	5.70%	3.86%	1.47%	4.87%
Middle Atlantic:					
New Jersey	1.36%	4.13%	3.87%	3.20%	1.83%
New York	1.13%	3.85%	1.74%	3.17%	3.25%
Pennsylvania	0.95%	7.28%	2.73%	1.07%	2.33%
East North Central:					
Illinois	1.51%	5.22%	3.22%	1.28%	2.48%
Indiana	1.01%	5.61%	3.70%	1.74%	1.62%
Michigan	1.78%	6.19%	1.57%	1.14%	1.67%
Ohio	1.14%	4.81%	2.07%	1.43%	2.21%
Wisconsin	1.58%	4.76%	4.94%	1.78%	1.78%
West North Central:					
Iowa	1.32%	5.97%	2.22%	0.96%	1.63%
Kansas	1.83%	3.75%	4.91%	1.54%	2.27%
Minnesota	1.37%	6.30%	3.78%	0.58%	1.47%
Missouri	2.70%	7.61%	3.44%	1.68%	2.22%
Nebraska	3.06%	6.97%	3.42%	2.42%	5.61%
North Dakota	2.12%	4.85%	3.29%	2.29%	4.04%
South Dakota	1.80%	6.50%	3.11%	3.41%	1.68%
South Atlantic:					
Delaware	2.15%	4.16%	2.45%	2.91%	3.90%
District of Columbia	1.85%	1.65%	3.99%	2.38%	3.10%
Florida	2.26%	6.09%	2.44%	1.45%	3.16%
Georgia	1.58%	5.31%	2.56%	1.75%	1.14%
Maryland	1.36%	5.11%	1.67%	3.29%	1.21%
North Carolina	1.83%	6.11%	2.55%	2.47%	2.18%
South Carolina	2.15%	3.99%	2.23%	1.65%	3.86%
Virginia	1.30%	3.85%	2.01%	2.11%	1.64%
West Virginia	2.39%	7.53%	3.59%	1.11%	1.69%

East South Central:

Alabama	3.42%	11.00%	3.22%	3.51%	2.89%
Kentucky	2.25%	7.81%	4.18%	0.81%	1.07%
Mississippi	2.80%	5.92%	2.75%	1.55%	5.88%
Tennessee	1.42%	5.27%	4.24%	2.51%	1.35%

West South Central:

Arkansas	1.88%	8.41%	6.12%	2.32%	2.23%
Louisiana	1.35%	6.93%	3.85%	2.25%	4.60%
Oklahoma	2.97%	6.82%	7.21%	0.90%	1.29%
Texas	0.69%	3.50%	2.18%	1.69%	0.71%

Mountain:

Arizona	1.69%	6.20%	1.77%	4.99%	2.57%
Colorado	1.72%	4.34%	3.38%	2.40%	5.30%
Idaho	1.31%	7.14%	2.13%	2.49%	1.88%
Montana	3.68%	11.90%	5.88%	1.22%	3.46%
Nevada	1.93%	5.91%	2.92%	2.20%	2.92%
New Mexico	1.24%	8.56%	2.95%	2.09%	2.16%
Utah	2.99%	3.90%	4.60%	5.31%	2.01%
Wyoming	1.48%	7.42%	3.23%	1.16%	1.96%

Pacific:

Alaska	2.55%	7.80%	4.59%	4.28%	5.20%
California	0.61%	2.99%	1.04%	0.89%	0.76%
Hawaii	2.41%	6.09%	2.50%	2.41%	3.91%
Oregon	1.66%	4.38%	4.42%	1.24%	1.06%
Washington	1.52%	7.21%	2.40%	3.87%	3.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3.b.(1).a(2003) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	82.9%	71.0%	79.2%	84.7%	88.5%
New England:					
Connecticut	82.0%	71.0%	82.8%	85.4%	83.0%
Maine	81.0%	70.4%	71.6%	84.6%	88.1%
Massachusetts	82.5%	79.2%	81.2%	80.9%	85.8%
New Hampshire	80.0%	71.7%	72.9%	84.1%	85.8%
Rhode Island	83.3%	80.5%	80.0%	82.9%	87.3%
Vermont	75.9%	73.7%	78.6%	81.5%	69.8%
Middle Atlantic:					
New Jersey	79.1%	73.4%	71.0%	81.0%	85.5%
New York	84.4%	70.2%	80.8%	88.3%	89.5%
Pennsylvania	84.3%	70.4%	80.7%	88.0%	87.8%
East North Central:					
Illinois	83.3%	72.5%	78.2%	81.7%	92.1%
Indiana	83.9%	66.0%	81.4%	88.4%	87.7%
Michigan	83.7%	71.5%	80.9%	85.6%	88.9%
Ohio	82.5%	69.3%	79.5%	83.7%	89.3%
Wisconsin	75.2%	59.2%	68.4%	75.1%	85.7%
West North Central:					
Iowa	81.3%	76.2%	77.1%	82.5%	84.4%
Kansas	80.4%	68.7%	76.2%	83.1%	85.7%
Minnesota	83.9%	74.7%	82.0%	85.8%	86.2%
Missouri	82.2%	70.5%	76.2%	88.2%	86.3%
Nebraska	77.5%	75.4%	69.2%	78.5%	83.7%
North Dakota	82.2%	60.8%	82.8%	82.1%	87.8%
South Dakota	80.4%	84.6%	82.3%	78.0%	79.1%
South Atlantic:					
Delaware	85.2%	78.4%	78.5%	85.8%	92.5%
District of Columbia	85.3%	75.1%	86.0%	89.4%	87.0%
Florida	82.0%	66.2%	79.2%	85.8%	88.7%
Georgia	84.3%	73.1%	83.9%	84.4%	87.9%
Maryland	79.0%	77.9%	80.1%	76.2%	81.1%
North Carolina	85.6%	78.2%	79.8%	87.1%	91.0%
South Carolina	86.1%	74.0%	78.4%	90.1%	93.1%
Virginia	80.8%	76.8%	75.9%	80.5%	85.3%
West Virginia	84.7%	62.1%	80.1%	86.9%	93.4%

East South Central:

Alabama	77.9%	70.0%	64.8%	80.1%	89.0%
Kentucky	83.8%	76.2%	82.4%	83.9%	87.7%
Mississippi	84.0%	69.2%	80.8%	85.6%	90.9%
Tennessee	82.3%	65.6%	79.3%	85.9%	87.4%

West South Central:

Arkansas	79.0%	62.7%	71.7%	82.8%	86.2%
Louisiana	79.6%	64.5%	81.7%	79.9%	83.6%
Oklahoma	84.8%	72.2%	87.6%	85.4%	86.7%
Texas	85.1%	69.7%	81.0%	86.6%	90.8%

Mountain:

Arizona	81.5%	70.5%	80.7%	81.1%	86.2%
Colorado	79.0%	62.9%	83.7%	81.7%	80.3%
Idaho	86.0%	80.3%	79.0%	89.8%	89.6%
Montana	84.3%	78.4%	75.5%	83.2%	90.9%
Nevada	83.0%	72.8%	77.7%	87.7%	88.1%
New Mexico	78.9%	57.5%	77.1%	82.3%	84.2%
Utah	81.7%	75.5%	75.1%	84.4%	85.5%
Wyoming	85.3%	71.0%	80.3%	81.1%	94.5%

Pacific:

Alaska	88.0%	75.9%	87.9%	86.2%	94.2%
California	83.5%	72.2%	80.0%	84.0%	90.6%
Hawaii	87.8%	87.7%	85.8%	90.0%	87.5%
Oregon	86.9%	81.7%	79.2%	90.2%	92.3%
Washington	86.3%	76.4%	81.7%	90.3%	89.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3.b.(1).a(2003) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.29%	0.92%	0.88%	0.64%	0.31%
New England:					
Connecticut	1.31%	3.61%	1.64%	1.43%	2.57%
Maine	2.07%	6.31%	3.92%	0.95%	2.59%
Massachusetts	1.26%	4.48%	3.68%	2.83%	2.65%
New Hampshire	1.32%	4.32%	3.14%	2.55%	1.76%
Rhode Island	1.05%	2.73%	1.85%	2.53%	2.17%
Vermont	2.99%	4.83%	2.56%	2.35%	5.65%
Middle Atlantic:					
New Jersey	1.36%	3.78%	5.08%	4.03%	2.75%
New York	0.87%	3.95%	2.30%	1.22%	1.60%
Pennsylvania	0.92%	4.96%	1.85%	1.42%	2.66%
East North Central:					
Illinois	2.00%	4.46%	2.64%	2.83%	1.47%
Indiana	1.65%	4.47%	2.37%	3.33%	2.51%
Michigan	1.41%	4.16%	2.40%	1.63%	1.49%
Ohio	1.70%	6.92%	2.04%	1.60%	1.12%
Wisconsin	2.00%	5.60%	6.91%	1.71%	1.88%
West North Central:					
Iowa	1.96%	5.26%	2.79%	2.77%	2.29%
Kansas	1.78%	6.43%	4.56%	2.28%	2.32%
Minnesota	0.92%	4.53%	3.18%	1.89%	2.39%
Missouri	1.52%	4.79%	4.43%	1.78%	2.04%
Nebraska	1.74%	4.32%	4.82%	1.69%	1.99%
North Dakota	2.11%	7.62%	4.02%	2.75%	2.36%
South Dakota	1.43%	5.92%	2.66%	2.87%	3.18%
South Atlantic:					
Delaware	1.72%	2.75%	2.19%	2.72%	1.94%
District of Columbia	1.79%	5.37%	3.68%	1.49%	1.74%
Florida	2.04%	3.30%	1.99%	2.55%	1.48%
Georgia	1.50%	5.31%	3.36%	2.10%	1.74%
Maryland	1.89%	3.76%	2.79%	2.92%	3.74%
North Carolina	1.09%	7.18%	3.20%	2.43%	1.75%
South Carolina	0.99%	4.87%	3.19%	1.80%	0.97%
Virginia	0.81%	3.75%	1.98%	2.85%	1.65%
West Virginia	1.11%	6.25%	2.69%	1.24%	1.95%

East South Central:

Alabama	2.44%	4.88%	5.71%	2.54%	2.30%
Kentucky	1.26%	5.01%	2.78%	2.38%	2.13%
Mississippi	1.49%	3.34%	2.03%	2.83%	1.67%
Tennessee	1.86%	4.90%	3.75%	2.31%	2.02%

West South Central:

Arkansas	2.65%	6.96%	4.98%	2.18%	3.79%
Louisiana	2.05%	7.05%	2.64%	4.32%	2.52%
Oklahoma	1.34%	3.97%	2.05%	2.68%	2.86%
Texas	0.98%	4.33%	1.52%	0.88%	1.01%

Mountain:

Arizona	1.45%	2.98%	4.57%	3.43%	2.01%
Colorado	2.51%	6.83%	2.43%	2.75%	4.46%
Idaho	1.40%	3.80%	3.25%	2.08%	3.26%
Montana	1.73%	9.31%	5.14%	2.67%	1.39%
Nevada	2.05%	5.34%	4.30%	3.74%	2.82%
New Mexico	1.93%	7.48%	4.31%	1.82%	2.49%
Utah	2.31%	6.58%	4.19%	1.96%	2.65%
Wyoming	2.15%	5.47%	2.92%	3.43%	3.27%

Pacific:

Alaska	1.69%	6.82%	4.63%	1.68%	1.79%
California	1.01%	3.26%	3.34%	2.54%	1.05%
Hawaii	1.08%	2.49%	2.63%	2.50%	2.66%
Oregon	1.77%	3.14%	4.29%	1.62%	1.07%
Washington	1.39%	6.29%	3.12%	1.70%	2.99%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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



**Table VIII.B.3.b.(2)(2003) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	73.6%	55.2%	69.5%	77.0%	82.1%
New England:					
Connecticut	73.1%	50.9%	76.1%	78.2%	78.4%
Maine	73.6%	57.7%	60.7%	78.3%	86.4%
Massachusetts	71.7%	55.1%	72.7%	67.3%	83.7%
New Hampshire	73.2%	59.3%	66.9%	78.3%	80.1%
Rhode Island	73.0%	59.0%	68.7%	76.2%	80.9%
Vermont	66.8%	56.5%	62.8%	76.1%	66.0%
Middle Atlantic:					
New Jersey	69.9%	61.7%	61.4%	70.6%	79.6%
New York	73.9%	57.3%	71.7%	76.9%	80.4%
Pennsylvania	75.9%	53.7%	71.3%	83.2%	81.6%
East North Central:					
Illinois	75.2%	57.7%	69.5%	75.0%	87.2%
Indiana	75.7%	51.4%	69.4%	82.4%	84.3%
Michigan	74.4%	51.4%	71.1%	80.4%	84.0%
Ohio	73.6%	59.2%	69.2%	77.9%	79.7%
Wisconsin	65.5%	44.1%	54.8%	69.4%	79.4%
West North Central:					
Iowa	75.3%	61.1%	70.6%	78.4%	80.4%
Kansas	70.7%	59.7%	59.0%	74.8%	81.7%
Minnesota	74.8%	49.7%	72.5%	83.2%	79.3%
Missouri	72.3%	53.9%	65.1%	82.0%	79.3%
Nebraska	63.4%	51.0%	59.8%	70.7%	64.5%
North Dakota	72.2%	53.8%	64.5%	76.8%	77.7%
South Dakota	71.7%	74.7%	69.9%	70.2%	72.8%
South Atlantic:					
Delaware	72.7%	68.4%	61.7%	77.0%	79.3%
District of Columbia	76.1%	69.1%	73.2%	82.0%	77.7%
Florida	72.8%	57.8%	68.2%	80.7%	76.6%
Georgia	74.8%	50.2%	73.5%	76.3%	84.6%
Maryland	70.3%	60.3%	71.7%	68.3%	76.2%
North Carolina	76.9%	60.1%	71.0%	81.5%	85.1%
South Carolina	76.7%	60.5%	70.3%	82.9%	83.4%
Virginia	72.3%	60.7%	66.6%	73.4%	80.6%
West Virginia	75.9%	41.5%	71.7%	81.4%	90.4%

East South Central:

Alabama	65.2%	41.4%	57.1%	69.8%	79.7%
Kentucky	72.5%	49.6%	66.8%	79.9%	83.1%
Mississippi	71.6%	55.6%	66.7%	80.2%	73.9%
Tennessee	73.6%	46.7%	70.6%	79.8%	83.2%

West South Central:

Arkansas	66.9%	46.9%	54.8%	73.5%	79.0%
Louisiana	68.5%	48.5%	68.6%	72.8%	72.6%
Oklahoma	74.0%	54.3%	61.5%	82.1%	83.0%
Texas	76.7%	53.2%	69.5%	80.2%	87.1%

Mountain:

Arizona	69.9%	51.0%	73.9%	65.7%	78.4%
Colorado	70.8%	58.0%	71.3%	72.0%	75.0%
Idaho	75.5%	55.1%	69.8%	80.1%	83.9%
Montana	71.3%	46.7%	56.7%	76.7%	85.5%
Nevada	70.8%	53.2%	67.2%	80.3%	76.3%
New Mexico	68.5%	42.5%	65.8%	74.3%	76.0%
Utah	69.1%	58.9%	61.8%	66.8%	80.3%
Wyoming	77.6%	50.3%	71.4%	74.4%	91.9%

Pacific:

Alaska	73.9%	51.0%	76.3%	74.3%	83.1%
California	75.8%	57.4%	74.9%	76.9%	84.6%
Hawaii	76.5%	66.0%	74.4%	82.9%	79.3%
Oregon	78.2%	62.7%	69.6%	85.7%	86.4%
Washington	75.1%	57.1%	71.3%	82.1%	78.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.3.b.(2)(2003) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.23%	1.07%	0.78%	0.73%	0.47%
New England:					
Connecticut	1.47%	3.49%	2.39%	2.08%	2.64%
Maine	2.51%	7.95%	4.36%	3.06%	2.83%
Massachusetts	2.11%	5.48%	3.60%	3.80%	2.67%
New Hampshire	1.21%	5.34%	3.17%	2.82%	1.59%
Rhode Island	2.54%	4.90%	3.46%	2.43%	5.07%
Vermont	2.39%	5.28%	3.25%	2.38%	6.55%
Middle Atlantic:					
New Jersey	1.67%	4.80%	6.23%	3.84%	3.88%
New York	1.58%	4.71%	1.95%	2.90%	3.45%
Pennsylvania	1.41%	5.48%	2.59%	2.01%	3.38%
East North Central:					
Illinois	2.56%	6.52%	4.18%	3.04%	2.57%
Indiana	1.50%	5.04%	3.79%	4.08%	2.43%
Michigan	2.15%	6.68%	1.85%	2.14%	2.02%
Ohio	1.88%	6.90%	1.49%	1.52%	2.45%
Wisconsin	1.95%	4.14%	7.24%	1.78%	2.81%
West North Central:					
Iowa	2.15%	4.33%	3.45%	2.92%	2.87%
Kansas	2.21%	6.07%	6.10%	2.86%	3.45%
Minnesota	1.59%	5.66%	4.51%	1.91%	2.22%
Missouri	2.47%	6.53%	3.76%	2.44%	3.27%
Nebraska	2.18%	3.80%	5.46%	1.98%	4.35%
North Dakota	2.36%	7.20%	4.54%	2.93%	3.17%
South Dakota	1.94%	7.39%	3.84%	3.85%	4.05%
South Atlantic:					
Delaware	2.60%	3.15%	1.97%	4.13%	3.69%
District of Columbia	2.31%	5.40%	4.86%	2.67%	3.04%
Florida	2.11%	5.67%	2.22%	3.08%	2.44%
Georgia	1.98%	3.68%	3.96%	2.10%	1.71%
Maryland	1.97%	5.50%	2.45%	3.49%	3.63%
North Carolina	2.10%	6.66%	3.73%	2.92%	2.45%
South Carolina	1.83%	5.87%	2.18%	2.64%	3.97%
Virginia	1.39%	5.39%	2.82%	3.00%	1.81%
West Virginia	2.68%	5.01%	4.02%	1.39%	2.73%

East South Central:

Alabama	3.44%	9.40%	5.18%	4.13%	3.12%
Kentucky	2.62%	7.67%	4.33%	2.38%	2.20%
Mississippi	2.73%	4.66%	3.31%	3.28%	5.80%
Tennessee	1.55%	4.45%	4.63%	2.92%	1.89%

West South Central:

Arkansas	2.80%	7.64%	5.82%	2.10%	4.48%
Louisiana	2.33%	6.07%	4.56%	4.48%	5.19%
Oklahoma	2.71%	6.50%	4.83%	2.62%	2.66%
Texas	1.36%	5.18%	2.41%	1.97%	1.35%

Mountain:

Arizona	2.17%	5.43%	4.69%	4.98%	3.31%
Colorado	2.15%	4.50%	3.75%	2.93%	4.97%
Idaho	1.88%	7.74%	2.89%	2.99%	4.03%
Montana	3.96%	11.29%	6.45%	3.14%	3.59%
Nevada	2.62%	5.11%	3.41%	3.67%	3.31%
New Mexico	1.81%	5.86%	3.47%	2.65%	3.21%
Utah	3.21%	6.17%	5.82%	4.03%	3.55%
Wyoming	2.58%	5.11%	3.72%	3.11%	4.32%

Pacific:

