

**Table VIII.A.1(2005) Number of private-sector establishments by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	6,309,490	2,560,989	1,666,867	1,101,023	980,612
New England:					
Connecticut	84,355	35,828	25,305	12,727	10,495
Maine	34,243	14,330	9,056	5,331	5,526
Massachusetts	149,374	57,911	46,700	20,640	24,124
New Hampshire	31,293	10,774	8,047	5,404	7,068
Rhode Island	25,828	11,474	7,170	2,981	4,202
Vermont	18,805	6,725	4,511	4,701	2,867
Middle Atlantic:					
New Jersey	200,723	72,210	54,917	36,468	37,128
New York	423,322	176,749	108,856	81,428	56,290
Pennsylvania	273,927	114,208	82,864	32,261	44,594
East North Central:					
Illinois	269,532	123,464	58,159	48,404	39,506
Indiana	128,476	58,603	28,313	22,628	18,932
Michigan	198,814	80,249	56,708	34,467	27,391
Ohio	238,239	102,625	70,046	37,027	28,542
Wisconsin	130,451	54,768	41,411	17,978	16,293
West North Central:					
Iowa	79,771	39,956	18,197	12,060	9,558
Kansas	71,001	31,675	15,454	10,443	13,428
Minnesota	130,556	56,602	31,609	26,896	15,450
Missouri	130,063	54,006	41,057	16,758	18,242
Nebraska	47,632	22,492	10,575	7,494	7,070
North Dakota	22,641	9,170	5,250	3,930	4,292
South Dakota	25,163	11,035	6,947	3,415	3,767
South Atlantic:					
Delaware	20,508	9,019	5,473	3,349	2,667
District of Columbia	18,214	6,801	5,485	2,574	3,354
Florida	409,128	157,645	95,810	80,945	74,728
Georgia	180,700	55,700	54,751	39,271	30,977
Maryland	120,082	46,230	31,281	20,104	22,467
North Carolina	183,802	69,365	54,261	30,852	29,325
South Carolina	86,434	37,239	17,206	16,593	15,395
Virginia	161,400	66,998	37,532	34,667	22,203
West Virginia	33,179	14,030	9,379	4,358	5,412
East South Central:					
Alabama	90,163	31,848	25,436	18,350	14,529
Kentucky	79,466	30,069	24,383	13,283	11,731
Mississippi	51,762	17,249	15,599	10,608	8,305
Tennessee	107,085	45,047	24,862	19,492	17,685
West South Central:					
Arkansas	60,223	29,595	9,348	7,764	13,516
Louisiana	85,728	32,632	19,389	16,898	16,809
Oklahoma	78,278	29,525	22,773	14,156	11,824
Texas	404,337	163,026	118,800	61,032	61,478
Mountain:					
Arizona	105,287	41,320	25,032	18,748	20,187
Colorado	123,250	51,374	26,579	26,582	18,714
Idaho	37,407	13,072	9,884	7,676	6,774
Montana	32,253	12,045	8,483	6,606	5,118
Nevada	48,203	21,128	6,672	8,645	11,758
New Mexico	38,952	13,281	10,253	8,767	6,651
Utah	52,366	23,951	10,316	9,091	9,008
Wyoming	17,751	8,078	4,131	3,441	2,102
Pacific:					
Alaska	16,725	7,811	3,999	2,827	2,088
California	692,048	283,539	183,557	119,517	105,434
Hawaii	27,786	8,977	8,189	4,827	5,793
Oregon	89,305	30,736	26,614	17,647	14,307
Washington	143,458	58,808	40,235	28,909	15,505

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for number of private-sector establishments by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	28,252	25,837	16,498	16,941	14,854
New England:					
Connecticut	5,438	5,340	909	872	1,126
Maine	1,054	1,199	906	420	419
Massachusetts	6,753	3,848	4,407	3,072	3,797
New Hampshire	1,895	1,856	500	194	584
Rhode Island	1,335	1,417	577	307	388
Vermont	336	392	228	414	256
Middle Atlantic:					
New Jersey	5,280	2,851	4,050	4,543	3,484
New York	13,063	13,272	6,849	6,014	5,124
Pennsylvania	9,312	6,777	5,468	5,413	3,368
East North Central:					
Illinois	5,310	4,812	4,545	2,618	2,946
Indiana	4,060	3,924	1,286	1,857	1,210
Michigan	7,261	6,598	3,476	2,659	1,903
Ohio	6,350	7,727	4,089	3,030	1,626
Wisconsin	3,784	2,991	2,265	2,221	1,774
West North Central:					
Iowa	3,409	2,176	1,412	1,473	867
Kansas	2,442	1,941	1,530	575	905
Minnesota	4,513	4,651	2,821	1,713	2,267
Missouri	2,717	2,634	4,142	908	2,808
Nebraska	2,050	2,006	1,114	1,029	771
North Dakota	774	571	360	404	419
South Dakota	1,442	1,530	511	287	293
South Atlantic:					
Delaware	655	423	557	283	419
District of Columbia	396	476	504	332	304
Florida	11,461	10,188	5,525	3,977	6,349
Georgia	4,219	4,531	5,442	2,002	2,810
Maryland	5,609	3,886	2,948	3,215	1,990
North Carolina	4,600	5,013	3,376	2,030	2,423
South Carolina	2,354	3,273	2,213	1,141	1,187
Virginia	4,454	5,620	3,739	2,305	2,396
West Virginia	1,860	1,879	525	683	316
East South Central:					
Alabama	2,554	2,613	2,166	2,247	1,814
Kentucky	2,838	1,813	1,476	1,099	1,071
Mississippi	1,090	753	1,195	864	1,225
Tennessee	4,909	4,023	1,358	1,327	1,809
West South Central:					
Arkansas	2,387	2,489	807	881	1,552
Louisiana	2,357	2,334	1,413	2,105	1,739
Oklahoma	2,568	2,687	1,483	702	1,043
Texas	8,782	7,548	5,711	7,619	3,460
Mountain:					
Arizona	4,114	2,768	1,491	1,841	1,832
Colorado	3,039	2,466	3,799	3,331	1,834
Idaho	1,132	669	589	791	732
Montana	1,408	1,440	463	412	347
Nevada	1,603	1,746	790	768	1,005
New Mexico	1,011	819	621	644	667
Utah	2,334	2,729	949	886	730
Wyoming	1,462	1,437	267	290	224
Pacific:					
Alaska	1,353	1,222	311	292	239
California	10,045	4,557	7,299	4,021	5,714
Hawaii	678	586	907	598	663
Oregon	2,625	2,406	1,343	1,023	985
Washington	2,945	3,517	2,435	2,751	3,407

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Percent of number of private-sector establishments by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	6,309,490	40.6%	26.4%	17.5%	15.5%
New England:					
Connecticut	84,355	42.5%	30.0%	15.1%	12.4%
Maine	34,243	41.8%	26.4%	15.6%	16.1%
Massachusetts	149,374	38.8%	31.3%	13.8%	16.1%
New Hampshire	31,293	34.4%	25.7%	17.3%	22.6%
Rhode Island	25,828	44.4%	27.8%	11.5%	16.3%
Vermont	18,805	35.8%	24.0%	25.0%	15.2%
Middle Atlantic:					
New Jersey	200,723	36.0%	27.4%	18.2%	18.5%
New York	423,322	41.8%	25.7%	19.2%	13.3%
Pennsylvania	273,927	41.7%	30.3%	11.8%	16.3%
East North Central:					
Illinois	269,532	45.8%	21.6%	18.0%	14.7%
Indiana	128,476	45.6%	22.0%	17.6%	14.7%
Michigan	198,814	40.4%	28.5%	17.3%	13.8%
Ohio	238,239	43.1%	29.4%	15.5%	12.0%
Wisconsin	130,451	42.0%	31.7%	13.8%	12.5%
West North Central:					
Iowa	79,771	50.1%	22.8%	15.1%	12.0%
Kansas	71,001	44.6%	21.8%	14.7%	18.9%
Minnesota	130,556	43.4%	24.2%	20.6%	11.8%
Missouri	130,063	41.5%	31.6%	12.9%	14.0%
Nebraska	47,632	47.2%	22.2%	15.7%	14.8%
North Dakota	22,641	40.5%	23.2%	17.4%	19.0%
South Dakota	25,163	43.9%	27.6%	13.6%	15.0%
South Atlantic:					
Delaware	20,508	44.0%	26.7%	16.3%	13.0%
District of Columbia	18,214	37.3%	30.1%	14.1%	18.4%
Florida	409,128	38.5%	23.4%	19.8%	18.3%
Georgia	180,700	30.8%	30.3%	21.7%	17.1%
Maryland	120,082	38.5%	26.0%	16.7%	18.7%
North Carolina	183,802	37.7%	29.5%	16.8%	16.0%
South Carolina	86,434	43.1%	19.9%	19.2%	17.8%
Virginia	161,400	41.5%	23.3%	21.5%	13.8%
West Virginia	33,179	42.3%	28.3%	13.1%	16.3%
East South Central:					
Alabama	90,163	35.3%	28.2%	20.4%	16.1%
Kentucky	79,466	37.8%	30.7%	16.7%	14.8%
Mississippi	51,762	33.3%	30.1%	20.5%	16.0%
Tennessee	107,085	42.1%	23.2%	18.2%	16.5%
West South Central:					
Arkansas	60,223	49.1%	15.5%	12.9%	22.4%
Louisiana	85,728	38.1%	22.6%	19.7%	19.6%
Oklahoma	78,278	37.7%	29.1%	18.1%	15.1%
Texas	404,337	40.3%	29.4%	15.1%	15.2%
Mountain:					
Arizona	105,287	39.2%	23.8%	17.8%	19.2%
Colorado	123,250	41.7%	21.6%	21.6%	15.2%
Idaho	37,407	34.9%	26.4%	20.5%	18.1%
Montana	32,253	37.3%	26.3%	20.5%	15.9%
Nevada	48,203	43.8%	13.8%	17.9%	24.4%
New Mexico	38,952	34.1%	26.3%	22.5%	17.1%
Utah	52,366	45.7%	19.7%	17.4%	17.2%
Wyoming	17,751	45.5%	23.3%	19.4%	11.8%
Pacific:					
Alaska	16,725	46.7%	23.9%	16.9%	12.5%
California	692,048	41.0%	26.5%	17.3%	15.2%
Hawaii	27,786	32.3%	29.5%	17.4%	20.8%
Oregon	89,305	34.4%	29.8%	19.8%	16.0%
Washington	143,458	41.0%	28.0%	20.2%	10.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for percent of number of private-sector establishments by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	28,252	0.36%	0.27%	0.26%	0.20%
New England:					
Connecticut	5,438	3.15%	1.74%	1.32%	1.46%
Maine	1,054	3.11%	2.57%	1.44%	1.24%
Massachusetts	6,753	1.35%	2.86%	2.02%	2.47%
New Hampshire	1,895	3.20%	1.78%	1.21%	2.13%
Rhode Island	1,335	3.41%	2.33%	1.40%	1.62%
Vermont	336	1.71%	1.29%	2.13%	1.43%
Middle Atlantic:					
New Jersey	5,280	1.53%	1.70%	2.23%	1.92%
New York	13,063	2.25%	1.94%	1.43%	1.13%
Pennsylvania	9,312	1.85%	1.75%	2.02%	1.34%
East North Central:					
Illinois	5,310	1.31%	1.61%	0.90%	1.19%
Indiana	4,060	1.96%	1.15%	1.45%	0.97%
Michigan	7,261	2.03%	1.09%	1.52%	1.34%
Ohio	6,350	2.35%	2.29%	1.13%	0.71%
Wisconsin	3,784	1.49%	1.54%	1.82%	1.25%
West North Central:					
Iowa	3,409	1.78%	1.82%	1.49%	0.90%
Kansas	2,442	2.08%	1.99%	0.80%	1.36%
Minnesota	4,513	2.29%	2.51%	1.49%	1.51%
Missouri	2,717	2.11%	3.13%	0.64%	2.14%
Nebraska	2,050	2.57%	2.44%	2.30%	1.61%
North Dakota	774	1.55%	1.06%	1.89%	1.97%
South Dakota	1,442	2.79%	2.51%	1.00%	1.01%
South Atlantic:					
Delaware	655	2.36%	2.49%	1.25%	1.88%
District of Columbia	396	2.11%	2.54%	2.08%	1.63%
Florida	11,461	2.17%	1.15%	1.04%	1.33%
Georgia	4,219	2.66%	2.54%	1.17%	1.57%
Maryland	5,609	2.03%	1.96%	2.90%	1.79%
North Carolina	4,600	2.30%	1.86%	1.08%	1.37%
South Carolina	2,354	2.98%	2.47%	1.57%	1.31%
Virginia	4,454	2.75%	2.27%	1.64%	1.54%
West Virginia	1,860	2.74%	2.19%	1.91%	1.48%
East South Central:					
Alabama	2,554	2.08%	2.43%	2.47%	2.01%
Kentucky	2,838	1.54%	1.80%	1.26%	1.26%
Mississippi	1,090	1.14%	2.23%	1.57%	2.41%
Tennessee	4,909	1.89%	1.70%	1.10%	1.71%
West South Central:					
Arkansas	2,387	2.74%	1.37%	1.62%	2.67%
Louisiana	2,357	2.31%	1.65%	2.28%	2.19%
Oklahoma	2,568	2.17%	1.71%	0.91%	1.60%
Texas	8,782	1.32%	1.60%	1.71%	0.89%
Mountain:					
Arizona	4,114	1.87%	1.82%	1.35%	1.60%
Colorado	3,039	2.18%	2.92%	2.51%	1.45%
Idaho	1,132	1.60%	1.52%	1.90%	1.86%
Montana	1,408	2.52%	1.25%	1.45%	1.21%
Nevada	1,603	2.85%	1.66%	1.53%	1.78%
New Mexico	1,011	1.56%	1.76%	1.47%	1.55%
Utah	2,334	3.07%	2.12%	1.89%	1.62%
Wyoming	1,462	3.05%	2.14%	1.89%	1.36%
Pacific:					
Alaska	1,353	2.53%	1.65%	2.10%	1.70%
California	10,045	0.39%	0.89%	0.64%	0.80%
Hawaii	678	1.93%	3.16%	1.89%	2.51%
Oregon	2,625	2.08%	1.81%	0.90%	0.98%
Washington	2,945	1.84%	1.72%	1.85%	2.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	56.3%	38.5%	59.9%	72.1%	78.9%
New England:					
Connecticut	63.8%	43.8%	71.0%	82.2%	92.2%
Maine	55.6%	39.3%	61.4%	66.2%	78.0%
Massachusetts	63.3%	49.7%	62.4%	89.3%	75.6%
New Hampshire	62.0%	33.4%	68.7%	78.7%	85.0%
Rhode Island	59.5%	40.5%	62.7%	82.3%	89.8%
Vermont	56.8%	35.4%	54.3%	74.2%	82.6%
Middle Atlantic:					
New Jersey	69.3%	47.6%	75.8%	77.5%	93.7%
New York	60.1%	39.2%	68.7%	77.2%	84.4%
Pennsylvania	61.5%	41.0%	68.4%	84.9%	84.7%
East North Central:					
Illinois	53.3%	35.2%	58.9%	71.8%	79.1%
Indiana	55.9%	38.8%	60.8%	75.2%	78.7%
Michigan	59.9%	40.1%	67.9%	74.1%	83.4%
Ohio	62.8%	45.5%	73.0%	73.6%	86.1%
Wisconsin	59.3%	41.4%	65.3%	78.0%	83.7%
West North Central:					
Iowa	47.9%	29.9%	62.8%	66.3%	71.4%
Kansas	50.8%	30.2%	50.4%	79.9%	77.2%
Minnesota	54.3%	39.6%	59.2%	67.7%	74.6%
Missouri	50.6%	31.9%	56.8%	69.9%	74.3%
Nebraska	45.2%	27.4%	53.4%	60.6%	73.5%
North Dakota	49.1%	31.3%	53.1%	60.6%	71.8%
South Dakota	48.1%	29.8%	54.4%	66.8%	72.9%
South Atlantic:					
Delaware	57.6%	35.4%	68.7%	79.4%	82.5%
District of Columbia	74.3%	60.9%	76.1%	83.5%	91.6%
Florida	51.2%	35.8%	49.7%	64.8%	70.8%
Georgia	52.3%	35.9%	43.9%	68.2%	76.7%
Maryland	64.1%	39.3%	72.6%	88.1%	81.5%
North Carolina	56.7%	40.8%	57.2%	72.3%	76.7%
South Carolina	53.2%	41.7%	47.3%	63.6%	76.4%
Virginia	56.7%	40.5%	58.2%	71.5%	79.9%
West Virginia	48.8%	25.6%	52.7%	78.3%	78.5%
East South Central:					
Alabama	59.8%	37.1%	66.6%	72.0%	82.2%
Kentucky	57.1%	32.9%	63.3%	75.3%	85.5%
Mississippi	45.3%	30.5%	42.6%	62.2%	59.4%
Tennessee	54.7%	41.4%	51.8%	68.4%	77.3%
West South Central:					
Arkansas	40.8%	21.2%	51.3%	55.9%	67.9%
Louisiana	52.6%	32.3%	55.2%	62.7%	78.7%
Oklahoma	48.3%	29.5%	44.5%	69.9%	76.4%
Texas	50.1%	34.3%	48.4%	65.6%	79.5%
Mountain:					
Arizona	55.0%	40.6%	56.0%	68.1%	71.0%
Colorado	54.1%	37.8%	56.9%	66.8%	76.8%
Idaho	43.8%	26.6%	41.5%	59.4%	62.5%
Montana	39.2%	16.2%	41.3%	55.4%	68.5%
Nevada	52.8%	39.5%	48.1%	59.6%	74.5%
New Mexico	51.2%	34.6%	51.7%	61.0%	70.4%
Utah	44.1%	25.7%	49.7%	56.0%	74.4%
Wyoming	38.6%	19.2%	45.8%	63.1%	58.6%
Pacific:					
Alaska	42.4%	22.0%	52.5%	63.6%	70.6%
California	59.8%	44.3%	61.8%	76.0%	79.8%
Hawaii	89.6%	85.6%	90.9%	96.6%	87.9%
Oregon	56.7%	41.6%	49.0%	76.6%	78.8%
Washington	53.8%	32.4%	64.9%	69.3%	77.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.A.2(2005) Standard error for percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.50%	0.71%	0.78%	1.26%	0.43%
New England:					
Connecticut	2.97%	5.32%	2.69%	3.97%	3.40%
Maine	2.96%	5.24%	3.45%	4.22%	3.39%
Massachusetts	2.16%	5.10%	3.44%	3.83%	4.39%
New Hampshire	2.87%	3.70%	2.91%	3.54%	3.12%
Rhode Island	3.95%	6.19%	4.87%	5.27%	4.05%
Vermont	1.66%	3.68%	2.06%	3.72%	3.99%
Middle Atlantic:					
New Jersey	3.05%	6.07%	3.73%	4.47%	3.62%
New York	1.88%	3.94%	2.30%	1.62%	3.07%
Pennsylvania	2.52%	3.12%	4.57%	5.81%	3.29%
East North Central:					
Illinois	2.15%	3.99%	4.39%	4.80%	4.41%
Indiana	1.84%	2.26%	4.33%	6.32%	5.84%
Michigan	2.25%	3.78%	4.47%	3.35%	3.23%
Ohio	1.47%	2.07%	3.25%	3.41%	3.80%
Wisconsin	2.50%	3.98%	2.92%	2.70%	3.21%
West North Central:					
Iowa	1.49%	2.61%	4.34%	4.37%	5.62%
Kansas	1.90%	3.67%	3.52%	6.24%	2.35%
Minnesota	2.61%	4.13%	4.79%	4.84%	6.12%
Missouri	2.12%	3.45%	2.88%	5.90%	5.40%
Nebraska	2.22%	2.60%	4.82%	4.25%	4.76%
North Dakota	1.32%	3.53%	5.64%	6.42%	6.10%
South Dakota	3.20%	5.74%	6.47%	8.94%	4.55%
South Atlantic:					
Delaware	2.26%	3.26%	3.22%	6.68%	9.69%
District of Columbia	1.57%	3.64%	5.63%	5.33%	4.91%
Florida	2.27%	4.44%	4.06%	3.90%	3.21%
Georgia	2.72%	5.96%	4.63%	5.79%	3.69%
Maryland	2.88%	4.16%	6.87%	3.43%	5.45%
North Carolina	1.61%	4.38%	3.19%	4.29%	5.69%
South Carolina	2.14%	3.67%	5.38%	4.61%	3.43%
Virginia	2.08%	3.12%	5.78%	4.59%	5.97%
West Virginia	2.80%	4.05%	3.10%	5.21%	2.73%
East South Central:					
Alabama	2.28%	2.79%	3.67%	4.32%	4.06%
Kentucky	2.60%	3.42%	3.72%	5.01%	1.68%
Mississippi	1.75%	4.24%	3.48%	4.84%	4.09%
Tennessee	2.57%	6.41%	5.52%	4.92%	4.94%
West South Central:					
Arkansas	2.44%	2.59%	6.92%	5.29%	3.85%
Louisiana	1.56%	3.83%	2.02%	4.72%	4.25%
Oklahoma	2.84%	3.79%	3.61%	5.48%	4.98%
Texas	1.42%	2.04%	1.94%	2.64%	3.38%
Mountain:					
Arizona	1.48%	2.97%	6.27%	3.16%	4.77%
Colorado	1.65%	4.99%	7.31%	6.00%	2.38%
Idaho	1.70%	4.25%	5.34%	8.00%	5.39%
Montana	2.85%	3.38%	2.99%	3.63%	5.21%
Nevada	3.59%	6.58%	9.20%	7.06%	4.31%
New Mexico	1.52%	2.59%	5.08%	2.88%	2.85%
Utah	2.18%	4.05%	3.48%	4.50%	3.08%
Wyoming	1.94%	2.82%	4.93%	3.67%	5.57%
Pacific:					
Alaska	2.96%	3.00%	2.74%	4.19%	5.68%
California	1.61%	2.47%	2.63%	1.99%	2.16%
Hawaii	1.63%	2.91%	2.87%	1.59%	4.29%
Oregon	1.80%	5.24%	2.43%	4.41%	3.97%
Washington	1.78%	2.27%	3.07%	4.98%	6.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Number of private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	112,239,187	28,036,422	28,230,630	27,868,920	28,103,215
New England:					
Connecticut	1,489,386	373,861	371,681	368,735	375,108
Maine	491,599	122,715	122,992	114,403	131,489
Massachusetts	2,885,647	736,047	715,267	712,674	721,659
New Hampshire	527,871	134,405	130,323	132,128	131,015
Rhode Island	435,405	113,448	108,666	106,361	106,930
Vermont	259,354	64,736	62,896	66,395	65,327
Middle Atlantic:					
New Jersey	3,507,432	858,536	875,406	896,528	876,962
New York	7,130,369	1,618,556	1,964,061	1,763,577	1,784,174
Pennsylvania	4,818,731	1,224,789	1,203,526	1,188,296	1,202,120
East North Central:					
Illinois	5,006,970	1,250,555	1,246,057	1,249,900	1,260,458
Indiana	2,419,524	608,307	600,038	588,912	622,267
Michigan	3,769,849	941,051	932,002	946,821	949,975
Ohio	4,660,962	1,181,194	1,161,476	1,155,715	1,162,577
Wisconsin	2,439,607	606,711	614,085	609,121	609,690
West North Central:					
Iowa	1,231,858	307,350	306,114	311,812	306,583
Kansas	1,086,923	272,525	271,287	269,756	273,355
Minnesota	2,290,315	575,090	574,244	570,508	570,473
Missouri	2,279,523	581,033	564,833	563,193	570,464
Nebraska	757,373	189,214	190,209	187,664	190,286
North Dakota	267,207	65,329	66,209	68,518	67,151
South Dakota	308,387	76,532	77,956	75,672	78,228
South Atlantic:					
Delaware	372,730	88,438	97,440	93,491	93,362
District of Columbia	429,536	106,190 *	107,937	106,956	108,453
Florida	6,841,755	1,751,138	1,695,774	1,690,876	1,703,968
Georgia	3,204,157	804,410	809,342	789,430	800,976
Maryland	2,062,263	515,633	513,393	512,315	520,922
North Carolina	3,370,401	830,221	839,480	853,526	847,174
South Carolina	1,518,039	362,270	391,881	384,021	379,867
Virginia	3,027,032	712,140	799,750	758,615	756,527
West Virginia	518,575	132,201	127,931	129,850	128,593
East South Central:					
Alabama	1,508,798	376,693	377,246	374,384	380,475
Kentucky	1,405,291	355,179	349,905	350,579	349,629
Mississippi	835,269	207,267	204,239	209,900	213,863
Tennessee	2,250,809	579,311	560,813	549,896	560,789
West South Central:					
Arkansas	1,025,783	266,458	260,714	247,802	250,809
Louisiana	1,435,143	354,802	360,611	360,530	359,199
Oklahoma	1,155,245	292,444	288,203	286,694	287,904
Texas	8,153,583	2,048,409	2,049,468	2,017,504	2,038,202
Mountain:					
Arizona	2,048,877	506,276	523,573	508,281	510,746
Colorado	1,859,607	465,256	466,585	464,237	463,529
Idaho	495,768	121,580	122,011	125,663	126,514
Montana	326,236	83,433	80,819	79,935	82,050
Nevada	1,031,826	259,037	254,116	258,474	260,199
New Mexico	549,949	137,110	137,053	138,088	137,697
Utah	935,671	240,656	231,743	230,582	232,690
Wyoming	178,979	45,809	44,408	44,255	44,507
Pacific:					
Alaska	217,024	52,903	55,769	52,886	55,466
California	13,234,293	3,408,937	3,269,140	3,280,327	3,275,889
Hawaii	468,700	114,983	118,964	115,387	119,366
Oregon	1,366,209	332,903	346,459	339,362	347,485
Washington	2,347,346	582,351	586,534	568,390	610,071

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for number of private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	945,182	636,601	511,187	604,599	840,374
New England:					
Connecticut	61,916	51,109	50,292	45,487	57,302
Maine	26,620	14,319	17,521	10,553	21,862
Massachusetts	194,476	147,874	96,024	129,323	78,499
New Hampshire	34,696	19,542	21,229	24,451	14,766