Alaska	3.07%	6.56%	5.88%	3.65%	4.99%
California	1.15%	3.99%	3.20%	2.09%	1.20%
Hawaii	2.47%	5.40%	3.78%	2.81%	3.99%
Oregon	2.07%	4.56%	4.24%	1.53%	1.57%
Washington	1.84%	4.52%	3.68%	3.07%	4.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.B.4(2003) Number of part-time private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	23,219,440	12,421,237	5,994,252	3,003,681	1,800,270
New England:					
Connecticut	337,692	148,174	73,801	45,990	69,726 *
Maine	135,181	61,025	28,409 *	16,572	29,176 *
Massachusetts	768,804	327,885	257,767	132,550	50,601
New Hampshire	119,437	52,020	37,006	16,809	13,602 *
Rhode Island	89,979	43,008	20,728	14,471	11,772 *
Vermont	57,273	30,692	14,879	7,476	4,226 *
Middle Atlantic:					
New Jersey	800,463	368,259	227,267	138,793 *	66,145 *
New York	1,418,433	770,148	433,120	138,735	76,429
Pennsylvania	1,261,179	671,909	347,440	163,606	78,223
East North Central:					
Illinois	1,008,484	565,061	250,007	142,324	51,092 *
Indiana	540,740	295,504	117,101 *	76,622	51,513 *
Michigan	804,288	382,241	213,191	135,504	73,352 *
Ohio	989,635	535,853	257,168	131,979 *	64,636
Wisconsin	559,795	253,789	206,622 *	54,653	44,732
West North Central:					
Iowa	320,660	173,889	85,200	41,683	19,888
Kansas	203,962	118,730	47,741	20,935	16,557
Minnesota	599,340	311,307	171,328	81,329	35,375 *
Missouri	449,363	220,843	128,309	47,970	52,241 *
Nebraska	177,443	97,502	41,591	21,484	16,865
North Dakota	89,345	42,163	28,933 *	11,058 *	7,190
South Dakota	79,096	32,933	23,801	12,763	9,599 *
South Atlantic:					
Delaware	61,235	31,191	18,198	9,198 *	2,648
District of Columbia	57,301	29,584	12,733	9,431 *	5,553
Florida	1,243,784	598,313	490,473 *	86,779	68,218
Georgia	654,004	433,417	102,888	50,832	66,867 *
Maryland	428,750	237,072	93,474	64,556 *	33,647
North Carolina	609,496	337,817	173,037	59,711 *	38,931
South Carolina	297,127	155,070	81,223	43,668	17,166 *

Virginia	638,984	278,793	240,203 *	77,680 *	42,308 *
West Virginia	93,339	51,956	18,379	15,949	7,055 *
East South Central:					
Alabama	268,811	134,018	67,300	52,828 *	14,666
Kentucky	308,581	128,355	107,342 *	41,944	30,940
Mississippi	174,889	109,756	33,089	24,102	7,942
Tennessee	355,754	211,292	72,230	49,514	22,719 *
West South Central:					
Arkansas	215,464	100,602	64,402 *	21,792	28,667 *
Louisiana	344,190	167,694	116,305 *	25,720	34,472 *
Oklahoma	235,300	137,525	49,299	31,361	17,116
Texas	1,607,057	997,118	333,117	133,377	143,444 *
Mountain:					
Arizona	365,936	227,482	70,513	34,073	33,867
Colorado	453,281	220,345	98,858	91,602 *	42,475 *
Idaho	118,983	65,936	19,689	24,328 *	9,029
Montana	98,769	42,872	28,103	17,714	10,080
Nevada	170,194	78,430	50,675	26,951	14,138
New Mexico	122,662	66,960	30,420	17,550 *	7,732
Utah	216,627	95,638	80,656 *	23,820	16,513 *
Wyoming	40,209	21,319	10,965	4,912	3,012 *
Pacific:					
Alaska	50,442	22,510	15,015 *	8,291	4,625
California	2,347,267	1,290,389	484,191	403,326	169,361
Hawaii	82,586	39,579	20,412	11,261	11,333
Oregon	241,225	137,792	43,919	34,440	25,074 *
Washington	506,605	279,870	129,600	59,535	37,601

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.

**Table VIII.B.4(2003) Standard error for number of part-time private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	849,021	425,370	632,461	142,011	122,304
New England:					
Connecticut	51,947	18,698	14,165	11,564	45,841 *
Maine	20,275	9,851	11,195 *	3,297	13,053 *
Massachusetts	72,115	57,627	56,825	25,201	10,755
New Hampshire	13,215	8,487	6,430	4,743	5,510 *
Rhode Island	7,208	6,310	3,433	2,944	4,445 *
Vermont	8,743	5,421	2,579	1,877	1,281 *
Middle Atlantic:					
New Jersey	129,090	71,270	37,046	44,954 *	19,850 *
New York	94,923	79,944	99,171	27,227	12,189
Pennsylvania	127,652	107,215	57,693	30,522	16,407
East North Central:					
Illinois	127,793	107,483	35,174	30,711	18,940 *
Indiana	64,061	28,951	35,351 *	18,923	24,862 *
Michigan	65,147	39,721	37,917	37,244	28,969 *
Ohio	88,818	73,574	37,942	43,286 *	13,820
Wisconsin	111,356	31,711	105,619 *	9,633	10,983
West North Central:					
Iowa	22,948	14,559	25,294	5,881	5,575
Kansas	18,430	17,611	6,011	4,301	3,557
Minnesota	40,143	32,474	35,026	17,728	11,178 *
Missouri	65,236	36,269	28,635	9,619	16,886 *
Nebraska	14,546	16,339	7,971	5,756	4,883
North Dakota	16,913	8,177	10,132 *	3,568 *	2,152
South Dakota	5,790	4,830	3,358	3,000	3,443 *
South Atlantic:					
Delaware	6,125	4,710	3,143	2,975 *	614
District of Columbia	5,539	4,833	3,336	2,919 *	1,443
Florida	252,506	122,674	244,623 *	13,751	14,458
Georgia	108,190	81,834	22,884	9,233	39,452 *
Maryland	35,947	25,694	20,123	23,536 *	7,697
North Carolina	81,208	62,578	36,993	27,866 *	9,585
South Carolina	30,705	24,712	19,806	9,503	5,640 *

Virginia	117,423	54,708	102,682 *	23,976 *	13,688 *
West Virginia	6,224	6,659	1,553	2,322	2,480 *
East South Central:					
Alabama	41,961	18,052	18,339	23,959 *	3,684
Kentucky	39,007	18,493	37,095 *	7,207	4,987
Mississippi	12,681	14,760	9,094	5,230	1,292
Tennessee	36,789	23,425	17,072	10,728	8,326 *
West South Central:					
Arkansas	41,448	14,531	35,392 *	4,494	11,451 *
Louisiana	66,820	33,895	68,428 *	6,834	20,856 *
Oklahoma	30,403	22,273	14,111	7,050	2,920
Texas	192,773	196,823	58,117	15,903	50,182 *
Mountain:					
Arizona	42,539	33,475	13,741	8,703	9,074
Colorado	74,990	44,622	25,457	46,077 *	16,427 *
Idaho	10,326	8,916	3,063	7,685 *	1,345
Montana	7,344	3,996	5,523	4,970	1,518
Nevada	18,843	12,256	11,048	5,861	3,035
New Mexico	13,539	12,483	4,421	5,372 *	1,624
Utah	42,176	11,210	32,004 *	6,208	5,448 *
Wyoming	3,949	2,511	2,066	492	1,535 *
Pacific:					
Alaska	7,263	3,998	5,864 *	1,352	905
California	132,137	88,051	90,310	53,987	35,718
Hawaii	8,104	6,648	3,494	2,367	3,342
Oregon	20,396	10,781	10,005	7,659	7,787 *
Washington	56,247	52,782	27,495	7,231	8,991

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Totals may not sum exactly because of rounding.



**Table VIII.B.4.a(2003) Percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	23,219,440	53.5%	25.8%	12.9%	7.8%
New England:					
Connecticut	337,692	43.9%	21.9%	13.6% *	20.6% *
Maine	135,181	45.1%	21.0% *	12.3%	21.6% *
Massachusetts	768,804	42.6%	33.5%	17.2%	6.6%
New Hampshire	119,437	43.6%	31.0%	14.1%	11.4% *
Rhode Island	89,979	47.8%	23.0%	16.1%	13.1% *
Vermont	57,273	53.6%	26.0%	13.1%	7.4% *
Middle Atlantic:					
New Jersey	800,463	46.0%	28.4%	17.3% *	8.3% *
New York	1,418,433	54.3%	30.5%	9.8%	5.4%
Pennsylvania	1,261,179	53.3%	27.5%	13.0%	6.2%
East North Central:					
Illinois	1,008,484	56.0%	24.8%	14.1%	5.1% *
Indiana	540,740	54.6%	21.7% *	14.2%	9.5% *
Michigan	804,288	47.5%	26.5%	16.8%	9.1% *
Ohio	989,635	54.1%	26.0%	13.3% *	6.5%
Wisconsin	559,795	45.3%	36.9% *	9.8%	8.0%
West North Central:					
Iowa	320,660	54.2%	26.6%	13.0%	6.2%
Kansas	203,962	58.2%	23.4%	10.3%	8.1%
Minnesota	599,340	51.9%	28.6%	13.6%	5.9% *
Missouri	449,363	49.1%	28.6%	10.7%	11.6% *
Nebraska	177,443	54.9%	23.4%	12.1% *	9.5% *
North Dakota	89,345	47.2%	32.4% *	12.4% *	8.0% *
South Dakota	79,096	41.6%	30.1%	16.1%	12.1% *
South Atlantic:					
Delaware	61,235	50.9%	29.7%	15.0% *	4.3%
District of Columbia	57,301	51.6%	22.2%	16.5% *	9.7%
Florida	1,243,784	48.1%	39.4% *	7.0%	5.5% *
Georgia	654,004	66.3%	15.7%	7.8% *	10.2% *
Maryland	428,750	55.3%	21.8%	15.1% *	7.8% *
North Carolina	609,496	55.4%	28.4%	9.8% *	6.4%
South Carolina	297,127	52.2%	27.3%	14.7%	5.8% *

Virginia	638,984	43.6%	37.6% *	12.2% *	6.6% *
West Virginia	93,339	55.7%	19.7%	17.1%	7.6% *
East South Central:					
Alabama	268,811	49.9%	25.0%	19.7% *	5.5% *
Kentucky	308,581	41.6%	34.8% *	13.6%	10.0%
Mississippi	174,889	62.8%	18.9%	13.8%	4.5%
Tennessee	355,754	59.4%	20.3%	13.9%	6.4% *
West South Central:					
Arkansas	215,464	46.7%	29.9% *	10.1% *	13.3% *
Louisiana	344,190	48.7%	33.8% *	7.5% *	10.0% *
Oklahoma	235,300	58.4%	21.0%	13.3%	7.3%
Texas	1,607,057	62.0%	20.7%	8.3%	8.9% *
Mountain:					
Arizona	365,936	62.2%	19.3%	9.3%	9.3% *
Colorado	453,281	48.6%	21.8%	20.2% *	9.4% *
Idaho	118,983	55.4%	16.5%	20.4% *	7.6%
Montana	98,769	43.4%	28.5%	17.9%	10.2%
Nevada	170,194	46.1%	29.8%	15.8%	8.3%
New Mexico	122,662	54.6%	24.8%	14.3% *	6.3% *
Utah	216,627	44.1%	37.2% *	11.0%	7.6% *
Wyoming	40,209	53.0%	27.3%	12.2%	7.5% *
Pacific:					
Alaska	50,442	44.6%	29.8% *	16.4%	9.2%
California	2,347,267	55.0%	20.6%	17.2%	7.2%
Hawaii	82,586	47.9%	24.7%	13.6%	13.7%
Oregon	241,225	57.1%	18.2%	14.3%	10.4% *
Washington	506,605	55.2%	25.6%	11.8%	7.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

**Table VIII.B.4.a(2003) Standard error for percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	849,021	1.62%	1.67%	0.56%	0.54%
New England:					
Connecticut	51,947	5.55%	4.97%	4.52% *	6.20% *
Maine	20,275	7.15%	3.79% *	3.50%	4.95% *
Massachusetts	72,115	5.82%	4.74%	3.41%	1.43%
New Hampshire	13,215	5.18%	6.08%	2.85%	2.79% *
Rhode Island	7,208	5.50%	3.61%	3.14%	4.87% *
Vermont	8,743	2.61%	2.94%	2.95%	1.35% *
Middle Atlantic:					
New Jersey	129,090	3.24%	2.91%	2.86% *	2.61% *
New York	94,923	5.30%	4.88%	1.55%	1.41%
Pennsylvania	127,652	3.84%	4.19%	2.87%	1.54%
East North Central:					
Illinois	127,793	4.19%	3.90%	2.44%	2.49% *
Indiana	64,061	4.49%	3.64% *	2.41%	3.58% *
Michigan	65,147	5.76%	4.50%	3.94%	2.43% *
Ohio	88,818	4.98%	3.55%	3.87% *	1.50%
Wisconsin	111,356	6.30%	6.98% *	2.21%	1.52%
West North Central:					
Iowa	22,948	5.93%	5.28%	2.11%	1.65%
Kansas	18,430	4.01%	3.07%	2.20%	1.67%
Minnesota	40,143	5.29%	5.49%	2.25%	1.84% *
Missouri	65,236	5.46%	4.05%	2.88%	2.21% *
Nebraska	14,546	5.62%	3.67%	3.96% *	3.14% *
North Dakota	16,913	4.88%	4.79% *	3.66% *	3.17% *
South Dakota	5,790	4.79%	3.59%	3.39%	3.71% *
South Atlantic:					
Delaware	6,125	3.62%	3.88%	5.07% *	1.08%
District of Columbia	5,539	5.02%	4.97%	5.64% *	2.02%
Florida	252,506	7.36%	7.41% *	1.65%	1.77% *
Georgia	108,190	6.43%	4.05%	2.38% *	3.01% *
Maryland	35,947	4.13%	3.61%	4.11% *	2.65% *
North Carolina	81,208	5.40%	4.86%	3.87% *	1.78%
South Carolina	30,705	4.48%	4.81%	3.74%	2.34% *

Virginia	117,423	5.58%	6.60% *	2.31% *	2.78% *
West Virginia	6,224	4.51%	2.82%	2.24%	2.35% *
East South Central:					
Alabama	41,961	6.19%	4.54%	4.24% *	1.77% *
Kentucky	39,007	5.66%	6.32% *	2.82%	1.95%
Mississippi	12,681	6.14%	4.60%	3.27%	0.81%
Tennessee	36,789	3.81%	3.57%	2.89%	2.18% *
West South Central:					
Arkansas	41,448	8.21%	6.58% *	4.15% *	2.42% *
Louisiana	66,820	7.83%	7.91% *	3.02% *	5.30% *
Oklahoma	30,403	5.07%	4.04%	2.28%	2.03%
Texas	192,773	5.14%	4.32%	1.51%	2.43% *
Mountain:					
Arizona	42,539	4.49%	3.11%	2.40%	3.61% *
Colorado	74,990	7.18%	4.29%	5.47% *	3.62% *
Idaho	10,326	4.92%	2.76%	5.48% *	1.22%
Montana	7,344	3.01%	4.18%	3.71%	2.19%
Nevada	18,843	4.79%	5.17%	2.20%	2.00%
New Mexico	13,539	4.40%	2.84%	3.95% *	2.38% *
Utah	42,176	4.40%	5.34% *	2.56%	3.09% *
Wyoming	3,949	4.16%	4.20%	1.88%	2.68% *
Pacific:					
Alaska	7,263	5.52%	5.36% *	2.97%	2.44%
California	132,137	2.86%	3.64%	1.59%	1.42%
Hawaii	8,104	5.90%	4.03%	3.65%	3.36%
Oregon	20,396	3.41%	4.15%	2.53%	2.57% *
Washington	56,247	4.94%	4.92%	2.26%	2.53% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

Percents may not add to 100% because of rounding.

**Table VIII.B.4.b(2003) Percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	75.5%	67.6%	85.5%	85.4%	80.7%
New England:					
Connecticut	67.2%	66.8%	93.7%	80.4%	31.0% *
Maine	60.8%	54.7%	73.8%	93.2%	42.4% *
Massachusetts	80.6%	77.7%	77.5%	86.1%	100.0%
New Hampshire	79.9%	75.5%	88.5%	94.7%	55.0%
Rhode Island	77.8%	66.0%	78.9%	93.4%	100.0%
Vermont	73.8%	60.5%	90.1%	93.1%	78.9%
Middle Atlantic:					
New Jersey	80.5%	74.8%	84.3%	88.7%	81.6%
New York	78.9%	72.9%	86.7%	77.9%	97.1%
Pennsylvania	83.5%	74.6%	91.1%	97.4%	97.0%
East North Central:					
Illinois	70.2%	59.6%	86.0%	87.8%	60.6%
Indiana	71.9%	55.6%	90.7%	89.1%	96.7%
Michigan	78.3%	70.3%	89.7%	80.2%	83.7%
Ohio	76.6%	67.0%	85.2%	93.4%	86.7%
Wisconsin	71.8%	55.4%	81.4%	97.5%	89.1%
West North Central:					
Iowa	72.4%	60.7%	84.0%	89.1%	90.6%
Kansas	69.4%	63.2%	78.3%	83.3%	70.6%
Minnesota	74.8%	66.0%	83.1%	81.7%	95.5%
Missouri	75.5%	66.0%	79.3%	86.7%	95.9%
Nebraska	63.3%	47.4%	83.0%	75.2%	91.9%
North Dakota	68.6%	46.7%	93.7%	84.9%	70.5%
South Dakota	65.8%	48.4%	76.0%	81.0%	80.5%
South Atlantic:					
Delaware	77.4%	67.2%	89.1%	85.8%	89.2%
District of Columbia	91.6%	86.4%	95.9%	97.2%	100.0%
Florida	81.6%	76.1%	87.1%	86.2%	85.0%
Georgia	80.9%	79.8%	79.8%	75.8%	94.2%
Maryland	71.7%	69.1%	83.5%	57.4%	85.6%
North Carolina	75.7%	70.7%	76.1%	94.3%	88.3%
South Carolina	74.6%	65.4%	85.9%	88.0%	70.9%

Virginia	70.0%	55.2%	76.4%	93.2%	88.8%
West Virginia	70.1%	59.0%	75.5%	93.8%	84.5%
East South Central:					
Alabama	78.2%	66.2%	87.3%	95.0%	84.3%
Kentucky	75.1%	56.5%	91.6%	94.7%	68.2%
Mississippi	62.9%	55.8%	70.0%	80.4%	78.4%
Tennessee	75.7%	68.1%	79.1%	97.7%	88.2%
West South Central:					
Arkansas	69.0%	50.0%	88.9%	73.4%	87.5%
Louisiana	79.9%	71.8%	90.4%	74.4%	87.6%
Oklahoma	72.7%	75.0%	49.1%	92.8%	85.1%
Texas	80.4%	78.4%	80.0%	83.7%	91.8%
Mountain:					
Arizona	71.3%	59.4%	89.5%	90.9%	93.8%
Colorado	73.0%	59.7%	82.9%	97.4%	66.7%
Idaho	74.1%	66.4%	76.0%	92.1%	77.8%
Montana	53.4%	24.3%	75.5%	79.8%	69.2%
Nevada	79.0%	66.2%	95.9%	79.4%	88.2%
New Mexico	68.7%	59.0%	80.1%	78.1%	85.7%
Utah	74.6%	63.6%	92.6%	68.5%	58.3%
Wyoming	52.4%	34.3%	77.3%	58.2%	79.8%
Pacific:					
Alaska	65.2%	49.0%	80.9%	80.8%	64.7%
California	72.0%	64.8%	87.6%	78.6%	66.8%
Hawaii	92.8%	88.4%	95.4%	100.0%	96.0%
Oregon	66.0%	55.6%	85.3%	77.2%	74.2%
Washington	72.2%	68.8%	74.2%	82.4%	74.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.B.4.b(2003) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	1.14%	1.52%	1.71%	1.48%	2.38%
New England:					
Connecticut	6.19%	3.16%	5.76%	7.29%	19.87% *
Maine	4.37%	5.83%	8.51%	2.97%	15.58% *
Massachusetts	3.74%	7.12%	7.77%	7.17%	0.00%
New Hampshire	4.46%	6.03%	7.80%	5.71%	13.72%
Rhode Island	3.53%	7.15%	4.48%	3.30%	0.00%
Vermont	4.01%	7.17%	3.65%	4.84%	9.24%
Middle Atlantic:					
New Jersey	5.58%	9.13%	6.37%	9.53%	7.81%
New York	2.94%	4.26%	4.03%	7.84%	2.11%
Pennsylvania	2.81%	7.24%	3.45%	1.76%	1.55%
East North Central:					
Illinois	5.64%	9.27%	5.15%	7.49%	11.50%
Indiana	3.53%	4.52%	3.64%	6.39%	7.11%
Michigan	3.06%	5.02%	6.28%	6.09%	4.91%
Ohio	2.07%	6.07%	4.23%	3.24%	6.82%
Wisconsin	5.34%	6.28%	10.41%	1.57%	8.04%
West North Central:					
Iowa	4.96%	7.46%	8.59%	4.08%	7.90%
Kansas	4.81%	5.19%	10.31%	10.33%	10.27%
Minnesota	2.60%	5.67%	9.02%	7.02%	4.71%
Missouri	2.66%	5.08%	4.04%	5.72%	5.48%
Nebraska	4.70%	6.79%	4.38%	9.37%	9.50%
North Dakota	3.00%	6.48%	3.97%	11.69%	8.84%
South Dakota	2.98%	6.48%	4.52%	6.24%	7.84%
South Atlantic:					
Delaware	3.73%	6.19%	4.03%	15.20%	10.99%
District of Columbia	1.83%	2.54%	15.29%	2.14%	0.00%
Florida	4.55%	6.72%	9.38%	7.70%	9.02%
Georgia	4.68%	8.73%	9.86%	8.48%	6.75%
Maryland	4.70%	4.88%	6.96%	12.06%	7.28%
North Carolina	3.08%	9.82%	8.11%	5.36%	8.74%
South Carolina	2.91%	6.14%	6.98%	6.79%	8.36%

Virginia	5.13%	8.26%	9.10%	3.47%	5.74%
West Virginia	3.50%	6.23%	4.25%	2.76%	8.91%
East South Central:					
Alabama	5.33%	7.04%	4.68%	6.92%	6.43%
Kentucky	4.80%	8.59%	8.83%	1.77%	12.20%
Mississippi	5.17%	7.99%	9.13%	7.16%	6.66%
Tennessee	5.41%	6.14%	6.22%	4.18%	7.67%
West South Central:					
Arkansas	7.49%	7.42%	13.04%	7.00%	10.80%
Louisiana	4.85%	8.62%	8.56%	8.37%	13.13%
Oklahoma	4.46%	5.39%	7.69%	4.18%	7.20%
Texas	3.55%	5.34%	5.24%	3.66%	5.45%
Mountain:					
Arizona	3.50%	5.09%	3.46%	8.78%	7.96%
Colorado	5.31%	7.82%	5.55%	13.82%	12.67%
Idaho	4.20%	4.72%	4.47%	8.92%	5.00%
Montana	4.89%	5.91%	8.52%	7.45%	6.87%
Nevada	3.94%	7.93%	1.29%	10.31%	6.01%
New Mexico	2.24%	5.02%	3.82%	6.85%	5.99%
Utah	4.35%	5.94%	6.41%	7.22%	10.87%
Wyoming	3.20%	4.44%	5.48%	6.85%	12.98%
Pacific:					
Alaska	5.78%	6.92%	8.29%	3.88%	11.46%
California	3.10%	3.73%	2.48%	5.80%	10.36%
Hawaii	1.67%	4.46%	4.74%	0.00%	2.27%
Oregon	3.74%	6.22%	12.71%	9.39%	10.33%
Washington	3.98%	5.46%	7.12%	11.46%	10.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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



**Table VIII.B.4.b.(1)(2003) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	32.1%	24.4%	36.8%	42.0%	42.1%
New England:					
Connecticut	33.2%	17.7%	40.3%	50.8%	51.0%
Maine	37.8%	32.4%	57.3%	27.7%	31.6% *
Massachusetts	35.3%	24.4%	33.5%	61.0%	39.5%
New Hampshire	25.1%	17.5% *	24.1%	40.6%	36.3% *
Rhode Island	27.4%	24.1%	20.7% *	44.1%	25.4% *
Vermont	32.1%	19.2%	33.4%	46.7%	68.7%
Middle Atlantic:					
New Jersey	35.3%	30.6%	28.9%	41.4%	67.6%
New York	41.0%	45.2%	32.8%	42.7%	48.2%
Pennsylvania	28.0%	36.1%	12.5% *	34.1%	25.8%
East North Central:					
Illinois	26.1%	15.7%	28.9%	42.9%	52.8%
Indiana	35.3%	17.7% *	48.8%	51.8%	41.9% *
Michigan	25.0%	17.0%	20.1% *	33.0%	60.5%
Ohio	30.2%	16.9% *	38.3%	49.2%	42.7%
Wisconsin	44.8%	20.4%	71.0%	31.0%	38.8%
West North Central:					
Iowa	29.3%	29.5%	19.1% *	41.5%	43.6%
Kansas	31.9%	20.7% *	35.1%	60.1%	51.8%
Minnesota	36.6%	30.6% *	35.8%	53.8%	42.8%
Missouri	18.9%	14.3% *	16.6% *	49.1%	12.0% *
Nebraska	21.3%	19.2%	15.5%	40.7%	20.2% *
North Dakota	35.2%	10.4% *	55.7%	21.8% *	47.2%
South Dakota	24.0%	8.5% *	23.3% *	29.8% *	50.0%
South Atlantic:					
Delaware	25.6%	23.9% *	19.2% *	32.0% *	64.1%
District of Columbia	39.2%	35.1%	51.3%	39.8%	30.5% *
Florida	50.4%	34.2%	71.1%	45.7%	30.7%
Georgia	28.5%	27.2%	42.0%	25.6%	20.1% *
Maryland	27.5%	29.5% *	10.8%	43.4%	41.2%
North Carolina	24.1%	18.0% *	23.6%	31.3%	56.3%
South Carolina	28.6%	10.6% *	47.9%	33.3% *	54.5%

Virginia	38.2%	25.9% *	48.8%	26.7% *	59.1%
West Virginia	32.2%	26.6% *	25.4%	54.4%	20.7% *
East South Central:					
Alabama	38.3%	16.3% *	48.6%	60.9%	55.3%
Kentucky	39.1%	27.0% *	51.4%	40.7%	20.8% *
Mississippi	20.8%	21.5% *	14.6% *	26.2%	19.4% *
Tennessee	32.1%	23.6%	36.6%	45.7%	47.5%
West South Central:					
Arkansas	41.1%	6.6% *	66.0%	40.9%	53.5%
Louisiana	49.1%	38.3%	75.8%	34.3% *	8.3% *
Oklahoma	23.8%	9.7% *	41.3% *	48.8%	44.0%
Texas	23.4%	15.8% *	33.8%	24.2%	46.4%
Mountain:					
Arizona	29.1%	22.7%	30.0%	43.0%	40.7%
Colorado	34.2%	20.1% *	32.2%	51.5%	51.1%
Idaho	34.0%	18.2% *	43.1%	59.0%	32.7%
Montana	26.6%	7.5% *	21.3% *	38.1%	48.1%
Nevada	21.2%	11.8% *	22.7% *	31.7%	36.9%
New Mexico	23.9%	15.5% *	32.5% *	18.0% *	54.1%
Utah	16.2% *	26.3% *	7.6% *	14.5%	22.0%
Wyoming	30.2%	5.5% *	42.0%	22.8%	72.5%
Pacific:					
Alaska	21.0%	27.3% *	11.4% *	30.7%	14.3% *
California	27.3%	19.6%	25.6%	44.7%	41.9%
Hawaii	48.5%	40.8%	52.6%	54.5%	60.0%
Oregon	30.9%	18.8% *	36.5% *	38.4%	59.1%
Washington	37.8%	35.8% *	33.0%	37.7%	68.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.B.4.b.(1)(2003) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	2.76%	1.85%	5.35%	2.52%	1.87%
New England:					
Connecticut	5.30%	4.32%	10.69%	9.73%	7.70%
Maine	7.55%	9.19%	12.97%	6.13%	12.20% *
Massachusetts	4.26%	6.30%	5.93%	7.27%	10.50%
New Hampshire	2.86%	6.74% *	7.05%	7.52%	11.02% *
Rhode Island	3.35%	6.96%	6.63% *	9.71%	12.95% *
Vermont	2.12%	4.51%	8.85%	9.15%	14.06%
Middle Atlantic:					
New Jersey	4.48%	8.00%	7.52%	10.81%	11.45%
New York	5.79%	7.26%	6.88%	6.78%	5.22%
Pennsylvania	4.89%	8.49%	8.37% *	9.32%	5.95%
East North Central:					
Illinois	3.58%	4.61%	5.78%	9.24%	11.21%
Indiana	6.99%	9.05% *	13.28%	11.23%	13.98% *
Michigan	3.81%	4.58%	6.42% *	9.75%	12.31%
Ohio	7.16%	9.34% *	7.78%	8.49%	11.03%
Wisconsin	8.62%	5.09%	13.85%	8.12%	8.61%
West North Central:					
Iowa	5.51%	6.91%	9.51% *	8.41%	8.84%
Kansas	7.19%	10.55% *	7.28%	10.76%	11.67%
Minnesota	6.64%	10.45% *	7.20%	8.82%	10.71%
Missouri	5.60%	6.93% *	7.30% *	9.92%	11.63% *
Nebraska	2.11%	2.74%	3.03%	9.67%	13.79% *
North Dakota	4.04%	3.94% *	8.72%	8.00% *	9.31%
South Dakota	5.01%	3.87% *	7.07% *	11.04% *	10.58%
South Atlantic:					
Delaware	4.26%	8.43% *	8.63% *	11.72% *	10.40%
District of Columbia	5.88%	8.79%	12.61%	11.59%	10.94% *
Florida	8.08%	8.39%	13.19%	7.07%	8.70%
Georgia	7.24%	8.04%	9.50%	7.12%	13.90% *
Maryland	4.67%	10.69% *	2.45%	12.20%	6.67%
North Carolina	4.30%	5.63% *	7.07%	9.02%	11.14%
South Carolina	6.50%	5.65% *	11.63%	10.19% *	9.25%

Virginia	6.43%	10.06% *	10.59%	9.87% *	8.82%
West Virginia	4.74%	8.76% *	6.23%	11.43%	12.36% *
East South Central:					
Alabama	8.37%	5.71% *	11.82%	14.69%	9.02%
Kentucky	6.94%	10.54% *	11.88%	8.53%	7.36% *
Mississippi	4.83%	9.57% *	6.82% *	7.77%	10.95% *
Tennessee	5.86%	6.75%	9.66%	12.20%	12.18%
West South Central:					
Arkansas	10.06%	5.13% *	17.82%	7.61%	13.16%
Louisiana	10.78%	9.87%	18.16%	10.62% *	16.50% *
Oklahoma	3.79%	3.53% *	12.56% *	8.41%	11.65%
Texas	4.52%	6.80% *	5.92%	5.48%	8.62%
Mountain:					
Arizona	3.66%	5.71%	7.96%	9.80%	10.99%
Colorado	7.68%	8.62% *	9.30%	13.94%	11.42%
Idaho	6.19%	8.14% *	9.42%	11.48%	9.28%
Montana	5.77%	3.71% *	6.86% *	9.22%	11.01%
Nevada	4.19%	4.51% *	9.61% *	6.96%	8.13%
New Mexico	5.02%	7.80% *	9.93% *	12.31% *	9.58%
Utah	6.07% *	8.16% *	5.48% *	3.80%	4.19%
Wyoming	5.85%	3.82% *	9.97%	6.13%	16.62%
Pacific:					
Alaska	5.30%	8.50% *	11.16% *	5.24%	7.58% *
California	3.33%	3.19%	6.44%	6.38%	5.82%
Hawaii	4.24%	7.30%	4.13%	9.65%	12.01%
Oregon	7.52%	8.89% *	13.83% *	10.03%	13.11%
Washington	7.65%	11.21% *	7.05%	9.10%	11.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.B.4.b.(1).(a)(2003) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	47.6%	30.4%	52.8%	62.1%	63.9%
New England:					
Connecticut	43.0%	49.8%	32.4% *	56.2%	36.2%
Maine	32.2%	16.6% *	34.8% *	57.0%	40.6% *
Massachusetts	49.7%	37.6% *	41.3% *	69.3%	47.5%
New Hampshire	49.7%	43.7%	50.4%	50.3%	61.5%
Rhode Island	53.1%	47.0%	47.0%	65.8%	48.8%
Vermont	45.7%	34.7% *	40.8%	39.0%	81.6%
Middle Atlantic:					
New Jersey	48.1%	43.7% *	40.5%	72.0%	36.8% *
New York	35.5%	24.9%	43.1%	47.1%	69.8%
Pennsylvania	40.9%	30.6% *	49.9%	59.9%	65.9%
East North Central:					
Illinois	51.8%	33.2% *	42.2%	77.2%	64.7%
Indiana	40.6%	11.7% *	21.9% *	71.5%	74.7%
Michigan	58.6%	45.8%	45.0%	66.7%	80.6%
Ohio	47.6%	13.2% *	58.6%	71.1%	37.0% *
Wisconsin	68.9%	40.8%	78.1%	62.4%	57.7%
West North Central:					
Iowa	35.5%	13.5% *	54.7%	51.3%	58.2%
Kansas	43.2%	10.8% *	62.3%	56.5%	61.6%
Minnesota	50.7%	18.6% *	65.7%	76.4%	74.1%
Missouri	54.9%	25.0% *	73.4%	61.1%	85.0%
Nebraska	49.0%	40.8%	56.8%	54.3%	47.9%
North Dakota	57.4%	38.9% *	64.2%	51.1%	35.9%
South Dakota	64.3%	67.1%	54.3%	66.3%	72.6%
South Atlantic:					
Delaware	53.2%	31.8% *	47.8%	85.7%	81.2%
District of Columbia	61.8%	52.2%	75.7%	65.8%	51.9%
Florida	54.5%	29.3% *	69.0%	42.3%	51.3%
Georgia	36.5%	24.2% *	48.0% *	68.0%	72.4%
Maryland	34.8%	28.6%	52.1%	40.1% *	40.5% *
North Carolina	38.0%	36.1%	20.6% *	61.4%	48.9%
South Carolina	51.9%	16.5% *	60.0%	43.2%	85.3%

Virginia	33.4%	20.4% *	30.0% *	44.1%	60.8%
West Virginia	38.1%	30.5% *	59.5%	35.0% *	47.0%
East South Central:					
Alabama	57.1%	42.4%	27.2% *	94.7%	45.1%
Kentucky	55.1%	34.7% *	61.6%	55.8%	68.5%
Mississippi	47.6%	28.5% *	66.8%	79.2%	69.4%
Tennessee	35.3%	16.8% *	60.0%	24.7% *	71.6%
West South Central:					
Arkansas	72.8%	53.9%	79.7%	49.9%	69.0%
Louisiana	48.3%	19.9% *	66.6%	24.9% *	50.6% *
Oklahoma	51.0%	31.5%	24.4% *	65.4%	90.9%
Texas	39.4%	19.0% *	29.0% *	66.2%	84.1%
Mountain:					
Arizona	37.7%	29.8% *	37.0% *	39.0%	56.4%
Colorado	34.1%	27.7% *	61.5%	11.3% *	68.3%
Idaho	58.4%	24.7% *	56.1%	81.8%	46.6%
Montana	71.5%	67.8%	74.4%	56.4%	92.7%
Nevada	53.6%	50.4%	37.5% *	75.3%	64.3%
New Mexico	39.7%	21.4% *	35.1% *	66.4%	62.6%
Utah	43.5%	49.7%	30.3% *	29.7% *	47.0%
Wyoming	53.3%	88.5%	43.6%	43.9%	68.5%
Pacific:					
Alaska	49.8%	19.6% *	78.1%	68.4%	82.2%
California	58.5%	45.4%	53.9%	78.4%	54.9%
Hawaii	70.8%	67.1%	67.0%	88.3%	68.5%
Oregon	67.9%	37.2% *	69.8%	82.6%	91.9%
Washington	43.2%	13.6% *	73.0%	64.0%	80.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.B.4.b.(1).(a)(2003) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	2.27%	3.73%	3.01%	1.96%	3.60%
New England:					
Connecticut	7.76%	8.50%	9.97% *	9.66%	9.66%
Maine	8.44%	9.94% *	14.14% *	7.10%	13.41% *
Massachusetts	8.12%	14.34% *	12.60% *	5.22%	9.30%
New Hampshire	4.88%	9.54%	12.82%	8.20%	12.32%
Rhode Island	5.27%	11.97%	10.64%	8.62%	11.24%
Vermont	5.11%	14.30% *	11.23%	11.19%	11.79%
Middle Atlantic:					
New Jersey	7.42%	13.12% *	11.42%	11.97%	15.11% *
New York	4.63%	6.39%	8.28%	9.61%	7.94%
Pennsylvania	5.73%	9.36% *	12.17%	9.60%	10.60%
East North Central:					
Illinois	8.03%	12.38% *	11.36%	14.82%	12.07%
Indiana	9.32%	12.22% *	12.92% *	12.54%	10.47%
Michigan	5.50%	6.22%	12.72%	8.40%	12.97%
Ohio	4.94%	14.97% *	5.94%	9.03%	11.95% *
Wisconsin	6.60%	9.96%	12.66%	12.44%	14.71%
West North Central:					
Iowa	5.21%	10.46% *	10.77%	8.34%	12.02%
Kansas	7.44%	10.37% *	15.80%	10.68%	10.77%
Minnesota	8.56%	11.64% *	11.43%	10.23%	8.03%
Missouri	8.05%	9.90% *	9.75%	11.92%	12.76%
Nebraska	6.01%	11.50%	9.48%	11.55%	11.73%
North Dakota	7.30%	11.87% *	11.95%	10.38%	9.61%
South Dakota	4.60%	18.36%	9.20%	10.01%	12.43%
South Atlantic:					
Delaware	7.40%	10.00% *	13.71%	14.39%	13.30%
District of Columbia	9.29%	12.00%	15.18%	11.95%	10.77%
Florida	7.46%	12.25% *	13.57%	9.33%	12.32%
Georgia	9.73%	11.02% *	14.47% *	16.71%	12.89%
Maryland	5.23%	7.45%	9.91%	13.35% *	12.40% *
North Carolina	5.33%	9.99%	13.65% *	11.38%	12.08%
South Carolina	5.86%	10.07% *	13.74%	11.86%	12.49%