Rhode Island	35,524	21,872	18,522	20,377	22,105
Vermont	14,503	11,216	12,175	9,422	10,753
Middle Atlantic:					
New Jersey	215,111	118,920	128,710	136,124	143,994
New York	431,856	202,106	338,406	129,305	189,805
Pennsylvania	123,539	171,131	72,040	202,494	134,046
East North Central:					
Illinois	332,323	133,207	175,649	119,913	179,724
Indiana	144,467	57,174	153,647	84,168	83,833
Michigan	208,282	82,390	109,436	101,180	161,621
Ohio	162,482	136,942	141,693	127,674	123,263
Wisconsin	126,288	97,943	80,054	89,969	42,255
West North Central:					
Iowa	27,025	33,223	25,345	48,720	35,550
Kansas	102,573	44,578	41,587	23,296	46,279
Minnesota	105,648	90,803	93,723	77,792	67,426
Missouri	113,151	62,788	67,816	96,484	74,181
Nebraska	75,735	27,708	37,384	54,401	23,884
North Dakota	9,843	7,742	13,291	10,405	6,368
South Dakota	21,323	8,978	9,469	7,836	16,463
South Atlantic:					
Delaware	22,764	10,061	17,717	20,439	20,438
District of Columbia	34,192	34,691 *	24,172	15,043	12,382
Florida	480,401	337,538	264,279	289,178	125,318
Georgia	265,089	174,930	148,088	152,680	62,521
Maryland	122,229	57,806	44,287	84,525	66,984
North Carolina	135,671	135,490	151,163	109,309	109,259
South Carolina	65,885	42,637	63,777	57,078	41,802
Virginia	304,344	114,183	233,185	55,566	97,029
West Virginia	29,815	21,757	20,978	18,791	13,633
East South Central:					
Alabama	60,193	56,075	66,741	27,066	41,496
Kentucky	74,564	38,617	55,279	26,381	74,331
Mississippi	68,110	47,497	19,086	25,865	45,896
Tennessee	134,103	74,679	115,453	62,908	69,270
West South Central:					
Arkansas	78,708	35,353	49,840	57,977	16,158
Louisiana	68,675	42,880	44,053	73,005	38,378
Oklahoma	54,616	35,419	33,190	48,751	38,058
Texas	299,906	272,345	184,788	226,449	288,515
Mountain:					
Arizona	109,887	88,846	85,059	39,276	62,159
Colorado	181,380	71,821	106,650	60,212	116,742
Idaho	34,384	16,506	14,637	28,875	19,322
Montana	19,165	12,161	14,167	11,207	7,771
Nevada	69,666	43,231	34,659	51,799	21,747
New Mexico	24,688	14,860	18,798	22,298	14,336
Utah	80,241	30,128	48,629	28,271	34,035
Wyoming	11,756	4,831	9,250	4,618	10,429
Pacific:					
Alaska	19,150	4,333	11,403	10,590	13,025
California	434,773	290,813	230,525	354,781	272,417
Hawaii	18,277	11,504	12,022	15,175	12,484
Oregon	51,546	39,364	39,208	44,113	36,361
Washington	131,231	92,358	75,316	72,580	112,035

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Percent of number of private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	112,239,187	25.0%	25.2%	24.8%	25.0%
New England:					
Connecticut	1,489,386	25.1%	25.0%	24.8%	25.2%
Maine	491,599	25.0%	25.0%	23.3%	26.7%
Massachusetts	2,885,647	25.5%	24.8%	24.7%	25.0%
New Hampshire	527,871	25.5%	24.7%	25.0%	24.8%
Rhode Island	435,405	26.1%	25.0%	24.4%	24.6%
Vermont	259,354	25.0%	24.3%	25.6%	25.2%
Middle Atlantic:					
New Jersey	3,507,432	24.5%	25.0%	25.6%	25.0%
New York	7,130,369	22.7%	27.5%	24.7%	25.0%
Pennsylvania	4,818,731	25.4%	25.0%	24.7%	24.9%
East North Central:					
Illinois	5,006,970	25.0%	24.9%	25.0%	25.2%
Indiana	2,419,524	25.1%	24.8%	24.3%	25.7%
Michigan	3,769,849	25.0%	24.7%	25.1%	25.2%
Ohio	4,660,962	25.3%	24.9%	24.8%	24.9%
Wisconsin	2,439,607	24.9%	25.2%	25.0%	25.0%
West North Central:					
Iowa	1,231,858	25.0%	24.8%	25.3%	24.9%
Kansas	1,086,923	25.1%	25.0%	24.8%	25.1%
Minnesota	2,290,315	25.1%	25.1%	24.9%	24.9%
Missouri	2,279,523	25.5%	24.8%	24.7%	25.0%
Nebraska	757,373	25.0%	25.1%	24.8%	25.1%
North Dakota	267,207	24.4%	24.8%	25.6%	25.1%
South Dakota	308,387	24.8%	25.3%	24.5%	25.4%
South Atlantic:					
Delaware	372,730	23.7%	26.1%	25.1%	25.0%
District of Columbia	429,536	24.7% *	25.1%	24.9%	25.2%
Florida	6,841,755	25.6%	24.8%	24.7%	24.9%
Georgia	3,204,157	25.1%	25.3%	24.6%	25.0%
Maryland	2,062,263	25.0%	24.9%	24.8%	25.3%
North Carolina	3,370,401	24.6%	24.9%	25.3%	25.1%
South Carolina	1,518,039	23.9%	25.8%	25.3%	25.0%
Virginia	3,027,032	23.5%	26.4%	25.1%	25.0%
West Virginia	518,575	25.5%	24.7%	25.0%	24.8%
East South Central:					
Alabama	1,508,798	25.0%	25.0%	24.8%	25.2%
Kentucky	1,405,291	25.3%	24.9%	24.9%	24.9%
Mississippi	835,269	24.8%	24.5%	25.1%	25.6%
Tennessee	2,250,809	25.7%	24.9%	24.4%	24.9%
West South Central:					
Arkansas	1,025,783	26.0%	25.4%	24.2%	24.5%
Louisiana	1,435,143	24.7%	25.1%	25.1%	25.0%
Oklahoma	1,155,245	25.3%	24.9%	24.8%	24.9%
Texas	8,153,583	25.1%	25.1%	24.7%	25.0%
Mountain:					
Arizona	2,048,877	24.7%	25.6%	24.8%	24.9%
Colorado	1,859,607	25.0%	25.1%	25.0%	24.9%
Idaho	495,768	24.5%	24.6%	25.3%	25.5%
Montana	326,236	25.6%	24.8%	24.5%	25.2%
Nevada	1,031,826	25.1%	24.6%	25.1%	25.2%
New Mexico	549,949	24.9%	24.9%	25.1%	25.0%
Utah	935,671	25.7%	24.8%	24.6%	24.9%
Wyoming	178,979	25.6%	24.8%	24.7%	24.9%
Pacific:					
Alaska	217,024	24.4%	25.7%	24.4%	25.6%
California	13,234,293	25.8%	24.7%	24.8%	24.8%
Hawaii	468,700	24.5%	25.4%	24.6%	25.5%
Oregon	1,366,209	24.4%	25.4%	24.8%	25.4%
Washington	2,347,346	24.8%	25.0%	24.2%	26.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for percent of number of private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	945,182	0.62%	0.37%	0.50%	0.65%
New England:					
Connecticut	61,916	3.72%	2.83%	3.33%	3.36%
Maine	26,620	2.25%	3.66%	2.62%	3.48%
Massachusetts	194,476	3.05%	3.62%	3.68%	3.27%
New Hampshire	34,696	3.00%	3.46%	3.79%	3.48%
Rhode Island	35,524	3.87%	3.53%	3.96%	4.35%
Vermont	14,503	4.36%	4.08%	2.94%	4.05%
Middle Atlantic:					
New Jersey	215,111	3.52%	2.62%	2.98%	4.24%
New York	431,856	2.57%	3.47%	2.07%	1.70%
Pennsylvania	123,539	3.42%	1.69%	3.93%	2.86%
East North Central:					
Illinois	332,323	2.39%	2.31%	1.36%	2.87%
Indiana	144,467	2.27%	4.04%	3.46%	3.86%
Michigan	208,282	1.87%	2.29%	3.13%	2.90%
Ohio	162,482	2.40%	3.50%	2.20%	2.52%
Wisconsin	126,288	3.08%	3.40%	2.68%	2.13%
West North Central:					
Iowa	27,025	2.98%	1.97%	4.08%	2.51%
Kansas	102,573	2.49%	2.22%	3.04%	3.14%
Minnesota	105,648	3.84%	3.82%	2.87%	3.17%
Missouri	113,151	1.94%	2.78%	3.45%	4.24%
Nebraska	75,735	2.63%	4.84%	3.63%	2.94%
North Dakota	9,843	2.43%	4.42%	4.20%	3.00%
South Dakota	21,323	1.88%	3.08%	3.27%	3.79%
South Atlantic:					
Delaware	22,764	3.03%	4.61%	4.95%	4.59%
District of Columbia	34,192	4.81% *	5.19%	3.40%	3.10%
Florida	480,401	3.80%	3.53%	3.11%	1.69%
Georgia	265,089	4.37%	4.19%	3.39%	3.02%
Maryland	122,229	2.55%	1.57%	3.50%	2.76%
North Carolina	135,671	3.71%	4.01%	3.24%	3.51%
South Carolina	65,885	2.51%	3.59%	3.71%	2.91%
Virginia	304,344	2.55%	4.14%	3.00%	3.24%
West Virginia	29,815	3.72%	3.70%	2.85%	2.97%
East South Central:					
Alabama	60,193	2.99%	4.07%	2.51%	2.36%
Kentucky	74,564	2.35%	4.06%	2.12%	3.78%
Mississippi	68,110	3.74%	2.49%	3.36%	3.99%
Tennessee	134,103	3.12%	4.01%	2.51%	3.23%
West South Central:					
Arkansas	78,708	3.33%	3.75%	4.10%	2.42%
Louisiana	68,675	2.98%	2.77%	4.20%	2.56%
Oklahoma	54,616	2.27%	2.81%	2.97%	4.32%
Texas	299,906	3.02%	2.01%	3.07%	2.87%
Mountain:					
Arizona	109,887	3.63%	3.27%	2.23%	3.37%
Colorado	181,380	3.90%	4.41%	2.81%	3.64%
Idaho	34,384	2.82%	2.71%	4.43%	3.75%
Montana	19,165	3.22%	3.25%	2.62%	3.06%
Nevada	69,666	3.40%	3.30%	3.87%	2.90%
New Mexico	24,688	2.35%	2.93%	3.42%	2.40%
Utah	80,241	2.56%	3.10%	3.36%	2.99%
Wyoming	11,756	3.05%	5.08%	2.63%	4.25%
Pacific:					
Alaska	19,150	2.79%	4.18%	3.77%	4.07%
California	434,773	1.72%	1.94%	2.20%	1.99%
Hawaii	18,277	2.39%	2.47%	2.75%	2.78%
Oregon	51,546	2.99%	2.95%	2.55%	2.87%
Washington	131,231	2.59%	3.18%	3.67%	4.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	86.9%	71.0%	86.8%	93.3%	96.5%
New England:					
Connecticut	92.2%	79.5%	94.1%	95.7%	99.2%
Maine	86.6%	69.6%	89.5%	90.0%	96.8%
Massachusetts	90.4%	76.8%	88.4%	98.8%	98.1%
New Hampshire	90.9%	77.8%	93.5%	95.6%	97.0%
Rhode Island	89.4%	68.9%	93.0%	97.9%	99.1%
Vermont	86.1%	70.3%	86.1%	90.5%	97.2%
Middle Atlantic:					
New Jersey	89.5%	71.1%	91.2%	95.7%	99.5%
New York	86.3%	74.5%	77.5%	95.1%	98.1%
Pennsylvania	90.0%	72.5%	91.4%	98.4%	98.1%
East North Central:					
Illinois	86.1%	65.8%	87.0%	94.6%	96.9%
Indiana	86.4%	66.2%	86.0%	95.7%	97.6%
Michigan	86.6%	68.9%	85.0%	94.8%	97.4%
Ohio	90.3%	76.8%	94.3%	96.6%	93.9%
Wisconsin	89.4%	74.1%	89.0%	95.9%	98.5%
West North Central:					
Iowa	84.0%	63.9%	86.8%	90.4%	94.8%
Kansas	86.2%	63.6%	89.4%	95.4%	96.4%
Minnesota	89.1%	71.8%	91.9%	94.9%	97.8%
Missouri	87.4%	70.8%	87.3%	95.7%	96.3%
Nebraska	84.5%	61.5%	88.9%	91.6%	96.0%
North Dakota	82.0%	61.2%	86.3%	90.1%	89.7%
South Dakota	83.6%	60.6%	84.7%	93.5%	95.5%
South Atlantic:					
Delaware	89.0%	67.3%	92.9%	97.0%	97.4%
District of Columbia	92.6%	82.3%	90.0%	98.3%	99.6%
Florida	87.1%	70.2%	89.6%	93.1%	96.1%
Georgia	87.1%	77.9%	80.7%	94.3%	95.7%
Maryland	87.5%	68.5%	88.4%	96.5%	96.6%
North Carolina	87.3%	72.8%	89.2%	94.0%	92.9%
South Carolina	86.3%	72.5%	84.3%	93.2%	94.7%
Virginia	88.0%	68.8%	89.2%	94.2%	98.6%
West Virginia	83.7%	63.8%	80.8%	95.6%	94.9%
East South Central:					
Alabama	90.0%	76.8%	91.1%	94.2%	97.9%
Kentucky	88.1%	68.6%	90.0%	95.9%	98.1%
Mississippi	81.5%	70.3%	76.6%	89.1%	89.5%
Tennessee	87.5%	74.0%	88.1%	91.5%	96.8%
West South Central:					
Arkansas	80.6%	46.9%	92.6%	92.8%	92.0%
Louisiana	82.8%	58.6%	87.7%	89.9%	94.8%
Oklahoma	80.9%	62.1%	73.9%	92.3%	95.7%
Texas	84.7%	71.2%	79.0%	92.7%	96.1%
Mountain:					
Arizona	85.8%	67.8%	87.4%	93.3%	94.4%
Colorado	88.6%	74.7%	91.5%	93.0%	95.3%
Idaho	78.3%	56.6%	74.8%	89.7%	91.1%
Montana	71.3%	41.8%	70.3%	87.1%	87.0%
Nevada	89.4%	79.8%	92.5%	93.0%	92.1%
New Mexico	79.9%	59.9%	77.0%	89.9%	92.7%
Utah	82.7%	57.5%	89.1%	89.2%	95.9%
Wyoming	71.2%	37.3%	74.7%	84.5%	89.3%
Pacific:					
Alaska	78.5%	45.9%	83.1%	89.5%	94.5%
California	85.8%	73.4%	87.8%	85.6%	97.0%
Hawaii	98.2%	96.0%	98.8%	99.7%	98.3%
Oregon	85.2%	72.9%	82.1%	91.4%	93.9%
Washington	86.5%	67.4%	88.7%	93.3%	96.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.52%	1.05%	1.25%	0.83%	0.29%
New England:					
Connecticut	1.70%	5.50%	1.80%	1.77%	1.59%
Maine	1.69%	4.98%	1.47%	3.29%	1.76%
Massachusetts	1.90%	6.58%	2.83%	0.83%	0.67%
New Hampshire	1.01%	5.11%	2.18%	2.36%	0.98%
Rhode Island	1.72%	7.72%	1.83%	1.03%	1.02%
Vermont	1.82%	6.01%	4.25%	3.11%	1.58%
Middle Atlantic:					
New Jersey	1.74%	5.29%	4.98%	2.21%	0.51%
New York	2.56%	4.23%	6.66%	0.93%	0.65%
Pennsylvania	1.12%	4.30%	1.69%	0.78%	0.62%
East North Central:					
Illinois	1.65%	5.88%	4.08%	2.58%	0.90%
Indiana	1.16%	5.33%	2.68%	1.90%	0.82%
Michigan	1.75%	6.02%	5.05%	1.60%	0.66%
Ohio	1.50%	3.05%	1.64%	0.66%	3.95%
Wisconsin	1.07%	3.47%	1.92%	1.42%	0.43%
West North Central:					
Iowa	2.14%	7.07%	4.15%	4.32%	2.13%
Kansas	2.03%	6.95%	5.59%	2.33%	1.00%
Minnesota	1.45%	5.15%	4.57%	1.40%	2.10%
Missouri	1.48%	3.62%	2.97%	3.34%	0.96%
Nebraska	1.50%	7.88%	3.47%	1.71%	0.67%
North Dakota	1.47%	5.01%	4.04%	3.62%	4.00%
South Dakota	1.69%	7.37%	2.79%	4.27%	2.08%
South Atlantic:					
Delaware	1.11%	6.53%	1.55%	2.61%	2.37%
District of Columbia	0.93%	7.72%	4.80%	1.35%	0.27%
Florida	1.51%	6.88%	3.01%	2.45%	0.74%
Georgia	1.31%	8.07%	5.14%	2.07%	0.98%
Maryland	1.39%	3.82%	3.21%	1.92%	1.49%
North Carolina	1.48%	5.40%	2.23%	1.08%	3.78%
South Carolina	2.14%	5.40%	8.32%	4.15%	1.71%
Virginia	1.11%	4.93%	3.61%	1.70%	0.60%
West Virginia	1.86%	8.85%	4.00%	1.56%	0.85%
East South Central:					
Alabama	0.96%	5.19%	2.57%	2.43%	0.63%
Kentucky	1.14%	4.46%	3.07%	1.70%	0.36%
Mississippi	1.43%	9.93%	5.49%	3.46%	2.50%
Tennessee	1.31%	5.96%	4.92%	2.16%	1.70%
West South Central:					
Arkansas	1.94%	6.42%	2.16%	3.06%	1.49%
Louisiana	1.63%	7.53%	3.48%	2.78%	1.36%
Oklahoma	1.67%	8.50%	4.03%	2.23%	2.05%
Texas	1.29%	3.74%	3.26%	1.31%	1.60%
Mountain:					
Arizona	2.07%	5.73%	4.35%	1.39%	1.41%
Colorado	1.16%	4.67%	2.74%	3.28%	1.97%
Idaho	1.90%	7.85%	6.39%	5.94%	2.07%
Montana	3.52%	9.07%	8.52%	1.97%	2.74%
Nevada	1.74%	6.85%	4.95%	3.61%	2.62%
New Mexico	1.50%	5.89%	7.10%	1.29%	1.79%
Utah	1.91%	5.96%	3.91%	1.98%	1.09%
Wyoming	2.64%	5.87%	6.24%	3.18%	6.33%
Pacific:					
Alaska	2.54%	5.24%	2.98%	2.60%	2.81%
California	1.19%	2.84%	1.33%	4.43%	0.72%
Hawaii	0.47%	0.97%	0.51%	0.22%	0.74%
Oregon	1.08%	7.40%	4.24%	2.11%	2.51%
Washington	1.05%	5.42%	3.70%	2.46%	1.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	78.5%	56.8%	75.5%	86.0%	89.8%
New England:					
Connecticut	78.2%	50.6%	83.0%	86.2%	88.3%
Maine	77.7%	53.1%	78.0%	80.6%	91.6%
Massachusetts	81.4%	68.4%	76.0%	91.2%	86.7%
New Hampshire	74.3%	51.4%	69.8%	84.0%	87.7%
Rhode Island	78.9%	61.5%	74.5%	89.3%	85.6%
Vermont	81.2%	66.0%	76.8%	86.5%	90.6%
Middle Atlantic:					
New Jersey	77.3%	48.1%	72.4%	84.0%	95.6%
New York	79.6%	66.2%	76.1%	81.6%	90.0%
Pennsylvania	79.9%	61.0%	77.5%	91.2%	85.1%
East North Central:					
Illinois	79.6%	57.4%	82.6%	87.0%	84.8%
Indiana	77.7%	51.5%	79.0%	85.7%	86.6%
Michigan	82.3%	57.9%	80.8%	88.5%	94.5%
Ohio	80.4%	58.5%	77.5%	88.8%	92.9%
Wisconsin	76.7%	45.8%	77.0%	86.3%	90.3%
West North Central:					
Iowa	78.6%	54.8%	69.1%	90.7%	91.6%
Kansas	74.6%	54.2%	67.7%	81.3%	87.9%
Minnesota	74.6%	53.6%	65.3%	88.9%	84.9%
Missouri	83.5%	62.5%	83.1%	90.2%	92.9%
Nebraska	79.1%	46.1%	75.7%	93.1%	90.1%
North Dakota	75.4%	44.4%	66.4%	89.7%	90.0%
South Dakota	76.4%	44.4%	72.3%	86.3%	90.4%
South Atlantic:					
Delaware	78.8%	54.1%	68.0%	90.9%	93.7%
District of Columbia	86.7%	75.1%	82.9%	94.5%	92.1%
Florida	77.5%	55.0%	78.6%	82.9%	88.3%
Georgia	75.9%	47.9%	76.6%	86.9%	87.5%
Maryland	83.4%	66.2%	79.0%	88.8%	94.0%
North Carolina	82.4%	68.4%	81.6%	84.8%	91.2%
South Carolina	82.4%	62.8%	78.2%	91.4%	91.5%
Virginia	80.7%	63.6%	78.8%	86.5%	88.2%
West Virginia	75.9%	40.9%	70.9%	87.2%	92.8%
East South Central:					
Alabama	77.2%	53.8%	73.7%	84.7%	91.4%
Kentucky	76.7%	61.8%	64.2%	82.4%	93.3%
Mississippi	72.4%	33.2%	73.2%	86.7%	87.4%
Tennessee	78.6%	47.5%	79.0%	91.0%	91.3%
West South Central:					
Arkansas	71.9%	49.8%	76.2%	63.9%	87.5%
Louisiana	77.4%	67.3%	72.3%	76.2%	89.6%
Oklahoma	75.5%	41.4%	72.3%	87.4%	89.1%
Texas	78.5%	62.1%	72.4%	85.2%	89.5%
Mountain:					
Arizona	70.5%	36.2%	70.2%	74.7%	91.2%
Colorado	77.8%	52.4%	77.7%	85.1%	90.5%
Idaho	75.9%	45.8%	63.9%	85.9%	93.6%
Montana	68.7%	23.6% *	76.0%	76.8%	77.2%
Nevada	78.1%	71.0%	72.4%	79.3%	88.6%
New Mexico	71.0%	55.8%	66.7%	72.5%	83.0%
Utah	75.7%	64.8%	58.8%	83.6%	90.8%
Wyoming	77.7%	54.8%	72.3%	79.9%	89.9%
Pacific:					
Alaska	70.0%	60.9%	55.3%	75.1%	82.7%
California	77.8%	55.5%	73.9%	87.5%	90.3%
Hawaii	82.0%	67.9%	80.7%	86.9%	91.9%
Oregon	72.9%	45.2%	61.3%	85.6%	91.4%
Washington	78.6%	50.1%	69.7%	90.6%	94.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.2.a(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.51%	1.35%	0.73%	0.49%	0.55%
New England:					
Connecticut	3.41%	6.18%	2.01%	4.53%	6.33%
Maine	1.84%	3.87%	2.30%	2.97%	1.99%
Massachusetts	2.16%	5.84%	3.45%	1.49%	4.36%
New Hampshire	1.48%	7.48%	4.05%	2.43%	2.85%
Rhode Island	2.85%	5.29%	3.21%	2.38%	6.24%
Vermont	2.13%	7.40%	4.04%	3.11%	1.78%
Middle Atlantic:					
New Jersey	2.05%	3.57%	5.41%	4.54%	0.94%
New York	1.07%	4.64%	1.93%	2.04%	2.13%
Pennsylvania	1.71%	5.81%	1.48%	1.30%	3.42%
East North Central:					
Illinois	1.09%	3.05%	2.72%	2.06%	2.66%
Indiana	1.53%	5.07%	3.42%	1.63%	2.91%
Michigan	2.03%	5.71%	3.52%	1.81%	2.07%
Ohio	2.14%	5.09%	3.11%	3.06%	1.18%
Wisconsin	2.83%	6.35%	3.24%	2.62%	2.76%
West North Central:					
Iowa	3.23%	5.76%	5.94%	1.51%	2.39%
Kansas	1.46%	5.36%	4.29%	1.91%	2.11%
Minnesota	2.21%	6.42%	4.65%	0.96%	4.32%
Missouri	1.55%	4.83%	2.60%	1.72%	1.55%
Nebraska	1.74%	4.88%	2.86%	2.71%	2.11%
North Dakota	3.42%	6.91%	4.83%	1.78%	2.16%
South Dakota	2.03%	7.15%	4.61%	2.86%	1.90%
South Atlantic:					
Delaware	1.87%	6.42%	5.01%	2.15%	2.65%
District of Columbia	1.27%	5.92%	2.95%	2.19%	2.49%
Florida	2.98%	6.29%	3.76%	2.44%	2.41%
Georgia	3.32%	7.04%	6.26%	2.06%	4.53%
Maryland	1.55%	7.17%	2.82%	1.08%	1.33%
North Carolina	2.08%	6.17%	2.86%	2.62%	1.21%
South Carolina	1.94%	5.76%	3.65%	1.39%	2.00%
Virginia	1.19%	6.04%	2.10%	1.89%	2.73%
West Virginia	3.36%	9.26%	2.97%	1.33%	1.07%
East South Central:					
Alabama	3.11%	7.50%	5.33%	3.90%	1.82%
Kentucky	3.17%	5.63%	6.32%	6.30%	2.68%
Mississippi	4.04%	7.25%	3.10%	2.57%	2.96%
Tennessee	2.11%	4.29%	2.45%	1.49%	2.03%
West South Central:					
Arkansas	4.63%	4.11%	5.68%	9.68%	2.48%
Louisiana	2.02%	6.71%	3.23%	3.19%	2.36%
Oklahoma	3.60%	7.70%	3.56%	2.64%	2.81%
Texas	1.68%	5.21%	3.37%	2.12%	1.96%
Mountain:					
Arizona	2.70%	5.07%	4.35%	3.34%	1.90%
Colorado	2.78%	4.93%	3.86%	2.72%	1.71%
Idaho	2.90%	8.05%	7.42%	3.84%	1.22%
Montana	4.88%	12.83% *	6.79%	3.53%	5.50%
Nevada	2.12%	5.14%	3.63%	4.16%	1.65%
New Mexico	2.88%	5.73%	6.27%	4.38%	2.73%
Utah	4.13%	7.85%	8.64%	2.62%	1.66%
Wyoming	2.79%	3.85%	4.05%	3.76%	2.79%
Pacific:					
Alaska	4.50%	7.91%	6.34%	5.30%	5.27%
California	1.47%	2.57%	3.96%	1.80%	1.34%
Hawaii	1.73%	3.66%	2.51%	2.06%	2.63%
Oregon	3.41%	8.57%	5.47%	2.12%	2.58%
Washington	3.20%	7.13%	5.17%	1.93%	1.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.2.a.(1)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	79.6%	65.0%	74.9%	82.3%	87.5%
New England:					
Connecticut	80.8%	66.0%	75.9%	83.5%	89.6%
Maine	77.2%	65.5%	72.6%	81.0%	82.4%
Massachusetts	75.4%	60.2%	73.5%	75.9%	85.8%
New Hampshire	76.9%	67.0%	68.8%	82.0%	83.1%
Rhode Island	78.7%	71.2%	68.4%	84.5%	85.2%
Vermont	71.3%	58.9%	54.6%	75.9%	85.7%
Middle Atlantic:					
New Jersey	78.6%	75.2%	72.3%	76.8%	85.6%
New York	76.4%	66.1%	70.0%	75.8%	86.8%
Pennsylvania	83.1%	73.2%	81.5%	87.2%	85.5%
East North Central:					
Illinois	82.1%	67.0%	76.8%	84.6%	91.0%
Indiana	79.6%	61.0%	73.9%	84.4%	86.9%
Michigan	80.4%	67.2%	78.2%	85.6%	83.0%
Ohio	80.8%	64.9%	75.4%	83.8%	90.6%
Wisconsin	79.0%	72.1%	70.7%	79.1%	88.0%
West North Central:					
Iowa	79.0%	63.4%	78.7%	81.2%	83.4%
Kansas	74.2%	40.1%	65.8%	83.1%	86.1%
Minnesota	78.3%	62.3%	73.7%	82.4%	85.1%
Missouri	83.0%	71.4%	80.3%	86.5%	87.8%
Nebraska	79.3%	60.1%	80.3%	77.5%	86.6%
North Dakota	78.7%	59.7%	75.1%	80.1%	86.1%
South Dakota	77.1%	56.0%	72.5%	79.3%	84.7%
South Atlantic:					
Delaware	81.9%	60.2%	80.3%	85.4%	87.7%
District of Columbia	83.6%	76.3%	81.5%	88.0%	85.8%
Florida	78.3%	58.6%	77.6%	79.1%	87.3%
Georgia	78.3%	69.2%	71.8%	80.9%	84.6%
Maryland	80.2%	68.3%	74.8%	85.6%	85.0%
North Carolina	79.3%	54.0%	75.5%	88.0%	88.7%
South Carolina	77.8%	56.3%	75.1%	79.6%	89.0%
Virginia	77.3%	58.2%	71.4%	83.6%	85.6%
West Virginia	77.6%	53.2%	68.0%	77.6%	91.1%
East South Central:					
Alabama	78.5%	78.3%	76.3%	75.2%	83.1%
Kentucky	80.9%	67.4%	70.5%	85.2%	89.9%
Mississippi	79.2%	55.6%	75.7%	83.4%	84.4%
Tennessee	80.5%	58.2%	75.6%	84.0%	90.3%
West South Central:					
Arkansas	81.1%	68.8%	80.8%	79.9%	86.2%
Louisiana	73.6%	60.4%	61.5%	79.7%	83.9%
Oklahoma	79.8%	62.9%	67.5%	83.7%	89.0%
Texas	77.5%	59.0%	71.6%	78.7%	89.8%
Mountain:					
Arizona	78.3%	66.7%	76.8%	81.7%	80.0%
Colorado	75.7%	61.4%	66.2%	79.4%	86.9%
Idaho	79.0%	48.8%	71.2%	84.3%	87.3%
Montana	78.0%	72.1%	65.3%	82.1%	84.9%
Nevada	79.5%	66.1%	77.7%	84.8%	85.5%
New Mexico	78.9%	57.6%	82.5%	79.5%	85.1%
Utah	78.5%	60.0%	75.2%	78.4%	88.7%
Wyoming	85.4%	68.7%	73.9%	89.2%	94.3%
Pacific:					
Alaska	85.6%	79.9%	77.7%	85.4%	92.3%
California	82.4%	67.7%	77.9%	86.1%	89.6%
Hawaii	86.2%	80.7%	85.3%	88.1%	88.9%
Oregon	83.7%	75.6%	70.3%	87.4%	91.3%
Washington	86.6%	85.6%	80.2%	84.9%	92.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.34%	1.12%	0.34%	0.52%	0.44%
New England:					
Connecticut	1.97%	4.40%	1.63%	2.24%	1.78%
Maine	1.80%	4.85%	2.76%	3.27%	2.46%
Massachusetts	1.81%	6.68%	2.44%	1.89%	2.01%
New Hampshire	1.82%	4.24%	3.46%	2.61%	1.86%
Rhode Island	2.37%	3.45%	5.54%	3.07%	2.71%
Vermont	3.31%	5.65%	7.19%	1.99%	2.32%
Middle Atlantic:					
New Jersey	2.25%	4.08%	3.96%	3.56%	2.15%
New York	1.37%	3.52%	1.48%	3.92%	2.33%
Pennsylvania	1.12%	3.72%	2.12%	1.58%	1.95%
East North Central:					
Illinois	1.88%	3.27%	2.78%	1.87%	2.53%
Indiana	2.37%	7.88%	3.79%	1.25%	2.32%
Michigan	2.86%	5.29%	2.79%	2.58%	6.37%
Ohio	1.12%	4.90%	3.82%	1.65%	1.04%
Wisconsin	1.82%	4.06%	3.60%	2.57%	1.31%
West North Central:					
Iowa	1.53%	5.16%	2.90%	2.29%	2.97%
Kansas	2.12%	9.78%	4.51%	2.37%	2.19%
Minnesota	1.62%	6.63%	3.55%	1.23%	0.85%
Missouri	1.81%	6.35%	3.46%	2.71%	1.48%
Nebraska	2.09%	7.13%	3.04%	3.21%	1.88%
North Dakota	1.41%	5.95%	2.72%	3.48%	2.94%
South Dakota	1.92%	6.34%	5.33%	1.78%	2.58%
South Atlantic:					
Delaware	1.49%	5.70%	3.12%	2.42%	2.00%
District of Columbia	1.01%	3.06%	6.31%	1.83%	2.51%
Florida	2.75%	6.91%	2.60%	2.47%	2.25%
Georgia	3.05%	9.89%	2.34%	4.39%	3.29%
Maryland	1.47%	6.81%	3.78%	2.62%	2.03%
North Carolina	2.50%	7.53%	3.38%	1.37%	1.30%
South Carolina	2.75%	6.19%	3.02%	4.78%	3.13%
Virginia	1.96%	5.53%	3.67%	1.33%	1.78%
West Virginia	1.41%	7.35%	4.52%	3.45%	1.71%
East South Central:					
Alabama	1.94%	6.83%	4.00%	2.80%	2.40%
Kentucky	1.81%	6.99%	2.23%	1.77%	1.83%
Mississippi	2.47%	8.61%	3.22%	3.03%	2.59%
Tennessee	1.95%	4.63%	3.33%	3.69%	1.25%
West South Central:					
Arkansas	2.02%	5.37%	3.65%	3.40%	2.83%
Louisiana	1.32%	8.04%	5.07%	2.87%	2.75%
Oklahoma	2.52%	6.98%	4.37%	1.95%	2.40%
Texas	1.74%	4.32%	4.09%	2.45%	1.77%
Mountain:					
Arizona	2.05%	3.89%	5.16%	1.78%	2.94%
Colorado	1.96%	6.13%	4.34%	3.27%	2.72%
Idaho	2.38%	9.66%	7.82%	1.85%	2.50%
Montana	2.82%	9.84%	5.89%	2.92%	2.77%
Nevada	1.88%	6.07%	5.06%	3.79%	1.61%
New Mexico	1.80%	5.22%	5.10%	2.77%	2.72%
Utah	1.01%	5.79%	4.62%	2.87%	1.17%
Wyoming	1.88%	6.20%	4.24%	1.42%	1.53%
Pacific:					
Alaska	1.85%	5.05%	3.39%	3.70%	3.40%
California	0.63%	3.73%	2.21%	1.80%	0.51%
Hawaii	1.30%	1.23%	1.79%	2.50%	1.84%
Oregon	1.63%	7.01%	5.39%	2.26%	3.02%
Washington	1.12%	4.15%	4.73%	6.64%	1.86%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	62.5%	37.0%	56.5%	70.8%	78.6%
New England:					
Connecticut	63.2%	33.3%	63.0%	72.0%	79.1%
Maine	60.0%	34.8%	56.6%	65.3%	75.4%
Massachusetts	61.3%	41.2%	55.9%	69.2%	74.4%
New Hampshire	57.1%	34.4%	48.0%	68.9%	72.9%
Rhode Island	62.1%	43.8%	51.0%	75.5%	72.9%
Vermont	57.9%	38.9%	42.0%	65.7%	77.7%
Middle Atlantic:					
New Jersey	60.7%	36.2%	52.3%	64.5%	81.8%
New York	60.8%	43.8%	53.3%	61.9%	78.1%
Pennsylvania	66.4%	44.6%	63.1%	79.5%	72.8%
East North Central:					
Illinois	65.3%	38.4%	63.4%	73.6%	77.2%
Indiana	61.9%	31.4%	58.4%	72.4%	75.3%
Michigan	66.2%	38.9%	63.2%	75.8%	78.5%
Ohio	64.9%	38.0%	58.4%	74.4%	84.2%
Wisconsin	60.6%	33.0%	54.4%	68.2%	79.4%
West North Central:					
Iowa	62.1%	34.7%	54.4%	73.7%	76.4%
Kansas	55.4%	21.7%	44.5%	67.6%	75.6%
Minnesota	58.4%	33.4%	48.1%	73.3%	72.2%
Missouri	69.3%	44.7%	66.7%	78.0%	81.5%
Nebraska	62.7%	27.7%	60.8%	72.2%	78.0%
North Dakota	59.4%	26.5%	49.8%	71.9%	77.5%
South Dakota	58.9%	24.9%	52.4%	68.4%	76.6%
South Atlantic:					
Delaware	64.5%	32.5%	54.6%	77.6%	82.2%
District of Columbia	72.6%	57.3%	67.6%	83.2%	79.0%
Florida	60.7%	32.3%	61.0%	65.6%	77.1%
Georgia	59.4%	33.1%	55.0%	70.3%	74.0%
Maryland	66.8%	45.2%	59.1%	76.1%	79.9%
North Carolina	65.3%	37.0%	61.7%	74.6%	80.9%
South Carolina	64.1%	35.3%	58.7%	72.7%	81.4%
Virginia	62.4%	37.1%	56.2%	72.3%	75.5%
West Virginia	58.8%	21.7%	48.2%	67.7%	84.5%
East South Central:					
Alabama	60.6%	42.1%	56.3%	63.7%	76.0%
Kentucky	62.0%	41.7%	45.2%	70.2%	83.9%
Mississippi	57.3%	18.4%	55.4%	72.4%	73.8%
Tennessee	63.2%	27.6%	59.7%	76.5%	82.4%
West South Central:					
Arkansas	58.4%	34.3%	61.5%	51.1%	75.4%
Louisiana	57.0%	40.6%	44.4%	60.7%	75.2%
Oklahoma	60.3%	26.0%	48.8%	73.2%	79.3%
Texas	60.8%	36.7%	51.8%	67.1%	80.3%
Mountain:					
Arizona	55.2%	24.2%	53.9%	61.0%	73.0%
Colorado	58.9%	32.1%	51.5%	67.6%	78.6%
Idaho	60.0%	22.4%	45.5%	72.4%	81.7%
Montana	53.6%	17.0% *	49.6%	63.0%	65.5%
Nevada	62.1%	46.9%	56.2%	67.3%	75.8%
New Mexico	56.0%	32.2%	55.0%	57.6%	70.6%
Utah	59.4%	38.9%	44.2%	65.6%	80.5%
Wyoming	66.3%	37.6%	53.4%	71.2%	84.8%
Pacific:					
Alaska	59.9%	48.7%	43.0%	64.1%	76.3%
California	64.1%	37.6%	57.5%	75.4%	80.9%
Hawaii	70.7%	54.8%	68.8%	76.6%	81.7%
Oregon	61.0%	34.2%	43.1%	74.8%	83.5%
Washington	68.0%	42.8%	55.9%	76.9%	87.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.2.b(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.39%	1.01%	0.72%	0.55%	0.47%
New England:					
Connecticut	3.85%	6.26%	2.00%	4.00%	6.24%
Maine	2.28%	3.86%	2.12%	3.46%	3.19%
Massachusetts	2.62%	4.59%	2.75%	2.08%	4.00%
New Hampshire	2.00%	6.40%	3.93%	3.51%	3.27%
Rhode Island	2.94%	6.30%	3.72%	4.11%	5.43%
Vermont	2.57%	6.66%	5.77%	2.43%	2.41%
Middle Atlantic:					
New Jersey	2.73%	2.80%	4.69%	5.52%	2.52%
New York	1.02%	2.33%	2.08%	3.63%	3.35%
Pennsylvania	1.67%	4.84%	2.14%	1.96%	3.09%
East North Central:					
Illinois	2.00%	2.71%	3.33%	2.45%	3.18%
Indiana	2.76%	4.08%	3.86%	2.18%	3.60%
Michigan	3.10%	6.98%	3.84%	2.95%	6.23%
Ohio	2.03%	4.38%	2.97%	3.47%	1.58%
Wisconsin	3.17%	5.35%	4.89%	4.01%	2.65%
West North Central:					
Iowa	2.76%	4.24%	4.76%	3.13%	2.70%
Kansas	2.34%	3.57%	5.00%	2.37%	2.46%
Minnesota	1.99%	2.91%	5.40%	1.39%	3.45%
Missouri	2.21%	5.37%	3.65%	2.55%	1.71%
Nebraska	2.22%	3.97%	3.20%	3.32%	1.86%
North Dakota	2.40%	3.57%	3.87%	3.54%	2.70%
South Dakota	2.23%	3.61%	5.30%	2.35%	3.18%
South Atlantic:					
Delaware	2.41%	4.38%	5.12%	3.13%	3.07%
District of Columbia	1.00%	6.29%	6.06%	2.74%	3.08%
Florida	3.21%	5.50%	3.16%	3.46%	3.43%
Georgia	3.42%	6.26%	5.00%	4.42%	5.78%
Maryland	1.73%	6.74%	3.79%	2.86%	2.11%
North Carolina	1.96%	3.53%	1.87%	3.28%	1.67%
South Carolina	2.39%	3.67%	4.71%	4.33%	3.90%
Virginia	1.78%	5.32%	2.86%	1.81%	2.97%
West Virginia	2.58%	6.30%	2.72%	3.37%	1.84%
East South Central:					
Alabama	2.93%	6.44%	5.98%	4.25%	3.08%
Kentucky	3.35%	7.01%	5.41%	5.15%	2.92%
Mississippi	3.35%	4.34%	3.44%	3.76%	3.64%
Tennessee	2.65%	2.70%	3.02%	3.51%	2.50%
West South Central:					
Arkansas	4.51%	3.34%	6.06%	8.50%	3.91%
Louisiana	1.58%	8.17%	3.30%	2.70%	3.78%
Oklahoma	3.50%	3.70%	3.94%	1.86%	3.87%
Texas	1.92%	2.89%	4.22%	2.30%	2.12%
Mountain:					
Arizona	2.95%	3.95%	5.36%	3.57%	3.53%
Colorado	3.08%	5.15%	5.35%	3.63%	2.45%
Idaho	2.16%	4.72%	7.33%	3.39%	2.23%
Montana	5.04%	13.29% *	5.98%	3.75%	5.81%
Nevada	2.13%	4.91%	4.43%	4.67%	2.29%
New Mexico	2.63%	2.89%	5.11%	4.67%	3.13%
Utah	3.09%	7.18%	5.61%	3.06%	2.01%
Wyoming	3.45%	4.72%	4.60%	3.74%	3.01%
Pacific:					
Alaska	4.05%	8.19%	5.23%	3.55%	4.66%
California	1.20%	2.75%	3.51%	2.52%	1.39%
Hawaii	1.67%	3.03%	2.27%	3.18%	2.32%
Oregon	3.17%	9.30%	4.52%	2.66%	3.57%
Washington	3.03%	6.93%	5.30%	5.86%	2.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.3(2005) Number of full-time private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	90,159,020	16,535,223	22,552,787	24,660,404	26,410,607
New England:					
Connecticut	1,215,869	208,504	320,685	328,684	357,997
Maine	368,235	65,592	96,433	92,616	113,593
Massachusetts	2,284,305	427,659	569,246	613,639	673,761
New Hampshire	411,723	75,529	101,942	112,630	121,623
Rhode Island	340,994	69,080	86,527	91,017	94,370
Vermont	200,277	34,994	48,617	56,140	60,525
Middle Atlantic:					
New Jersey	2,752,510	461,888	694,464	767,728	828,430
New York	5,577,517	1,084,248	1,291,288	1,524,591	1,677,391
Pennsylvania	3,845,856	722,708	967,845	1,102,212	1,053,092
East North Central:					
Illinois	4,048,869	683,481	1,076,628	1,101,650	1,187,110
Indiana	1,861,986	283,010	463,917	538,364	576,695
Michigan	2,993,237	517,901	725,975	841,209	908,152
Ohio	3,796,592	696,071	944,447	1,062,019	1,094,056
Wisconsin	1,872,544	276,126	495,689	529,523	571,205
West North Central:					
Iowa	963,452	145,795	248,256	283,408	285,993
Kansas	838,074	128,607	207,695	244,422	257,350
Minnesota	1,674,098	253,224	400,112	494,293	526,468
Missouri	1,886,783	394,707	467,486	485,025	539,564
Nebraska	583,038	87,201	146,270	173,563 *	176,004
North Dakota	195,057	30,775	43,028	60,551	60,704
South Dakota	222,060	31,796	57,950	64,937	67,377
South Atlantic:					
Delaware	301,459	47,405	80,439	84,770	88,845
District of Columbia	382,300	86,429 *	93,171	101,848	100,852
Florida	5,644,313	1,146,353	1,358,149	1,537,770	1,602,040
Georgia	2,685,968	507,726	701,687	701,915	774,640
Maryland	1,661,697	322,083	412,345	431,863	495,405
North Carolina	2,686,095	457,617	706,700	737,479	784,300
South Carolina	1,223,034	210,252	307,019	346,363	359,399
Virginia	2,515,043	434,837	676,816	693,381	710,010
West Virginia	412,328	77,073	102,607	111,889	120,759
East South Central:					
Alabama	1,211,210	219,922	307,952	341,396	341,940
Kentucky	1,109,739	206,843	278,756	294,593	329,547
Mississippi	684,505	133,196 *	157,401	195,998	197,911
Tennessee	1,872,728	338,353	490,314	511,789	532,273
West South Central:					
Arkansas	793,552	151,984	233,004	172,842	235,722
Louisiana	1,184,108	233,871	298,476	312,761	339,001
Oklahoma	918,352	151,923	233,321	256,853	276,255
Texas	6,800,598	1,338,798	1,675,725	1,813,936	1,972,138
Mountain:					
Arizona	1,613,004	267,240	422,355	445,376	478,034
Colorado	1,535,373	275,648	392,119	424,211	443,395
Idaho	371,022	52,180	90,349	113,823	114,671
Montana	230,800	38,028	62,855	59,401	70,516
Nevada	876,456	189,893	218,914	227,498	240,152
New Mexico	440,907	81,747	113,910	120,686	124,564
Utah	720,639	150,777	149,763	197,855	222,245
Wyoming	142,277	24,674	34,537	40,834	42,232
Pacific:					
Alaska	175,518	32,168	42,745	48,293	52,313
California	10,789,466	2,086,575	2,693,924	2,885,210	3,123,756
Hawaii	382,747	76,794	92,703	103,828	109,422
Oregon	1,019,059	177,704	234,453	292,633	314,270
Washington	1,841,647	338,236	435,778	485,093	582,541

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for number of full-time private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	848,779	584,128	371,042	571,821	791,980
New England:					
Connecticut	61,757	25,893	44,226	42,321	56,142
Maine	21,453	9,431	15,336	8,349	20,051
Massachusetts	146,903	92,925	77,859	113,686	74,258
New Hampshire	24,031	11,765	13,899	20,659	14,047
Rhode Island	29,319	18,531	14,527	16,092	22,111
Vermont	12,708	7,469	8,933	8,561	10,411
Middle Atlantic:					
New Jersey	172,658	61,963	95,221	116,817	137,824
New York	248,440	151,325	132,557	133,843	185,104
Pennsylvania	147,483	115,383	67,842	188,435	101,485
East North Central:					
Illinois	306,709	88,888	146,749	105,545	168,024
Indiana	82,597	42,781	103,117	74,397	66,925
Michigan	200,734	63,373	92,031	91,101	161,827
Ohio	162,000	87,201	119,547	124,521	117,142
Wisconsin	75,202	52,688	65,190	87,745	40,189
West North Central:					
Iowa	41,802	18,473	26,821	43,060	33,491
Kansas	69,125	22,278	36,346	21,201	45,010
Minnesota	93,781	44,007	56,810	67,780	61,790
Missouri	92,479	48,132	58,404	79,754	73,194
Nebraska	58,974	11,536	26,697	53,597 *	21,901
North Dakota	5,835	3,803	9,042	9,420	6,897
South Dakota	12,365	4,254	7,330	6,942	12,898
South Atlantic:					
Delaware	21,382	6,400	15,421	17,839	20,709
District of Columbia	31,096	31,198 *	22,703	14,739	9,460
Florida	424,854	275,361	178,062	264,953	119,499
Georgia	211,955	141,617	135,237	133,888	63,787
Maryland	94,386	49,755	28,771	70,547	66,876
North Carolina	138,987	66,437	152,435	87,126	102,763
South Carolina	70,157	31,315	67,422	49,099	38,573
Virginia	230,703	91,722	184,964	50,977	91,115
West Virginia	26,301	18,821	16,710	15,174	11,390
East South Central:					
Alabama	41,037	40,457	50,785	25,523	35,209
Kentucky	65,765	27,265	42,940	27,201	67,135
Mississippi	66,329	46,238 *	16,078	24,212	40,511
Tennessee	105,054	44,511	109,965	62,184	64,900
West South Central:					
Arkansas	34,535	20,381	45,114	26,616	16,258
Louisiana	59,572	32,847	41,385	61,554	34,546
Oklahoma	32,995	21,379	31,603	38,081	36,943
Texas	271,033	217,532	135,164	150,383	285,779
Mountain:					
Arizona	87,875	43,790	77,226	27,837	64,535
Colorado	178,430	42,263	93,173	54,342	114,599
Idaho	26,022	9,030	12,610	24,766	17,442
Montana	14,305	5,849	12,355	6,503	7,929
Nevada	60,099	37,925	29,853	45,701	19,918
New Mexico	18,744	10,310	17,110	15,114	12,234
Utah	47,512	25,761	19,839	24,692	33,570
Wyoming	12,419	2,830	6,241	4,569	10,648
Pacific:					
Alaska	16,017	3,913	9,144	9,824	12,429
California	387,604	247,981	215,591	258,801	259,477
Hawaii	15,936	8,601	8,553	14,349	10,363
Oregon	45,744	33,565	21,745	34,672	33,140
Washington	91,100	54,484	54,124	60,639	105,348

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	90,159,020	18.3%	25.0%	27.4%	29.3%
New England:					
Connecticut	1,215,869	17.1%	26.4%	27.0%	29.4%
Maine	368,235	17.8%	26.2%	25.2%	30.8%
Massachusetts	2,284,305	18.7%	24.9%	26.9%	29.5%
New Hampshire	411,723	18.3%	24.8%	27.4%	29.5%
Rhode Island	340,994	20.3%	25.4%	26.7%	27.7%
Vermont	200,277	17.5%	24.3%	28.0%	30.2%
Middle Atlantic:					
New Jersey	2,752,510	16.8%	25.2%	27.9%	30.1%
New York	5,577,517	19.4%	23.2%	27.3%	30.1%
Pennsylvania	3,845,856	18.8%	25.2%	28.7%	27.4%
East North Central:					
Illinois	4,048,869	16.9%	26.6%	27.2%	29.3%
Indiana	1,861,986	15.2%	24.9%	28.9%	31.0%
Michigan	2,993,237	17.3%	24.3%	28.1%	30.3%
Ohio	3,796,592	18.3%	24.9%	28.0%	28.8%
Wisconsin	1,872,544	14.7%	26.5%	28.3%	30.5%
West North Central:					
Iowa	963,452	15.1%	25.8%	29.4%	29.7%
Kansas	838,074	15.3%	24.8%	29.2%	30.7%
Minnesota	1,674,098	15.1%	23.9%	29.5%	31.4%
Missouri	1,886,783	20.9%	24.8%	25.7%	28.6%
Nebraska	583,038	15.0%	25.1%	29.8% *	30.2%
North Dakota	195,057	15.8%	22.1%	31.0%	31.1%
South Dakota	222,060	14.3%	26.1%	29.2%	30.3%
South Atlantic:					
Delaware	301,459	15.7%	26.7%	28.1%	29.5%
District of Columbia	382,300	22.6% *	24.4%	26.6%	26.4%
Florida	5,644,313	20.3%	24.1%	27.2%	28.4%
Georgia	2,685,968	18.9%	26.1%	26.1%	28.8%
Maryland	1,661,697	19.4%	24.8%	26.0%	29.8%
North Carolina	2,686,095	17.0%	26.3%	27.5%	29.2%
South Carolina	1,223,034	17.2%	25.1%	28.3%	29.4%
Virginia	2,515,043	17.3%	26.9%	27.6%	28.2%
West Virginia	412,328	18.7%	24.9%	27.1%	29.3%
East South Central:					
Alabama	1,211,210	18.2%	25.4%	28.2%	28.2%
Kentucky	1,109,739	18.6%	25.1%	26.5%	29.7%
Mississippi	684,505	19.5% *	23.0%	28.6%	28.9%
Tennessee	1,872,728	18.1%	26.2%	27.3%	28.4%
West South Central:					
Arkansas	793,552	19.2%	29.4%	21.8%	29.7%
Louisiana	1,184,108	19.8%	25.2%	26.4%	28.6%
Oklahoma	918,352	16.5%	25.4%	28.0%	30.1%
Texas	6,800,598	19.7%	24.6%	26.7%	29.0%
Mountain:					
Arizona	1,613,004	16.6%	26.2%	27.6%	29.6%
Colorado	1,535,373	18.0%	25.5%	27.6%	28.9%
Idaho	371,022	14.1%	24.4%	30.7%	30.9%
Montana	230,800	16.5%	27.2%	25.7%	30.6%
Nevada	876,456	21.7%	25.0%	26.0%	27.4%
New Mexico	440,907	18.5%	25.8%	27.4%	28.3%
Utah	720,639	20.9%	20.8%	27.5%	30.8%
Wyoming	142,277	17.3%	24.3%	28.7%	29.7%
Pacific:					
Alaska	175,518	18.3%	24.4%	27.5%	29.8%
California	10,789,466	19.3%	25.0%	26.7%	29.0%
Hawaii	382,747	20.1%	24.2%	27.1%	28.6%
Oregon	1,019,059	17.4%	23.0%	28.7%	30.8%
Washington	1,841,647	18.4%	23.7%	26.3%	31.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	848,779	0.65%	0.36%	0.61%	0.76%
New England:					
Connecticut	61,757	3.11%	3.17%	3.35%	3.50%
Maine	21,453	1.99%	4.04%	2.56%	4.23%
Massachusetts	146,903	2.73%	3.57%	4.22%	4.12%
New Hampshire	24,031	2.57%	3.04%	3.91%	4.20%
Rhode Island	29,319	3.87%	3.43%	4.36%	5.24%
Vermont	12,708	3.86%	4.31%	3.25%	4.48%
Middle Atlantic:					
New Jersey	172,658	2.83%	2.64%	3.22%	4.64%
New York	248,440	2.20%	2.44%	2.39%	2.40%
Pennsylvania	147,483	2.84%	1.91%	4.27%	2.88%
East North Central:					
Illinois	306,709	1.85%	2.27%	1.39%	3.06%
Indiana	82,597	2.09%	4.27%	3.90%	4.10%
Michigan	200,734	1.88%	2.25%	3.88%	3.11%
Ohio	162,000	1.90%	3.59%	2.11%	2.69%
Wisconsin	75,202	2.80%	3.44%	3.43%	2.45%
West North Central:					
Iowa	41,802	2.30%	2.29%	4.35%	2.60%
Kansas	69,125	2.16%	2.81%	3.14%	3.73%
Minnesota	93,781	2.87%	3.11%	2.91%	4.01%
Missouri	92,479	1.90%	2.95%	3.53%	4.62%
Nebraska	58,974	2.01%	4.61%	4.42% *	3.48%
North Dakota	5,835	2.01%	4.32%	4.79%	3.96%
South Dakota	12,365	1.60%	3.17%	3.84%	4.71%
South Atlantic:					
Delaware	21,382	2.23%	5.07%	5.47%	5.70%
District of Columbia	31,096	4.95% *	5.60%	3.52%	2.88%
Florida	424,854	3.73%	3.03%	3.31%	2.10%
Georgia	211,955	4.32%	4.76%	3.42%	3.19%
Maryland	94,386	2.86%	2.05%	3.61%	3.12%
North Carolina	138,987	2.79%	4.31%	3.49%	3.69%
South Carolina	70,157	2.34%	4.57%	3.93%	3.23%
Virginia	230,703	2.88%	4.26%	3.38%	3.27%
West Virginia	26,301	3.77%	3.57%	2.76%	3.39%
East South Central:					
Alabama	41,037	3.06%	3.83%	2.82%	2.71%
Kentucky	65,765	2.61%	5.02%	2.39%	3.97%
Mississippi	66,329	4.03% *	2.51%	4.02%	4.20%