Virginia	8.64%	16.39% *	11.25% *	12.14%	9.27%
West Virginia	6.75%	13.26% *	12.45%	11.68% *	13.86%
East South Central:					
Alabama	8.80%	12.61%	10.12% *	20.63%	12.70%
Kentucky	7.92%	11.93% *	12.48%	9.81%	13.46%
Mississippi	9.37%	11.33% *	15.19%	16.39%	12.37%
Tennessee	5.41%	12.49% *	14.18%	10.10% *	14.18%
West South Central:					
Arkansas	8.66%	14.34%	19.70%	12.40%	12.28%
Louisiana	9.25%	7.08% *	17.95%	13.57% *	15.63% *
Oklahoma	7.39%	8.12%	12.12% *	9.75%	15.77%
Texas	6.60%	12.76% *	10.03% *	9.86%	9.81%
Mountain:					
Arizona	9.51%	12.80% *	13.79% *	11.05%	13.46%
Colorado	8.81%	15.35% *	13.97%	14.27% *	15.15%
Idaho	6.55%	13.50% *	11.50%	13.46%	13.45%
Montana	7.06%	16.93%	14.03%	10.31%	13.66%
Nevada	7.20%	13.76%	11.35% *	15.76%	12.89%
New Mexico	6.61%	13.70% *	10.97% *	12.60%	10.28%
Utah	6.24%	11.27%	13.74% *	9.92% *	12.85%
Wyoming	7.15%	19.73%	10.55%	11.05%	18.40%
Pacific:					
Alaska	7.62%	13.02% *	14.07%	10.27%	17.76%
California	5.06%	7.57%	7.46%	4.57%	6.36%
Hawaii	4.69%	10.94%	8.08%	9.53%	12.99%
Oregon	5.47%	13.20% *	14.09%	8.29%	4.16%
Washington	8.72%	18.59% *	10.77%	8.70%	13.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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



**Table VIII.B.4.b.(2)(2003) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	15.3%	7.4%	19.4%	26.1%	26.9%
New England:					
Connecticut	14.3%	8.8% *	13.0%	28.6%	18.5%
Maine	12.2%	5.4%	19.9%	15.8%	12.8% *
Massachusetts	17.5%	9.2% *	13.8%	42.2%	18.7%
New Hampshire	12.5%	7.6% *	12.1% *	20.4%	22.4% *
Rhode Island	14.5%	11.3% *	9.7% *	29.1%	12.4% *
Vermont	14.7%	6.7% *	13.7% *	18.2%	56.1%
Middle Atlantic:					
New Jersey	17.0%	13.4% *	11.7% *	29.8%	24.9% *
New York	14.6%	11.2%	14.1%	20.1%	33.6%
Pennsylvania	11.4%	11.0% *	6.2% *	20.4% *	17.0%
East North Central:					
Illinois	13.5%	5.2% *	12.2% *	33.1%	34.2%
Indiana	14.3%	2.1% *	10.7% *	37.0%	31.3% *
Michigan	14.6%	7.8%	9.0% *	22.0%	48.8%
Ohio	14.4%	2.2% *	22.4%	35.0%	15.8%
Wisconsin	30.9%	8.3% *	55.4%	19.4% *	22.4% *
West North Central:					
Iowa	10.4%	4.0% *	10.5% *	21.3%	25.4% *
Kansas	13.8%	2.2% *	21.9%	34.0%	31.9%
Minnesota	18.6%	5.7% *	23.5%	41.1%	31.7% *
Missouri	10.4% *	3.6%	12.2% *	30.0%	10.2% *
Nebraska	10.4%	7.8% *	8.8%	22.1%	9.7% *
North Dakota	20.2%	4.0% *	35.7%	11.1% *	16.9%
South Dakota	15.5%	5.7% *	12.6%	19.8% *	36.3%
South Atlantic:					
Delaware	13.7%	7.6% *	9.2% *	27.5%	52.0%
District of Columbia	24.2%	18.3% *	38.8%	26.2% *	15.8% *
Florida	27.4%	10.0% *	49.0%	19.3%	15.7% *
Georgia	10.4% *	6.6% *	20.2% *	17.4% *	14.6% *
Maryland	9.6%	8.4% *	5.6%	17.4% *	16.7% *
North Carolina	9.2%	6.5% *	4.9%	19.2%	27.5%

South Carolina	14.9%	1.7% *	28.7%	14.4% *	46.5%
Virginia	12.7%	5.3% *	14.6%	11.8% *	36.0%
West Virginia	12.2%	8.1% *	15.1% *	19.0%	9.7% *
East South Central:					
Alabama	21.9%	6.9% *	13.2%	57.7%	24.9% *
Kentucky	21.6%	9.4% *	31.7% *	22.7% *	14.3% *
Mississippi	9.9%	6.1% *	9.8% *	20.8% *	13.4% *
Tennessee	11.3%	4.0% *	22.0% *	11.3% *	34.0%
West South Central:					
Arkansas	29.9%	3.6% *	52.6%	20.4%	36.9%
Louisiana	23.7%	7.6% *	50.5%	8.6% *	4.2% *
Oklahoma	12.1%	3.1% *	10.1% *	31.9%	40.0%
Texas	9.2%	3.0%	9.8% *	16.0%	39.0%
Mountain:					
Arizona	11.0%	6.8% *	11.1% *	16.7% *	23.0% *
Colorado	11.7%	5.6% *	19.8% *	5.8% *	34.9% *
Idaho	19.8%	4.5% *	24.2% *	48.3%	15.3% *
Montana	19.0%	5.1%	15.9% *	21.5% *	44.6%
Nevada	11.4%	5.9% *	8.5% *	23.9%	23.7%
New Mexico	9.5%	3.3% *	11.4% *	11.9% *	33.9%
Utah	7.0% *	13.1% *	2.3% *	4.3% *	10.3% *
Wyoming	16.1%	4.9% *	18.3% *	10.0% *	49.7%
Pacific:					
Alaska	10.4%	5.4% *	8.9% *	21.0%	11.8% *
California	16.0%	8.9%	13.8%	35.0%	23.0%
Hawaii	34.4%	27.4%	35.2%	48.1%	41.1%
Oregon	21.0%	7.0% *	25.4% *	31.8% *	54.3%
Washington	16.4%	4.9% *	24.1%	24.1%	55.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.B.4.b.(2)(2003) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	1.98%	0.91%	3.38%	1.15%	1.97%
New England:					
Connecticut	2.42%	2.79% *	3.65%	7.75%	4.74%
Maine	1.93%	1.57%	5.54%	3.89%	4.73% *
Massachusetts	3.07%	2.82% *	3.88%	6.66%	5.25%
New Hampshire	1.62%	4.38% *	4.95% *	3.89%	12.91% *
Rhode Island	2.69%	3.82% *	4.18% *	6.53%	7.34% *
Vermont	2.33%	2.49% *	5.34% *	4.49%	13.73%
Middle Atlantic:					
New Jersey	3.28%	7.79% *	4.72% *	5.92%	12.32% *
New York	2.11%	2.78%	2.48%	4.48%	6.47%
Pennsylvania	2.98%	4.82% *	4.37% *	8.78% *	4.84%
East North Central:					
Illinois	1.77%	1.93% *	4.69% *	7.89%	9.87%
Indiana	3.81%	1.29% *	5.13% *	9.00%	14.30% *
Michigan	2.08%	1.43%	3.68% *	5.98%	9.02%
Ohio	3.48%	2.19% *	4.77%	7.41%	3.32%
Wisconsin	6.90%	2.72% *	12.40%	5.84% *	9.64% *
West North Central:					
Iowa	2.66%	2.84% *	5.09% *	5.16%	8.27% *
Kansas	2.89%	0.91% *	6.15%	8.59%	7.31%
Minnesota	3.74%	5.81% *	6.26%	8.49%	12.15% *
Missouri	3.98% *	0.96%	6.94% *	6.57%	10.66% *
Nebraska	1.61%	2.42% *	1.85%	6.61%	11.08% *
North Dakota	4.48%	2.64% *	8.30%	5.46% *	3.50%
South Dakota	3.89%	2.89% *	3.28%	6.09% *	9.34%
South Atlantic:					
Delaware	2.64%	2.47% *	3.98% *	8.21%	11.26%
District of Columbia	5.74%	6.42% *	9.90%	9.62% *	9.31% *
Florida	6.71%	5.19% *	12.00%	4.35%	5.51% *
Georgia	4.53% *	2.22% *	7.47% *	7.10% *	12.65% *
Maryland	1.99%	2.85% *	1.51%	9.89% *	7.71% *
North Carolina	2.18%	2.71% *	1.33%	3.30%	7.17%

South Carolina	4.31%	1.70% *	7.59%	5.14% *	10.76%
Virginia	2.08%	2.62% *	3.67%	6.58% *	8.27%
West Virginia	2.20%	3.47% *	6.20% *	4.79%	8.24% *
East South Central:					
Alabama	5.94%	4.94% *	3.67%	16.62%	7.86% *
Kentucky	5.29%	5.61% *	10.19% *	7.04% *	7.68% *
Mississippi	2.16%	2.02% *	3.89% *	8.04% *	7.48% *
Tennessee	2.07%	1.37% *	9.26% *	7.48% *	9.84%
West South Central:					
Arkansas	7.75%	1.39% *	15.60%	4.94%	10.27%
Louisiana	6.66%	2.29% *	14.00%	10.04% *	13.61% *
Oklahoma	3.03%	1.05% *	3.95% *	6.38%	11.76%
Texas	2.22%	0.87%	3.50% *	3.81%	8.83%
Mountain:					
Arizona	1.82%	2.05% *	5.64% *	5.22% *	12.81% *
Colorado	2.29%	5.83% *	6.17% *	8.30% *	11.15% *
Idaho	4.01%	1.76% *	8.33% *	10.67%	8.17% *
Montana	5.48%	1.35%	5.63% *	6.74% *	10.98%
Nevada	2.06%	2.31% *	4.68% *	6.06%	5.56%
New Mexico	1.66%	2.33% *	3.55% *	11.54% *	8.19%
Utah	3.47% *	4.52% *	4.23% *	1.98% *	3.53% *
Wyoming	3.65%	3.89% *	9.78% *	3.62% *	13.52%
Pacific:					
Alaska	2.91%	1.85% *	10.22% *	5.26%	5.63% *
California	1.64%	1.69%	3.44%	5.73%	3.14%
Hawaii	2.82%	5.48%	5.60%	8.50%	10.38%
Oregon	4.70%	2.90% *	11.26% *	9.56% *	12.18%
Washington	3.80%	1.83% *	6.45%	4.31%	11.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.C.1(2003) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	3,481	3,397	3,458	3,440	3,581
New England:					
Connecticut	3,676	3,816	3,571	3,536	3,841
Maine	3,852	3,368	3,766	3,842	4,216
Massachusetts	3,496	3,239	3,476	3,736	3,466
New Hampshire	3,563	3,632	3,131	3,944	3,580
Rhode Island	3,725	3,569	4,090	3,697	3,478
Vermont	3,596	3,625	3,472	3,735	3,563
Middle Atlantic:					
New Jersey	3,814	3,795	3,636	3,974	3,822
New York	3,592	3,583	3,276	3,606	3,847
Pennsylvania	3,449	3,402	3,419	3,301	3,669
East North Central:					
Illinois	3,692	3,427	3,668	3,785	3,722
Indiana	3,493	3,655	3,461	3,284	3,664
Michigan	3,671	3,423	3,626	3,518	3,963
Ohio	3,416	3,420	3,289	3,345	3,611
Wisconsin	3,749	3,233	3,744	3,991	3,710
West North Central:					
Iowa	3,270	3,126	3,192	3,371	3,258
Kansas	3,401	3,273	3,519	3,409	3,346
Minnesota	3,679	3,553	3,722	3,531	3,844
Missouri	3,305	3,325	3,329	3,249	3,345
Nebraska	3,506	3,305	3,318	3,678	3,555
North Dakota	2,999	3,149	3,051	2,972	2,933
South Dakota	3,361	3,056	3,662	3,344	3,323
South Atlantic:					
Delaware	3,854	3,652	3,548	3,619	4,360
District of Columbia	3,740	3,430	3,800	3,731	3,909
Florida	3,592	3,347	3,845	3,384	3,677
Georgia	3,624	3,204	3,826	3,879	3,353
Maryland	3,427	3,077	3,430	3,604	3,423
North Carolina	3,411	3,269	3,136	3,545	3,526
South Carolina	3,371	3,659	3,405	3,312	3,276
Virginia	3,322	3,291	3,200	3,163	3,596
West Virginia	3,809	3,559	3,199	4,019	4,503

East South Central:

Alabama	3,156	3,241	3,152	3,029	3,248
Kentucky	3,437	4,058	3,195	3,322	3,513
Mississippi	3,305	3,459	3,465	3,316	3,136
Tennessee	3,597	3,779	3,644	3,441	3,624

West South Central:

Arkansas	3,127	2,766	3,140	3,133	3,253
Louisiana	3,317	3,348	3,300	3,349	3,287
Oklahoma	3,285	3,399	3,105	3,291	3,358
Texas	3,400	3,581	3,269	3,397	3,457

Mountain:

Arizona	3,209	3,285	3,083	3,281	3,222
Colorado	3,645	3,577	3,988	3,681	3,254
Idaho	3,331	3,106	3,665	3,179	3,257
Montana	3,506	3,812	3,249	3,413	3,637
Nevada	3,578	3,239	3,865	3,776	3,305
New Mexico	3,361	2,703	3,365	3,572	3,353
Utah	3,352	4,446	3,205	3,114	3,067
Wyoming	3,706	3,829	4,042	3,412	3,646

Pacific:

Alaska	4,011	3,092	3,541	4,738	3,931
California	3,293	3,175	3,372	3,166	3,404
Hawaii	3,020	2,806	2,879	3,260	3,089
Oregon	3,362	3,943	3,223	3,238	3,283
Washington	3,520	3,324	3,440	3,617	3,568

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.C.1(2003) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	10.92	37.10	43.88	30.58	15.14
New England:					
Connecticut	113.06	243.77	223.79	99.33	181.18
Maine	97.53	274.76	155.62	80.25	181.89
Massachusetts	82.99	135.48	138.52	182.92	88.79
New Hampshire	90.32	196.21	206.08	99.74	271.23
Rhode Island	78.33	284.76	257.00	118.21	146.35
Vermont	107.35	189.81	223.55	86.31	165.57
Middle Atlantic:					
New Jersey	179.07	362.71	94.33	301.64	165.74
New York	80.88	122.88	107.39	84.62	172.99
Pennsylvania	93.76	142.55	88.30	139.51	134.75
East North Central:					
Illinois	101.50	142.56	140.69	357.31	186.41
Indiana	123.43	387.81	145.04	149.28	224.02
Michigan	110.73	98.00	180.25	157.63	161.48
Ohio	105.28	498.94	126.24	170.77	127.20
Wisconsin	115.42	373.42	326.97	192.93	227.53
West North Central:					
Iowa	89.67	159.97	125.67	182.98	146.02
Kansas	81.71	199.22	162.13	176.72	127.98
Minnesota	133.21	210.56	135.18	200.95	356.07
Missouri	77.97	310.62	278.41	132.23	131.27
Nebraska	140.08	180.99	203.32	270.08	123.09
North Dakota	68.52	256.33	103.02	161.01	78.35
South Dakota	130.41	399.56	183.40	121.67	112.97
South Atlantic:					
Delaware	183.86	265.88	196.71	171.78	341.18
District of Columbia	79.32	249.65	272.75	116.77	68.75
Florida	99.23	226.94	199.81	142.87	196.30
Georgia	84.17	212.50	255.53	123.14	109.92
Maryland	89.83	507.02	154.61	198.17	178.73
North Carolina	118.30	363.94	122.12	242.19	222.24
South Carolina	119.68	502.60	235.58	174.01	157.33
Virginia	101.50	213.00	86.32	157.94	103.67
West Virginia	117.41	458.88	247.74	258.25	299.70

East South Central:

Alabama	58.81	141.37	227.46	128.93	160.43
Kentucky	126.05	786.44	177.40	223.39	174.97
Mississippi	98.40	140.63	261.79	199.37	182.09
Tennessee	104.00	394.80	263.37	109.68	109.67

West South Central:

Arkansas	96.06	305.37	224.49	82.40	98.84
Louisiana	137.61	163.56	260.74	243.82	168.36
Oklahoma	92.60	166.08	187.25	149.42	179.78
Texas	73.59	86.57	180.75	106.81	177.08

Mountain:

Arizona	72.94	139.85	188.01	198.96	145.38
Colorado	166.27	203.77	345.16	246.30	137.82
Idaho	139.45	178.40	226.92	263.41	148.79
Montana	145.05	530.67	110.65	151.46	221.76
Nevada	151.66	247.33	282.56	192.18	184.66
New Mexico	77.68	273.62	231.98	166.03	88.28
Utah	200.57	482.39	270.58	135.39	121.88
Wyoming	207.32	282.63	384.15	211.36	278.71

Pacific:

Alaska	263.87	851.89	392.58	452.35	174.10
California	55.19	55.77	142.18	61.66	71.33
Hawaii	86.04	167.36	182.34	264.71	146.99
Oregon	89.87	275.25	149.39	87.68	86.84
Washington	94.27	197.41	133.39	180.49	139.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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



**Table VIII.C.2(2003) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	606	737	626	579	556
New England:					
Connecticut	789	1,545	651	662	633
Maine	698	949	744	600	660
Massachusetts	713	929	727	643	639
New Hampshire	753	592	715	938	663
Rhode Island	820	709 *	998	805	724
Vermont	653	740	682	656	572
Middle Atlantic:					
New Jersey	611	581	537	742	564
New York	625	866	472	585	678
Pennsylvania	533	698	480	423	607
East North Central:					
Illinois	625	750	629	634 *	572
Indiana	732	689	952	661	629
Michigan	538	799	687	491	358
Ohio	579	670	554	480	658
Wisconsin	830	834	734	991	730
West North Central:					
Iowa	682	624	914	619	576
Kansas	786	1,102	765	750	680
Minnesota	604	593	629	661	525
Missouri	572	717	586	468	617
Nebraska	875	856	990	852	810
North Dakota	571	605 *	750	553	402
South Dakota	771	830	1,089	650	588
South Atlantic:					
Delaware	711	771	794	483	797
District of Columbia	710	749	775	725	592
Florida	750	798	707	783	736
Georgia	699	789	774	752	545
Maryland	791	858	728	824	788
North Carolina	541	631	671	531	417
South Carolina	668	655	910	650	495

Virginia	634	777	787	499	584
West Virginia	538	579	545	530	514
East South Central:					
Alabama	636	836	781	655	441
Kentucky	688	885	765	644	562
Mississippi	503	814	578	453	379
Tennessee	760	942	705	824	690
West South Central:					
Arkansas	644	696	647 *	626	639
Louisiana	633	792	603	538	705
Oklahoma	625	821	809	550	496
Texas	548	623	587	593	450
Mountain:					
Arizona	560	690	781	449	440
Colorado	581	725	643	526	495
Idaho	540	521	596	541	490
Montana	475	804	605	357	401
Nevada	474	701	393	478	418
New Mexico	593	526	622	585	595
Utah	638	545 *	593	731	637
Wyoming	574	646	673	564	464
Pacific:					
Alaska	433	563	466	415	374
California	475	540	421	466	500
Hawaii	251	180	200	211	407
Oregon	438	575	532	276	455
Washington	385	819	540	216	254