Tennessee	105,054	2.73%	4.41%	2.99%	3.22%
West South Central:					
Arkansas	34,535	3.02%	4.37%	3.69%	2.64%
Louisiana	59,572	2.79%	2.96%	4.53%	3.03%
Oklahoma	32,995	1.82%	3.37%	3.13%	4.59%
Texas	271,033	2.87%	1.90%	2.91%	3.04%
Mountain:					
Arizona	87,875	2.37%	3.36%	1.79%	3.83%
Colorado	178,430	3.42%	4.56%	3.23%	3.85%
Idaho	26,022	2.60%	3.01%	4.68%	5.02%
Montana	14,305	2.52%	4.08%	2.16%	3.39%
Nevada	60,099	3.48%	3.67%	3.96%	2.77%
New Mexico	18,744	2.29%	3.01%	3.47%	2.36%
Utah	47,512	3.10%	2.95%	3.65%	3.31%
Wyoming	12,419	2.53%	5.18%	2.66%	4.81%
Pacific:					
Alaska	16,017	2.51%	4.66%	4.48%	4.72%
California	387,604	2.01%	1.94%	2.07%	2.06%
Hawaii	15,936	2.13%	2.30%	2.89%	2.98%
Oregon	45,744	3.21%	2.49%	2.41%	3.21%
Washington	91,100	2.23%	3.09%	3.82%	5.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	90.2%	75.8%	88.4%	94.3%	97.1%
New England:					
Connecticut	94.9%	84.8%	95.4%	95.9%	99.2%
Maine	89.4%	74.6%	89.6%	89.6%	97.5%
Massachusetts	94.9%	88.2%	90.4%	99.2%	99.0%
New Hampshire	93.5%	80.7%	95.0%	96.2%	97.6%
Rhode Island	92.9%	77.6%	93.3%	97.7%	99.0%
Vermont	90.5%	81.5%	87.7%	90.6%	97.7%
Middle Atlantic:					
New Jersey	92.9%	75.9%	92.6%	96.2%	99.7%
New York	91.3%	77.7%	89.1%	95.3%	98.3%
Pennsylvania	93.4%	78.9%	93.0%	98.8%	98.0%
East North Central:					
Illinois	90.0%	72.7%	86.9%	95.2%	98.0%
Indiana	91.9%	71.8%	91.8%	95.6%	98.4%
Michigan	90.8%	76.7%	85.8%	95.9%	97.9%
Ohio	93.4%	81.3%	95.8%	97.4%	95.0%
Wisconsin	93.2%	78.7%	90.1%	97.8%	98.7%
West North Central:					
Iowa	89.1%	70.0%	90.1%	91.9%	95.2%
Kansas	89.4%	61.9%	88.9%	95.8%	97.6%
Minnesota	93.2%	78.9%	92.3%	96.0%	98.0%
Missouri	90.6%	76.6%	90.0%	95.6%	96.8%
Nebraska	88.7%	62.4%	90.2%	92.0%	97.1%
North Dakota	87.6%	68.3%	88.1%	91.4%	93.3%
South Dakota	89.2%	69.2%	86.3%	93.5%	97.1%
South Atlantic:					
Delaware	91.8%	68.1%	92.7%	97.5%	98.2%
District of Columbia	94.5%	86.2%	92.4%	98.4%	99.5%
Florida	88.8%	71.9%	88.8%	93.3%	96.5%
Georgia	89.5%	80.8%	83.2%	94.7%	96.1%
Maryland	91.4%	74.1%	91.1%	96.8%	98.2%
North Carolina	89.1%	70.8%	89.5%	94.1%	94.7%
South Carolina	89.9%	74.4%	90.3%	93.2%	95.5%
Virginia	92.0%	77.7%	91.5%	94.5%	98.7%
West Virginia	88.6%	77.9%	81.7%	95.1%	95.1%
East South Central:					
Alabama	92.7%	81.1%	92.0%	95.6%	97.8%
Kentucky	91.6%	74.2%	91.3%	96.6%	98.4%
Mississippi	86.4%	77.8%	80.7%	90.2%	92.9%
Tennessee	90.0%	75.6%	88.9%	93.3%	96.9%
West South Central:					
Arkansas	85.2%	56.2%	92.6%	91.0%	92.5%
Louisiana	86.2%	66.2%	87.8%	89.7%	95.4%
Oklahoma	84.4%	65.8%	73.3%	92.5%	96.6%
Texas	86.0%	72.2%	77.7%	92.7%	96.2%
Mountain:					
Arizona	88.1%	67.1%	87.8%	93.4%	95.0%
Colorado	90.8%	77.6%	90.9%	93.8%	96.0%
Idaho	82.1%	55.9%	73.8%	90.5%	92.1%
Montana	75.5%	40.8%	74.0%	85.4%	87.1%
Nevada	90.9%	84.3%	92.7%	93.2%	92.4%
New Mexico	84.0%	67.7%	77.4%	91.1%	93.8%
Utah	87.1%	69.7%	86.5%	90.0%	96.8%
Wyoming	77.4%	43.8%	73.2%	85.4%	92.6%
Pacific:					
Alaska	83.2%	50.9%	84.0%	91.1%	95.2%
California	89.9%	79.7%	88.4%	90.3%	97.6%
Hawaii	99.3%	98.9%	99.3%	99.8%	99.1%
Oregon	88.5%	81.0%	83.8%	91.5%	93.5%
Washington	90.1%	72.3%	88.9%	94.2%	97.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.37%	1.51%	0.70%	0.49%	0.26%
New England:					
Connecticut	0.67%	4.21%	1.55%	1.88%	1.51%
Maine	1.51%	5.27%	1.73%	3.21%	0.94%
Massachusetts	0.92%	5.06%	2.35%	0.59%	0.51%
New Hampshire	0.85%	7.28%	1.94%	2.04%	0.72%
Rhode Island	0.98%	6.51%	1.72%	1.16%	1.11%
Vermont	1.57%	7.10%	4.66%	3.16%	1.50%
Middle Atlantic:					
New Jersey	1.09%	5.93%	3.93%	1.93%	0.43%
New York	0.93%	3.91%	2.57%	0.87%	0.64%
Pennsylvania	0.82%	5.13%	1.69%	0.71%	0.66%
East North Central:					
Illinois	1.60%	5.56%	4.50%	2.44%	0.88%
Indiana	0.71%	6.54%	3.19%	1.90%	0.52%
Michigan	1.41%	5.19%	4.33%	1.61%	0.58%
Ohio	1.30%	3.32%	1.01%	0.45%	3.30%
Wisconsin	0.71%	3.34%	1.92%	0.75%	0.42%
West North Central:					
Iowa	1.84%	6.85%	2.20%	4.03%	2.36%
Kansas	1.68%	7.35%	5.74%	2.25%	0.57%
Minnesota	0.77%	6.54%	4.07%	1.38%	1.62%
Missouri	1.50%	4.25%	2.33%	3.70%	0.91%
Nebraska	0.86%	8.10%	2.36%	1.73%	0.66%
North Dakota	0.86%	6.19%	2.43%	2.94%	1.94%
South Dakota	1.34%	7.84%	2.56%	4.11%	1.36%
South Atlantic:					
Delaware	0.51%	6.75%	1.37%	2.15%	2.38%
District of Columbia	0.80%	7.36%	3.32%	1.44%	0.29%
Florida	1.42%	7.26%	2.91%	2.56%	0.70%
Georgia	1.16%	7.76%	4.83%	2.05%	0.98%
Maryland	1.80%	4.85%	2.25%	2.15%	0.64%
North Carolina	1.16%	5.07%	2.33%	1.22%	3.09%
South Carolina	1.08%	4.12%	5.38%	4.36%	1.62%
Virginia	1.03%	6.23%	3.51%	1.57%	0.59%
West Virginia	0.90%	7.92%	4.12%	1.70%	0.87%
East South Central:					
Alabama	1.07%	8.11%	2.62%	2.01%	0.95%
Kentucky	0.68%	6.12%	2.74%	1.45%	0.31%
Mississippi	1.20%	11.23%	5.71%	3.38%	2.85%
Tennessee	1.49%	7.70%	4.78%	2.15%	1.74%
West South Central:					
Arkansas	1.02%	6.18%	3.28%	2.66%	1.48%
Louisiana	1.16%	9.01%	3.07%	2.90%	1.10%
Oklahoma	1.11%	8.74%	4.18%	2.05%	1.83%
Texas	1.32%	4.85%	3.63%	1.28%	1.61%
Mountain:					
Arizona	1.55%	4.57%	3.93%	1.43%	1.23%
Colorado	1.06%	3.19%	3.21%	2.93%	1.71%
Idaho	1.43%	8.35%	5.85%	5.92%	1.59%
Montana	3.37%	9.34%	8.68%	2.64%	3.01%
Nevada	1.43%	7.16%	4.78%	3.25%	2.67%
New Mexico	1.86%	6.87%	6.94%	0.97%	1.82%
Utah	1.62%	6.30%	7.01%	1.75%	1.02%
Wyoming	2.71%	6.22%	6.30%	3.40%	6.09%
Pacific:					
Alaska	2.23%	5.34%	2.66%	2.05%	2.58%
California	1.06%	2.81%	1.33%	2.87%	0.74%
Hawaii	0.13%	0.46%	0.20%	0.14%	0.51%
Oregon	1.18%	4.46%	3.05%	2.38%	2.97%
Washington	0.83%	6.51%	3.90%	1.82%	1.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	87.9%	76.9%	86.2%	90.4%	92.4%
New England:					
Connecticut	88.1%	75.3%	89.1%	91.8%	90.3%
Maine	91.9%	86.2%	90.3%	90.5%	96.5%
Massachusetts	90.7%	88.2%	88.5%	94.9%	90.0%
New Hampshire	86.8%	78.3%	82.8%	90.4%	91.1%
Rhode Island	90.2%	87.2%	86.7%	91.2%	93.9%
Vermont	92.0%	83.2%	88.5%	95.6%	95.6%
Middle Atlantic:					
New Jersey	88.3%	72.9%	83.7%	89.6%	97.2%
New York	87.7%	78.5%	88.8%	86.0%	93.0%
Pennsylvania	89.8%	76.1%	88.7%	93.3%	94.5%
East North Central:					
Illinois	88.8%	81.3%	91.2%	92.3%	86.8%
Indiana	89.1%	78.5%	90.7%	89.8%	91.1%
Michigan	91.9%	79.2%	92.5%	92.7%	96.4%
Ohio	90.3%	82.0%	88.9%	91.7%	94.5%
Wisconsin	89.7%	85.2%	86.8%	90.1%	93.3%
West North Central:					
Iowa	90.0%	92.2%	76.5%	95.6%	94.9%
Kansas	85.2%	84.7%	77.5%	86.2%	90.2%
Minnesota	88.0%	81.5%	82.4%	94.9%	88.3%
Missouri	91.3%	79.0%	89.8%	95.8%	95.6%
Nebraska	90.0%	74.8%	83.7%	96.9%	93.3%
North Dakota	88.5%	66.6%	83.0%	95.3%	93.8%
South Dakota	89.4%	73.7%	84.9%	92.8%	95.0%
South Atlantic:					
Delaware	88.8%	85.2%	76.9%	93.9%	95.4%
District of Columbia	92.1%	84.4%	89.8%	95.4%	96.5%
Florida	85.2%	62.8%	90.8%	86.8%	91.2%
Georgia	85.1%	71.4%	83.6%	90.5%	89.0%
Maryland	91.4%	80.6%	89.5%	94.3%	95.8%
North Carolina	93.4%	90.4%	91.4%	94.8%	95.0%
South Carolina	92.2%	84.3%	90.0%	95.2%	94.7%
Virginia	87.3%	76.8%	86.3%	91.2%	89.6%
West Virginia	84.5%	52.5%	82.2%	93.8%	94.4%
East South Central:					
Alabama	87.1%	71.6%	86.5%	89.1%	93.8%
Kentucky	86.7%	82.2%	74.8%	90.1%	95.2%
Mississippi	81.5%	44.8%	85.0%	91.3%	90.3%
Tennessee	87.4%	62.0%	87.8%	94.5%	93.1%
West South Central:					
Arkansas	84.9%	69.6%	82.2%	88.9%	90.6%
Louisiana	85.6%	85.9%	80.2%	84.5%	90.9%
Oklahoma	86.3%	66.6%	83.7%	91.0%	91.2%
Texas	88.1%	83.1%	87.6%	87.8%	91.3%
Mountain:					
Arizona	81.0%	64.8%	71.3%	82.9%	93.7%
Colorado	86.8%	74.2%	87.9%	87.1%	91.8%
Idaho	88.7%	75.8%	79.2%	90.6%	96.4%
Montana	83.8%	50.6%	84.7%	92.7%	84.1%
Nevada	86.1%	84.7%	80.0%	85.0%	93.6%
New Mexico	78.0%	71.6%	76.2%	75.1%	85.1%
Utah	89.4%	77.1%	89.2%	92.4%	93.2%
Wyoming	85.6%	82.7%	81.5%	84.1%	90.5%
Pacific:					
Alaska	78.0%	84.3%	65.6%	77.4%	85.6%
California	85.5%	74.5%	81.8%	89.1%	91.3%
Hawaii	89.9%	83.6%	89.8%	89.3%	95.1%
Oregon	84.5%	66.9%	72.1%	90.8%	95.7%
Washington	90.2%	76.3%	86.1%	94.6%	95.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.48%	1.35%	0.75%	0.55%	0.51%
New England:					
Connecticut	2.96%	7.48%	2.40%	3.58%	6.31%
Maine	1.46%	4.34%	2.78%	3.05%	0.80%
Massachusetts	2.27%	6.77%	3.05%	1.14%	4.74%
New Hampshire	1.93%	5.79%	3.86%	2.36%	3.20%
Rhode Island	1.73%	4.84%	3.23%	2.51%	3.01%
Vermont	1.90%	6.96%	4.28%	1.24%	1.22%
Middle Atlantic:					
New Jersey	2.43%	6.96%	5.22%	3.79%	1.01%
New York	0.92%	5.13%	1.64%	1.83%	1.51%
Pennsylvania	1.42%	4.77%	1.61%	1.33%	2.05%
East North Central:					
Illinois	1.12%	3.66%	2.01%	2.21%	2.74%
Indiana	1.78%	5.43%	1.47%	2.04%	2.97%
Michigan	1.10%	5.30%	1.87%	1.62%	1.84%
Ohio	1.36%	4.67%	1.73%	2.70%	1.23%
Wisconsin	1.68%	2.30%	2.63%	2.91%	2.85%
West North Central:					
Iowa	2.23%	2.08%	6.85%	1.18%	1.29%
Kansas	1.85%	7.02%	7.06%	2.50%	1.97%
Minnesota	2.16%	8.86%	4.58%	1.40%	4.42%
Missouri	1.34%	4.47%	2.64%	1.13%	1.35%
Nebraska	3.04%	5.41%	5.46%	1.43%	2.02%
North Dakota	3.14%	9.67%	7.74%	1.28%	2.13%
South Dakota	1.80%	6.97%	5.09%	2.38%	1.56%
South Atlantic:					
Delaware	2.21%	5.01%	5.03%	1.34%	2.05%
District of Columbia	1.26%	4.74%	2.21%	1.87%	2.02%
Florida	2.90%	7.21%	3.26%	2.27%	2.60%
Georgia	3.32%	8.91%	5.54%	1.77%	4.57%
Maryland	1.09%	4.81%	2.83%	1.06%	1.12%
North Carolina	1.10%	4.87%	1.89%	1.14%	1.24%
South Carolina	1.24%	6.01%	2.43%	1.04%	1.07%
Virginia	1.33%	7.01%	2.06%	1.99%	2.70%
West Virginia	2.86%	10.51%	2.79%	0.95%	1.24%
East South Central:					
Alabama	2.69%	6.02%	4.85%	4.13%	1.90%
Kentucky	1.99%	6.70%	6.71%	2.44%	3.09%
Mississippi	4.56%	12.14%	3.01%	2.39%	3.15%
Tennessee	1.82%	6.05%	2.96%	1.06%	2.00%
West South Central:					
Arkansas	2.09%	6.87%	5.11%	2.88%	2.15%
Louisiana	1.85%	3.59%	3.54%	2.70%	2.10%
Oklahoma	2.14%	8.71%	3.79%	3.15%	2.86%
Texas	0.88%	4.00%	2.23%	2.07%	1.70%
Mountain:					
Arizona	2.13%	7.07%	4.99%	3.37%	1.73%
Colorado	1.74%	4.19%	2.98%	2.66%	1.81%
Idaho	1.79%	10.54%	6.25%	3.62%	1.16%
Montana	3.26%	11.79%	6.77%	2.38%	5.74%
Nevada	2.47%	2.71%	4.21%	4.04%	0.94%
New Mexico	2.76%	7.08%	5.90%	4.53%	2.86%
Utah	1.93%	7.87%	3.19%	1.94%	1.54%
Wyoming	1.98%	2.51%	3.99%	3.87%	2.77%
Pacific:					
Alaska	4.23%	4.29%	7.35%	4.25%	4.74%
California	1.80%	3.83%	3.86%	1.88%	1.34%
Hawaii	2.29%	4.79%	2.16%	2.08%	2.47%
Oregon	3.68%	7.16%	6.59%	2.51%	1.58%
Washington	1.49%	5.17%	3.69%	2.24%	1.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	81.6%	71.3%	76.3%	83.5%	88.0%
New England:					
Connecticut	81.9%	67.2%	77.6%	83.8%	89.7%
Maine	79.3%	67.8%	75.1%	83.6%	83.8%
Massachusetts	77.4%	63.3%	74.6%	78.4%	86.5%
New Hampshire	78.7%	72.7%	68.8%	83.7%	84.1%
Rhode Island	79.5%	72.0%	69.9%	85.8%	85.2%
Vermont	74.3%	66.8%	56.4%	77.9%	86.2%
Middle Atlantic:					
New Jersey	79.6%	75.4%	72.8%	79.4%	85.5%
New York	80.0%	75.1%	74.6%	78.0%	87.3%
Pennsylvania	85.7%	84.1%	83.1%	88.1%	86.0%
East North Central:					
Illinois	84.4%	76.1%	78.0%	86.2%	91.4%
Indiana	82.5%	71.7%	76.0%	86.0%	87.7%
Michigan	81.9%	73.4%	78.7%	86.0%	83.6%
Ohio	82.5%	69.2%	77.1%	84.6%	91.3%
Wisconsin	80.1%	74.0%	71.5%	79.9%	88.8%
West North Central:					
Iowa	80.6%	69.7%	79.5%	81.8%	84.0%
Kansas	78.5%	51.7%	69.4%	84.3%	86.9%
Minnesota	80.6%	68.7%	74.3%	83.5%	86.2%
Missouri	84.0%	73.3%	81.2%	87.5%	88.2%
Nebraska	81.0%	68.9%	80.7%	78.0%	87.3%
North Dakota	82.4%	71.5%	80.6%	81.9%	86.7%
South Dakota	80.3%	64.1%	78.4%	80.1%	85.9%
South Atlantic:					
Delaware	83.9%	64.3%	82.2%	87.7%	88.0%
District of Columbia	84.2%	77.2%	82.3%	87.8%	86.5%
Florida	81.4%	72.2%	79.4%	79.7%	87.9%
Georgia	78.2%	70.0%	71.7%	80.2%	84.8%
Maryland	82.4%	77.1%	76.5%	86.3%	85.5%
North Carolina	83.4%	72.6%	76.1%	88.3%	89.2%
South Carolina	80.5%	66.9%	76.0%	80.3%	89.5%
Virginia	80.1%	63.6%	74.0%	85.0%	87.3%
West Virginia	79.2%	55.3%	71.2%	78.6%	91.8%
East South Central:					
Alabama	79.7%	84.1%	77.8%	76.0%	82.8%
Kentucky	83.7%	77.5%	71.6%	87.0%	90.9%
Mississippi	80.3%	55.9%	79.3%	83.5%	84.6%
Tennessee	82.5%	67.5%	76.1%	84.5%	90.8%
West South Central:					
Arkansas	82.6%	70.2%	82.5%	81.3%	87.3%
Louisiana	75.3%	62.3%	62.4%	81.4%	85.5%
Oklahoma	81.4%	67.0%	70.4%	84.2%	89.4%
Texas	79.9%	63.3%	72.5%	83.0%	90.0%
Mountain:					
Arizona	79.1%	68.9%	77.4%	81.9%	80.6%
Colorado	77.0%	66.3%	67.5%	78.9%	87.1%
Idaho	82.5%	60.8%	73.3%	85.8%	89.0%
Montana	78.8%	73.2%	66.7%	82.8%	85.3%
Nevada	80.6%	70.4%	78.3%	84.5%	85.6%
New Mexico	80.8%	63.7%	83.9%	79.6%	86.5%
Utah	79.7%	62.2%	77.5%	78.8%	88.7%
Wyoming	85.9%	69.5%	72.9%	89.6%	94.5%
Pacific:					
Alaska	86.7%	82.4%	80.1%	85.4%	92.8%
California	83.7%	71.4%	78.8%	86.6%	90.1%
Hawaii	86.8%	81.1%	86.9%	88.3%	88.9%
Oregon	85.3%	81.8%	70.5%	87.6%	91.9%
Washington	87.4%	86.2%	81.3%	85.6%	93.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.24%	0.62%	0.41%	0.43%	0.43%
New England:					
Connecticut	1.99%	4.64%	2.05%	2.32%	1.78%
Maine	1.55%	4.88%	3.28%	2.70%	2.18%
Massachusetts	1.66%	6.48%	2.59%	2.11%	2.06%
New Hampshire	1.70%	3.34%	3.48%	2.46%	1.70%
Rhode Island	2.34%	3.70%	5.59%	3.06%	3.00%
Vermont	2.88%	5.16%	7.01%	1.95%	2.37%
Middle Atlantic:					
New Jersey	2.15%	4.22%	4.10%	3.42%	2.25%
New York	1.41%	2.47%	2.25%	4.17%	2.17%
Pennsylvania	0.93%	3.56%	1.90%	1.76%	2.05%
East North Central:					
Illinois	1.44%	3.74%	2.71%	1.77%	2.61%
Indiana	1.57%	5.21%	3.37%	1.23%	2.25%
Michigan	2.74%	4.72%	2.78%	2.61%	6.42%
Ohio	1.20%	4.63%	3.68%	1.67%	1.03%
Wisconsin	1.87%	5.02%	4.20%	2.91%	1.16%
West North Central:					
Iowa	1.52%	4.40%	2.99%	2.21%	2.99%
Kansas	2.44%	8.06%	3.59%	2.42%	2.27%
Minnesota	1.42%	4.17%	3.79%	1.12%	0.83%
Missouri	1.80%	6.45%	3.59%	2.58%	1.44%
Nebraska	1.89%	6.92%	2.75%	3.49%	1.90%
North Dakota	1.68%	3.74%	2.81%	3.23%	2.88%
South Dakota	1.67%	5.60%	4.32%	1.79%	2.52%
South Atlantic:					
Delaware	1.25%	4.09%	2.99%	2.55%	2.00%
District of Columbia	1.07%	3.06%	7.40%	1.78%	2.41%
Florida	2.25%	4.95%	2.44%	2.91%	2.24%
Georgia	2.99%	9.72%	2.49%	4.35%	3.29%
Maryland	1.08%	5.17%	3.70%	2.36%	2.12%
North Carolina	1.44%	4.59%	3.53%	1.35%	1.26%
South Carolina	2.35%	5.99%	3.09%	4.86%	3.04%
Virginia	1.99%	5.77%	3.52%	1.31%	1.16%
West Virginia	1.45%	8.00%	4.29%	3.40%	1.70%
East South Central:					
Alabama	1.68%	5.16%	3.95%	2.69%	2.06%
Kentucky	1.16%	4.82%	2.66%	1.99%	1.82%
Mississippi	2.21%	8.53%	3.51%	3.00%	2.60%
Tennessee	2.06%	4.77%	3.31%	3.71%	1.32%
West South Central:					
Arkansas	1.92%	4.85%	2.77%	3.34%	2.45%
Louisiana	1.60%	7.85%	4.89%	3.20%	2.56%
Oklahoma	2.49%	6.95%	5.42%	1.94%	2.20%
Texas	1.55%	3.33%	3.97%	1.19%	1.77%
Mountain:					
Arizona	2.18%	3.89%	5.34%	1.91%	3.01%
Colorado	1.96%	5.46%	4.35%	3.54%	2.76%
Idaho	2.27%	8.98%	7.94%	2.01%	2.17%
Montana	2.82%	12.30%	6.36%	2.57%	2.79%
Nevada	1.88%	6.11%	4.99%	3.90%	1.72%
New Mexico	1.81%	4.49%	5.37%	3.04%	2.32%
Utah	1.00%	5.92%	4.36%	3.17%	1.17%
Wyoming	1.98%	6.11%	3.90%	1.49%	1.61%
Pacific:					
Alaska	1.43%	4.16%	3.84%	3.45%	2.93%
California	0.74%	4.05%	2.12%	1.79%	0.62%
Hawaii	1.23%	1.57%	2.21%	2.54%	1.86%
Oregon	1.65%	6.48%	5.50%	2.49%	3.17%
Washington	1.24%	4.63%	3.56%	7.58%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	71.8%	54.8%	65.8%	75.5%	81.4%
New England:					
Connecticut	72.1%	50.6%	69.2%	77.0%	81.1%
Maine	72.8%	58.4%	67.9%	75.7%	80.9%
Massachusetts	70.2%	55.8%	66.0%	74.4%	77.8%
New Hampshire	68.3%	56.9%	57.0%	75.6%	76.6%
Rhode Island	71.7%	62.8%	60.6%	78.3%	80.0%
Vermont	68.3%	55.6%	49.9%	74.4%	82.5%
Middle Atlantic:					
New Jersey	70.3%	55.0%	61.0%	71.2%	83.1%
New York	70.1%	58.9%	66.3%	67.1%	81.2%
Pennsylvania	76.9%	64.0%	73.7%	82.2%	81.3%
East North Central:					
Illinois	74.9%	61.9%	71.1%	79.6%	79.4%
Indiana	73.6%	56.2%	68.9%	77.3%	79.9%
Michigan	75.2%	58.1%	72.7%	79.7%	80.6%
Ohio	74.5%	56.8%	68.5%	77.6%	86.3%
Wisconsin	71.8%	63.1%	62.0%	72.0%	82.8%
West North Central:					
Iowa	72.5%	64.3%	60.9%	78.2%	79.7%
Kansas	66.9%	43.8%	53.7%	72.7%	78.4%
Minnesota	70.9%	56.0%	61.2%	79.2%	76.1%
Missouri	76.7%	57.9%	72.8%	83.8%	84.3%
Nebraska	72.9%	51.6%	67.6%	75.6%	81.4%
North Dakota	72.9%	47.6%	66.8%	78.1%	81.3%
South Dakota	71.8%	47.3%	66.6%	74.3%	81.7%
South Atlantic:					
Delaware	74.5%	54.8%	63.3%	82.3%	84.0%
District of Columbia	77.5%	65.1%	73.9%	83.8%	83.5%
Florida	69.4%	45.3%	72.2%	69.2%	80.1%
Georgia	66.6%	50.0%	60.0%	72.5%	75.5%
Maryland	75.3%	62.2%	68.5%	81.3%	81.9%
North Carolina	77.8%	65.6%	69.5%	83.7%	84.8%
South Carolina	74.2%	56.4%	68.4%	76.4%	84.8%
Virginia	69.9%	48.9%	63.9%	77.5%	78.2%
West Virginia	67.0%	29.1%	58.5%	73.7%	86.7%
East South Central:					
Alabama	69.4%	60.2%	67.3%	67.7%	77.7%
Kentucky	72.6%	63.7%	53.6%	78.4%	86.6%
Mississippi	65.4%	25.0% *	67.4%	76.3%	76.4%
Tennessee	72.1%	41.8%	66.8%	79.8%	84.5%
West South Central:					
Arkansas	70.1%	48.9%	67.8%	72.2%	79.2%
Louisiana	64.5%	53.5%	50.0%	68.8%	77.7%
Oklahoma	70.3%	44.6%	59.0%	76.7%	81.5%
Texas	70.4%	52.6%	63.5%	72.9%	82.1%
Mountain:					
Arizona	64.1%	44.7%	55.2%	67.9%	75.5%
Colorado	66.8%	49.2%	59.3%	68.7%	80.0%
Idaho	73.2%	46.1%	58.0%	77.7%	85.8%
Montana	66.0%	37.1% *	56.5%	76.8%	71.8%
Nevada	69.3%	59.6%	62.6%	71.8%	80.1%
New Mexico	63.0%	45.6%	64.0%	59.8%	73.6%
Utah	71.2%	47.9%	69.1%	72.7%	82.7%
Wyoming	73.6%	57.5%	59.4%	75.3%	85.6%
Pacific:					
Alaska	67.7%	69.4%	52.5%	66.1%	79.4%
California	71.5%	53.2%	64.4%	77.2%	82.2%
Hawaii	78.1%	67.8%	78.1%	78.8%	84.6%
Oregon	72.0%	54.7%	50.8%	79.5%	87.9%
Washington	78.9%	65.8%	70.1%	81.0%	88.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.3.b.(2)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.46%	1.24%	0.63%	0.49%	0.51%
New England:					
Connecticut	3.45%	6.79%	2.91%	3.67%	6.24%
Maine	2.21%	6.16%	3.75%	3.66%	2.26%
Massachusetts	2.69%	5.53%	2.89%	1.83%	4.53%
New Hampshire	2.45%	5.56%	4.23%	3.06%	3.46%
Rhode Island	2.67%	5.06%	4.75%	4.39%	3.63%
Vermont	2.24%	6.56%	6.48%	2.41%	2.19%
Middle Atlantic:					
New Jersey	2.44%	7.00%	5.52%	5.03%	2.61%
New York	1.51%	4.12%	1.93%	3.94%	2.84%
Pennsylvania	1.69%	4.42%	2.58%	2.19%	2.14%
East North Central:					
Illinois	1.39%	3.47%	3.03%	2.49%	2.91%
Indiana	2.63%	5.70%	3.62%	2.44%	3.48%
Michigan	2.58%	6.02%	2.53%	2.47%	6.39%
Ohio	1.71%	5.04%	3.16%	3.25%	1.54%
Wisconsin	2.64%	5.30%	5.14%	4.25%	2.73%
West North Central:					
Iowa	2.59%	4.90%	6.10%	2.54%	2.54%
Kansas	2.40%	7.93%	6.44%	2.80%	2.33%
Minnesota	1.90%	6.43%	5.52%	1.92%	3.67%
Missouri	2.29%	6.44%	3.80%	2.35%	1.72%
Nebraska	2.51%	8.09%	5.16%	3.47%	1.71%
North Dakota	2.65%	7.67%	6.30%	3.12%	2.60%
South Dakota	2.11%	5.22%	4.94%	2.03%	2.70%
South Atlantic:					
Delaware	2.74%	5.10%	4.52%	2.98%	2.68%
District of Columbia	1.21%	5.62%	6.74%	2.41%	2.36%
Florida	3.28%	6.14%	3.31%	3.96%	3.69%
Georgia	3.55%	10.58%	4.83%	4.07%	5.87%
Maryland	1.68%	6.05%	4.06%	2.64%	2.14%
North Carolina	1.73%	4.94%	3.62%	1.47%	2.12%
South Carolina	2.52%	6.92%	3.75%	4.41%	3.21%
Virginia	2.24%	8.33%	3.06%	1.87%	2.71%
West Virginia	2.46%	8.51%	3.70%	3.47%	1.56%
East South Central:					
Alabama	2.81%	6.37%	5.87%	4.28%	2.82%
Kentucky	1.87%	6.41%	6.27%	2.33%	3.19%
Mississippi	3.87%	9.58% *	3.22%	4.04%	3.59%
Tennessee	2.84%	5.12%	3.67%	3.59%	2.54%
West South Central:					
Arkansas	2.75%	5.98%	4.45%	3.11%	3.52%
Louisiana	0.89%	7.94%	3.87%	3.24%	3.55%
Oklahoma	2.32%	6.99%	4.56%	2.03%	3.61%
Texas	1.20%	2.54%	3.10%	1.80%	2.01%
Mountain:					
Arizona	3.00%	6.48%	5.81%	3.85%	3.58%
Colorado	2.49%	4.05%	4.72%	3.72%	2.64%
Idaho	1.68%	6.94%	7.03%	3.58%	2.34%
Montana	3.90%	12.24% *	6.44%	3.29%	5.44%
Nevada	2.56%	5.14%	4.83%	5.02%	2.05%
New Mexico	2.64%	5.70%	5.36%	4.81%	3.30%
Utah	1.78%	7.47%	4.09%	2.99%	1.64%
Wyoming	2.54%	4.72%	4.23%	3.71%	3.10%
Pacific:					
Alaska	3.80%	4.90%	5.98%	2.39%	4.05%
California	1.76%	4.48%	3.60%	2.59%	1.41%
Hawaii	2.02%	3.55%	2.72%	3.30%	2.40%
Oregon	3.23%	8.25%	6.17%	3.05%	3.18%
Washington	1.99%	5.57%	4.08%	7.42%	1.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Number of part-time private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	22,080,167	11,501,199	5,677,843	3,208,516	1,692,608
New England:					
Connecticut	273,517	165,358	50,996	40,051	17,111
Maine	123,365	57,123	26,559	21,786	17,897 *
Massachusetts	601,342	308,388	146,021	99,035	47,899
New Hampshire	116,148	58,876	28,382 *	19,498	9,392
Rhode Island	94,411	44,368	22,139	15,344 *	12,560 *
Vermont	59,078	29,741	14,279	10,255	4,803
Middle Atlantic:					
New Jersey	754,923	396,648	180,942	128,801	48,532
New York	1,552,852	534,308	672,774 *	238,987	106,783
Pennsylvania	972,875	502,081	235,681	86,084	149,029 *
East North Central:					
Illinois	958,101	567,074	169,429	148,250	73,348
Indiana	557,538	325,297	136,121 *	50,548	45,572 *
Michigan	776,612	423,150	206,027	105,612	41,823
Ohio	864,370	485,123	217,029	93,696	68,521
Wisconsin	567,064	330,585	118,396	79,598	38,485
West North Central:					
Iowa	268,407	161,555	57,858	28,404 *	20,589
Kansas	248,849	143,918	63,592	25,334	16,005
Minnesota	616,218	321,866	174,132	76,214	44,006 *
Missouri	392,740	186,326	97,347	78,168	30,900
Nebraska	174,335	102,013	43,940	14,101	14,282
North Dakota	72,149	34,554	23,181	7,967	6,447
South Dakota	86,326	44,736	20,005	10,735	10,851 *
South Atlantic:					
Delaware	71,271	41,032	17,001	8,721 *	4,517
District of Columbia	47,236	19,761	14,766	5,108 *	7,601 *
Florida	1,197,443	604,784	337,625	153,105	101,928
Georgia	518,189	296,684	107,654	87,515	26,336
Maryland	400,567	193,550	101,048	80,452	25,516
North Carolina	684,306	372,604	132,780	116,047	62,875
South Carolina	295,006	152,018	84,862	37,658 *	20,468 *
Virginia	511,989	277,303	122,934 *	65,234	46,518 *
West Virginia	106,246	55,128	25,324	17,961	7,834 *
East South Central:					
Alabama	297,587	156,771	69,294 *	32,988	38,535 *
Kentucky	295,553	148,336	71,148	55,986 *	20,083 *
Mississippi	150,763	74,071	46,838	13,903	15,952 *
Tennessee	378,081	240,958	70,499	38,106	28,517
West South Central:					
Arkansas	232,230	114,473	27,710 *	74,960 *	15,086
Louisiana	251,034	120,931	62,135	47,769 *	20,199 *
Oklahoma	236,893	140,521	54,882	29,841 *	11,649
Texas	1,352,985	709,611	373,743	203,567 *	66,064
Mountain:					
Arizona	435,872	239,036	101,219 *	62,905 *	32,712
Colorado	324,234	189,608	74,466	40,026	20,135
Idaho	124,745	69,400	31,662	11,840 *	11,843
Montana	95,437	45,405	17,964	20,534 *	11,534 *
Nevada	155,370	69,145	35,201	30,977 *	20,047
New Mexico	109,042	55,363	23,143	17,402 *	13,133
Utah	215,032	89,880	81,981 *	32,727	10,445
Wyoming	36,703	21,135	9,871 *	3,421	2,276
Pacific:					
Alaska	41,506	20,736	13,024	4,593	3,153 *
California	2,444,827	1,322,361	575,215	395,117 *	152,133
Hawaii	85,953	38,189	26,261	11,559	9,944 *
Oregon	347,150	155,199	112,006	46,730	33,215
Washington	505,698	244,115	150,756	83,297	27,529 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for number of part-time private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	322,740	246,632	288,874	198,900	77,683
New England:					
Connecticut	40,047	36,398	9,782	9,350	2,906
Maine	9,682	6,211	4,917	4,705	5,649*
Massachusetts	60,952	65,198	22,311	18,210	7,895
New Hampshire	12,376	10,393	10,902*	4,588	1,471
Rhode Island	11,544	7,243	4,693	5,197*	7,571*
Vermont	5,023	4,810	3,851	2,884	938
Middle Atlantic:					
New Jersey	96,708	75,465	40,016	29,977	8,400
New York	243,390	81,298	252,319*	40,815	19,884
Pennsylvania	83,258	79,618	32,639	20,393	60,813*
East North Central:					
Illinois	65,692	68,646	34,061	23,375	15,615
Indiana	82,740	33,161	56,044*	13,297	23,845*
Michigan	95,763	58,529	57,637	16,204	7,044
Ohio	82,609	77,945	39,014	26,971	17,137
Wisconsin	67,134	59,806	18,065	13,262	10,417
West North Central:					
Iowa	25,862	21,153	13,297	8,729*	6,091
Kansas	36,265	29,261	10,633	5,039	2,292
Minnesota	57,336	56,464	45,488	14,629	14,650*
Missouri	39,766	20,222	21,657	18,260	3,577
Nebraska	21,119	19,473	12,786	3,324	3,131
North Dakota	7,983	5,242	5,158	1,819	1,602
South Dakota	11,506	7,066	3,483	2,699	5,494*
South Atlantic:					
Delaware	3,035	5,776	4,014	3,326*	1,287
District of Columbia	6,827	4,854	3,456	1,650*	3,315*
Florida	99,400	114,082	98,213	34,844	14,863
Georgia	80,558	71,711	20,750	25,670	4,343
Maryland	51,502	39,286	23,605	23,128	4,119
North Carolina	96,371	82,790	31,253	29,431	12,977
South Carolina	26,030	23,029	18,705	12,224*	8,667*
Virginia	95,218	51,809	49,742*	8,422	16,303*
West Virginia	9,492	9,164	5,075	4,866	3,124*
East South Central:					
Alabama	44,936	28,942	21,715*	6,341	22,457*
Kentucky	42,843	27,045	14,985	19,582*	8,683*
Mississippi	13,354	13,814	6,068	3,158	5,768*
Tennessee	50,633	41,954	14,482	6,823	8,136
West South Central:					
Arkansas	59,767	27,749	13,832*	57,368*	4,313
Louisiana	25,081	18,871	18,082	15,134*	9,110*
Oklahoma	28,759	18,834	8,230	12,467*	3,358
Texas	193,342	106,931	80,800	92,269*	14,039
Mountain:					
Arizona	61,142	50,077	52,485*	22,194*	9,339
Colorado	31,124	32,627	18,927	10,976	3,767
Idaho	14,638	11,622	6,586	5,504*	3,121
Montana	12,069	10,031	2,596	6,897*	3,554*
Nevada	18,348	13,401	9,384	9,506*	4,587
New Mexico	12,947	7,288	3,392	8,187*	3,493
Utah	53,352	12,884	42,221*	6,627	2,379
Wyoming	4,262	2,796	3,221*	582	615
Pacific:					
Alaska	4,122	1,460	3,113	1,371	1,043*
California	161,542	104,340	46,990	190,289*	19,788
Hawaii	6,400	6,349	4,120	1,631	3,158*
Oregon	26,417	17,921	22,076	10,101	7,887
Washington	62,940	46,549	37,583	19,816	11,701*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	22,080,167	52.1%	25.7%	14.5%	7.7%
New England:					
Connecticut	273,517	60.5%	18.6%	14.6% *	6.3% *
Maine	123,365	46.3%	21.5%	17.7%	14.5% *
Massachusetts	601,342	51.3%	24.3%	16.5%	8.0%
New Hampshire	116,148	50.7%	24.4% *	16.8%	8.1%
Rhode Island	94,411	47.0%	23.4%	16.3% *	13.3% *
Vermont	59,078	50.3%	24.2%	17.4%	8.1% *
Middle Atlantic:					
New Jersey	754,923	52.5%	24.0%	17.1%	6.4%
New York	1,552,852	34.4%	43.3% *	15.4%	6.9%
Pennsylvania	972,875	51.6%	24.2%	8.8% *	15.3% *
East North Central:					
Illinois	958,101	59.2%	17.7%	15.5%	7.7%
Indiana	557,538	58.3%	24.4% *	9.1%	8.2% *
Michigan	776,612	54.5%	26.5%	13.6%	5.4%
Ohio	864,370	56.1%	25.1%	10.8%	7.9%
Wisconsin	567,064	58.3%	20.9%	14.0%	6.8%
West North Central:					
Iowa	268,407	60.2%	21.6%	10.6% *	7.7% *
Kansas	248,849	57.8%	25.6%	10.2%	6.4%
Minnesota	616,218	52.2%	28.3%	12.4%	7.1% *
Missouri	392,740	47.4%	24.8%	19.9%	7.9%
Nebraska	174,335	58.5%	25.2%	8.1%	8.2% *
North Dakota	72,149	47.9%	32.1%	11.0% *	8.9%
South Dakota	86,326	51.8%	23.2%	12.4%	12.6% *
South Atlantic:					
Delaware	71,271	57.6%	23.9%	12.2% *	6.3%
District of Columbia	47,236	41.8%	31.3%	10.8% *	16.1% *
Florida	1,197,443	50.5%	28.2%	12.8%	8.5%
Georgia	518,189	57.3%	20.8%	16.9%	5.1%
Maryland	400,567	48.3%	25.2%	20.1%	6.4%
North Carolina	684,306	54.4%	19.4%	17.0%	9.2% *
South Carolina	295,006	51.5%	28.8%	12.8% *	6.9% *
Virginia	511,989	54.2%	24.0% *	12.7%	9.1% *
West Virginia	106,246	51.9%	23.8%	16.9%	7.4% *
East South Central:					
Alabama	297,587	52.7%	23.3% *	11.1%	12.9% *
Kentucky	295,553	50.2%	24.1%	18.9% *	6.8% *
Mississippi	150,763	49.1%	31.1%	9.2%	10.6% *
Tennessee	378,081	63.7%	18.6%	10.1%	7.5% *
West South Central:					
Arkansas	232,230	49.3%	11.9% *	32.3% *	6.5%
Louisiana	251,034	48.2%	24.8%	19.0% *	8.0% *
Oklahoma	236,893	59.3%	23.2%	12.6% *	4.9% *
Texas	1,352,985	52.4%	27.6%	15.0% *	4.9%
Mountain:					
Arizona	435,872	54.8%	23.2% *	14.4% *	7.5% *
Colorado	324,234	58.5%	23.0%	12.3% *	6.2%
Idaho	124,745	55.6%	25.4%	9.5% *	9.5%
Montana	95,437	47.6%	18.8%	21.5% *	12.1% *
Nevada	155,370	44.5%	22.7%	19.9% *	12.9%
New Mexico	109,042	50.8%	21.2%	16.0% *	12.0%
Utah	215,032	41.8%	38.1% *	15.2%	4.9% *
Wyoming	36,703	57.6%	26.9% *	9.3%	6.2%
Pacific:					
Alaska	41,506	50.0%	31.4%	11.1%	7.6% *
California	2,444,827	54.1%	23.5%	16.2% *	6.2%
Hawaii	85,953	44.4%	30.6%	13.4%	11.6% *
Oregon	347,150	44.7%	32.3%	13.5%	9.6%
Washington	505,698	48.3%	29.8%	16.5%	5.4% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	322,740	1.51%	0.96%	0.71%	0.33%
New England:					
Connecticut	40,047	8.06%	3.74%	5.61% *	2.06% *
Maine	9,682	4.44%	3.28%	3.93%	3.63% *
Massachusetts	60,952	5.66%	4.12%	2.75%	1.45%
New Hampshire	12,376	6.75%	6.23% *	4.35%	1.75%
Rhode Island	11,544	6.56%	5.16%	3.75% *	4.91% *
Vermont	5,023	6.06%	4.95%	4.23%	2.86% *
Middle Atlantic:					
New Jersey	96,708	5.68%	4.62%	2.51%	1.74%
New York	243,390	5.55%	6.90% *	2.13%	1.07%
Pennsylvania	83,258	6.21%	3.38%	2.82% *	4.73% *
East North Central:					
Illinois	65,692	3.72%	3.31%	2.23%	2.04%
Indiana	82,740	5.31%	4.06% *	2.02%	3.84% *
Michigan	95,763	4.01%	4.99%	1.20%	0.74%
Ohio	82,609	4.91%	5.01%	2.81%	2.25%
Wisconsin	67,134	4.48%	4.77%	2.35%	1.79%
West North Central:					
Iowa	25,862	4.31%	4.08%	3.12% *	2.35% *
Kansas	36,265	4.66%	3.31%	2.43%	1.84%
Minnesota	57,336	6.05%	6.95%	2.69%	2.12% *
Missouri	39,766	3.57%	4.54%	3.67%	1.39%
Nebraska	21,119	5.66%	6.85%	1.84%	2.49% *
North Dakota	7,983	5.01%	5.35%	3.34% *	2.26%
South Dakota	11,506	4.92%	4.35%	2.57%	3.75% *
South Atlantic:					
Delaware	3,035	8.14%	6.18%	4.03% *	1.75%
District of Columbia	6,827	6.79%	5.43%	2.34% *	5.94% *
Florida	99,400	6.98%	6.32%	3.17%	1.60%
Georgia	80,558	6.01%	4.14%	3.41%	1.31%
Maryland	51,502	5.82%	4.27%	4.95%	1.40%
North Carolina	96,371	7.17%	2.90%	4.75%	3.61% *
South Carolina	26,030	5.00%	5.08%	4.84% *	2.47% *
Virginia	95,218	3.18%	4.11% *	1.78%	3.45% *
West Virginia	9,492	5.47%	4.55%	3.73%	3.00% *
East South Central:					
Alabama	44,936	4.66%	5.76% *	2.60%	4.41% *
Kentucky	42,843	3.94%	4.44%	4.68% *	2.22% *
Mississippi	13,354	5.24%	4.48%	2.62%	3.07% *
Tennessee	50,633	4.89%	2.00%	2.58%	3.38% *
West South Central:					
Arkansas	59,767	8.68%	6.91% *	9.15% *	1.92%
Louisiana	25,081	5.27%	4.96%	5.35% *	3.30% *
Oklahoma	28,759	4.10%	2.59%	3.06% *	1.93% *
Texas	193,342	6.52%	5.67%	4.76% *	1.18%
Mountain:					
Arizona	61,142	7.26%	7.30% *	5.27% *	4.87% *
Colorado	31,124	5.67%	5.00%	3.98% *	1.44%
Idaho	14,638	4.95%	4.20%	3.93% *	2.33%
Montana	12,069	6.03%	3.08%	4.64% *	5.51% *
Nevada	18,348	5.73%	4.77%	5.08% *	3.78%
New Mexico	12,947	3.62%	3.66%	3.80% *	3.30%
Utah	53,352	4.38%	5.94% *	3.27%	2.15% *
Wyoming	4,262	5.00%	5.49% *	1.95%	1.50%
Pacific:					
Alaska	4,122	6.02%	5.00%	2.36%	1.79% *
California	161,542	4.02%	2.26%	5.06% *	1.07%
Hawaii	6,400	5.66%	3.84%	2.25%	3.93% *
Oregon	26,417	3.44%	4.90%	3.29%	2.37%
Washington	62,940	5.26%	5.22%	4.42%	2.48% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	73.2%	64.0%	80.4%	86.0%	87.4%
New England:					
Connecticut	80.2%	73.0%	86.1%	94.3%	98.7%
Maine	78.4%	63.8%	89.3%	91.7%	92.5%
Massachusetts	73.5%	60.9%	80.5%	96.9%	84.6%
New Hampshire	81.9%	74.0%	88.1%	92.5%	89.7%
Rhode Island	76.8%	55.4%	91.5%	98.9%	99.6%
Vermont	71.2%	57.0%	80.7%	90.2%	90.3%
Middle Atlantic:					
New Jersey	77.0%	65.5%	85.7%	92.6%	96.8%
New York	68.4%	67.9%	55.2%	94.0%	96.4%
Pennsylvania	76.5%	63.2%	85.0%	92.9%	98.4%
East North Central:					
Illinois	69.5%	57.5%	87.8%	90.2%	79.0%
Indiana	68.0%	61.4%	66.1%	97.4%	88.2%
Michigan	70.4%	59.3%	82.1%	86.1%	85.9%
Ohio	77.1%	70.3%	88.0%	87.3%	76.7%
Wisconsin	76.8%	70.2%	84.5%	83.8%	94.4%
West North Central:					
Iowa	65.6%	58.3%	72.5%	75.3%	90.2%
Kansas	75.3%	65.1%	91.0%	92.2%	77.7%
Minnesota	77.9%	66.3%	90.9%	87.4%	95.5%
Missouri	72.4%	58.6%	74.3%	96.5%	88.6%
Nebraska	70.6%	60.7%	84.7%	87.0%	82.4%
North Dakota	66.7%	54.8%	83.0%	79.9%	55.9%
South Dakota	69.1%	54.5%	80.1%	93.2%	85.2%
South Atlantic:					
Delaware	76.8%	66.3%	93.5%	91.8%	81.0%
District of Columbia	77.2%	65.2%	74.8%	96.5%	100.0%
Florida	79.4%	67.0%	93.1%	90.7%	90.1%
Georgia	74.6%	72.9%	63.9%	90.8%	84.7%
Maryland	71.4%	59.2%	77.1%	95.0%	67.1%
North Carolina	80.4%	75.3%	88.1%	93.5%	69.8%
South Carolina	71.5%	69.7%	62.5%	93.7%	81.1%
Virginia	68.4%	54.9%	76.2%	90.5%	96.7%
West Virginia	64.7%	44.2%	77.2%	98.7%	91.7%
East South Central:					
Alabama	79.1%	70.8%	87.1%	80.1%	97.9%
Kentucky	74.6%	60.7%	84.9%	92.1%	92.7%
Mississippi	59.2%	56.8%	62.8%	72.6%	47.7%
Tennessee	75.3%	71.9%	82.9%	67.3%	95.1%
West South Central:					
Arkansas	64.8%	34.4%	92.2%	96.9%	84.8%
Louisiana	66.9%	44.0%	87.2%	90.8%	85.1%
Oklahoma	67.2%	58.1%	76.8%	90.5%	72.8%
Texas	78.2%	69.3%	84.6%	93.0%	91.4%
Mountain:					
Arizona	77.3%	68.7%	85.7%	92.4%	85.8%
Colorado	78.5%	70.6%	94.8%	84.3%	81.0%
Idaho	67.0%	57.1%	77.8%	82.0%	81.1%
Montana	61.3%	42.7%	57.4%	91.8%	86.5%
Nevada	80.4%	67.3%	91.0%	92.3%	88.9%
New Mexico	63.4%	48.4%	74.8%	81.8%	82.3%
Utah	67.8%	37.0%	93.8%	84.5%	76.9%
Wyoming	47.3%	29.6%	80.1%	74.1%	28.1%*
Pacific:					
Alaska	58.7%	38.3%	80.3%	73.4%	83.0%
California	68.0%	63.5%	85.4%	51.2%	84.2%
Hawaii	93.4%	90.1%	97.1%	98.6%	90.3%
Oregon	75.4%	63.6%	78.6%	91.0%	97.9%
Washington	73.3%	60.6%	88.2%	88.1%	59.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.55%	1.21%	3.41%	3.54%	1.74%
New England:					
Connecticut	5.53%	8.39%	6.57%	3.94%	3.39%
Maine	3.58%	5.49%	1.62%	4.92%	7.79%
Massachusetts	5.54%	8.19%	6.46%	2.17%	8.78%
New Hampshire	4.07%	6.02%	8.35%	3.73%	4.40%
Rhode Island	7.24%	11.45%	5.06%	1.80%	0.46%
Vermont	5.01%	7.87%	4.75%	7.57%	7.64%
Middle Atlantic:					
New Jersey	4.93%	7.88%	8.42%	6.36%	2.01%
New York	6.45%	6.11%	12.40%	2.54%	2.75%
Pennsylvania	2.53%	5.54%	4.37%	3.03%	2.46%
East North Central:					
Illinois	5.11%	8.04%	2.40%	4.47%	5.85%
Indiana	4.14%	5.85%	6.07%	2.48%	8.00%
Michigan	5.70%	8.12%	9.57%	6.81%	6.74%
Ohio	2.66%	3.53%	4.62%	7.79%	9.96%
Wisconsin	3.97%	8.01%	3.18%	8.78%	2.52%
West North Central:					
Iowa	5.42%	7.81%	8.61%	8.58%	9.91%
Kansas	3.92%	8.21%	5.14%	4.73%	8.17%
Minnesota	4.85%	8.89%	7.70%	3.17%	10.15%
Missouri	2.01%	4.56%	7.85%	4.18%	7.62%
Nebraska	4.52%	8.50%	12.23%	2.93%	6.77%
North Dakota	4.81%	7.93%	8.20%	8.25%	12.37%
South Dakota	3.89%	7.87%	6.13%	6.01%	10.87%
South Atlantic:					
Delaware	5.04%	8.33%	3.98%	14.07%	8.81%
District of Columbia	5.44%	12.47%	9.37%	3.48%	10.54%
Florida	3.74%	7.62%	4.21%	2.65%	3.15%
Georgia	4.66%	8.57%	9.81%	7.82%	5.83%
Maryland	3.89%	10.43%	10.42%	6.07%	13.31%
North Carolina	3.72%	9.15%	5.39%	4.20%	11.21%
South Carolina	6.81%	8.27%	10.42%	8.08%	8.78%
Virginia	3.91%	6.82%	10.41%	7.78%	1.36%
West Virginia	5.88%	9.77%	6.77%	0.69%	5.89%
East South Central:					
Alabama	3.64%	5.70%	8.27%	8.39%	6.85%
Kentucky	4.29%	7.82%	6.81%	7.83%	4.71%
Mississippi	4.09%	11.23%	7.03%	9.61%	9.16%
Tennessee	2.65%	4.28%	7.21%	8.05%	10.20%
West South Central:					
Arkansas	9.17%	8.27%	7.89%	11.02%	6.81%
Louisiana	4.75%	8.07%	6.67%	10.13%	11.90%
Oklahoma	6.65%	9.36%	6.70%	12.37%	10.28%
Texas	2.63%	5.49%	3.40%	4.40%	3.55%
Mountain:					
Arizona	6.66%	10.22%	16.76%	3.85%	6.45%
Colorado	4.58%	9.98%	6.06%	8.03%	10.70%
Idaho	5.46%	9.34%	9.97%	11.43%	10.52%
Montana	7.10%	10.88%	10.91%	3.52%	10.96%
Nevada	3.80%	7.89%	7.34%	8.18%	6.02%
New Mexico	4.53%	7.63%	9.82%	10.54%	5.66%
Utah	5.58%	6.52%	4.11%	5.20%	7.68%
Wyoming	6.31%	7.23%	10.97%	3.48%	10.65%*
Pacific:					
Alaska	6.00%	7.75%	9.08%	11.32%	7.43%
California	3.60%	4.15%	3.00%	13.36%	3.74%
Hawaii	2.59%	4.31%	2.07%	0.80%	6.42%
Oregon	4.16%	9.83%	7.16%	5.75%	1.08%
Washington	4.98%	8.40%	6.76%	6.82%	13.70%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	30.8%	22.7%	28.6%	48.7%	44.4%
New England:					
Connecticut	26.2%	14.3% *	40.3%	39.6%	44.9%
Maine	29.4%	8.6% *	32.9%	39.4% *	58.4%
Massachusetts	35.6%	28.6%	21.2% *	68.1%	32.5%
New Hampshire	23.6%	13.7% *	19.3%	45.9%	39.3%
Rhode Island	29.4%	5.4% *	26.0%	78.1%	23.4% *
Vermont	34.6%	37.0%	33.6%	37.0%	22.5% *
Middle Atlantic:					
New Jersey	28.7%	14.6% *	25.3% *	48.8%	66.9%
New York	41.0%	37.8%	36.5%	53.1%	41.8%
Pennsylvania	32.1%	33.9%	27.2%	61.7%	19.0% *
East North Central:					
Illinois	29.6%	20.9%	28.5%	45.8%	44.0%
Indiana	26.2%	24.0% *	23.7% *	42.9%	22.7% *
Michigan	34.5%	24.2% *	37.8%	51.8%	47.2%
Ohio	28.0%	19.5%	23.7% *	52.1%	61.3%
Wisconsin	24.7%	8.9% *	33.1%	56.7%	44.3%
West North Central:					
Iowa	23.0%	14.2% *	29.2% *	31.9%	43.6%
Kansas	32.3%	28.3% *	36.7%	33.1%	40.3%
Minnesota	30.7%	27.5% *	25.4% *	46.3%	42.7%
Missouri	36.6%	17.1% *	44.4%	55.5%	41.4%
Nebraska	33.2%	20.8% *	47.3%	43.4%	43.5%
North Dakota	28.9%	19.8% *	33.6%	40.4% *	31.1%
South Dakota	32.9%	18.0% *	32.7%	46.7%	57.8%
South Atlantic:					
Delaware	28.2%	17.1% *	25.9% *	60.1%	51.2%
District of Columbia	33.8%	21.4% *	29.6% *	76.0%	33.4% *
Florida	37.3%	39.3%	31.5%	42.4%	39.9%
Georgia	18.6%	3.2% *	17.1% *	57.1%	35.3%
Maryland	40.6%	36.0% *	28.6%	59.1%	42.9%
North Carolina	34.4%	43.1% *	29.2%	21.0% *	26.5% *
South Carolina	31.2%	31.0% *	16.7%	56.3%	25.2% *
Virginia	37.1%	34.4%	29.2% *	34.5%	66.2%