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.C.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	11.64	17.91	26.10	15.47	20.79
New England:					
Connecticut	46.39	192.47	125.33	62.41	42.37
Maine	43.29	164.77	116.12	70.96	85.73
Massachusetts	56.48	104.22	133.88	79.29	47.91
New Hampshire	51.60	116.37	102.35	71.01	84.30
Rhode Island	28.66	243.83 *	134.09	139.95	69.10
Vermont	56.16	153.17	63.32	117.11	121.74
Middle Atlantic:					
New Jersey	35.41	133.88	83.96	128.25	53.95
New York	32.95	114.27	69.46	61.35	67.39
Pennsylvania	31.91	125.57	49.86	58.16	119.32
East North Central:					
Illinois	83.61	71.22	45.73	512.40 *	73.98
Indiana	54.16	134.69	177.59	54.34	92.78
Michigan	40.75	108.07	77.74	77.52	73.10
Ohio	56.17	100.30	95.83	50.05	102.52
Wisconsin	50.64	136.22	132.06	159.40	105.35
West North Central:					
Iowa	44.08	93.53	100.98	63.05	52.05
Kansas	61.07	113.20	61.44	134.90	85.40
Minnesota	40.07	80.60	93.41	107.43	47.42
Missouri	38.10	110.01	66.75	117.15	48.91
Nebraska	48.89	180.82	79.98	85.40	97.89
North Dakota	62.51	189.51 *	92.65	83.28	78.37
South Dakota	80.64	147.32	136.89	63.42	107.11
South Atlantic:					
Delaware	74.23	123.73	113.24	106.45	126.50
District of Columbia	57.87	102.31	131.06	116.41	84.24
Florida	38.93	76.74	68.61	109.01	43.13
Georgia	63.41	94.24	93.24	151.48	74.01
Maryland	79.62	208.79	95.72	139.33	166.71
North Carolina	22.05	166.95	53.12	71.48	40.99
South Carolina	46.45	149.02	157.19	52.40	54.65

Virginia	35.65	92.10	140.02	64.36	45.18
West Virginia	68.96	167.16	104.43	96.42	92.98
East South Central:					
Alabama	42.32	122.33	96.85	70.83	103.96
Kentucky	56.47	127.20	86.55	49.78	120.63
Mississippi	66.45	129.58	92.69	69.94	80.52
Tennessee	60.86	146.00	102.41	134.61	106.95
West South Central:					
Arkansas	34.00	82.23	195.79 *	85.52	83.21
Louisiana	50.81	119.15	109.58	132.42	110.66
Oklahoma	59.97	145.61	134.63	75.04	69.00
Texas	26.37	75.15	59.45	67.20	61.80
Mountain:					
Arizona	34.65	72.61	187.91	56.60	62.83
Colorado	65.41	83.08	150.55	97.46	80.97
Idaho	65.50	108.64	128.22	97.55	59.56
Montana	54.34	230.30	97.33	71.82	97.52
Nevada	35.10	105.26	64.05	109.25	61.31
New Mexico	46.69	71.20	99.81	84.62	54.90
Utah	65.09	201.61 *	80.54	186.43	70.27
Wyoming	78.87	154.82	144.31	59.39	94.09
Pacific:					
Alaska	51.82	115.74	109.66	87.09	107.17
California	23.60	40.46	39.94	34.05	54.84
Hawaii	33.22	32.68	46.25	46.24	96.48
Oregon	52.76	77.84	67.33	43.08	95.58
Washington	42.15	120.29	78.16	53.76	44.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.C.3(2003) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	17.4%	21.7%	18.1%	16.8%	15.5%
New England:					
Connecticut	21.5%	40.5%	18.2%	18.7%	16.5%
Maine	18.1%	28.2%	19.8%	15.6%	15.6%
Massachusetts	20.4%	28.7%	20.9%	17.2%	18.4%
New Hampshire	21.1%	16.3%	22.8%	23.8%	18.5%
Rhode Island	22.0%	19.9%	24.4%	21.8%	20.8%
Vermont	18.2%	20.4%	19.7%	17.6%	16.1%
Middle Atlantic:					
New Jersey	16.0%	15.3%	14.8%	18.7%	14.8%
New York	17.4%	24.2%	14.4%	16.2%	17.6%
Pennsylvania	15.4%	20.5%	14.0%	12.8%	16.5%
East North Central:					
Illinois	16.9%	21.9%	17.1%	16.7% *	15.4%
Indiana	21.0%	18.9%	27.5%	20.1%	17.2%
Michigan	14.7%	23.3%	18.9%	14.0%	9.0%
Ohio	16.9%	19.6%	16.9%	14.3%	18.2%
Wisconsin	22.1%	25.8%	19.6%	24.8%	19.7%
West North Central:					
Iowa	20.8%	20.0%	28.7%	18.4%	17.7%
Kansas	23.1%	33.7%	21.7%	22.0%	20.3%
Minnesota	16.4%	16.7%	16.9%	18.7%	13.7%
Missouri	17.3%	21.6%	17.6%	14.4%	18.4%
Nebraska	25.0%	25.9%	29.8%	23.2%	22.8%
North Dakota	19.0%	19.2%	24.6%	18.6%	13.7%
South Dakota	22.9%	27.2%	29.7%	19.4%	17.7%
South Atlantic:					
Delaware	18.4%	21.1%	22.4%	13.3%	18.3%
District of Columbia	19.0%	21.8%	20.4%	19.4%	15.1%
Florida	20.9%	23.8%	18.4%	23.1%	20.0%
Georgia	19.3%	24.6%	20.2%	19.4%	16.3%
Maryland	23.1%	27.9%	21.2%	22.9%	23.0%
North Carolina	15.8%	19.3%	21.4%	15.0%	11.8%
South Carolina	19.8%	17.9%	26.7%	19.6%	15.1%
Virginia	19.1%	23.6%	24.6%	15.8%	16.2%
West Virginia	14.1%	16.3%	17.0%	13.2%	11.4%

East South Central:

Alabama	20.2%	25.8%	24.8%	21.6%	13.6%
Kentucky	20.0%	21.8%	23.9%	19.4%	16.0%
Mississippi	15.2%	23.5%	16.7%	13.7%	12.1%
Tennessee	21.1%	24.9%	19.3%	23.9%	19.0%

West South Central:

Arkansas	20.6%	25.2%	20.6%	20.0%	19.6%
Louisiana	19.1%	23.7%	18.3%	16.1%	21.5%
Oklahoma	19.0%	24.2%	26.1%	16.7%	14.8%
Texas	16.1%	17.4%	18.0%	17.4%	13.0%

Mountain:

Arizona	17.5%	21.0%	25.3%	13.7%	13.6%
Colorado	15.9%	20.3%	16.1% *	14.3%	15.2%
Idaho	16.2%	16.8%	16.2%	17.0%	15.1%
Montana	13.5%	21.1%	18.6%	10.5%	11.0%
Nevada	13.3%	21.6%	10.2%	12.7%	12.6%
New Mexico	17.6%	19.5%	18.5%	16.4%	17.8%
Utah	19.0%	12.3% *	18.5%	23.5%	20.8%
Wyoming	15.5%	16.9%	16.6%	16.5%	12.7%

Pacific:

Alaska	10.8%	18.2%	13.2%	8.7%	9.5%
California	14.4%	17.0%	12.5%	14.7%	14.7%
Hawaii	8.3%	6.4%	7.0%	6.5%	13.2%
Oregon	13.0%	14.6%	16.5%	8.5%	13.9%
Washington	10.9%	24.6%	15.7%	6.0%	7.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.C.3(2003) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.33%	0.52%	0.78%	0.44%	0.58%
New England:					
Connecticut	1.07%	3.03%	2.95%	1.81%	1.65%
Maine	1.38%	5.30%	3.31%	1.71%	2.44%
Massachusetts	1.68%	2.89%	3.36%	2.22%	1.54%
New Hampshire	1.14%	3.03%	2.89%	1.56%	2.50%
Rhode Island	0.85%	4.67%	3.70%	3.27%	2.42%
Vermont	1.43%	3.31%	1.83%	3.16%	3.50%
Middle Atlantic:					
New Jersey	1.07%	2.42%	2.23%	2.86%	1.82%
New York	0.90%	3.73%	1.79%	1.36%	1.99%
Pennsylvania	0.91%	4.02%	1.71%	1.67%	2.69%
East North Central:					
Illinois	2.03%	2.09%	1.03%	7.00% *	2.07%
Indiana	1.92%	5.09%	5.25%	2.02%	2.46%
Michigan	1.12%	3.16%	2.50%	1.90%	1.94%
Ohio	1.25%	2.72%	3.14%	1.91%	2.68%
Wisconsin	1.49%	3.22%	3.40%	3.62%	2.88%
West North Central:					
Iowa	1.54%	3.80%	3.84%	2.21%	1.52%
Kansas	1.58%	2.93%	2.01%	3.23%	2.72%
Minnesota	1.06%	1.98%	2.76%	2.72%	2.13%
Missouri	1.10%	2.40%	2.03%	2.79%	1.21%
Nebraska	1.26%	5.48%	1.78%	2.65%	2.61%
North Dakota	2.09%	5.08%	3.35%	2.57%	2.87%
South Dakota	1.71%	3.75%	2.91%	1.88%	3.06%
South Atlantic:					
Delaware	1.92%	3.00%	2.64%	2.28%	5.33%
District of Columbia	1.32%	1.99%	3.81%	3.17%	2.21%
Florida	1.23%	2.46%	2.06%	2.43%	1.60%
Georgia	1.58%	3.48%	2.71%	4.38%	2.07%
Maryland	2.12%	5.11%	2.96%	2.54%	4.20%
North Carolina	0.97%	4.84%	1.34%	2.25%	1.40%
South Carolina	0.99%	4.41%	4.58%	1.64%	1.12%
Virginia	1.15%	2.84%	3.98%	2.18%	1.30%
West Virginia	1.82%	4.02%	2.91%	2.68%	2.21%

East South Central:

Alabama	1.35%	3.88%	1.74%	2.35%	2.73%
Kentucky	1.65%	3.03%	3.89%	1.68%	2.43%
Mississippi	2.03%	3.91%	3.20%	2.24%	2.75%
Tennessee	1.40%	3.01%	2.29%	3.43%	3.14%

West South Central:

Arkansas	1.32%	5.40%	6.00%	2.86%	2.26%
Louisiana	1.27%	3.62%	2.92%	2.88%	2.69%
Oklahoma	2.02%	4.94%	4.66%	1.86%	2.32%
Texas	0.75%	2.43%	1.67%	1.80%	2.21%

Mountain:

Arizona	1.16%	2.12%	3.60%	1.92%	2.40%
Colorado	2.12%	2.41%	5.22% *	3.13%	2.44%
Idaho	1.54%	3.17%	4.60%	2.32%	1.73%
Montana	1.42%	4.76%	2.99%	2.18%	3.14%
Nevada	1.36%	4.03%	2.79%	3.12%	2.46%
New Mexico	1.15%	2.84%	3.11%	2.02%	1.48%
Utah	2.36%	5.51% *	2.99%	4.61%	2.49%
Wyoming	1.82%	4.49%	2.89%	2.20%	2.50%

Pacific:

Alaska	1.54%	3.84%	1.76%	2.35%	2.77%
California	0.77%	1.33%	1.42%	1.05%	1.57%
Hawaii	1.05%	1.19%	1.48%	1.68%	3.80%
Oregon	1.66%	1.94%	2.40%	1.40%	2.74%
Washington	1.07%	4.05%	1.89%	1.56%	1.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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



**Table VIII.C.4(2003) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	47.3%	55.8%	53.1%	46.5%	41.1%
New England:					
Connecticut	44.7%	55.9%	50.1%	41.8%	39.1%
Maine	49.7%	63.4%	56.3%	54.3%	36.6%
Massachusetts	47.7%	60.6%	55.9%	42.2%	42.2%
New Hampshire	46.7%	50.7%	49.5%	45.6%	43.9%
Rhode Island	46.9%	55.7%	54.2%	47.0%	37.9%
Vermont	44.8%	57.5%	52.5%	38.7%	40.5%
Middle Atlantic:					
New Jersey	46.4%	55.6%	54.6%	46.8%	37.5%
New York	46.4%	52.3%	52.5%	43.5%	42.7%
Pennsylvania	45.1%	66.6%	51.9%	42.9%	36.0%
East North Central:					
Illinois	46.3%	51.0%	50.2%	45.1%	43.4%
Indiana	41.3%	51.7%	45.8%	39.8%	37.1%
Michigan	42.5%	51.5%	46.9%	41.5%	37.7%
Ohio	41.6%	53.5%	48.1%	39.0%	35.2%
Wisconsin	43.9%	50.1%	43.7%	46.8%	39.6%
West North Central:					
Iowa	44.2%	53.6%	47.5%	51.9%	32.7%
Kansas	46.7%	57.3%	56.8%	45.8%	37.6%
Minnesota	46.7%	56.1%	51.1%	45.5%	42.0%
Missouri	49.6%	55.3%	58.1%	52.1%	39.2%
Nebraska	44.9%	46.9%	50.7%	46.4%	39.1%
North Dakota	45.7%	53.6%	52.9%	47.5%	37.3%
South Dakota	45.6%	47.0%	54.1%	45.4%	39.7%
South Atlantic:					
Delaware	49.4%	55.1%	55.4%	46.9%	45.3%
District of Columbia	55.4%	61.8%	57.7%	54.2%	50.6%
Florida	49.1%	51.9%	59.0%	47.0%	42.5%
Georgia	47.0%	60.1%	45.4%	48.4%	43.3%
Maryland	47.9%	46.4%	54.1%	51.0%	41.4%
North Carolina	48.7%	49.2%	53.8%	51.5%	42.8%
South Carolina	49.4%	57.3%	53.3%	50.9%	43.0%
Virginia	49.4%	58.1%	56.6%	51.9%	40.3%
West Virginia	41.3%	65.6%	55.1%	41.4%	26.8%

East South Central:

Alabama	46.9%	54.2%	52.2%	46.5%	42.2%
Kentucky	49.8%	54.8%	57.7%	52.6%	39.8%
Mississippi	52.9%	63.3%	50.3%	49.9%	54.1%
Tennessee	47.6%	56.7%	54.7%	43.9%	43.2%

West South Central:

Arkansas	46.7%	55.8%	49.4%	46.8%	42.1%
Louisiana	47.7%	55.4%	55.8%	46.5%	39.9%
Oklahoma	47.6%	63.5%	54.4%	46.6%	40.7%
Texas	49.3%	53.6%	56.9%	50.5%	42.8%

Mountain:

Arizona	47.8%	52.5%	46.1%	49.3%	46.6%
Colorado	50.2%	56.6%	58.2%	50.6%	41.1%
Idaho	45.0%	47.6%	52.3%	47.6%	36.7%
Montana	49.0%	52.2%	61.0%	42.0%	48.3%
Nevada	50.0%	54.3%	56.3%	48.9%	44.8%
New Mexico	48.6%	56.0%	56.4%	53.0%	38.7%
Utah	38.4%	49.9%	45.1%	38.7%	30.6%
Wyoming	46.3%	61.2%	57.1%	55.2%	32.1%

Pacific:

Alaska	46.9%	62.7%	37.2% *	54.7%	41.8%
California	49.1%	59.8%	53.3%	48.4%	42.7%
Hawaii	59.9%	69.1%	64.9%	55.2%	54.2%
Oregon	49.7%	66.8%	50.6%	49.2%	43.2%
Washington	52.7%	60.8%	60.0%	46.7%	51.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.C.4(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.31%	0.77%	0.53%	0.71%	0.54%
New England:					
Connecticut	1.29%	3.21%	6.15%	2.96%	2.43%
Maine	2.13%	4.86%	4.19%	2.38%	3.32%
Massachusetts	2.28%	5.29%	3.07%	2.26%	2.91%
New Hampshire	0.98%	6.14%	4.16%	2.66%	2.64%
Rhode Island	1.47%	5.75%	2.22%	2.67%	3.01%
Vermont	1.52%	4.34%	3.55%	1.85%	4.47%
Middle Atlantic:					
New Jersey	1.92%	4.91%	2.96%	4.43%	2.49%
New York	1.37%	4.27%	2.08%	2.33%	2.28%
Pennsylvania	1.13%	3.78%	3.12%	1.13%	3.10%
East North Central:					
Illinois	1.76%	3.66%	3.66%	2.79%	2.98%
Indiana	1.51%	4.74%	4.44%	3.03%	3.63%
Michigan	1.28%	4.71%	3.30%	3.00%	3.13%
Ohio	1.21%	4.13%	3.77%	1.47%	0.81%
Wisconsin	1.07%	2.80%	3.61%	1.58%	1.58%
West North Central:					
Iowa	2.90%	4.67%	3.09%	3.81%	3.11%
Kansas	1.86%	3.99%	3.99%	2.75%	2.47%
Minnesota	1.80%	3.51%	3.65%	1.99%	2.94%
Missouri	2.19%	2.65%	4.74%	3.14%	2.88%
Nebraska	1.38%	5.54%	3.51%	1.48%	1.91%
North Dakota	1.78%	7.17%	4.64%	2.45%	2.27%
South Dakota	1.99%	5.55%	2.52%	3.33%	3.51%
South Atlantic:					
Delaware	1.71%	3.40%	4.13%	2.97%	3.98%
District of Columbia	1.62%	1.91%	4.97%	2.69%	1.81%
Florida	2.15%	3.86%	3.19%	3.03%	2.56%
Georgia	1.97%	6.05%	5.07%	2.36%	2.44%
Maryland	2.53%	3.20%	2.41%	3.79%	2.19%
North Carolina	1.42%	5.04%	2.82%	3.69%	1.87%
South Carolina	3.08%	5.03%	4.30%	3.94%	4.69%
Virginia	1.90%	5.04%	2.50%	2.46%	2.29%
West Virginia	3.24%	8.26%	4.56%	4.13%	2.41%

East South Central:

Alabama	1.37%	5.13%	2.53%	4.39%	2.51%
Kentucky	1.60%	4.83%	3.10%	1.58%	4.31%
Mississippi	1.86%	5.18%	3.04%	3.08%	5.18%
Tennessee	1.30%	4.74%	3.26%	1.72%	2.88%

West South Central:

Arkansas	1.79%	7.45%	4.94%	4.75%	2.71%
Louisiana	1.26%	5.85%	4.11%	2.96%	2.75%
Oklahoma	1.96%	4.25%	5.15%	2.52%	3.97%
Texas	1.07%	4.45%	2.19%	2.57%	2.41%

Mountain:

Arizona	1.49%	2.40%	3.52%	3.51%	2.39%
Colorado	1.24%	5.21%	3.30%	2.60%	2.63%
Idaho	2.07%	7.18%	4.24%	1.92%	4.12%
Montana	2.67%	6.96%	2.78%	4.81%	4.87%
Nevada	1.63%	3.84%	3.14%	2.97%	2.85%
New Mexico	2.38%	6.15%	4.75%	4.00%	3.36%
Utah	1.76%	4.65%	4.12%	3.31%	2.74%
Wyoming	2.49%	3.98%	4.18%	4.54%	5.40%

Pacific:

Alaska	3.77%	3.94%	11.59% *	4.48%	4.46%
California	1.01%	2.79%	1.91%	1.60%	1.12%
Hawaii	1.07%	3.92%	2.01%	2.02%	3.15%
Oregon	1.67%	4.44%	3.52%	3.18%	4.10%
Washington	2.40%	5.04%	4.81%	3.16%	2.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.D.1(2003) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	9,249	8,784	8,710	9,234	9,673
New England:					
Connecticut	10,119	10,019	10,282	10,055	10,107
Maine	10,308	9,406	10,508	9,687	10,817
Massachusetts	9,867	9,659	9,651	10,119	9,825
New Hampshire	9,776	9,529	8,206	10,706	10,200
Rhode Island	9,460	9,261	9,232	9,297	9,804
Vermont	9,483	9,662	8,203	9,778	9,880
Middle Atlantic:					
New Jersey	10,168	9,339	9,632	10,588	10,363
New York	9,439	8,698	8,755	9,439	10,073
Pennsylvania	9,133	9,831	8,682	8,714	9,607
East North Central:					
Illinois	9,693	8,535	9,762	9,872	9,819
Indiana	9,315	8,469	9,884	9,475	8,998
Michigan	9,449	8,869	9,352	9,477	9,635
Ohio	9,136	7,972	8,840	8,616	10,033
Wisconsin	9,562	9,592	8,864	9,973	9,634
West North Central:					
Iowa	8,436	8,321	8,527	8,726	8,216
Kansas	8,907	8,806	8,547	8,226	9,651
Minnesota	10,066	9,115	9,688	9,682	10,843
Missouri	8,984	9,107	7,956	8,617	9,631
Nebraska	9,139	9,748	8,206	9,314	9,382
North Dakota	7,866	7,556	7,660	7,889	7,986
South Dakota	8,499	7,177	8,923	8,664	8,954
South Atlantic:					
Delaware	10,499	10,721	9,456	8,899	12,154
District of Columbia	10,748	9,750	9,257	12,005	11,024
Florida	9,331	7,966	7,969	9,416	10,687
Georgia	8,641	8,640	6,385	10,261	9,229
Maryland	9,217	8,336	9,649	9,097	9,405
North Carolina	8,463	8,863	7,793	8,857	8,347
South Carolina	8,918	7,380	8,663	9,402	9,120
Virginia	9,176	9,039	8,313	9,346	9,385
West Virginia	9,164	8,952	8,605	10,155	8,833