West Virginia	29.9%	12.2% *	22.3% *	47.9%	66.0%
East South Central:					
Alabama	30.1%	25.1% *	13.9% *	30.4% *	70.4%
Kentucky	30.7%	27.1%	19.4% *	39.9%	59.3%
Mississippi	11.7% *	4.4% *	22.3% *	6.3% *	18.7% *
Tennessee	26.4%	26.0% *	13.1% *	27.5% *	56.2%
West South Central:					
Arkansas	13.8% *	7.0% *	25.4%	10.0% *	33.4% *
Louisiana	27.5%	12.9% *	34.2%	22.0% *	65.7%
Oklahoma	23.0%	10.5% *	26.2% *	55.6%	24.3% *
Texas	25.6%	20.8% *	9.8% *	62.4%	32.4% *
Mountain:					
Arizona	26.3% *	5.1% *	65.7%	16.1% *	50.0%
Colorado	28.4%	17.4% *	26.5% *	62.4%	56.5%
Idaho	29.2%	23.7% *	22.4%	35.4%	62.7%
Montana	24.0%	1.8% *	37.0% *	34.0%	34.5% *
Nevada	27.3%	23.8% *	23.8% *	37.2% *	26.6% *
New Mexico	33.7%	23.2% *	18.1% *	52.4%	60.2%
Utah	16.6%	26.1% *	7.7% *	27.0% *	26.4% *
Wyoming	27.1%	6.6% *	43.2% *	21.3% *	51.7% *
Pacific:					
Alaska	21.9%	12.6% *	20.2% *	44.0% *	27.9% *
California	32.6%	17.9%	35.4%	66.1%	65.8%
Hawaii	44.8%	33.4%	47.7%	65.8%	53.1%
Oregon	32.8%	13.5% *	37.4%	52.8%	52.6%
Washington	26.4%	6.6% *	21.9% *	65.8%	64.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.12%	2.23%	2.33%	2.13%	1.78%
New England:					
Connecticut	6.00%	7.19% *	6.90%	7.90%	10.45%
Maine	5.72%	4.90% *	4.98%	12.48% *	8.75%
Massachusetts	3.06%	5.71%	6.57% *	6.87%	9.05%
New Hampshire	3.23%	7.75% *	4.93%	9.64%	7.44%
Rhode Island	5.45%	2.87% *	4.53%	7.41%	13.93% *
Vermont	4.60%	9.68%	6.65%	9.58%	11.17% *
Middle Atlantic:					
New Jersey	3.22%	9.33% *	9.45% *	10.79%	8.77%
New York	4.84%	8.97%	6.65%	6.57%	8.26%
Pennsylvania	4.18%	7.61%	4.10%	7.49%	11.04% *
East North Central:					
Illinois	2.94%	5.25%	7.47%	4.93%	7.71%
Indiana	6.65%	7.85% *	9.36% *	9.16%	9.49% *
Michigan	4.10%	9.42% *	9.75%	7.54%	9.21%
Ohio	4.82%	5.66%	8.48% *	9.28%	9.28%
Wisconsin	5.43%	3.52% *	9.32%	9.71%	9.68%
West North Central:					
Iowa	5.43%	6.38% *	9.99% *	9.42%	11.18%
Kansas	6.83%	8.66% *	9.13%	5.63%	8.40%
Minnesota	4.61%	8.73% *	9.88% *	10.12%	8.62%
Missouri	4.40%	8.63% *	10.69%	9.21%	8.42%
Nebraska	6.39%	8.22% *	11.59%	8.08%	9.35%
North Dakota	6.83%	6.72% *	7.33%	13.36% *	7.57%
South Dakota	4.92%	7.79% *	8.36%	9.74%	13.82%
South Atlantic:					
Delaware	6.21%	7.90% *	10.83% *	12.75%	9.18%
District of Columbia	6.29%	9.97% *	9.95% *	8.90%	11.31% *
Florida	6.25%	9.87%	7.71%	10.18%	5.69%
Georgia	3.57%	3.96% *	8.67% *	13.76%	10.38%
Maryland	8.28%	12.05% *	7.26%	9.76%	10.31%
North Carolina	9.44%	13.78% *	7.39%	11.63% *	9.77% *
South Carolina	6.22%	11.08% *	4.96%	15.50%	9.36% *
Virginia	3.25%	7.29%	11.56% *	8.40%	12.97%
West Virginia	5.87%	10.87% *	7.57% *	6.74%	11.49%
East South Central:					
Alabama	8.22%	10.04% *	10.35% *	10.52% *	14.05%
Kentucky	3.51%	7.87%	9.04% *	11.46%	13.20%
Mississippi	3.81% *	10.16% *	7.74% *	11.28% *	10.38% *
Tennessee	5.56%	7.98% *	4.12% *	9.67% *	11.16%
West South Central:					
Arkansas	6.80% *	6.68% *	6.41%	19.19% *	10.13% *
Louisiana	6.19%	8.92% *	8.67%	10.87% *	13.84%
Oklahoma	5.83%	3.75% *	11.02% *	12.02%	10.32% *
Texas	5.67%	8.97% *	3.34% *	9.27%	9.76% *
Mountain:					
Arizona	8.03% *	2.33% *	17.99%	6.34% *	9.11%
Colorado	7.20%	6.87% *	8.29% *	8.94%	12.12%
Idaho	4.79%	7.42% *	5.84%	10.14%	11.89%
Montana	6.64%	11.59% *	12.60% *	9.69%	10.83% *
Nevada	4.57%	10.63% *	10.20% *	12.14% *	10.88% *
New Mexico	5.98%	9.36% *	7.10% *	12.09%	8.37%
Utah	4.19%	7.94% *	6.46% *	8.40% *	8.15% *
Wyoming	6.95%	2.77% *	12.95% *	11.17% *	15.64% *
Pacific:					
Alaska	3.89%	14.24% *	8.09% *	13.97% *	14.32% *
California	3.09%	2.66%	6.30%	5.57%	5.72%
Hawaii	3.98%	6.52%	6.11%	7.36%	6.58%
Oregon	5.28%	12.65% *	10.63%	7.91%	9.94%
Washington	5.51%	2.63% *	7.09% *	9.97%	14.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	50.6%	28.7%	56.1%	63.8%	68.2%
New England:					
Connecticut	62.9%	56.0%	49.2%	77.1%	82.7%
Maine	55.2%	34.1% *	48.0%	55.9%	67.2%
Massachusetts	49.7%	41.3%	54.2%	53.7%	56.2%
New Hampshire	51.0%	21.4% *	68.6%	62.6%	50.2%
Rhode Island	67.9%	44.1%	48.5%	75.1%	84.5%
Vermont	37.6%	29.0% *	37.5% *	48.0%	56.3%
Middle Atlantic:					
New Jersey	65.4%	73.7%	65.7%	47.4%	88.2%
New York	39.7%	22.5% *	35.8%	53.0%	69.7%
Pennsylvania	48.0%	29.0% *	57.4%	68.7%	66.7%
East North Central:					
Illinois	43.6%	12.9% *	51.8%	59.0%	74.3%
Indiana	34.4%	25.6% *	36.3% *	48.8%	42.7% *
Michigan	61.4%	35.5%	74.0%	79.6%	55.5%
Ohio	50.1%	34.8%	45.0%	65.3%	68.8%
Wisconsin	62.9%	55.0%	61.4%	69.6%	60.5%
West North Central:					
Iowa	49.1%	18.7% *	66.9%	58.1%	64.7%
Kansas	29.5%	10.5% *	41.4%	51.0%	45.8%
Minnesota	57.5%	44.6% *	69.2%	66.4%	58.2%
Missouri	68.3%	47.7%	70.2%	75.6%	69.2%
Nebraska	60.1%	32.4% *	77.6%	64.4%	65.3%
North Dakota	39.4%	15.6% *	48.3%	43.8% *	57.0%
South Dakota	48.3%	25.8% *	24.4% *	70.4%	70.8%
South Atlantic:					
Delaware	49.4%	35.6% *	54.2%	49.1%	73.5%
District of Columbia	69.5%	55.9%	62.5%	92.3%	59.7%
Florida	40.7%	14.7% *	57.3%	67.5%	65.5%
Georgia	79.9%	32.7% *	73.3%	90.9%	68.3%
Maryland	53.7%	27.2% *	48.7%	79.9%	56.2%
North Carolina	30.9% *	9.1% *	66.3%	79.6%	57.8%
South Carolina	37.3%	13.8% *	47.2%	69.7%	47.9% *
Virginia	34.8%	31.6% *	19.7% *	42.1%	49.1%
West Virginia	52.6%	30.3% *	18.0% *	66.4%	73.6%
East South Central:					
Alabama	61.8%	51.4%	32.6% *	46.8%	86.5%
Kentucky	43.9%	15.3% *	52.0%	63.3%	62.4%
Mississippi	29.9% *	48.9% *	17.3% *	53.5% *	52.2%
Tennessee	40.2%	25.5% *	52.8%	50.0%	72.9%
West South Central:					
Arkansas	40.5%	38.2% *	33.0% *	52.6%	32.6% *
Louisiana	42.6%	23.9% *	50.9%	38.6% *	43.8% *
Oklahoma	49.7%	30.9% *	29.3%	76.0%	44.6%
Texas	30.5%	25.4% *	39.4% *	25.4% *	74.2%
Mountain:					
Arizona	68.3%	35.4% *	73.6%	72.8%	63.3%
Colorado	55.4%	27.6% *	45.7%	86.3%	74.9%
Idaho	40.5%	20.7% *	51.7%	44.9% *	58.5%
Montana	69.2%	46.8% *	50.7% *	76.6%	77.9%
Nevada	58.4%	13.8% *	65.9%	90.0%	80.1%
New Mexico	54.4%	19.0% *	52.1%	77.5%	62.9%
Utah	51.2%	40.0% *	30.4% *	71.6%	83.1%
Wyoming	74.9%	49.6% *	80.0%	66.1%	67.9%
Pacific:					
Alaska	61.9%	46.2%	50.9%	86.9%	64.6%
California	62.8%	37.3%	67.5%	78.0%	74.6%
Hawaii	80.0%	78.6%	74.5%	85.8%	88.5%
Oregon	70.1%	31.1% *	69.5%	85.1%	82.0%
Washington	74.0%	74.2%	67.7%	77.9%	73.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	2.40%	3.56%	2.71%	2.79%	2.26%
New England:					
Connecticut	5.58%	13.18%	9.58%	14.36%	11.12%
Maine	5.43%	11.33% *	6.85%	11.82%	10.25%
Massachusetts	5.45%	11.27%	10.78%	5.18%	10.33%
New Hampshire	8.19%	10.42% *	15.38%	11.23%	7.07%
Rhode Island	4.28%	11.67%	9.77%	5.75%	14.05%
Vermont	9.43%	13.25% *	11.48% *	10.92%	11.22%
Middle Atlantic:					
New Jersey	5.79%	11.58%	11.71%	9.10%	10.22%
New York	4.98%	11.51% *	5.02%	5.99%	9.82%
Pennsylvania	5.31%	11.84% *	7.78%	9.23%	8.66%
East North Central:					
Illinois	7.13%	4.37% *	10.26%	9.47%	9.83%
Indiana	8.40%	14.17% *	13.49% *	11.85%	15.24% *
Michigan	7.62%	10.31%	15.22%	5.92%	14.78%
Ohio	5.65%	9.35%	12.12%	10.38%	9.10%
Wisconsin	4.23%	13.55%	8.79%	12.18%	7.67%
West North Central:					
Iowa	5.19%	12.93% *	15.02%	14.38%	12.53%
Kansas	8.55%	13.79% *	10.35%	11.01%	10.94%
Minnesota	7.77%	14.60% *	13.04%	10.68%	10.35%
Missouri	4.27%	12.54%	12.34%	4.92%	9.35%
Nebraska	7.19%	10.66% *	16.81%	10.64%	12.44%
North Dakota	8.71%	13.99% *	11.46%	13.33% *	13.10%
South Dakota	6.20%	14.48% *	11.84% *	13.41%	17.33%
South Atlantic:					
Delaware	5.97%	12.61% *	13.27%	13.31%	10.88%
District of Columbia	6.45%	14.48%	13.37%	5.79%	13.45%
Florida	8.11%	12.79% *	12.82%	11.64%	10.57%
Georgia	12.37%	13.24% *	18.04%	20.42%	11.31%
Maryland	6.98%	14.95% *	10.36%	13.24%	10.38%
North Carolina	9.66% *	13.74% *	15.47%	17.07%	12.25%
South Carolina	7.67%	9.83% *	12.19%	16.90%	15.15% *
Virginia	6.10%	10.57% *	12.82% *	7.36%	10.72%
West Virginia	6.45%	9.42% *	6.55% *	7.52%	11.21%
East South Central:					
Alabama	11.88%	13.00%	14.87% *	12.26%	18.60%
Kentucky	6.57%	12.01% *	13.32%	12.06%	11.69%
Mississippi	13.79% *	15.80% *	14.44% *	17.40% *	12.55%
Tennessee	8.24%	12.75% *	13.24%	12.49%	11.97%
West South Central:					
Arkansas	11.36%	13.28% *	15.83% *	15.09%	17.29% *
Louisiana	8.54%	7.82% *	13.58%	12.44% *	13.86% *
Oklahoma	9.06%	11.43% *	6.95%	14.83%	13.21%
Texas	8.46%	10.16% *	13.60% *	11.27% *	9.29%
Mountain:					
Arizona	9.34%	14.47% *	19.23%	14.71%	9.52%
Colorado	8.43%	14.40% *	12.47%	10.86%	10.70%
Idaho	6.80%	15.62% *	13.14%	14.70% *	13.12%
Montana	7.89%	15.34% *	15.43% *	11.07%	15.25%
Nevada	9.38%	5.25% *	13.81%	13.54%	13.70%
New Mexico	7.65%	11.15% *	12.83%	17.97%	10.31%
Utah	8.27%	13.05% *	10.19% *	13.60%	13.15%
Wyoming	12.41%	15.08% *	20.76%	18.69%	19.87%
Pacific:					
Alaska	10.90%	13.60%	13.78%	22.54%	16.01%
California	3.19%	7.12%	3.96%	4.00%	5.02%
Hawaii	4.12%	11.11%	7.26%	5.47%	6.39%
Oregon	3.57%	14.36% *	8.72%	3.26%	6.62%
Washington	6.70%	16.55%	12.95%	8.75%	12.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	15.6%	6.5%	16.1%	31.1%	30.2%
New England:					
Connecticut	16.5% *	8.0% *	19.8%	30.6%	37.2%
Maine	16.2%	2.9% *	15.8%	22.0% *	39.3%
Massachusetts	17.7%	11.8% *	11.5%	36.6%	18.3% *
New Hampshire	12.0%	2.9% *	13.2% *	28.7%	19.7%
Rhode Island	20.0%	2.4% *	12.6%	58.6%	19.8% *
Vermont	13.0% *	10.7% *	12.6% *	17.7% *	12.7% *
Middle Atlantic:					
New Jersey	18.8%	10.8% *	16.6% *	23.1% *	59.0%
New York	16.3%	8.5% *	13.1%	28.2%	29.2% *
Pennsylvania	15.4%	9.8% *	15.6%	42.4%	12.7% *
East North Central:					
Illinois	12.9%	2.7%	14.8%	27.0%	32.7%
Indiana	9.0%	6.1% *	8.6% *	20.9%	9.7% *
Michigan	21.2%	8.6% *	28.0%	41.2%	26.2%
Ohio	14.0%	6.8% *	10.7% *	34.0%	42.2%
Wisconsin	15.6%	4.9% *	20.3% *	39.4%	26.8%
West North Central:					
Iowa	11.3% *	2.7% *	19.6% *	18.5% *	28.2%
Kansas	9.5%	3.0% *	15.2% *	16.9%	18.5% *
Minnesota	17.7%	12.3% *	17.6% *	30.8%	24.9% *
Missouri	25.0%	8.1% *	31.2%	42.0%	28.6%
Nebraska	20.0% *	6.7% *	36.7% *	27.9%	28.4%
North Dakota	11.4%	3.1% *	16.2%	17.7% *	17.7% *
South Dakota	15.9%	4.6% *	8.0% *	32.9%	40.9%
South Atlantic:					
Delaware	13.9%	6.1% *	14.0% *	29.5%	37.6%
District of Columbia	23.5%	12.0% *	18.5% *	70.1%	19.9% *
Florida	15.2%	5.8% *	18.1% *	28.6%	26.2%
Georgia	14.9%	1.1% *	12.5% *	51.9%	24.1% *
Maryland	21.8% *	9.8% *	13.9% *	47.2%	24.1% *
North Carolina	10.6% *	3.9% *	19.3%	16.7% *	15.3% *
South Carolina	11.6% *	4.3% *	7.9% *	39.2% *	12.1% *
Virginia	12.9%	10.9% *	5.8% *	14.5% *	32.5%
West Virginia	15.7%	3.7% *	4.0%	31.8%	48.6%
East South Central:					
Alabama	18.6% *	12.9% *	4.5% *	14.2% *	60.9%
Kentucky	13.5%	4.1% *	10.1%	25.2% *	37.0%
Mississippi	3.5%	2.2% *	3.8% *	3.4% *	9.7% *
Tennessee	10.6% *	6.6% *	6.9% *	13.7% *	40.9%
West South Central:					
Arkansas	5.6% *	2.7% *	8.4% *	5.3% *	10.9% *
Louisiana	11.7%	3.1% *	17.4% *	8.5% *	28.8% *
Oklahoma	11.4% *	3.2% *	7.7% *	42.3%	10.8% *
Texas	7.8%	5.3% *	3.9% *	15.9%	24.1%
Mountain:					
Arizona	18.0% *	1.8% *	48.4%	11.7% *	31.7%
Colorado	15.7% *	4.8% *	12.1% *	53.9%	42.3%
Idaho	11.8%	4.9% *	11.6% *	15.9% *	36.7%
Montana	16.6% *	0.9% *	18.8% *	26.1%	26.9% *
Nevada	15.9%	3.3% *	15.7% *	33.5% *	21.3% *
New Mexico	18.3%	4.4% *	9.4% *	40.6%	37.9%
Utah	8.5% *	10.5% *	2.4% *	19.3% *	22.0% *
Wyoming	20.3% *	3.3% *	34.5% *	14.1% *	35.1% *
Pacific:					
Alaska	13.5%	5.8% *	10.3% *	38.2% *	18.0% *
California	20.5%	6.7%	23.9%	51.5%	49.1%
Hawaii	35.8%	26.3%	35.6%	56.4%	47.0%
Oregon	23.0%	4.2% *	26.0% *	44.9%	43.1%
Washington	19.5%	4.9% *	14.8% *	51.3%	47.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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)(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.57%	0.53%	1.83%	1.63%	1.69%
New England:					
Connecticut	4.99% *	6.28% *	4.82%	7.64%	10.13%
Maine	4.52%	2.08% *	2.99%	7.43% *	8.32%
Massachusetts	2.59%	4.21% *	3.13%	5.94%	8.80% *
New Hampshire	1.74%	1.57% *	4.03% *	8.02%	4.42%
Rhode Island	4.44%	0.94% *	2.12%	6.36%	12.25% *
Vermont	4.21% *	8.99% *	5.23% *	5.48% *	10.44% *
Middle Atlantic:					
New Jersey	2.79%	5.08% *	5.68% *	7.53% *	9.58%
New York	1.36%	4.13% *	2.23%	4.61%	9.24% *
Pennsylvania	1.81%	5.02% *	3.50%	6.23%	6.93% *
East North Central:					
Illinois	2.53%	0.66%	3.84%	6.23%	6.27%
Indiana	1.93%	2.25% *	6.65% *	5.07%	7.97% *
Michigan	3.74%	6.64% *	7.33%	7.02%	6.82%
Ohio	2.38%	2.83% *	5.57% *	8.94%	8.85%
Wisconsin	3.59%	2.03% *	7.47% *	8.92%	5.57%
West North Central:					
Iowa	3.71% *	1.14% *	7.81% *	9.78% *	8.07%
Kansas	2.23%	1.08% *	6.22% *	4.67%	6.03% *
Minnesota	2.54%	5.69% *	10.00% *	7.27%	7.61% *
Missouri	3.45%	3.87% *	7.20%	6.92%	5.82%
Nebraska	6.67% *	3.25% *	11.68% *	5.60%	7.20%
North Dakota	2.61%	1.32% *	4.71%	7.16% *	6.82% *
South Dakota	2.50%	1.54% *	3.41% *	7.22%	9.94%
South Atlantic:					
Delaware	3.09%	3.58% *	7.68% *	8.80%	8.47%
District of Columbia	3.60%	5.16% *	10.41% *	9.19%	8.43% *
Florida	2.97%	4.71% *	6.12% *	5.71%	6.15%
Georgia	3.99%	1.09% *	8.96% *	14.57%	10.90% *
Maryland	6.70% *	9.14% *	5.46% *	10.57%	9.05% *
North Carolina	3.45% *	1.21% *	5.47%	10.57% *	5.30% *
South Carolina	3.69% *	1.51% *	2.61% *	12.04% *	9.42% *
Virginia	2.39%	5.78% *	2.34% *	4.75% *	9.55%
West Virginia	4.34%	5.42% *	1.16%	5.94%	9.88%
East South Central:					
Alabama	6.83% *	5.63% *	10.72% *	8.20% *	14.63%
Kentucky	3.25%	2.95% *	2.91%	9.39% *	9.97%
Mississippi	0.87%	10.33% *	3.89% *	3.62% *	7.93% *
Tennessee	4.40% *	2.81% *	3.14% *	7.24% *	9.55%
West South Central:					
Arkansas	4.55% *	1.41% *	7.94% *	14.99% *	6.56% *
Louisiana	2.75%	4.01% *	5.91% *	2.62% *	8.69% *
Oklahoma	4.56% *	2.94% *	3.95% *	10.57%	8.18% *
Texas	1.10%	2.87% *	1.48% *	2.64%	6.68%
Mountain:					
Arizona	5.84% *	1.06% *	14.21%	6.74% *	5.22%
Colorado	6.08% *	2.06% *	7.76% *	10.25%	9.67%
Idaho	2.20%	2.54% *	3.93% *	9.58% *	8.20%
Montana	6.03% *	10.46% *	13.62% *	7.52%	10.75% *
Nevada	4.09%	1.40% *	7.08% *	12.10% *	10.22% *
New Mexico	2.86%	2.60% *	4.81% *	10.50%	7.40%
Utah	2.63% *	7.45% *	4.14% *	6.13% *	7.93% *
Wyoming	6.55% *	1.18% *	11.04% *	10.44% *	13.78% *
Pacific:					
Alaska	2.91%	9.97% *	3.84% *	12.85% *	13.24% *
California	2.68%	1.05%	4.12%	5.76%	4.65%
Hawaii	4.42%	6.98%	6.73%	7.56%	6.47%
Oregon	3.93%	12.77% *	9.43% *	6.79%	8.35%
Washington	4.67%	2.70% *	5.99% *	9.64%	11.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	3,991	3,823	4,028	3,939	4,088
New England:					
Connecticut	4,390	3,776	4,568	4,372	4,574
Maine	4,290	4,066	4,234	4,243	4,483
Massachusetts	4,235	4,072	4,371	4,257	4,178
New Hampshire	4,175	3,594	4,458	4,148	4,225
Rhode Island	4,417	4,102	4,401	5,175	3,796
Vermont	4,392	4,219	4,288	4,321	4,558
Middle Atlantic:					
New Jersey	4,332	4,105	4,770	3,991	4,390
New York	4,239	3,909	3,991	4,285	4,520
Pennsylvania	4,195	3,939	4,331	4,167	4,226
East North Central:					
Illinois	4,049	3,761	4,215	4,086	3,974
Indiana	4,042	3,711	4,154	3,843	4,275
Michigan	4,287	3,521	4,676	4,249	4,348
Ohio	3,928	4,040	3,959	3,673	4,085
Wisconsin	4,223	4,347	4,735	4,092	3,866
West North Central:					
Iowa	3,686	3,774	3,890	3,608	3,509
Kansas	3,755	4,180	3,511	3,904	3,646
Minnesota	3,932	3,519	4,159	3,778	4,153
Missouri	3,741	3,755	3,752	3,438	4,017
Nebraska	3,777	3,413	3,990	3,895	3,600
North Dakota	3,438	3,875	3,454	3,612	3,128
South Dakota	3,796	4,015	3,907	3,471	3,996
South Atlantic:					
Delaware	4,623	3,745	4,120	4,986	4,921
District of Columbia	4,220	4,139	4,367	4,100	4,267
Florida	4,003	4,032	4,009	3,822	4,145
Georgia	3,861	3,406	3,811	3,903	4,057
Maryland	3,834	3,054	4,133	3,560	4,242
North Carolina	3,802	3,715	3,647	3,989	3,777
South Carolina	3,943	3,696	4,189	3,755	4,025
Virginia	3,734	3,829	3,519	3,769	3,852
West Virginia	4,128	3,841	3,723	4,362	4,283
East South Central:					
Alabama	3,419	2,567	3,719	3,457	3,667
Kentucky	3,823	3,625	3,730	4,018	3,805
Mississippi	3,402	3,296	3,405	3,481	3,344
Tennessee	3,822	3,485	3,863	4,060	3,676
West South Central:					
Arkansas	3,590	4,144	3,205	3,590	3,866
Louisiana	3,931	3,737	3,895	4,008	3,975
Oklahoma	4,088	4,543	3,649	4,365	3,981
Texas	4,108	4,271	3,940	3,937	4,316
Mountain:					
Arizona	4,294	4,120	5,408	3,899	3,788
Colorado	3,891	3,846	3,850	3,920	3,914
Idaho	4,078	3,667	4,061	3,750	4,467
Montana	3,898	3,848	3,984	3,793	3,941
Nevada	3,752	3,182	3,803	4,080	3,801
New Mexico	3,813	4,064	4,065	3,263	3,994
Utah	3,633	3,490	3,745	3,557	3,681
Wyoming	4,388	4,280	4,003	4,675	4,410
Pacific:					
Alaska	5,088	5,731	4,863	4,413	5,473
California	3,823	3,695	3,729	3,769	4,028
Hawaii	3,339	3,156	3,184	3,201	3,880
Oregon	4,051	4,330	4,022	3,975	4,033
Washington	3,975	4,237	3,914	4,140	3,773

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	23.68	71.97	38.48	36.17	31.07
New England:					
Connecticut	73.03	270.11	196.14	240.94	152.57
Maine	157.68	190.59	86.59	259.58	307.75
Massachusetts	84.03	164.75	170.04	270.36	147.23
New Hampshire	99.20	313.77	267.35	175.16	141.83
Rhode Island	155.02	233.14	82.41	212.52	182.18
Vermont	153.75	467.33	395.81	170.38	252.72
Middle Atlantic:					
New Jersey	127.22	222.19	219.79	242.30	238.35
New York	79.10	148.01	95.63	160.42	157.07
Pennsylvania	86.72	200.96	150.23	210.90	182.68
East North Central:					
Illinois	138.96	293.01	315.73	187.56	207.41
Indiana	106.19	361.45	78.75	160.74	227.26
Michigan	82.66	180.48	370.24	221.81	215.28
Ohio	108.93	291.50	115.55	150.75	237.47
Wisconsin	121.19	537.25	284.85	384.12	252.87
West North Central:					
Iowa	138.66	318.21	439.42	182.41	129.11
Kansas	97.31	235.65	184.31	165.08	170.42
Minnesota	95.53	177.72	231.64	126.10	140.73
Missouri	157.24	281.41	212.82	281.38	318.96
Nebraska	140.82	270.08	186.68	217.18	235.37
North Dakota	127.93	296.11	156.91	474.94	197.45
South Dakota	84.27	393.57	201.03	193.28	211.19
South Atlantic:					
Delaware	193.80	111.42	349.31	251.36	318.11
District of Columbia	94.74	207.34	237.47	190.50	235.10
Florida	105.59	312.71	114.54	211.63	172.45
Georgia	103.73	350.23	311.21	251.23	272.36
Maryland	204.56	456.73	456.55	305.19	278.49
North Carolina	91.68	226.46	205.00	184.60	171.14
South Carolina	70.40	220.68	129.76	204.29	206.71
Virginia	144.06	252.33	261.54	236.95	84.98
West Virginia	108.03	195.22	315.05	249.50	258.66
East South Central:					
Alabama	133.95	469.86	223.91	134.78	123.91
Kentucky	105.89	144.15	117.86	406.01	141.61
Mississippi	91.12	269.41	188.27	190.62	277.60
Tennessee	95.85	181.92	181.50	280.03	102.03
West South Central:					
Arkansas	140.91	414.95	184.60	279.55	169.45
Louisiana	92.20	192.33	205.48	204.63	110.10
Oklahoma	177.18	450.53	277.61	241.19	197.48
Texas	125.16	334.36	182.10	194.53	217.03
Mountain:					
Arizona	453.20	332.20	939.48	347.72	150.04
Colorado	60.69	205.19	217.74	161.22	167.99
Idaho	262.90	487.85	336.77	250.85	513.98
Montana	87.59	644.49	346.76	349.62	237.56
Nevada	81.23	173.74	226.01	197.24	194.64
New Mexico	136.55	460.24	229.15	176.03	211.30
Utah	151.56	234.12	309.39	180.74	353.20
Wyoming	174.24	416.66	453.55	224.55	277.25
Pacific:					
Alaska	217.36	395.35	271.25	515.27	388.37
California	107.41	217.54	112.56	117.54	145.95
Hawaii	94.41	119.91	164.68	116.93	306.16
Oregon	171.49	315.78	117.65	113.25	435.49
Washington	108.02	329.52	103.21	193.23	251.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	723	855	788	681	646
New England:					
Connecticut	749	809	680	737	794
Maine	792	817	731	745	878
Massachusetts	918	941	973	935	838
New Hampshire	965	848	1,125	931	909
Rhode Island	840	1,078	1,091	605	692
Vermont	739	760 *	711	707	768
Middle Atlantic:					
New Jersey	847	1,142	849	659	863
New York	781	933	693	927	650
Pennsylvania	659	829	676	487	735
East North Central:					
Illinois	846	1,064	1,128 *	696	608
Indiana	701	657	949	677	514
Michigan	704	917	787	669	554
Ohio	674	1,014	740	614	456
Wisconsin	859	887	1,101	855	646
West North Central:					
Iowa	762	963	714	769	695
Kansas	721	792	794	707	656
Minnesota	809	822	694	837	868
Missouri	665	866	718	640	520
Nebraska	776	743	876	725	755
North Dakota	721	977	687	928	465
South Dakota	807	1,077	1,047	628	718
South Atlantic:					
Delaware	905	1,040	1,236	916	581
District of Columbia	765	1,618	788	380	663
Florida	892	934	1,129	770	788
Georgia	707	836 *	772	615	689
Maryland	896	802	1,033	710	1,018 *
North Carolina	681	813	559	729	668
South Carolina	776	707	864	772	736
Virginia	752	769	774	674	805
West Virginia	656	909	699	662	536
East South Central:					
Alabama	838	797	920 *	940	695
Kentucky	731	774	777	698	701
Mississippi	648	791	611	756	534
Tennessee	800	705	981	709	779
West South Central:					
Arkansas	796	1,517 *	656	775	750
Louisiana	803	869	767	969	639
Oklahoma	680	766 *	663	650	695
Texas	617	762	562	616	587
Mountain:					
Arizona	752	885	737	809	690
Colorado	741	776	926	667	644
Idaho	737	830	1,001	526	752
Montana	548	976	551 *	477	539
Nevada	691	663	997 *	644	545
New Mexico	794	836	865	607	887
Utah	796	1,156	818	646	766
Wyoming	673	802	756	732	495 *
Pacific:					
Alaska	895	1,492	999	711	746
California	592	790	655	549	465
Hawaii	302	354	273	320	268
Oregon	503	669	647	424	429
Washington	384	515	465	328	322

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	14.11	38.54	23.43	20.97	18.60
New England:					
Connecticut	46.62	75.08	127.14	123.20	95.31
Maine	56.28	223.83	80.23	69.31	183.20
Massachusetts	35.65	173.86	63.81	91.00	52.31
New Hampshire	44.76	111.64	96.18	86.54	73.49
Rhode Island	65.59	143.12	170.80	144.44	203.68
Vermont	68.33	249.93*	139.86	72.47	163.05
Middle Atlantic:					
New Jersey	83.40	254.36	118.56	106.47	109.06
New York	73.90	173.35	109.61	111.96	66.49
Pennsylvania	36.46	122.70	87.53	56.83	93.45
East North Central:					
Illinois	165.85	205.55	417.53*	73.45	71.46
Indiana	29.92	85.87	83.26	73.15	52.92
Michigan	71.80	255.04	90.64	99.88	125.07
Ohio	42.40	127.47	64.19	62.67	41.60
Wisconsin	56.54	106.94	155.14	124.75	55.83
West North Central:					
Iowa	41.95	131.35	96.72	88.03	58.74
Kansas	63.58	156.26	105.49	125.57	67.12
Minnesota	56.28	81.94	59.15	99.39	94.80
Missouri	57.68	114.60	114.42	69.37	84.67
Nebraska	70.05	107.49	193.80	89.72	154.61
North Dakota	101.82	225.64	74.59	241.59	98.17
South Dakota	63.21	272.23	178.90	68.26	75.93
South Atlantic:					
Delaware	107.35	162.03	261.25	143.26	71.38
District of Columbia	87.43	264.88	69.62	47.85	72.21
Florida	63.37	168.35	81.66	78.34	112.88
Georgia	60.39	369.27*	66.65	123.56	81.24
Maryland	149.41	110.88	289.68	123.53	484.78*
North Carolina	37.68	182.34	62.46	70.26	85.20
South Carolina	60.12	93.89	142.00	71.41	73.66
Virginia	55.62	118.96	68.36	63.91	122.35
West Virginia	41.28	190.56	139.31	69.17	78.11
East South Central:					
Alabama	53.65	133.84	375.60*	84.36	70.49
Kentucky	35.59	118.27	83.39	67.11	86.02
Mississippi	32.11	132.58	87.65	98.13	95.92
Tennessee	62.43	104.48	97.98	82.78	133.51
West South Central:					
Arkansas	94.90	642.89*	60.18	185.15	130.71
Louisiana	68.76	99.29	76.59	135.84	81.80
Oklahoma	58.08	280.91*	74.81	102.59	99.20
Texas	29.61	82.61	77.27	26.21	53.21
Mountain:					
Arizona	32.90	163.83	131.57	82.31	70.47
Colorado	66.06	129.65	133.15	91.89	101.42
Idaho	95.86	240.91	134.78	106.66	193.89
Montana	79.70	260.81	239.37*	83.82	85.72
Nevada	67.91	134.96	307.89*	114.36	67.71
New Mexico	52.22	144.15	99.93	126.49	129.85
Utah	38.42	239.02	104.52	88.65	85.01
Wyoming	45.23	137.85	124.33	101.33	184.95*
Pacific:					
Alaska	108.50	341.72	168.13	139.50	153.94
California	28.77	90.63	62.75	35.96	35.57
Hawaii	24.20	43.02	65.50	61.92	52.23
Oregon	51.88	163.86	114.66	76.57	81.97
Washington	38.64	69.50	116.30	67.92	39.85

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	18.1%	22.4%	19.6%	17.3%	15.8%
New England:					
Connecticut	17.1%	21.4%	14.9%	16.9%	17.4%
Maine	18.5%	20.1%	17.3%	17.6%	19.6%
Massachusetts	21.7%	23.1%	22.3%	22.0%	20.1%
New Hampshire	23.1%	23.6%	25.2%	22.4%	21.5%
Rhode Island	19.0%	26.3%	24.8%	11.7% *	18.2%
Vermont	16.8%	18.0% *	16.6%	16.3%	16.9%
Middle Atlantic:					
New Jersey	19.6%	27.8%	17.8%	16.5%	19.7%
New York	18.4%	23.9%	17.4%	21.6%	14.4%
Pennsylvania	15.7%	21.1%	15.6%	11.7%	17.4%
East North Central:					
Illinois	20.9%	28.3%	26.8%	17.0%	15.3%
Indiana	17.3%	17.7%	22.9%	17.6%	12.0%
Michigan	16.4%	26.1%	16.8%	15.8%	12.7%
Ohio	17.1%	25.1%	18.7%	16.7%	11.2%
Wisconsin	20.3%	20.4%	23.3%	20.9%	16.7%
West North Central:					
Iowa	20.7%	25.5%	18.4%	21.3%	19.8%
Kansas	19.2%	18.9%	22.6%	18.1%	18.0%
Minnesota	20.6%	23.4%	16.7%	22.2%	20.9%
Missouri	17.8%	23.1%	19.1%	18.6%	12.9%
Nebraska	20.5%	21.8%	22.0%	18.6%	21.0%
North Dakota	21.0%	25.2%	19.9%	25.7%	14.9%
South Dakota	21.2%	26.8%	26.8%	18.1%	18.0%
South Atlantic:					
Delaware	19.6%	27.8%	30.0%	18.4%	11.8%
District of Columbia	18.1%	39.1%	18.1%	9.3%	15.5%
Florida	22.3%	23.2%	28.2%	20.2%	19.0%
Georgia	18.3%	24.5% *	20.2%	15.8%	17.0%
Maryland	23.4%	26.2%	25.0%	19.9%	24.0%
North Carolina	17.9%	21.9%	15.3%	18.3%	17.7%
South Carolina	19.7%	19.1%	20.6%	20.6%	18.3%
Virginia	20.1%	20.1%	22.0%	17.9%	20.9%
West Virginia	15.9%	23.7%	18.8%	15.2%	12.5%
East South Central:					
Alabama	24.5%	31.0%	24.7%	27.2%	18.9%
Kentucky	19.1%	21.3%	20.8%	17.4%	18.4%
Mississippi	19.0%	24.0%	17.9%	21.7%	16.0%
Tennessee	20.9%	20.2%	25.4%	17.5%	21.2%
West South Central:					
Arkansas	22.2%	36.6%	20.5%	21.6%	19.4%
Louisiana	20.4%	23.3%	19.7%	24.2%	16.1%
Oklahoma	16.6%	16.9% *	18.2%	14.9%	17.5%
Texas	15.0%	17.8%	14.3%	15.7%	13.6%
Mountain:					
Arizona	17.5%	21.5%	13.6% *	20.8%	18.2%
Colorado	19.0%	20.2%	24.1%	17.0%	16.5%
Idaho	18.1%	22.6%	24.7%	14.0%	16.8%
Montana	14.1%	25.4%	13.8% *	12.6%	13.7%
Nevada	18.4%	20.8%	26.2%	15.8%	14.3%
New Mexico	20.8%	20.6%	21.3%	18.6%	22.2%
Utah	21.9%	33.1%	21.9%	18.2%	20.8%
Wyoming	15.3%	18.7%	18.9%	15.6%	11.2% *
Pacific:					
Alaska	17.6%	26.0%	20.5%	16.1%	13.6%
California	15.5%	21.4%	17.6%	14.6%	11.6%
Hawaii	9.0%	11.2%	8.6%	10.0%	6.9%
Oregon	12.4%	15.5%	16.1%	10.7%	10.6%
Washington	9.7%	12.2%	11.9%	7.9%	8.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.37%	0.94%	0.64%	0.44%	0.48%
New England:					
Connecticut	1.14%	3.40%	3.02%	3.20%	1.87%
Maine	0.84%	4.41%	1.89%	2.47%	2.90%
Massachusetts	0.72%	3.73%	1.71%	1.58%	1.29%
New Hampshire	1.48%	4.60%	2.92%	2.15%	1.91%
Rhode Island	1.62%	3.87%	3.66%	3.57% *	4.25%
Vermont	1.39%	6.11% *	1.92%	1.93%	3.71%
Middle Atlantic:					
New Jersey	2.14%	7.40%	2.44%	1.90%	2.09%
New York	1.77%	4.45%	2.88%	2.40%	1.75%
Pennsylvania	0.95%	3.60%	1.83%	1.66%	2.33%
East North Central:					
Illinois	3.25%	5.13%	6.14%	1.94%	2.02%
Indiana	0.95%	3.08%	1.90%	1.94%	1.63%
Michigan	1.99%	6.94%	2.07%	2.39%	3.44%
Ohio	1.22%	3.26%	1.95%	1.66%	1.33%
Wisconsin	1.33%	2.99%	3.23%	2.08%	1.12%
West North Central:					
Iowa	1.42%	3.98%	3.02%	2.82%	1.68%
Kansas	1.38%	3.34%	3.38%	2.78%	1.63%
Minnesota	1.57%	1.77%	1.93%	2.68%	1.99%
Missouri	1.47%	3.06%	2.35%	1.45%	2.95%
Nebraska	1.81%	2.62%	4.59%	2.51%	3.73%
North Dakota	2.62%	6.54%	2.32%	4.52%	2.99%
South Dakota	1.81%	4.62%	4.23%	1.29%	1.76%
South Atlantic:					
Delaware	2.06%	4.02%	5.39%	2.80%	1.27%
District of Columbia	2.03%	5.72%	1.93%	1.72%	1.53%
Florida	1.60%	4.13%	2.01%	2.37%	2.28%
Georgia	1.25%	9.56% *	3.10%	2.31%	1.93%
Maryland	3.60%	3.21%	3.76%	3.70%	6.99%
North Carolina	1.28%	4.26%	1.98%	1.84%	2.21%
South Carolina	1.39%	2.26%	3.24%	1.83%	2.42%
Virginia	1.50%	3.25%	2.10%	2.40%	2.95%
West Virginia	1.04%	5.52%	4.07%	1.04%	1.57%
East South Central:					
Alabama	1.45%	4.72%	6.45%	2.71%	1.68%
Kentucky	1.06%	3.34%	2.07%	1.78%	2.36%
Mississippi	1.13%	5.16%	2.81%	3.21%	3.09%
Tennessee	1.54%	2.83%	1.82%	2.19%	3.15%
West South Central:					
Arkansas	2.22%	8.58%	1.65%	3.66%	2.88%
Louisiana	1.77%	2.73%	2.52%	3.25%	2.01%
Oklahoma	1.50%	7.67% *	2.16%	2.03%	2.58%
Texas	1.05%	2.61%	1.75%	1.14%	1.56%
Mountain:					
Arizona	1.37%	4.32%	4.74% *	2.61%	1.82%
Colorado	1.84%	3.56%	2.55%	2.53%	3.13%
Idaho	1.59%	5.81%	3.69%	2.78%	2.74%
Montana	2.16%	5.46%	7.05% *	2.21%	2.01%
Nevada	1.59%	4.09%	5.57%	2.53%	1.52%
New Mexico	1.46%	4.59%	2.73%	3.54%	2.88%
Utah	1.02%	5.07%	3.21%	2.48%	2.83%
Wyoming	0.99%	3.53%	3.13%	2.44%	4.83% *
Pacific:					
Alaska	2.26%	5.37%	3.80%	2.28%	3.72%
California	0.63%	1.67%	1.64%	0.87%	1.13%
Hawaii	0.72%	1.42%	1.81%	2.22%	1.26%
Oregon	1.00%	3.55%	2.47%	1.68%	2.31%
Washington	1.03%	2.33%	2.87%	2.32%	0.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2005**

<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	48.6%	58.0%	55.5%	47.2%	42.2%
<b>New England:</b>					
Connecticut	46.2%	64.0%	50.8%	44.0%	38.8%
Maine	52.5%	61.5%	60.7%	54.4%	43.0%
Massachusetts	47.2%	48.5%	54.2%	47.1%	42.0%
New Hampshire	44.2%	50.3%	57.4%	36.7%	40.6%
Rhode Island	44.9%	49.5%	59.6%	40.1%	37.8%
Vermont	47.7%	50.7%	53.5%	41.8%	48.7%
<b>Middle Atlantic:</b>					
New Jersey	47.4%	64.9%	55.7%	45.5%	38.6%
New York	50.5%	53.2%	54.5%	52.0%	46.1%
Pennsylvania	45.9%	48.1%	50.0%	42.7%	45.1%
<b>East North Central:</b>					
Illinois	47.7%	55.5%	57.7%	44.5%	40.8%
Indiana	44.8%	55.0%	52.9%	43.2%	38.0%
Michigan	42.5%	52.8%	49.4%	39.7%	36.8%
Ohio	43.9%	56.2%	55.7%	39.6%	35.1%
Wisconsin	43.6%	55.9%	49.1%	43.2%	36.7%
<b>West North Central:</b>					
Iowa	44.1%	59.0%	55.6%	42.9%	33.3%
Kansas	45.5%	57.3%	53.7%	48.8%	36.0%
Minnesota	48.0%	62.9%	54.0%	48.7%	38.4%
Missouri	49.6%	62.5%	56.4%	45.2%	43.5%
Nebraska	48.1%	60.3%	49.0%	49.6%	43.3%
North Dakota	47.2%	52.0%	55.0%	45.7%	42.7%
South Dakota	51.0%	66.3%	57.0%	54.5%	41.2%
<b>South Atlantic:</b>					
Delaware	51.3%	60.4%	54.2%	53.6%	44.8%
District of Columbia	53.9%	50.6%	57.8%	53.1%	53.6%
Florida	50.6%	57.1%	52.6%	50.8%	47.0%
Georgia	50.3%	55.5%	55.7%	48.3%	46.8%
Maryland	52.2%	56.5%	59.2%	51.7%	46.3%
North Carolina	51.0%	66.5%	55.9%	53.2%	40.0%
South Carolina	48.6%	65.1%	55.5%	44.2%	42.6%
Virginia	49.3%	55.0%	55.2%	49.1%	43.3%
West Virginia	46.0%	64.3%	57.8%	48.0%	35.5%
<b>East South Central:</b>					
Alabama	48.3%	61.5%	55.2%	45.8%	40.0%
Kentucky	47.2%	57.5%	62.2%	46.9%	36.4%
Mississippi	53.4%	58.7%	61.8%	51.7%	48.8%
Tennessee	47.8%	54.2%	50.6%	48.1%	43.8%
<b>West South Central:</b>					
Arkansas	46.2%	51.0%	54.7%	43.1%	40.0%
Louisiana	49.7%	60.5%	54.0%	51.9%	42.1%
Oklahoma	48.9%	55.7%	57.2%	46.5%	45.6%
Texas	50.1%	61.2%	61.2%	48.5%	41.6%
<b>Mountain:</b>					
Arizona	55.8%	54.2%	60.7%	52.0%	55.9%
Colorado	48.6%	52.5%	55.6%	49.7%	41.9%
Idaho	45.4%	62.5%	52.1%	42.0%	42.5%
Montana	45.2%	57.0%	51.9%	41.9%	42.8%
Nevada	51.4%	63.7%	45.7%	52.7%	47.9%
New Mexico	50.2%	64.8%	56.9%	49.7%	42.1%
Utah	37.1%	43.4%	42.1%	37.1%	32.7%
Wyoming	45.6%	60.4%	53.7%	50.2%	34.8%
<b>Pacific:</b>					
Alaska	50.1%	57.8%	59.5%	44.2%	47.7%
California	51.2%	66.4%	59.0%	48.6%	42.9%
Hawaii	58.2%	64.9%	69.2%	58.8%	44.2%
Oregon	47.9%	56.1%	54.7%	51.4%	39.2%
Washington	50.4%	53.1%	59.6%	49.9%	44.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.4(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.25%	1.03%	0.70%	0.30%	0.35%
New England:					
Connecticut	1.89%	4.82%	1.27%	3.60%	2.77%
Maine	1.23%	4.44%	2.70%	2.64%	1.82%
Massachusetts	1.22%	3.78%	2.89%	2.56%	2.10%
New Hampshire	1.27%	6.27%	2.67%	3.56%	2.09%
Rhode Island	2.09%	4.67%	2.94%	3.68%	4.10%
Vermont	2.39%	7.23%	4.42%	3.75%	4.64%
Middle Atlantic:					
New Jersey	1.43%	3.60%	2.28%	2.84%	2.31%
New York	1.02%	3.39%	2.01%	1.85%	1.68%
Pennsylvania	0.96%	3.14%	2.20%	2.33%	1.93%
East North Central:					
Illinois	0.79%	3.06%	2.42%	2.12%	2.14%
Indiana	1.46%	5.05%	2.11%	3.01%	0.98%
Michigan	1.31%	5.26%	4.61%	1.93%	2.39%
Ohio	1.58%	3.43%	2.76%	2.13%	2.87%
Wisconsin	0.74%	3.81%	2.26%	1.98%	2.01%
West North Central:					
Iowa	1.44%	3.45%	4.37%	3.29%	2.21%
Kansas	3.15%	3.27%	2.53%	3.98%	3.84%
Minnesota	1.25%	3.46%	3.18%	2.71%	2.20%
Missouri	1.94%	5.01%	2.30%	2.37%	2.98%
Nebraska	1.51%	4.43%	2.98%	2.87%	3.01%
North Dakota	2.40%	4.63%	5.36%	2.99%	3.09%
South Dakota	1.79%	6.00%	4.57%	2.90%	2.32%
South Atlantic:					
Delaware	2.13%	4.67%	4.73%	3.25%	3.20%
District of Columbia	1.81%	4.64%	2.92%	3.17%	2.71%
Florida	1.60%	4.59%	1.83%	2.54%	2.85%
Georgia	2.00%	3.62%	3.47%	3.45%	2.81%
Maryland	1.89%	3.13%	3.12%	4.05%	1.81%
North Carolina	1.16%	3.43%	3.62%	3.00%	2.75%
South Carolina	1.90%	4.31%	4.11%	2.35%	2.21%
Virginia	1.26%	3.03%	3.61%	2.59%	1.88%
West Virginia	1.18%	4.97%	4.46%	2.55%	2.12%
East South Central:					
Alabama	1.73%	4.43%	3.10%	2.09%	3.63%
Kentucky	2.77%	3.68%	4.26%	1.72%	2.80%
Mississippi	1.60%	5.98%	2.81%	2.68%	3.10%
Tennessee	1.63%	4.44%	2.14%	1.99%	2.68%
West South Central:					
Arkansas	1.90%	5.38%	3.13%	3.92%	3.21%
Louisiana	1.92%	2.58%	3.92%	3.17%	2.26%
Oklahoma	2.03%	4.39%	3.55%	2.86%	4.23%
Texas	1.81%	4.91%	2.74%	2.15%	2.75%
Mountain:					
Arizona	1.74%	6.45%	2.11%	4.20%	2.07%
Colorado	1.36%	5.58%	3.06%	2.19%	1.89%
Idaho	2.49%	8.90%	3.59%	8.16%	3.37%
Montana	3.25%	11.86%	7.46%	3.29%	4.74%
Nevada	1.85%	6.27%	2.66%	4.12%	2.95%
New Mexico	1.79%	5.34%	6.01%	4.02%	3.79%
Utah	2.05%	3.98%	4.49%	1.97%	3.73%
Wyoming	2.09%	4.70%	5.68%	4.17%	7.74%
Pacific:					
Alaska	1.52%	2.82%	4.74%	3.73%	4.83%
California	0.52%	1.92%	2.56%	1.64%	1.44%
Hawaii	1.74%	2.68%	2.40%	3.07%	3.40%
Oregon	1.19%	3.45%	3.45%	2.11%	2.14%
Washington	2.55%	4.40%	3.42%	3.14%	6.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	10,728	10,115	10,461	10,660	11,053
New England:					
Connecticut	11,717	10,511	11,943	11,528	11,932
Maine	11,289	9,684	10,989	11,553	11,614
Massachusetts	11,435	11,239	11,443	11,663	11,275
New Hampshire	11,835	9,708	11,616	12,239	12,166
Rhode Island	11,924	11,263	11,274	13,259	11,313
Vermont	11,420	10,653	11,681	11,017	11,930
Middle Atlantic:					
New Jersey	11,403	11,346	12,885	11,669	10,802
New York	11,280	9,524	11,020	10,448	12,675
Pennsylvania	11,108	9,985	11,356	10,917	11,625
East North Central:					
Illinois	10,574	10,407	10,411	11,155	10,197
Indiana	10,678	7,528	11,247	9,936	11,811
Michigan	11,005	10,223	12,129	10,734	10,894
Ohio	10,662	10,695	10,257	10,320	11,110
Wisconsin	10,983	10,475	11,212	11,520	10,663
West North Central:					
Iowa	9,359	8,606	9,088	9,454	9,557
Kansas	9,734	10,346	9,338	9,511	9,964
Minnesota	10,846	9,628	10,793	11,051	10,961
Missouri	9,948	8,956	10,690	9,850	9,884
Nebraska	9,805	8,011	10,074	9,783	9,954
North Dakota	8,334	9,724	8,243	8,122	8,283
South Dakota	10,312	9,971	10,293	9,934	10,645
South Atlantic:					
Delaware	10,964	9,012	10,674	11,582	11,014
District of Columbia	11,623	11,978	12,019	10,975	11,773
Florida	10,852	11,281	10,261	10,637	11,273
Georgia	10,262	11,188	9,050	9,937	10,946
Maryland	10,528	10,553	9,640	9,384	11,763
North Carolina	9,657	8,650	8,604	10,540	9,775
South Carolina	10,436	9,839	9,353	10,356	11,025
Virginia	10,292	8,935	9,815	10,484	10,775
West Virginia	10,900	9,438	9,827	11,247	11,101
East South Central:					
Alabama	9,420	7,956	9,819	9,814	9,276
Kentucky	10,617	9,457	10,040	10,023	11,486
Mississippi	9,987	9,655	8,746	9,679	10,903
Tennessee	10,361	9,805	10,253	10,272	10,620
West South Central:					
Arkansas	9,190	9,940	8,096	9,407	9,556
Louisiana	10,602	9,290	11,251	9,946	10,995
Oklahoma	10,985	11,136	10,905	11,149	10,862
Texas	11,533	11,137	10,482	11,422	12,036
Mountain:					
Arizona	10,268	10,658	8,877	10,670	10,711
Colorado	10,850	10,461	10,440	10,457	11,354
Idaho	10,398	9,158	10,370	10,522	10,439
Montana	10,058	8,336	10,294	8,845	11,500
Nevada	10,011	8,322	9,152	10,163	11,121
New Mexico	10,637	12,998	10,838	10,878	10,085
Utah	10,282	9,830	10,493	10,419	10,214
Wyoming	11,467	11,515	8,846	12,151	12,043
Pacific:					
Alaska	11,542	11,289	10,677	11,683	11,852
California	10,551	9,754	10,126	10,590	10,850
Hawaii	9,392	9,280	8,582	8,608	10,301
Oregon	10,898	9,972	10,130	10,306	11,687
Washington	11,018	11,389	10,634	11,280	10,900

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	41.42	210.81	110.10	109.96	40.29
New England:					
Connecticut	198.24	1,174.23	667.77	458.37	355.93
Maine	507.54	1,341.70	653.06	416.46	625.55
Massachusetts	191.94	911.46	430.97	449.63	373.45
New Hampshire	244.94	971.94	461.44	499.11	216.95
Rhode Island	581.75	901.49	464.65	773.96	765.41
Vermont	473.26	1,709.64	737.48	558.40	574.61
Middle Atlantic:					
New Jersey	513.90	678.10	696.63	659.17	475.45
New York	232.61	620.67	291.36	360.97	336.47
Pennsylvania	248.36	647.47	335.35	689.29	419.59
East North Central:					
Illinois	272.01	769.08	371.38	232.69	579.06
Indiana	270.18	1,252.92	377.96	425.68	480.87
Michigan	299.44	1,165.77	1,050.55	375.40	379.26
Ohio	244.77	626.16	491.74	468.83	272.69
Wisconsin	383.83	1,785.49	371.13	681.71	603.57
West North Central:					
Iowa	224.45	655.48	298.37	538.68	431.95
Kansas	411.83	739.05	821.55	521.62	360.18