East South Central:

Alabama	8,045	8,677	7,168	8,183	8,242
Kentucky	9,118	11,458	8,635	8,847	8,916
Mississippi	8,075	8,270	7,370	8,061	8,515
Tennessee	9,261	9,183	9,227	9,289	9,276

West South Central:

Arkansas	7,977	6,234	6,403	8,548	8,729
Louisiana	8,735	9,188	7,263	9,279	8,959
Oklahoma	8,739	8,620	8,542	8,864	8,739
Texas	9,575	9,661	8,387	9,559	10,179

Mountain:

Arizona	8,972	8,482	8,889	8,868	9,249
Colorado	9,522	10,606	9,285	9,551	9,356
Idaho	8,563	8,802	8,085	8,589	8,748
Montana	8,542	6,338	8,430	8,689	8,863
Nevada	8,831	8,137	7,777	8,492	9,983
New Mexico	9,299	8,795	9,734	9,333	9,184
Utah	8,349	8,687	8,930	8,027	8,267
Wyoming	9,612	8,466	8,579	9,394	10,162

Pacific:

Alaska	10,564	8,936	10,624	11,384	10,327
California	9,091	9,397	9,252	8,918	9,046
Hawaii	7,887	7,822	8,101	7,409	8,298
Oregon	8,861	9,664	8,076	8,861	9,145
Washington	9,212	7,973	8,911	9,271	9,608

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.D.1(2003) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	44.71	160.49	113.97	71.31	60.68
New England:					
Connecticut	169.86	300.99	1,213.88	336.31	271.04
Maine	190.85	373.31	530.37	249.55	469.96
Massachusetts	179.26	566.68	971.39	474.08	211.76
New Hampshire	396.58	509.77	793.67	388.27	747.71
Rhode Island	227.53	509.34	334.77	443.62	320.35
Vermont	336.07	586.64	805.98	296.98	509.16
Middle Atlantic:					
New Jersey	167.12	612.14	514.83	469.52	378.16
New York	219.99	449.65	393.15	363.53	544.43
Pennsylvania	246.26	538.19	422.91	225.20	396.85
East North Central:					
Illinois	274.56	191.02	285.90	713.95	331.22
Indiana	257.73	753.41	432.83	353.92	481.06
Michigan	221.03	270.61	770.23	221.66	313.68
Ohio	255.68	1,319.58	404.62	173.16	400.07
Wisconsin	298.42	664.53	925.91	369.25	433.48
West North Central:					
Iowa	143.22	525.06	399.51	451.35	400.51
Kansas	168.66	634.09	377.44	300.48	327.37
Minnesota	259.37	592.30	614.72	335.68	501.40
Missouri	217.23	759.72	430.67	494.63	186.46
Nebraska	276.85	509.31	368.29	560.77	319.22
North Dakota	200.78	1,055.37	622.25	450.19	213.52
South Dakota	272.94	969.63	779.67	436.86	240.04
South Atlantic:					
Delaware	484.12	531.78	406.52	415.52	673.74
District of Columbia	398.74	591.18	937.38	498.02	614.88
Florida	285.25	771.28	358.42	369.20	283.45
Georgia	566.46	817.99	1,056.21	347.08	405.96
Maryland	308.50	1,156.80	485.26	637.13	423.03
North Carolina	269.97	597.43	602.60	435.57	399.12
South Carolina	231.65	1,307.15	480.10	455.95	464.60
Virginia	354.07	790.28	379.91	404.90	367.24
West Virginia	374.96	732.58	301.28	514.10	598.88

East South Central:

Alabama	139.26	454.49	174.72	262.42	252.22
Kentucky	471.31	1,762.85	655.83	489.64	488.86
Mississippi	347.29	759.82	323.70	497.22	562.04
Tennessee	243.17	457.60	435.62	388.87	310.41

West South Central:

Arkansas	375.62	1,242.09	562.50	408.22	268.20
Louisiana	417.94	1,046.71	799.39	748.96	428.87
Oklahoma	269.19	1,106.40	446.10	508.87	504.54
Texas	263.26	574.07	300.08	187.43	479.08

Mountain:

Arizona	259.64	657.03	577.71	541.65	376.75
Colorado	331.75	1,020.74	509.53	437.17	424.37
Idaho	129.13	617.56	553.30	565.58	301.44
Montana	224.28	1,252.39	628.56	419.21	371.40
Nevada	275.16	424.46	657.91	660.62	468.76
New Mexico	185.85	1,094.95	992.31	307.61	497.65
Utah	199.16	510.45	516.85	365.14	305.36
Wyoming	307.56	1,389.61	810.87	481.47	421.67

Pacific:

Alaska	372.73	1,384.37	993.66	676.25	425.99
California	180.44	269.97	321.66	165.67	314.86
Hawaii	216.78	716.56	347.35	322.71	304.72
Oregon	151.26	674.90	466.03	408.69	273.38
Washington	359.31	980.87	437.95	1,049.88	267.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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



**Table VIII.D.2(2003) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	2,283	2,606	2,441	2,264	2,131
New England:					
Connecticut	2,282	3,137	1,826	2,217	2,352
Maine	2,872	2,947	2,616	3,013	2,865
Massachusetts	2,385	2,756	2,412	2,685	2,061
New Hampshire	2,435	1,444	1,977	2,965	2,610
Rhode Island	2,533	2,929	3,043	2,539	2,104
Vermont	2,020	2,140	2,230	2,073	1,798
Middle Atlantic:					
New Jersey	2,007	2,215	1,809	2,232	1,896
New York	1,812	1,968	1,636	1,765	1,898
Pennsylvania	2,055	2,793	2,046	1,823	2,148
East North Central:					
Illinois	2,212	2,201	2,272	2,496 *	1,957
Indiana	2,301	2,696 *	3,832	2,045	1,493
Michigan	1,661	2,139	2,588	1,416	1,319
Ohio	1,946	2,289 *	1,993	1,599	2,158
Wisconsin	2,258	2,675	2,718	2,071	2,027
West North Central:					
Iowa	2,188	2,543	2,465	2,320	1,902
Kansas	2,566	2,983	3,293	2,468	2,239
Minnesota	2,488	2,611	2,915	2,511	2,174
Missouri	2,286	2,315	1,592	2,518	2,377
Nebraska	2,646	1,957	2,663	3,280	2,299
North Dakota	2,136	2,870	2,832	2,316	1,583
South Dakota	2,326	1,914 *	2,704	2,583	2,204
South Atlantic:					
Delaware	2,233	3,435	2,311	1,752 *	2,073
District of Columbia	2,474	3,029	1,914	2,346	2,775
Florida	2,810	3,228	2,605	2,538	3,011
Georgia	2,327	3,530	2,145	2,479	2,120
Maryland	2,714	1,976	3,232	2,582	2,809
North Carolina	2,359	2,193	2,418	2,831	2,026
South Carolina	2,596	2,618	2,876	2,748	2,324

Virginia	2,728	2,890	2,626	2,514	2,852
West Virginia	1,554	2,382	1,998	2,142	969
East South Central:					
Alabama	2,290	2,369	2,410	2,515	2,046
Kentucky	2,303	3,393	2,575	1,869	2,197
Mississippi	2,328	3,300	2,205	2,182	2,333
Tennessee	2,569	3,809	2,248	2,406	2,644
West South Central:					
Arkansas	2,347	2,898	2,150	2,304	2,347
Louisiana	2,587	3,106	2,455	2,553	2,571
Oklahoma	2,426	2,621	3,003	2,882	1,864
Texas	2,568	2,596	2,626	2,843	2,333
Mountain:					
Arizona	2,697	2,722	3,235	1,795	2,866
Colorado	2,430	2,683	2,455	2,825	2,081
Idaho	2,395	4,875	2,075	2,320	2,068
Montana	2,388	1,382 *	2,800	2,676	2,203
Nevada	2,100	1,633	1,841	1,837	2,666
New Mexico	2,506	2,518	2,240	2,936	2,381
Utah	2,309	2,101	2,295	2,306	2,371
Wyoming	1,941	2,125	2,283	2,956	1,378
Pacific:					
Alaska	1,759	2,333	1,479 *	2,450	1,486 *
California	2,282	2,982	2,191	2,407	2,083
Hawaii	2,048	2,501 *	2,491	1,460	2,203
Oregon	2,159	3,402	1,987	2,396	1,800
Washington	2,058	2,162 *	2,576	1,718 *	2,142

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.D.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	35.63	64.24	70.17	62.08	60.03
New England:					
Connecticut	144.91	346.55	321.87	432.46	157.14
Maine	138.03	600.84	327.90	299.71	283.47
Massachusetts	143.61	713.39	335.58	391.06	207.42
New Hampshire	214.66	330.69	425.38	193.63	481.86
Rhode Island	224.67	459.39	220.27	297.94	341.42
Vermont	140.59	492.80	207.54	212.76	233.56
Middle Atlantic:					
New Jersey	187.10	557.11	380.69	275.35	325.39
New York	88.06	301.56	172.66	174.33	143.25
Pennsylvania	247.46	491.33	247.56	318.31	365.74
East North Central:					
Illinois	365.44	342.26	315.18	1,094.95 *	213.72
Indiana	447.44	836.86 *	692.59	277.62	342.14
Michigan	133.93	331.83	400.59	221.17	230.19
Ohio	153.72	711.48 *	320.12	114.28	264.20
Wisconsin	128.68	403.80	354.20	222.80	222.07
West North Central:					
Iowa	176.06	287.54	160.83	296.49	208.78
Kansas	163.31	432.01	282.70	221.20	215.05
Minnesota	148.97	543.13	245.86	264.08	199.99
Missouri	201.67	437.23	308.45	346.21	265.80
Nebraska	290.46	567.66	282.19	404.22	269.90
North Dakota	116.83	655.80	215.32	171.44	200.09
South Dakota	175.14	623.24 *	334.87	195.21	225.29
South Atlantic:					
Delaware	218.58	295.44	191.92	548.85 *	462.56
District of Columbia	163.98	249.59	420.54	407.53	334.52
Florida	127.53	320.61	134.26	334.27	239.98
Georgia	154.04	395.04	250.47	163.86	185.68
Maryland	297.28	357.46	215.83	504.88	584.90
North Carolina	125.25	358.70	321.78	201.47	228.27
South Carolina	172.49	682.30	180.37	341.72	456.37

Virginia	184.90	409.29	314.45	291.44	274.48
West Virginia	129.37	486.57	243.28	386.83	175.51
East South Central:					
Alabama	94.91	268.49	218.52	293.75	192.64
Kentucky	200.90	585.32	433.34	233.57	307.54
Mississippi	144.31	359.06	302.22	255.49	213.49
Tennessee	172.44	475.56	345.52	451.62	220.55
West South Central:					
Arkansas	113.01	734.03	263.23	249.47	179.34
Louisiana	161.55	803.59	236.29	303.93	341.94
Oklahoma	194.93	544.41	605.86	322.92	285.85
Texas	60.91	209.83	205.30	217.09	112.08
Mountain:					
Arizona	266.86	247.29	530.44	188.82	283.05
Colorado	187.10	442.00	566.38	232.00	310.11
Idaho	216.52	874.76	407.81	253.64	336.49
Montana	240.60	725.13 *	554.61	293.96	448.27
Nevada	187.91	323.80	373.52	510.66	323.58
New Mexico	140.60	440.27	461.27	285.99	294.95
Utah	171.60	435.87	314.89	355.60	146.84
Wyoming	298.19	579.34	371.85	618.45	279.03
Pacific:					
Alaska	233.30	465.05	593.39 *	462.64	510.71 *
California	86.72	352.01	242.67	225.53	193.12
Hawaii	183.45	796.42 *	524.56	307.79	410.82
Oregon	86.59	428.53	220.13	331.90	181.87
Washington	324.95	767.63 *	342.92	639.64 *	344.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.D.3(2003) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	24.7%	29.7%	28.0%	24.5%	22.0%
New England:					
Connecticut	22.5%	31.3%	17.8%	22.0%	23.3%
Maine	27.9%	31.3%	24.9%	31.1%	26.5%
Massachusetts	24.2%	28.5%	25.0%	26.5%	21.0%
New Hampshire	24.9%	15.2%	24.1%	27.7%	25.6%
Rhode Island	26.8%	31.6%	33.0%	27.3%	21.5%
Vermont	21.3%	22.1%	27.2%	21.2%	18.2%
Middle Atlantic:					
New Jersey	19.7%	23.7%	18.8%	21.1%	18.3%
New York	19.2%	22.6%	18.7%	18.7%	18.8%
Pennsylvania	22.5%	28.4%	23.6%	20.9%	22.4%
East North Central:					
Illinois	22.8%	25.8%	23.3%	25.3%	19.9%
Indiana	24.7%	31.8%	38.8%	21.6%	16.6%
Michigan	17.6%	24.1%	27.7%	14.9%	13.7%
Ohio	21.3%	28.7%	22.5%	18.6%	21.5%
Wisconsin	23.6%	27.9%	30.7%	20.8%	21.0%
West North Central:					
Iowa	25.9%	30.6%	28.9%	26.6%	23.2%
Kansas	28.8%	33.9%	38.5%	30.0%	23.2%
Minnesota	24.7%	28.6%	30.1%	25.9%	20.1%
Missouri	25.4%	25.4%	20.0%	29.2%	24.7%
Nebraska	29.0%	20.1% *	32.5%	35.2%	24.5%
North Dakota	27.2%	38.0%	37.0%	29.4%	19.8%
South Dakota	27.4%	26.7%	30.3%	29.8%	24.6%
South Atlantic:					
Delaware	21.3%	32.0%	24.4%	19.7%	17.1%
District of Columbia	23.0%	31.1%	20.7%	19.5%	25.2%
Florida	30.1%	40.5%	32.7%	27.0%	28.2%
Georgia	26.9%	40.9%	33.6%	24.2%	23.0%
Maryland	29.5%	23.7%	33.5%	28.4%	29.9%
North Carolina	27.9%	24.7%	31.0%	32.0%	24.3%
South Carolina	29.1%	35.5%	33.2%	29.2%	25.5%
Virginia	29.7%	32.0%	31.6%	26.9%	30.4%
West Virginia	17.0%	26.6%	23.2%	21.1%	11.0%

East South Central:

Alabama	28.5%	27.3%	33.6%	30.7%	24.8%
Kentucky	25.3%	29.6%	29.8%	21.1%	24.6%
Mississippi	28.8%	39.9%	29.9%	27.1%	27.4%
Tennessee	27.7%	41.5%	24.4%	25.9%	28.5%

West South Central:

Arkansas	29.4%	46.5%	33.6%	26.9%	26.9%
Louisiana	29.6%	33.8%	33.8%	27.5%	28.7%
Oklahoma	27.8%	30.4%	35.2%	32.5%	21.3%
Texas	26.8%	26.9%	31.3%	29.7%	22.9%

Mountain:

Arizona	30.1%	32.1%	36.4%	20.2%	31.0%
Colorado	25.5%	25.3%	26.4%	29.6%	22.2%
Idaho	28.0%	55.4%	25.7%	27.0%	23.6%
Montana	28.0%	21.8%	33.2%	30.8%	24.9%
Nevada	23.8%	20.1%	23.7%	21.6%	26.7%
New Mexico	26.9%	28.6%	23.0% *	31.5%	25.9%
Utah	27.7%	24.2%	25.7%	28.7%	28.7%
Wyoming	20.2%	25.1% *	26.6%	31.5%	13.6%

Pacific:

Alaska	16.6%	26.1%	13.9% *	21.5%	14.4% *
California	25.1%	31.7%	23.7%	27.0%	23.0%
Hawaii	26.0%	32.0%	30.8%	19.7%	26.5%
Oregon	24.4%	35.2%	24.6%	27.0%	19.7%
Washington	22.3%	27.1%	28.9%	18.5%	22.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.D.3(2003) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.36%	0.87%	0.64%	0.58%	0.54%
New England:					
Connecticut	1.61%	3.50%	3.61%	4.18%	1.79%
Maine	1.35%	6.27%	3.01%	3.29%	2.91%
Massachusetts	1.53%	5.91%	3.20%	4.00%	2.16%
New Hampshire	1.48%	3.59%	3.77%	1.79%	4.20%
Rhode Island	2.10%	4.56%	2.80%	2.53%	3.22%
Vermont	1.21%	4.62%	2.92%	2.45%	2.01%
Middle Atlantic:					
New Jersey	1.91%	5.05%	4.06%	2.31%	2.77%
New York	0.67%	3.32%	1.68%	1.45%	1.44%
Pennsylvania	2.35%	5.12%	3.52%	3.50%	3.41%
East North Central:					
Illinois	2.92%	3.84%	3.42%	6.66%	1.94%
Indiana	4.38%	7.02%	6.90%	2.67%	3.21%
Michigan	1.17%	3.63%	3.09%	2.24%	1.94%
Ohio	1.43%	5.55%	3.08%	1.23%	2.47%
Wisconsin	1.93%	4.44%	4.05%	2.10%	2.32%
West North Central:					
Iowa	2.08%	3.32%	2.16%	3.46%	2.86%
Kansas	1.91%	4.83%	2.99%	2.39%	2.21%
Minnesota	1.51%	4.64%	2.85%	2.65%	2.86%
Missouri	2.29%	4.46%	3.22%	3.80%	2.94%
Nebraska	2.79%	6.44% *	3.03%	3.09%	2.51%
North Dakota	1.82%	7.14%	2.79%	2.19%	2.13%
South Dakota	1.67%	6.26%	4.53%	2.86%	3.16%
South Atlantic:					
Delaware	2.11%	2.80%	1.96%	5.07%	3.94%
District of Columbia	1.96%	2.76%	4.60%	3.63%	3.24%
Florida	1.75%	4.83%	2.51%	4.05%	2.34%
Georgia	1.50%	6.40%	3.04%	1.50%	1.78%
Maryland	3.00%	2.42%	1.69%	4.79%	5.65%
North Carolina	1.88%	4.16%	2.64%	2.82%	2.92%
South Carolina	1.98%	10.24%	3.25%	3.18%	4.30%
Virginia	2.14%	3.05%	2.87%	3.41%	3.12%
West Virginia	1.18%	5.97%	3.33%	3.41%	1.94%

East South Central:

Alabama	1.04%	4.98%	3.19%	4.29%	2.01%
Kentucky	2.19%	4.77%	3.49%	2.64%	3.60%
Mississippi	1.65%	4.71%	3.87%	2.72%	3.53%
Tennessee	1.64%	4.96%	4.15%	4.47%	1.88%

West South Central:

Arkansas	1.83%	7.14%	4.08%	3.70%	1.81%
Louisiana	1.83%	8.46%	2.13%	3.72%	3.73%
Oklahoma	2.24%	5.92%	5.81%	3.63%	2.30%
Texas	0.88%	2.76%	2.10%	2.01%	1.31%

Mountain:

Arizona	2.49%	3.64%	4.85%	2.04%	3.75%
Colorado	2.21%	5.25%	5.84%	3.10%	3.27%
Idaho	2.80%	10.00%	4.00%	2.78%	3.30%
Montana	3.08%	5.49%	5.03%	3.81%	5.37%
Nevada	1.89%	4.73%	5.38%	5.16%	2.80%
New Mexico	1.62%	6.01%	7.87% *	2.74%	4.03%
Utah	1.92%	4.65%	3.44%	3.26%	2.15%
Wyoming	3.08%	10.20% *	4.10%	4.32%	2.61%

Pacific:

Alaska	1.80%	5.61%	5.47% *	4.16%	4.98% *
California	1.11%	3.97%	2.94%	2.63%	1.45%
Hawaii	2.03%	6.08%	5.64%	4.35%	4.53%
Oregon	1.02%	6.00%	2.94%	4.20%	2.00%
Washington	2.38%	7.81%	3.85%	3.28%	3.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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



**Table VIII.D.4(2003) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	36.2%	30.0%	32.7%	36.5%	40.3%
New England:					
Connecticut	38.1%	32.4%	33.3%	38.2%	43.8%
Maine	31.0%	23.6%	25.8%	27.3%	40.4%
Massachusetts	38.7%	28.5%	31.5%	42.3%	44.2%
New Hampshire	37.0%	38.7%	34.2%	37.2%	38.7%
Rhode Island	38.7%	29.9%	35.7%	41.5%	41.8%
Vermont	36.4%	27.9%	31.2%	41.1%	38.7%
Middle Atlantic:					
New Jersey	35.2%	28.2%	29.1%	32.3%	44.0%
New York	39.5%	38.1%	35.4%	40.2%	42.1%
Pennsylvania	34.5%	18.6%	30.5%	36.8%	40.0%
East North Central:					
Illinois	38.0%	36.1%	35.6%	38.5%	39.8%
Indiana	40.4%	34.6%	39.2%	39.4%	43.4%
Michigan	39.3%	33.0%	35.4%	43.1%	40.3%
Ohio	40.6%	30.3%	34.0%	44.0%	45.7%
Wisconsin	41.2%	37.5%	40.3%	40.3%	43.6%
West North Central:					
Iowa	42.6%	35.9%	37.6%	38.4%	51.3%
Kansas	36.6%	29.9%	28.1%	39.1%	42.2%
Minnesota	39.8%	29.7%	38.6%	40.6%	42.8%
Missouri	35.3%	24.9%	28.0%	33.6%	46.2%
Nebraska	37.8%	37.7%	36.6%	37.1%	39.3%
North Dakota	41.4%	33.9%	31.8%	41.2%	49.9%
South Dakota	42.8%	49.3%	32.0%	41.7%	46.7%
South Atlantic:					
Delaware	33.3%	30.5%	30.2%	35.5%	34.5%
District of Columbia	29.7%	24.9%	25.4%	32.9%	33.6%
Florida	33.1%	35.9%	27.0%	36.3%	33.5%
Georgia	36.7%	26.3%	41.1%	35.1%	37.6%
Maryland	35.4%	34.9%	28.9%	36.0%	40.2%
North Carolina	33.8%	34.4%	31.0%	31.1%	37.7%
South Carolina	35.4%	32.3%	33.0%	34.1%	39.2%
Virginia	32.9%	24.9%	26.0%	30.6%	41.5%
West Virginia	41.3%	22.5%	31.8%	39.3%	53.3%

East South Central:

Alabama	42.8%	29.9%	38.8%	43.6%	48.3%
Kentucky	35.2%	30.5%	26.1%	31.3%	46.9%
Mississippi	31.9%	22.2%	33.7%	34.1%	31.9%
Tennessee	35.7%	29.7%	33.4%	37.6%	37.3%

West South Central:

Arkansas	40.3%	36.3%	35.2%	41.5%	43.8%
Louisiana	35.2%	29.2%	27.3%	35.1%	43.7%
Oklahoma	34.6%	25.5%	28.6%	32.5%	42.0%
Texas	33.2%	28.5%	31.2%	31.5%	36.8%

Mountain:

Arizona	36.2%	30.2%	42.2%	33.1%	35.6%
Colorado	34.0%	29.2%	29.3%	33.3%	39.9%
Idaho	37.0%	37.3%	34.2%	29.9%	45.6%
Montana	34.8%	31.0%	23.9%	42.1%	35.2%
Nevada	33.0%	30.8%	27.7%	35.1%	35.7%
New Mexico	34.0%	26.2%	26.7%	29.7%	43.5%
Utah	45.7%	37.1%	38.5%	48.2%	50.5%
Wyoming	38.9%	22.9%	31.6%	32.7%	49.5%

Pacific:

Alaska	38.1%	24.0%	54.8%	28.9%	39.3%
California	34.3%	25.0%	34.1%	33.8%	38.1%
Hawaii	26.8%	19.1%	23.8%	31.4%	29.8%
Oregon	34.3%	20.3%	30.0%	38.0%	39.2%
Washington	30.3%	21.5%	26.6%	36.6%	29.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.D.4(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.32%	0.58%	0.53%	0.77%	0.63%
New England:					
Connecticut	1.77%	3.70%	5.28%	2.90%	1.86%
Maine	1.20%	3.60%	3.08%	2.42%	2.34%
Massachusetts	1.60%	3.10%	2.37%	3.63%	3.11%
New Hampshire	1.06%	6.73%	2.80%	3.10%	2.37%
Rhode Island	1.61%	5.00%	2.90%	3.61%	3.38%
Vermont	1.12%	2.75%	3.68%	2.80%	4.03%
Middle Atlantic:					
New Jersey	1.37%	4.24%	2.22%	2.83%	1.72%
New York	1.75%	4.41%	2.59%	3.07%	2.36%
Pennsylvania	1.73%	2.80%	1.94%	1.85%	3.37%
East North Central:					
Illinois	1.74%	4.53%	2.91%	2.49%	1.85%
Indiana	1.94%	4.71%	4.58%	2.57%	4.30%
Michigan	1.54%	3.58%	2.31%	2.39%	3.20%
Ohio	1.39%	3.70%	3.66%	2.69%	1.46%
Wisconsin	1.12%	2.65%	4.63%	2.12%	2.27%
West North Central:					
Iowa	2.01%	3.54%	2.41%	3.10%	3.78%
Kansas	2.02%	3.50%	4.81%	2.93%	3.05%
Minnesota	1.83%	4.27%	4.12%	2.14%	1.53%
Missouri	1.96%	4.80%	3.64%	3.44%	3.08%
Nebraska	1.87%	5.84%	3.84%	2.59%	1.63%
North Dakota	1.98%	5.68%	6.50%	2.29%	2.37%
South Dakota	2.61%	6.53%	2.60%	2.83%	3.40%
South Atlantic:					
Delaware	2.01%	4.39%	3.72%	2.90%	2.88%
District of Columbia	1.96%	2.67%	3.39%	3.15%	2.09%
Florida	2.16%	4.35%	2.42%	3.50%	2.12%
Georgia	2.71%	5.27%	4.95%	2.60%	2.75%
Maryland	2.34%	4.40%	2.59%	4.02%	2.10%
North Carolina	1.52%	4.79%	3.12%	4.43%	3.11%
South Carolina	1.97%	6.73%	3.59%	2.95%	3.84%
Virginia	1.70%	4.75%	2.66%	2.46%	3.27%
West Virginia	3.45%	6.23%	4.02%	3.61%	4.20%

East South Central:

Alabama	1.32%	4.15%	2.94%	4.26%	3.42%
Kentucky	1.57%	4.45%	3.18%	1.85%	3.78%
Mississippi	1.33%	4.48%	3.18%	2.20%	3.92%
Tennessee	1.36%	3.33%	3.46%	1.28%	2.54%

West South Central:

Arkansas	1.84%	6.02%	5.27%	4.53%	3.82%
Louisiana	1.81%	3.85%	4.04%	4.79%	3.16%
Oklahoma	1.89%	4.55%	3.61%	2.70%	2.76%
Texas	1.07%	3.06%	2.63%	2.59%	2.56%

Mountain:

Arizona	1.65%	1.97%	3.88%	2.69%	2.48%
Colorado	1.40%	5.41%	3.51%	2.52%	2.82%
Idaho	2.18%	7.52%	3.62%	2.49%	3.14%
Montana	2.96%	5.67%	2.54%	6.32%	4.67%
Nevada	1.60%	4.12%	2.74%	4.11%	3.21%
New Mexico	2.64%	4.62%	4.37%	2.36%	4.25%
Utah	1.68%	3.73%	3.29%	3.36%	1.98%
Wyoming	2.41%	4.46%	4.80%	4.25%	4.15%

Pacific:

Alaska	3.51%	3.69%	12.49%	3.13%	5.17%
California	1.05%	2.39%	2.70%	1.84%	1.00%
Hawaii	0.66%	2.18%	2.25%	2.28%	2.29%
Oregon	2.13%	4.40%	3.46%	3.55%	3.95%
Washington	1.80%	4.12%	3.27%	3.55%	1.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.E.1(2003) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and States: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	6,647	6,347	6,425	6,683	6,811
New England:					
Connecticut	7,507	7,598	7,327	7,720	7,382
Maine	7,031	6,858	6,944	6,801	7,288
Massachusetts	6,690	6,971	6,342	6,704	6,785
New Hampshire	7,517	7,693	7,076	7,882	7,493
Rhode Island	6,798	5,820	7,314	7,590	6,487
Vermont	7,080	7,021	6,912	6,860	7,417
Middle Atlantic:					
New Jersey	7,380	7,074	6,914	7,781	7,379
New York	6,842	6,727	6,233	6,784	7,248
Pennsylvania	6,820	6,458	6,707	6,806	6,956
East North Central:					
Illinois	7,098	6,408	7,088	7,091	7,265
Indiana	6,526	6,315	7,013	6,520	6,313
Michigan	7,099	6,756	7,186	7,243	7,061
Ohio	6,573	5,888	6,579	6,477	6,852
Wisconsin	7,106	7,188	6,386	8,357	6,688
West North Central:					
Iowa	6,462	6,248	6,400	6,721	6,392
Kansas	6,505	6,987	6,261	6,663	6,407
Minnesota	6,869	5,564	6,858	6,862	7,222
Missouri	6,482	6,084	5,655	6,406	7,285
Nebraska	6,706	6,125	6,907	5,984	7,250
North Dakota	5,657	7,491	5,668	5,431	5,457
South Dakota	6,673	5,256	6,945	6,773	6,627
South Atlantic:					
Delaware	6,798	7,002	6,669	6,726	6,828
District of Columbia	7,442	6,263	7,017	8,224	7,817
Florida	6,696	6,165	6,156	6,823	6,964
Georgia	6,627	5,702	6,474	7,155	6,475
Maryland	6,450	6,023	6,352	6,357	6,763
North Carolina	5,822	6,033	5,750	5,923	5,704
South Carolina	6,304	6,053	6,548	6,244	6,272
Virginia	6,277	5,774	5,974	6,080	6,766
West Virginia	7,088	5,961	6,329	6,392	8,083

East South Central:

Alabama	6,121	5,851	6,020	6,041	6,376
Kentucky	6,489	6,537	6,252	6,292	6,892
Mississippi	6,143	5,949	5,935	5,989	6,550
Tennessee	6,549	7,340	6,342	6,748	6,327

West South Central:

Arkansas	5,685	5,743	5,130	5,966	5,855
Louisiana	6,861	7,279	6,011	6,620	7,699
Oklahoma	6,331	6,846	6,106	6,132	6,585
Texas	6,642	6,625	6,109	6,808	6,707

Mountain:

Arizona	6,205	6,190	5,880	6,256	6,338
Colorado	6,881	7,065	7,142	6,996	6,616
Idaho	6,254	6,135	6,139	6,360	6,217
Montana	6,672	6,315	6,263	6,540	7,007
Nevada	6,113	6,124	5,815	6,031	6,344
New Mexico	6,401	5,786	6,438	6,870	6,174
Utah	5,827	5,503	5,896	5,751	5,916
Wyoming	6,911	6,027	6,820	6,457	7,247

Pacific:

Alaska	6,818	7,042	5,844	7,522	6,539
California	6,443	6,568	6,251	6,146	6,730
Hawaii	5,827	5,562	6,603	5,457	5,805
Oregon	6,178	7,511	6,068	6,017	6,017
Washington	6,524	5,791	6,774	6,727	6,439

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

**Table VIII.E.1(2003) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and States: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	33.14	91.50	81.77	72.24	51.29
New England:					
Connecticut	238.09	463.48	1,004.85	495.74	265.51
Maine	185.40	1,053.81	347.67	295.77	154.05
Massachusetts	218.10	1,114.21	467.48	832.50	249.49
New Hampshire	164.96	453.49	305.39	456.87	440.81
Rhode Island	213.49	239.44	538.25	425.72	766.18
Vermont	222.73	382.86	505.30	415.78	572.86
Middle Atlantic:					
New Jersey	158.44	586.18	308.27	353.80	168.65
New York	208.32	398.37	460.24	328.04	306.09
Pennsylvania	248.48	315.98	313.64	249.06	370.18
East North Central:					
Illinois	185.06	978.94	215.69	396.65	251.65
Indiana	233.97	625.83	374.02	423.94	509.71
Michigan	230.73	390.71	619.93	433.66	282.29
Ohio	191.83	381.43	319.30	320.41	305.15
Wisconsin	422.41	892.15	624.16	620.43	351.92
West North Central:					
Iowa	284.42	1,045.08	722.00	853.26	420.56
Kansas	186.07	410.14	433.39	508.59	182.13
Minnesota	277.32	817.18	715.29	335.40	627.17
Missouri	214.02	788.45	379.16	313.39	612.55
Nebraska	190.23	899.99	481.25	295.30	266.64
North Dakota	152.59	1,341.98	290.54	445.95	261.52
South Dakota	220.24	1,237.62	536.41	268.41	399.04
South Atlantic:					
Delaware	231.31	563.39	338.20	286.21	504.41
District of Columbia	195.98	359.16	651.41	450.54	434.85
Florida	113.53	386.54	214.66	368.40	207.14
Georgia	113.35	690.08	340.37	248.47	155.07
Maryland	240.73	682.64	489.89	325.71	245.30
North Carolina	251.99	683.61	366.41	362.49	433.52
South Carolina	197.03	687.12	560.18	543.03	270.65
Virginia	267.30	312.34	338.31	430.99	290.36
West Virginia	242.63	666.25	389.72	618.66	432.77

East South Central:

Alabama	224.39	1,025.78	913.27	582.89	594.22
Kentucky	184.45	879.56	411.83	418.04	806.59
Mississippi	207.44	739.80	409.58	338.84	444.22
Tennessee	177.50	1,129.47	314.11	264.77	278.04

West South Central:

Arkansas	204.28	1,053.32	448.77	227.19	309.03
Louisiana	252.12	985.24	454.49	537.61	302.24
Oklahoma	257.76	612.06	490.44	416.10	427.89
Texas	208.96	821.03	284.91	182.62	344.10

Mountain:

Arizona	198.82	617.80	385.66	433.76	350.26
Colorado	269.86	844.46	503.47	457.98	304.85
Idaho	263.26	792.66	481.21	449.72	577.51
Montana	250.70	894.03	438.16	480.72	262.02
Nevada	185.12	343.56	482.72	307.57	359.12
New Mexico	220.70	830.10	485.62	331.17	372.42
Utah	211.52	643.11	502.33	399.30	242.12
Wyoming	336.91	1,144.12	808.35	356.14	533.71

Pacific:

Alaska	268.04	844.46	711.93	563.12	368.72
California	111.54	310.55	315.26	170.62	215.24
Hawaii	188.02	653.38	874.81	179.82	300.97
Oregon	132.26	730.18	402.36	400.79	271.31
Washington	160.38	717.09	312.51	181.98	313.14

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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



**Table VIII.E.2(2003) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	1,577	1,749	1,690	1,639	1,423
New England:					
Connecticut	1,876	3,615	1,730 *	1,743	1,674
Maine	1,912	2,210 *	1,865	1,964	1,840
Massachusetts	1,443	2,609	1,260	1,380	1,246
New Hampshire	2,113	1,706 *	1,817	2,498	2,066
Rhode Island	1,833	1,491	1,837 *	2,172	1,754
Vermont	1,562	1,757	1,726	1,669	1,304
Middle Atlantic:					
New Jersey	1,443	1,180	1,335	1,863	1,225
New York	1,247	1,636	1,335	1,157	1,195
Pennsylvania	1,230	1,243	1,221	1,092	1,340
East North Central:					
Illinois	1,431	1,836	1,460	1,515 *	1,258
Indiana	1,738	1,384	2,591	1,519	1,559
Michigan	1,324	1,633	2,270	1,040	1,016
Ohio	1,298	1,127 *	1,391	1,310	1,277
Wisconsin	1,940	1,999	1,884	1,920	1,974
West North Central:					
Iowa	1,564	2,350	1,922	1,280	1,371
Kansas	1,971	2,695	2,393	2,006	1,590
Minnesota	1,503	1,716	1,716	1,290	1,536
Missouri	1,668	1,493	1,169	1,872	1,865
Nebraska	1,779	1,585	2,018	2,038	1,550
North Dakota	1,465	1,107 *	2,275	1,294	989
South Dakota	1,867	1,444 *	2,127	2,136	1,544
South Atlantic:					
Delaware	1,578	2,006	1,696	1,471	1,460
District of Columbia	1,777	2,254	1,697	1,985	1,447
Florida	1,970	2,303	1,813	1,850	2,041
Georgia	1,646	1,602	1,425	1,942	1,543
Maryland	1,775	1,542 *	1,830	1,786	1,835
North Carolina	1,633	1,362	1,898	1,880	1,391
South Carolina	1,820	2,209	2,170	1,884	1,526

Virginia	1,653	1,643	1,630	1,489	1,797
West Virginia	1,321	1,412 *	1,529	1,471	1,108 *
East South Central:					
Alabama	1,283	1,306 *	1,329	1,493	1,061
Kentucky	1,601	1,920	1,595	1,556	1,528
Mississippi	1,507	2,183	1,495	1,273	1,546
Tennessee	1,804	2,305	1,911	1,710	1,738
West South Central:					
Arkansas	1,710	1,644	2,057	1,852	1,377
Louisiana	1,663	1,178 *	1,754	1,677	1,718
Oklahoma	1,678	1,958 *	1,728	1,958	1,296
Texas	1,745	1,990	1,879	2,002	1,457
Mountain:					
Arizona	1,502	1,992	1,439	1,162	1,672
Colorado	1,596	1,951	2,011	1,569	1,303
Idaho	1,680	1,943	1,611	1,832	1,475
Montana	2,002	2,456	1,968	1,952	1,952
Nevada	1,277	1,508	1,037	1,231 *	1,370
New Mexico	1,678	1,464	1,485	2,043	1,569
Utah	1,504	1,362 *	1,435	1,317	1,670
Wyoming	1,413	1,976	1,893	1,873	979 *
Pacific:					
Alaska	1,366	2,136	1,007 *	1,419	1,259
California	1,567	1,769	1,581	1,789	1,329
Hawaii	1,294	914 *	1,182	1,320	1,523
Oregon	1,765	2,932	1,559	1,944	1,491
Washington	1,430	1,708 *	1,576	1,467	1,248

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.E.2(2003) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	28.20	72.61	69.31	35.46	42.36
New England:					
Connecticut	182.46	800.12	552.52 *	126.09	178.46
Maine	175.38	684.61 *	257.31	193.51	422.26
Massachusetts	102.72	671.89	197.41	222.68	151.92
New Hampshire	167.63	930.47 *	435.95	280.02	293.33
Rhode Island	210.60	207.93	568.65 *	256.92	303.25
Vermont	147.26	403.19	144.01	331.87	373.82
Middle Atlantic:					
New Jersey	98.38	292.16	280.26	230.97	164.18
New York	99.15	193.63	167.87	227.34	132.78
Pennsylvania	93.81	325.80	166.89	119.39	204.13
East North Central:					
Illinois	231.68	400.92	169.98	686.66 *	201.14
Indiana	213.91	212.93	526.49	215.88	324.22
Michigan	156.75	211.37	528.73	224.21	198.51
Ohio	89.26	340.49 *	176.67	258.50	196.88
Wisconsin	159.11	353.07	176.58	196.75	286.10
West North Central:					
Iowa	139.49	581.80	279.42	321.61	282.07
Kansas	137.41	426.61	392.08	261.06	185.01
Minnesota	91.00	296.45	259.38	140.55	121.75
Missouri	175.28	347.40	221.50	304.59	203.92
Nebraska	135.50	334.15	211.70	160.53	208.98
North Dakota	141.69	372.98 *	234.63	170.56	199.00
South Dakota	130.30	456.81 *	328.07	250.44	263.85
South Atlantic:					
Delaware	129.34	387.37	193.55	339.46	330.36
District of Columbia	127.80	213.62	228.91	283.86	273.31
Florida	73.54	258.18	168.42	145.48	147.51
Georgia	101.68	365.13	208.89	200.27	140.92
Maryland	228.90	555.79 *	156.83	281.20	415.64
North Carolina	84.97	225.39	216.43	237.98	256.55
South Carolina	185.38	616.75	266.67	336.79	194.41

Virginia	127.00	340.31	203.59	212.24	239.07
West Virginia	191.80	523.51 *	232.64	135.76	405.41 *
East South Central:					
Alabama	100.36	655.86 *	265.53	289.96	136.56
Kentucky	102.58	467.02	225.91	195.66	396.87
Mississippi	113.83	357.22	217.79	152.68	406.66
Tennessee	171.60	525.71	219.94	507.24	84.56
West South Central:					
Arkansas	116.85	376.96	546.13	188.25	131.86
Louisiana	143.04	501.41 *	255.48	176.64	276.74
Oklahoma	170.72	697.19 *	278.22	399.70	154.73
Texas	57.05	340.88	230.80	97.76	58.10
Mountain:					
Arizona	91.57	390.30	247.18	130.04	124.22
Colorado	117.75	290.27	279.75	195.19	163.70
Idaho	125.05	383.95	200.51	185.18	369.43
Montana	240.00	652.95	482.70	530.15	301.99
Nevada	113.00	323.06	189.38	455.33 *	109.86
New Mexico	127.65	385.38	332.00	204.59	194.09
Utah	107.30	489.52 *	216.69	194.64	177.16
Wyoming	228.67	436.86	291.55	520.97	547.86 *
Pacific:					
Alaska	132.11	512.92	659.17 *	340.39	251.66
California	74.52	314.07	110.42	148.56	112.25
Hawaii	93.28	355.14 *	218.67	162.64	247.59
Oregon	102.66	322.55	268.89	365.72	102.31
Washington	141.56	523.42 *	404.03	152.50	241.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.E.3(2003) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	23.7%	27.6%	26.3%	24.5%	20.9%
New England:					
Connecticut	25.0%	47.6%	23.6% *	22.6%	22.7%
Maine	27.2%	32.2%	26.9%	28.9%	25.2%
Massachusetts	21.6%	37.4%	19.9%	20.6%	18.4%
New Hampshire	28.1%	22.2% *	25.7%	31.7%	27.6%
Rhode Island	27.0%	25.6%	25.1%	28.6%	27.0%
Vermont	22.1%	25.0%	25.0%	24.3%	17.6% *
Middle Atlantic:					
New Jersey	19.6%	16.7% *	19.3%	23.9%	16.6%
New York	18.2%	24.3%	21.4%	17.1%	16.5%
Pennsylvania	18.0%	19.2% *	18.2%	16.1%	19.3%
East North Central:					
Illinois	20.2%	28.7%	20.6%	21.4%	17.3%
Indiana	26.6%	21.9%	37.0%	23.3%	24.7%
Michigan	18.7%	24.2%	31.6%	14.4%	14.4%
Ohio	19.8%	19.1% *	21.1%	20.2%	18.6%
Wisconsin	27.3%	27.8%	29.5%	23.0%	29.5%
West North Central:					
Iowa	24.2%	37.6%	30.0%	19.0% *	21.5%
Kansas	30.3%	38.6%	38.2%	30.1%	24.8%
Minnesota	21.9%	30.8%	25.0%	18.8%	21.3%
Missouri	25.7%	24.5%	20.7%	29.2%	25.6%
Nebraska	26.5%	25.9%	29.2%	34.1%	21.4%
North Dakota	25.9%	14.8% *	40.1%	23.8%	18.1%
South Dakota	28.0%	27.5% *	30.6%	31.5%	23.3%
South Atlantic:					
Delaware	23.2%	28.6%	25.4%	21.9%	21.4%
District of Columbia	23.9%	36.0%	24.2%	24.1%	18.5%
Florida	29.4%	37.4%	29.5%	27.1%	29.3%
Georgia	24.8%	28.1%	22.0%	27.1%	23.8%
Maryland	27.5%	25.6%	28.8%	28.1%	27.1%
North Carolina	28.0%	22.6%	33.0%	31.7%	24.4%
South Carolina	28.9%	36.5%	33.1%	30.2%	24.3%

Virginia	26.3%	28.4%	27.3%	24.5%	26.6%
West Virginia	18.6%	23.7%	24.2%	23.0%	13.7% *
East South Central:					
Alabama	21.0%	22.3%	22.1%	24.7%	16.6%
Kentucky	24.7%	29.4%	25.5%	24.7%	22.2%
Mississippi	24.5%	36.7%	25.2%	21.3%	23.6%
Tennessee	27.5%	31.4%	30.1%	25.3%	27.5%
West South Central:					
Arkansas	30.1%	28.6%	40.1%	31.0%	23.5%
Louisiana	24.2%	16.2% *	29.2%	25.3%	22.3%
Oklahoma	26.5%	28.6% *	28.3%	31.9%	19.7%
Texas	26.3%	30.0%	30.8%	29.4%	21.7%
Mountain:					
Arizona	24.2%	32.2%	24.5%	18.6%	26.4%
Colorado	23.2%	27.6%	28.2%	22.4%	19.7%
Idaho	26.9%	31.7%	26.2%	28.8%	23.7%
Montana	30.0%	38.9%	31.4%	29.9%	27.9%
Nevada	20.9%	24.6%	17.8%	20.4%	21.6%
New Mexico	26.2%	25.3% *	23.1%	29.7%	25.4%
Utah	25.8%	24.7%	24.3%	22.9%	28.2%
Wyoming	20.4%	32.8%	27.8%	29.0%	13.5% *
Pacific:					
Alaska	20.0%	30.3%	17.2% *	18.9%	19.2%
California	24.3%	26.9%	25.3%	29.1%	19.7%
Hawaii	22.2%	16.4% *	17.9%	24.2%	26.2%
Oregon	28.6%	39.0%	25.7%	32.3%	24.8%
Washington	21.9%	29.5%	23.3%	21.8%	19.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.E.3(2003) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.36%	1.08%	0.82%	0.49%	0.56%
New England:					
Connecticut	2.21%	8.70%	7.19% *	1.35%	1.88%
Maine	2.11%	6.45%	3.66%	2.53%	6.10%
Massachusetts	1.60%	8.27%	2.79%	3.51%	2.56%
New Hampshire	2.35%	10.18% *	7.69%	4.70%	3.90%
Rhode Island	2.21%	3.48%	6.74%	2.89%	3.92%
Vermont	1.92%	4.66%	2.16%	4.78%	6.48% *
Middle Atlantic:					
New Jersey	1.23%	8.35% *	3.93%	2.42%	2.18%
New York	1.06%	2.52%	2.61%	3.20%	1.80%
Pennsylvania	1.39%	6.87% *	2.82%	2.07%	2.51%
East North Central:					
Illinois	2.64%	5.31%	2.62%	6.32%	2.59%
Indiana	2.77%	3.94%	6.83%	2.94%	3.70%
Michigan	1.59%	2.57%	5.01%	2.80%	2.24%
Ohio	1.26%	7.06% *	2.73%	4.57%	2.43%
Wisconsin	3.36%	4.60%	2.31%	3.31%	4.93%
West North Central:					
Iowa	1.96%	8.49%	4.69%	6.18% *	2.91%
Kansas	1.71%	6.61%	5.42%	2.31%	2.83%
Minnesota	1.48%	8.77%	5.79%	2.10%	2.05%
Missouri	2.85%	5.55%	3.14%	5.09%	3.22%
Nebraska	1.71%	5.73%	2.83%	2.35%	2.35%
North Dakota	2.74%	6.33% *	4.09%	2.02%	3.32%
South Dakota	1.87%	9.12% *	4.13%	3.52%	3.95%
South Atlantic:					
Delaware	1.81%	4.18%	3.49%	3.88%	4.42%
District of Columbia	1.51%	2.78%	3.50%	3.12%	3.24%
Florida	1.12%	2.98%	3.15%	1.31%	2.11%
Georgia	1.46%	5.72%	3.95%	2.62%	2.18%
Maryland	2.69%	6.45%	2.72%	3.75%	5.39%
North Carolina	1.65%	4.54%	4.80%	4.21%	3.34%
South Carolina	2.70%	8.60%	4.12%	4.12%	3.65%

Virginia	1.98%	4.65%	2.80%	4.12%	3.11%
West Virginia	2.56%	6.22%	3.03%	3.22%	5.13% *
East South Central:					
Alabama	1.39%	6.28%	4.84%	2.98%	1.76%
Kentucky	1.66%	5.38%	5.14%	3.13%	2.53%
Mississippi	1.49%	5.15%	4.20%	4.39%	5.20%
Tennessee	2.43%	5.34%	4.85%	6.26%	1.58%
West South Central:					
Arkansas	2.83%	6.88%	7.17%	3.26%	2.75%
Louisiana	2.19%	7.80% *	3.47%	3.01%	3.59%
Oklahoma	1.99%	9.47% *	5.26%	4.48%	1.75%
Texas	1.25%	5.30%	3.03%	1.25%	1.53%
Mountain:					
Arizona	1.44%	5.36%	3.35%	2.83%	2.71%
Colorado	1.97%	4.68%	4.70%	4.01%	2.23%
Idaho	1.45%	7.27%	3.18%	2.67%	3.39%
Montana	3.00%	8.36%	5.88%	6.14%	4.18%
Nevada	1.69%	6.15%	4.04%	5.90%	2.14%
New Mexico	1.96%	9.57% *	6.30%	3.43%	2.79%
Utah	1.51%	7.17%	3.66%	3.15%	2.93%
Wyoming	3.04%	6.41%	3.11%	5.91%	5.68% *
Pacific:					
Alaska	1.68%	7.73%	7.03% *	3.65%	3.70%
California	1.29%	4.35%	2.25%	2.87%	1.45%
Hawaii	1.99%	6.69% *	4.27%	3.44%	4.56%
Oregon	1.16%	3.16%	3.20%	3.25%	1.31%
Washington	2.00%	6.53%	5.44%	2.32%	3.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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



**Table VIII.E.4(2003) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	16.5%	14.2%	14.2%	16.9%	18.5%
New England:					
Connecticut	17.2%	11.7%	16.6%	20.0%	17.1%
Maine	19.3%	13.0%	17.9%	18.4%	23.1%
Massachusetts	13.6%	10.9%	12.6%	15.6%	13.6%
New Hampshire	16.4%	10.6%	16.3%	17.2%	17.4%
Rhode Island	14.4%	14.4%	10.1%	11.5%	20.3%
Vermont	18.8%	14.6%	16.3%	20.2%	20.8%
Middle Atlantic:					
New Jersey	18.4%	16.2%	16.2%	20.9%	18.6%
New York	14.1%	9.5%	12.1%	16.3%	15.2%
Pennsylvania	20.4%	14.8%	17.7%	20.3%	24.0%
East North Central:					
Illinois	15.7%	13.0%	14.1%	16.4%	16.8%
Indiana	18.3%	13.8%	15.0%	20.8%	19.5%
Michigan	18.3%	15.6%	17.7%	15.4%	21.9%
Ohio	17.8%	16.3%	17.9%	16.9%	19.1%
Wisconsin	15.0%	12.5%	16.0%	12.9%	16.9%
West North Central:					
Iowa	13.2%	10.5%	14.9%	9.7%	16.0%
Kansas	16.6%	12.8%	15.2%	15.1%	20.2%
Minnesota	13.5%	14.2%	10.3%	13.9%	15.2%
Missouri	15.0%	19.7%	13.8%	14.3%	14.6%
Nebraska	17.3%	15.4%	12.8%	16.5%	21.6%
North Dakota	12.9%	12.5% *	15.3%	11.4%	12.8%
South Dakota	11.7%	3.7% *	13.9%	12.9%	13.6%
South Atlantic:					
Delaware	17.4%	14.3%	14.4%	17.6%	20.2%
District of Columbia	14.9%	13.3%	16.9%	12.9%	15.9%
Florida	17.8%	12.2%	14.1%	16.7%	24.0%
Georgia	16.3%	13.6%	13.6%	16.6%	19.1%
Maryland	16.7%	18.8%	17.0%	13.1%	18.4%
North Carolina	17.5%	16.4%	15.1%	17.4%	19.4%
South Carolina	15.2%	10.4%	13.7%	15.0%	17.8%
Virginia	17.6%	17.0%	17.4%	17.4%	18.2%
West Virginia	17.4%	11.9%	13.1%	19.3%	19.9%

East South Central:

Alabama	10.2%	15.9%	9.0%	10.0%	9.5%
Kentucky	15.0%	14.6%	16.1%	16.1%	13.3%
Mississippi	15.2%	14.5%	16.1%	16.0%	14.0%
Tennessee	16.7%	13.6%	11.9%	18.5%	19.4%

West South Central:

Arkansas	13.0%	7.9% *	15.4%	11.7%	14.1%
Louisiana	17.1%	15.5%	16.8%	18.4%	16.4%
Oklahoma	17.8%	11.0%	17.0%	20.9%	17.2%
Texas	17.5%	17.9%	11.9%	18.0%	20.4%

Mountain:

Arizona	16.0%	17.3%	11.6%	17.6%	17.7%
Colorado	15.9%	14.1%	12.5%	16.2%	19.0%
Idaho	18.0%	15.1%	13.5%	22.5%	17.8%
Montana	16.1%	16.9%	15.1%	16.0%	16.6%
Nevada	17.0%	14.9%	16.0%	16.0%	19.4%
New Mexico	17.4%	17.8%	16.9%	17.2%	17.8%
Utah	15.9%	13.0%	16.4%	13.2%	18.8%
Wyoming	14.8%	15.9%	11.3%	12.1%	18.4%

Pacific:

Alaska	15.0%	13.2%	8.1%	16.4%	18.9%
California	16.7%	15.2%	12.6%	17.8%	19.2%
Hawaii	13.3%	11.8%	11.3%	13.4%	16.0%
Oregon	16.0%	12.9%	19.5%	12.8%	17.5%
Washington	16.9%	17.7%	13.4%	16.7%	19.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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

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

**Table VIII.E.4(2003) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by average wage quartiles and State: United States, 2003**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	0.20%	0.53%	0.38%	0.24%	0.27%
New England:					
Connecticut	1.28%	1.65%	2.89%	1.17%	1.69%
Maine	1.15%	2.33%	1.81%	1.80%	1.96%
Massachusetts	1.53%	3.00%	1.79%	3.06%	1.78%
New Hampshire	1.32%	2.98%	2.25%	1.79%	2.24%
Rhode Island	1.08%	2.48%	1.62%	2.07%	3.56%
Vermont	1.25%	3.27%	1.28%	1.76%	2.56%
Middle Atlantic:					
New Jersey	0.81%	1.71%	1.65%	1.99%	1.72%
New York	1.05%	1.35%	1.99%	1.93%	0.98%
Pennsylvania	1.07%	2.21%	2.01%	1.65%	1.50%
East North Central:					
Illinois	1.13%	2.61%	1.65%	1.58%	2.27%
Indiana	1.19%	2.64%	2.11%	1.84%	1.58%
Michigan	0.76%	3.29%	2.40%	1.71%	2.15%
Ohio	0.87%	1.70%	1.23%	2.00%	1.76%
Wisconsin	0.97%	2.30%	2.35%	1.90%	1.64%
West North Central:					
Iowa	1.56%	2.25%	2.55%	2.06%	1.81%
Kansas	1.09%	2.69%	1.69%	1.76%	1.70%
Minnesota	1.41%	3.14%	2.05%	2.32%	2.25%
Missouri	0.96%	2.50%	2.25%	0.94%	1.36%
Nebraska	1.30%	3.70%	2.07%	1.78%	1.40%
North Dakota	1.32%	4.97% *	3.11%	1.80%	1.29%
South Dakota	1.22%	2.68% *	1.60%	2.04%	2.34%
South Atlantic:					
Delaware	1.18%	2.94%	2.40%	1.52%	2.97%
District of Columbia	1.13%	1.46%	2.70%	1.56%	1.73%
Florida	1.44%	1.69%	1.72%	1.22%	1.94%
Georgia	0.96%	3.34%	1.49%	1.47%	1.53%
Maryland	0.89%	2.46%	1.87%	1.61%	1.39%
North Carolina	1.08%	3.14%	1.93%	2.06%	2.94%
South Carolina	1.41%	2.37%	1.64%	2.09%	1.52%
Virginia	1.00%	2.79%	1.50%	0.88%	1.67%
West Virginia	1.91%	3.29%	1.74%	2.71%	3.34%

East South Central:

Alabama	1.13%	3.79%	1.87%	1.59%	1.59%
Kentucky	1.30%	2.91%	3.55%	1.08%	1.73%
Mississippi	0.96%	3.32%	1.85%	1.50%	2.40%
Tennessee	1.07%	2.83%	1.34%	1.56%	1.56%

West South Central:

Arkansas	0.88%	3.92% *	3.15%	1.93%	1.64%
Louisiana	0.79%	2.91%	1.53%	2.78%	2.21%
Oklahoma	1.40%	1.93%	3.38%	2.73%	2.17%
Texas	0.62%	3.24%	1.92%	1.28%	1.11%

Mountain:

Arizona	1.23%	1.73%	2.22%	1.78%	1.81%
Colorado	1.04%	2.57%	2.05%	1.89%	1.70%
Idaho	1.30%	3.66%	1.70%	1.63%	2.26%
Montana	1.04%	3.27%	2.11%	2.05%	1.88%
Nevada	1.09%	1.74%	1.43%	2.58%	1.79%
New Mexico	1.04%	2.95%	2.80%	2.56%	1.87%
Utah	1.11%	3.60%	1.17%	1.88%	2.09%
Wyoming	1.02%	3.37%	1.17%	1.91%	1.96%

Pacific:

Alaska	1.06%	2.56%	2.22%	2.66%	2.57%
California	0.71%	0.97%	1.18%	1.00%	0.84%
Hawaii	1.52%	2.82%	1.32%	2.04%	2.77%
Oregon	1.32%	2.21%	2.42%	2.79%	1.79%
Washington	1.00%	3.44%	2.32%	1.84%	1.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.