Minnesota	207.85	1,584.38	615.97	283.63	301.66
Missouri	365.00	724.50	435.33	448.03	489.77
Nebraska	285.40	930.06	535.22	493.95	341.32
North Dakota	407.11	519.37	307.97	682.30	552.23
South Dakota	365.58	1,565.95	622.74	468.58	588.02
South Atlantic:					
Delaware	402.08	1,149.32	1,228.15	679.44	729.93
District of Columbia	309.77	890.59	709.65	444.06	472.91
Florida	304.65	772.26	554.72	333.77	513.80
Georgia	362.15	1,324.89	812.54	586.39	621.69
Maryland	362.73	1,490.94	406.14	730.37	932.68
North Carolina	351.85	677.85	419.82	763.22	587.89
South Carolina	264.26	1,105.07	999.20	301.44	464.65
Virginia	265.38	712.13	725.56	376.54	453.65
West Virginia	220.88	1,432.10	775.15	404.54	382.61
East South Central:					
Alabama	251.25	870.62	848.40	566.67	231.28
Kentucky	271.71	679.93	846.19	576.10	275.78
Mississippi	234.65	1,861.19	694.43	648.61	360.50
Tennessee	234.61	684.59	381.56	503.25	275.40
West South Central:					
Arkansas	341.45	937.97	763.19	672.76	157.62
Louisiana	255.22	496.46	586.65	664.09	424.65
Oklahoma	337.27	1,167.60	680.12	576.05	216.78
Texas	187.68	840.36	234.68	448.84	218.66
Mountain:					
Arizona	280.43	1,357.52	728.24	585.93	452.14
Colorado	246.75	1,276.39	556.56	612.02	510.67
Idaho	335.05	1,201.08	747.72	1,144.03	589.66
Montana	252.97	1,823.26	1,119.14	418.91	745.83
Nevada	326.77	1,151.21	617.16	474.97	325.63
New Mexico	405.77	2,617.61	699.50	240.82	650.03
Utah	250.31	714.24	787.03	272.84	375.54
Wyoming	464.47	1,325.90	1,147.46	630.42	1,130.21
Pacific:					
Alaska	531.86	376.25	504.64	775.19	554.68
California	216.40	305.05	350.73	226.24	304.83
Hawaii	190.60	354.29	287.28	312.81	452.52
Oregon	501.58	462.30	465.45	275.51	1,002.66
Washington	317.15	1,022.17	316.78	624.41	539.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	2,585	3,113	2,904	2,587	2,308
New England:					
Connecticut	2,471	3,006	2,618	2,743	2,109
Maine	3,303	2,874	4,114	3,056	3,204
Massachusetts	3,040	3,229	4,114	2,733	2,686
New Hampshire	2,882	2,572	3,712	2,677	2,849
Rhode Island	2,581	3,234	2,627	1,615 *	3,139
Vermont	2,541	2,217 *	2,257	2,402	2,879
Middle Atlantic:					
New Jersey	2,742	3,644	3,178	2,307	2,765
New York	2,609	2,254	2,833	2,532	2,677
Pennsylvania	2,120	2,539	2,675	1,581	2,108
East North Central:					
Illinois	2,265	2,691	2,646	2,196	1,996
Indiana	2,188	2,430	2,662	2,288	1,868
Michigan	1,891	2,180	2,561	1,699	1,653
Ohio	2,220	2,754	2,091	2,594	1,839
Wisconsin	2,251	2,510 *	2,998	2,306	1,835
West North Central:					
Iowa	2,436	2,737	2,253	2,998	2,043
Kansas	2,443	3,628	2,723	2,546	2,157
Minnesota	2,734	3,639	3,084	2,733	2,374
Missouri	2,447	2,336	3,027	2,364	2,202
Nebraska	2,605	2,632	2,526	2,715	2,559
North Dakota	2,723	2,905	3,753	2,795	2,151
South Dakota	3,374	2,414	3,156	4,483	2,779
South Atlantic:					
Delaware	2,324	2,621	2,478	3,460	1,425
District of Columbia	3,701	6,533	3,247	2,499	3,206
Florida	3,497	4,939	3,960	3,376	2,943
Georgia	2,830	3,079 *	3,388	2,578	2,696
Maryland	3,011	3,426	2,482	2,580	3,455
North Carolina	2,659	2,835	2,601	3,291	2,169
South Carolina	2,112	2,475	2,781	2,055	1,838
Virginia	2,723	2,665	2,681	2,715	2,767
West Virginia	1,945	2,861	2,486	2,325	1,474
East South Central:					
Alabama	2,719	3,272	3,462	2,850	2,165
Kentucky	2,342	2,721	1,631	2,346	2,500
Mississippi	2,811	2,084	1,954	3,448	2,735
Tennessee	2,752	2,604	2,978	2,873	2,560
West South Central:					
Arkansas	2,523	3,353	2,231	2,154	2,746
Louisiana	3,160	3,184	2,711	3,566	3,090
Oklahoma	2,860	2,936	2,748	3,314	2,547
Texas	2,834	4,649	3,151	2,885	2,295
Mountain:					
Arizona	2,873	3,052 *	2,626	2,849	3,013
Colorado	2,845	4,117	3,247	3,248	2,119
Idaho	2,726	3,119	3,714	2,182	2,748
Montana	2,144	2,159	2,340	2,255	1,936
Nevada	2,800	2,417 *	2,635	3,610	2,308
New Mexico	2,734	3,416	2,292	3,419	2,419
Utah	2,585	3,234	2,950	2,434	2,383
Wyoming	2,221	2,173	2,906	2,327	1,894
Pacific:					
Alaska	2,850	4,043	4,251	2,534	2,219
California	2,390	3,266	2,826	2,464	1,994
Hawaii	2,193	3,217	2,256	2,425	1,604
Oregon	2,838	3,624	2,757	3,006	2,615
Washington	2,474	3,111	3,097	3,137	1,720

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	37.56	66.03	61.02	68.66	59.06
New England:					
Connecticut	127.30	690.55	306.61	365.95	256.87
Maine	216.03	727.46	269.09	381.57	389.11
Massachusetts	197.27	764.10	536.16	272.33	249.97
New Hampshire	84.71	275.00	495.22	183.31	352.65
Rhode Island	471.78	750.73	526.81	617.64 *	879.27
Vermont	210.70	878.91 *	256.59	295.10	283.33
Middle Atlantic:					
New Jersey	199.98	635.60	489.19	366.48	403.48
New York	217.97	324.91	348.67	321.11	251.87
Pennsylvania	67.41	292.44	290.59	230.92	270.13
East North Central:					
Illinois	94.62	501.28	251.10	164.97	200.36
Indiana	179.08	498.25	317.08	421.13	210.32
Michigan	160.20	414.87	324.96	254.66	190.10
Ohio	294.31	305.49	313.38	527.46	242.47
Wisconsin	122.37	919.63 *	407.47	230.61	158.84
West North Central:					
Iowa	91.31	331.63	213.53	357.63	150.99
Kansas	183.48	745.40	340.51	373.53	133.69
Minnesota	82.37	767.60	475.59	243.62	209.77
Missouri	99.43	389.86	396.11	189.98	184.07
Nebraska	185.20	567.30	396.07	202.87	308.85
North Dakota	275.61	729.49	582.13	470.38	480.25
South Dakota	401.20	668.37	426.04	592.86	254.02
South Atlantic:					
Delaware	280.24	465.07	401.86	468.68	219.60
District of Columbia	407.32	1,224.34	302.51	329.82	420.96
Florida	274.41	773.01	378.88	346.28	375.63
Georgia	77.22	1,207.57 *	441.81	330.41	357.93
Maryland	292.64	820.04	410.56	417.51	800.49
North Carolina	215.71	602.16	327.03	333.28	216.04
South Carolina	261.30	415.17	460.85	378.47	331.66
Virginia	112.70	552.35	292.57	195.33	302.38
West Virginia	123.63	710.70	272.67	339.28	166.63
East South Central:					
Alabama	119.06	570.60	768.68	239.20	289.93
Kentucky	95.68	698.54	392.35	207.92	264.32
Mississippi	192.35	486.65	325.80	431.81	404.30
Tennessee	139.75	489.10	293.19	335.82	275.23
West South Central:					
Arkansas	242.14	354.89	337.66	182.93	416.73
Louisiana	125.90	465.84	351.82	269.25	267.49
Oklahoma	150.86	367.98	294.77	313.62	288.39
Texas	197.80	498.82	202.50	271.54	351.57
Mountain:					
Arizona	201.08	1,419.56 *	373.04	380.15	214.51
Colorado	259.82	825.77	624.12	211.07	436.31
Idaho	172.59	580.43	572.64	307.15	391.50
Montana	254.40	569.39	643.52	399.70	511.72
Nevada	247.16	1,173.31 *	534.56	631.81	200.08
New Mexico	315.49	850.78	474.16	484.27	302.47
Utah	123.33	424.56	406.23	439.59	240.10
Wyoming	242.57	384.23	447.94	306.90	448.25
Pacific:					
Alaska	243.05	1,040.38	676.80	406.56	364.82
California	120.07	317.58	301.89	194.22	176.22
Hawaii	197.84	375.66	226.37	282.31	353.72
Oregon	300.96	551.64	494.45	517.20	398.13
Washington	247.98	475.64	536.71	761.16	338.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	24.1%	30.8%	27.8%	24.3%	20.9%
New England:					
Connecticut	21.1%	28.6%	21.9%	23.8%	17.7%
Maine	29.3%	29.7%	37.4%	26.5%	27.6%
Massachusetts	26.6%	28.7%	35.9%	23.4%	23.8%
New Hampshire	24.4%	26.5%	32.0%	21.9%	23.4%
Rhode Island	21.6%	28.7%	23.3%	12.2% *	27.8%
Vermont	22.3%	20.8% *	19.3%	21.8%	24.1%
Middle Atlantic:					
New Jersey	24.0%	32.1%	24.7%	19.8%	25.6%
New York	23.1%	23.7%	25.7%	24.2%	21.1%
Pennsylvania	19.1%	25.4%	23.6%	14.5%	18.1%
East North Central:					
Illinois	21.4%	25.9%	25.4%	19.7%	19.6%
Indiana	20.5%	32.3%	23.7%	23.0%	15.8%
Michigan	17.2%	21.3%	21.1%	15.8%	15.2%
Ohio	20.8%	25.8%	20.4%	25.1%	16.6%
Wisconsin	20.5%	24.0%	26.7%	20.0%	17.2%
West North Central:					
Iowa	26.0%	31.8%	24.8%	31.7%	21.4%
Kansas	25.1%	35.1%	29.2%	26.8%	21.7%
Minnesota	25.2%	37.8%	28.6%	24.7%	21.7%
Missouri	24.6%	26.1%	28.3%	24.0%	22.3%
Nebraska	26.6%	32.9%	25.1%	27.8%	25.7%
North Dakota	32.7%	29.9%	45.5%	34.4%	26.0%
South Dakota	32.7%	24.2%	30.7%	45.1%	26.1%
South Atlantic:					
Delaware	21.2%	29.1%	23.2%	29.9%	12.9%
District of Columbia	31.8%	54.5%	27.0%	22.8%	27.2%
Florida	32.2%	43.8%	38.6%	31.7%	26.1%
Georgia	27.6%	27.5% *	37.4%	25.9%	24.6%
Maryland	28.6%	32.5%	25.8%	27.5%	29.4%
North Carolina	27.5%	32.8%	30.2%	31.2%	22.2%
South Carolina	20.2%	25.2%	29.7%	19.8%	16.7%
Virginia	26.5%	29.8%	27.3%	25.9%	25.7%
West Virginia	17.8%	30.3%	25.3%	20.7%	13.3%
East South Central:					
Alabama	28.9%	41.1%	35.3%	29.0%	23.3%
Kentucky	22.1%	28.8%	16.2%	23.4%	21.8%
Mississippi	28.1%	21.6%	22.3%	35.6%	25.1%
Tennessee	26.6%	26.6%	29.0%	28.0%	24.1%
West South Central:					
Arkansas	27.5%	33.7%	27.6%	22.9%	28.7%
Louisiana	29.8%	34.3%	24.1%	35.9%	28.1%
Oklahoma	26.0%	26.4%	25.2%	29.7%	23.5%
Texas	24.6%	41.7%	30.1%	25.3%	19.1%
Mountain:					
Arizona	28.0%	28.6% *	29.6%	26.7%	28.1%
Colorado	26.2%	39.4%	31.1%	31.1%	18.7%
Idaho	26.2%	34.1%	35.8%	20.7%	26.3%
Montana	21.3%	25.9%	22.7%	25.5%	16.8%
Nevada	28.0%	29.0%	28.8%	35.5%	20.8%
New Mexico	25.7%	26.3%	21.2%	31.4%	24.0%
Utah	25.1%	32.9%	28.1%	23.4%	23.3%
Wyoming	19.4%	18.9% *	32.8%	19.1%	15.7%
Pacific:					
Alaska	24.7%	35.8%	39.8%	21.7%	18.7%
California	22.7%	33.5%	27.9%	23.3%	18.4%
Hawaii	23.3%	34.7%	26.3%	28.2%	15.6%
Oregon	26.0%	36.3%	27.2%	29.2%	22.4%
Washington	22.5%	27.3%	29.1%	27.8%	15.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.35%	0.66%	0.56%	0.67%	0.53%
New England:					
Connecticut	1.13%	7.90%	2.42%	3.03%	1.95%
Maine	1.92%	6.42%	2.59%	3.34%	2.55%
Massachusetts	1.96%	5.56%	4.53%	1.99%	2.17%
New Hampshire	0.81%	4.79%	4.41%	1.26%	3.15%
Rhode Island	3.65%	6.65%	4.20%	5.37% *	7.42%
Vermont	1.61%	9.70% *	2.12%	2.45%	2.16%
Middle Atlantic:					
New Jersey	1.54%	4.63%	3.64%	2.80%	3.51%
New York	1.95%	3.56%	3.64%	2.46%	1.81%
Pennsylvania	0.54%	2.55%	2.50%	2.53%	2.11%
East North Central:					
Illinois	1.03%	3.82%	2.75%	1.59%	2.07%
Indiana	1.40%	8.60%	2.89%	3.50%	1.73%
Michigan	1.22%	4.09%	2.54%	2.75%	1.57%
Ohio	2.76%	3.42%	2.67%	4.51%	2.45%
Wisconsin	1.21%	2.96%	3.66%	1.91%	1.98%
West North Central:					
Iowa	0.76%	4.10%	2.63%	3.49%	1.60%
Kansas	1.56%	4.27%	4.77%	3.37%	1.47%
Minnesota	0.89%	6.24%	4.69%	2.60%	2.20%
Missouri	1.33%	3.55%	2.68%	2.23%	2.49%
Nebraska	1.29%	4.44%	3.36%	2.17%	2.57%
North Dakota	2.85%	7.00%	7.00%	4.94%	5.43%
South Dakota	3.43%	6.24%	4.05%	5.23%	2.23%
South Atlantic:					
Delaware	2.48%	4.46%	3.73%	3.45%	2.03%
District of Columbia	3.35%	8.73%	2.67%	3.48%	3.04%
Florida	2.27%	6.00%	3.94%	3.06%	2.86%
Georgia	0.68%	12.00% *	3.10%	2.60%	2.92%
Maryland	2.72%	4.08%	4.13%	3.09%	4.29%
North Carolina	2.53%	5.60%	3.10%	5.51%	2.17%
South Carolina	2.58%	4.38%	8.03%	3.39%	2.93%
Virginia	1.38%	4.07%	2.41%	1.90%	3.51%
West Virginia	1.12%	7.56%	3.05%	2.16%	1.59%
East South Central:					
Alabama	1.23%	8.09%	7.24%	1.49%	3.21%
Kentucky	0.94%	4.77%	3.81%	2.06%	2.31%
Mississippi	2.00%	5.90%	3.21%	3.52%	3.44%
Tennessee	1.40%	4.24%	3.11%	3.22%	2.57%
West South Central:					
Arkansas	2.30%	3.74%	3.83%	2.19%	4.37%
Louisiana	1.14%	5.26%	4.62%	3.39%	2.04%
Oklahoma	1.03%	4.37%	3.38%	2.51%	2.85%
Texas	1.94%	3.89%	1.63%	3.15%	3.06%
Mountain:					
Arizona	1.60%	9.40% *	3.40%	4.48%	1.95%
Colorado	2.43%	6.69%	3.59%	2.01%	4.08%
Idaho	1.86%	6.75%	5.46%	3.27%	3.80%
Montana	2.36%	6.88%	5.42%	4.61%	3.50%
Nevada	2.93%	6.61%	5.10%	6.80%	1.92%
New Mexico	2.66%	4.97%	4.47%	4.10%	2.34%
Utah	1.39%	3.55%	4.34%	4.33%	2.45%
Wyoming	2.09%	9.36% *	5.89%	2.04%	4.31%
Pacific:					
Alaska	2.07%	9.19%	6.15%	3.24%	3.20%
California	1.20%	3.39%	3.00%	2.05%	1.35%
Hawaii	1.99%	4.35%	2.48%	2.83%	3.57%
Oregon	2.42%	5.15%	5.70%	5.57%	5.93%
Washington	2.57%	6.29%	5.09%	6.31%	3.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	34.0%	27.6%	28.2%	34.8%	39.4%
New England:					
Connecticut	34.2%	20.6%	29.7%	34.6%	41.9%
Maine	31.1%	27.4%	23.2%	25.8%	41.2%
Massachusetts	41.3%	36.5%	35.1%	46.4%	42.9%
New Hampshire	35.6%	30.5%	24.7%	41.3%	39.3%
Rhode Island	39.2%	34.0%	29.4%	38.7%	48.7%
Vermont	33.8%	30.1%	28.0%	38.5%	33.9%
Middle Atlantic:					
New Jersey	33.7%	17.6%	22.8%	34.9%	44.2%
New York	34.5%	33.4%	31.7%	35.5%	35.8%
Pennsylvania	35.6%	35.1%	33.3%	36.5%	36.9%
East North Central:					
Illinois	35.5%	31.9%	30.1%	37.3%	38.9%
Indiana	34.5%	32.2%	22.7%	38.1%	39.5%
Michigan	37.3%	31.8%	30.2%	40.0%	41.6%
Ohio	39.7%	30.0%	28.8%	43.5%	47.4%
Wisconsin	41.4%	34.4%	35.8%	36.9%	50.8%
West North Central:					
Iowa	39.8%	31.9%	32.3%	38.0%	48.7%
Kansas	36.9%	23.6%	32.4%	32.3%	45.9%
Minnesota	35.7%	26.5%	30.5%	36.3%	41.4%
Missouri	33.6%	27.2%	30.5%	35.5%	36.5%
Nebraska	38.0%	30.1%	35.2%	38.4%	41.6%
North Dakota	41.8%	40.5%	34.6%	42.3%	45.9%
South Dakota	32.6%	26.7%	24.5%	33.2%	38.2%
South Atlantic:					
Delaware	31.7%	24.4%	29.9%	27.8%	38.5%
District of Columbia	31.3%	37.9%	25.9%	31.0%	31.9%
Florida	32.0%	27.8%	29.0%	32.9%	34.7%
Georgia	33.0%	24.9%	30.1%	34.4%	36.4%
Maryland	30.3%	26.0%	26.1%	28.3%	36.8%
North Carolina	30.5%	20.4%	28.6%	29.8%	36.2%
South Carolina	34.7%	23.7%	23.9%	38.9%	41.5%
Virginia	32.4%	34.9%	24.6%	32.4%	37.1%
West Virginia	37.4%	20.9%	27.3%	36.3%	46.2%
East South Central:					
Alabama	40.2%	25.0%	32.4%	44.3%	48.9%
Kentucky	35.2%	26.9%	29.4%	34.3%	41.6%
Mississippi	32.1%	26.4%	26.9%	33.5%	35.1%
Tennessee	33.3%	30.9%	32.8%	31.2%	36.1%
West South Central:					
Arkansas	34.6%	31.6%	27.8%	34.9%	40.9%
Louisiana	33.4%	25.3%	27.1%	30.1%	42.1%
Oklahoma	31.9%	29.5%	24.7%	30.8%	36.9%
Texas	31.8%	25.0%	23.4%	32.2%	38.4%
Mountain:					
Arizona	26.4%	19.6%	24.2%	28.5%	27.9%
Colorado	33.1%	31.6%	24.2%	31.2%	40.8%
Idaho	32.5%	22.5%	29.8%	32.3%	35.5%
Montana	35.8%	31.1%	25.4%	42.9%	36.1%
Nevada	30.4%	22.7%	30.8%	33.1%	31.7%
New Mexico	31.9%	19.1%	26.1%	30.2%	40.6%
Utah	45.0%	40.1%	39.2%	44.5%	49.8%
Wyoming	33.3%	29.8%	28.4%	31.0%	38.4%
Pacific:					
Alaska	29.4%	25.9%	24.2%	37.0%	27.3%
California	31.1%	20.0%	24.9%	31.8%	38.7%
Hawaii	28.3%	24.3%	18.6%	28.8%	38.7%
Oregon	30.7%	21.9%	26.3%	28.3%	37.4%
Washington	31.4%	27.4%	22.5%	29.8%	38.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.30%	0.78%	0.63%	0.21%	0.63%
New England:					
Connecticut	1.86%	4.22%	1.59%	3.04%	3.88%
Maine	1.24%	4.78%	2.41%	2.62%	2.52%
Massachusetts	1.62%	4.02%	2.26%	2.78%	2.06%
New Hampshire	1.65%	4.81%	2.87%	3.81%	2.29%
Rhode Island	2.05%	5.50%	3.69%	3.42%	4.16%
Vermont	2.08%	5.17%	3.95%	3.86%	4.18%
Middle Atlantic:					
New Jersey	1.61%	3.48%	2.55%	1.74%	2.15%
New York	0.82%	3.40%	2.39%	1.31%	1.66%
Pennsylvania	1.42%	2.83%	2.63%	1.97%	2.10%
East North Central:					
Illinois	1.04%	2.38%	2.94%	3.05%	2.53%
Indiana	2.00%	5.56%	1.86%	3.09%	1.99%
Michigan	1.29%	5.02%	3.22%	1.78%	1.86%
Ohio	2.22%	4.32%	2.68%	2.92%	4.44%
Wisconsin	1.19%	4.79%	3.00%	2.23%	2.88%
West North Central:					
Iowa	1.84%	3.56%	3.27%	4.00%	3.17%
Kansas	2.79%	3.66%	4.10%	3.68%	3.46%
Minnesota	1.32%	2.90%	2.90%	2.60%	2.30%
Missouri	1.75%	5.10%	3.20%	3.75%	1.78%
Nebraska	2.03%	4.74%	3.71%	3.78%	4.03%
North Dakota	2.25%	5.20%	4.76%	3.12%	2.34%
South Dakota	2.10%	6.62%	5.10%	3.22%	2.31%
South Atlantic:					
Delaware	1.71%	5.25%	4.62%	2.42%	3.76%
District of Columbia	1.81%	5.16%	2.82%	2.83%	2.25%
Florida	1.74%	5.08%	2.01%	2.44%	1.96%
Georgia	2.28%	4.26%	4.33%	3.39%	3.33%
Maryland	1.57%	2.66%	3.12%	2.14%	3.54%
North Carolina	1.35%	2.91%	3.35%	3.02%	3.30%
South Carolina	2.04%	3.66%	3.24%	3.39%	4.12%
Virginia	1.46%	3.70%	2.76%	2.32%	2.50%
West Virginia	1.25%	3.38%	3.45%	3.10%	3.21%
East South Central:					
Alabama	1.87%	3.62%	3.50%	3.45%	3.79%
Kentucky	2.41%	3.71%	4.22%	1.48%	3.60%
Mississippi	1.51%	6.37%	2.45%	1.99%	2.81%
Tennessee	1.18%	3.92%	1.69%	1.76%	2.77%
West South Central:					
Arkansas	1.81%	3.49%	2.96%	3.67%	2.93%
Louisiana	1.36%	2.40%	3.01%	3.56%	1.80%
Oklahoma	1.83%	6.34%	3.18%	3.13%	2.64%
Texas	1.80%	3.34%	2.12%	1.88%	3.11%
Mountain:					
Arizona	1.49%	3.92%	3.20%	2.83%	2.28%
Colorado	2.19%	4.76%	2.70%	2.15%	3.86%
Idaho	2.81%	5.76%	3.08%	5.06%	2.92%
Montana	3.12%	7.59%	4.46%	4.83%	5.14%
Nevada	2.40%	5.56%	2.18%	3.87%	3.86%
New Mexico	1.51%	4.72%	6.08%	3.10%	3.76%
Utah	2.48%	4.78%	3.60%	2.35%	4.61%
Wyoming	2.57%	4.22%	7.21%	4.39%	5.93%
Pacific:					
Alaska	2.65%	4.34%	3.89%	4.67%	6.87%
California	0.77%	1.27%	2.12%	1.74%	1.23%
Hawaii	1.94%	3.13%	2.29%	2.96%	3.26%
Oregon	1.38%	2.73%	3.82%	2.19%	3.31%
Washington	2.70%	3.84%	2.47%	2.53%	6.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	7,671	7,160	7,728	7,611	7,826
New England:					
Connecticut	8,727	7,316	9,196	8,495	8,975
Maine	7,927	8,271	7,968	7,930	7,821
Massachusetts	7,906	8,008	8,016	7,857	7,829
New Hampshire	8,435	7,932	8,670	8,126	8,807
Rhode Island	9,398	7,889	8,448	10,474	9,014
Vermont	8,777	8,847	8,149	8,869	8,972
Middle Atlantic:					
New Jersey	8,434	7,524	10,151	7,591	8,209
New York	8,120	7,156	7,874	8,384	8,368
Pennsylvania	8,156	6,977	8,479	8,051	8,556
East North Central:					
Illinois	7,953	6,959	7,524	8,159	8,178
Indiana	8,082	5,981	7,848	8,067	8,592
Michigan	8,482	6,247	9,566	8,458	8,352
Ohio	7,119	7,360	7,355	6,812	7,170
Wisconsin	8,069	7,625	8,766	7,602	8,274
West North Central:					
Iowa	7,113	7,924	6,743	7,246	7,019
Kansas	7,015	7,005	6,938	7,265	6,821
Minnesota	7,789	6,612	8,332	7,988	7,591
Missouri	7,236	7,274	6,889	7,184	7,441
Nebraska	7,248	6,599	7,406	7,594	6,983
North Dakota	5,755	6,235	6,100	5,816	5,432
South Dakota	7,660	6,573	7,834	7,055	7,942
South Atlantic:					
Delaware	8,202	7,674	8,363	8,476	7,937
District of Columbia	8,118	7,916	8,382	7,669	8,492
Florida	7,592	7,059	7,504	7,515	7,851
Georgia	7,022	5,439	6,630	7,513	7,436
Maryland	6,869	7,121	7,353	5,803	7,665
North Carolina	7,493	6,912	8,489	7,588	7,071
South Carolina	7,363	6,537	7,358	7,408	7,509
Virginia	7,272	7,600	6,990	7,265	7,431
West Virginia	7,453	6,332	7,179	7,580	7,632
East South Central:					
Alabama	6,505	4,638	7,357	7,219	6,325
Kentucky	7,280	7,002	7,599	6,984	7,496
Mississippi	6,885	6,563	6,234	6,469	7,585
Tennessee	7,113	6,938	6,903	7,411	6,996
West South Central:					
Arkansas	6,594	8,782	5,677	5,975	7,308
Louisiana	7,279	7,129	7,643	7,168	7,183
Oklahoma	7,850	8,162	7,790	8,163	7,463
Texas	7,935	8,251	7,356	7,761	8,233
Mountain:					
Arizona	7,705	6,730	6,900	8,650	7,663
Colorado	7,586	7,335	7,354	7,708	7,719
Idaho	7,516	6,028	7,800	6,614	8,489
Montana	7,501	9,126	7,572	7,514	7,330
Nevada	7,101	5,947	6,097	7,758	7,947
New Mexico	7,606	7,554	8,114	7,003	7,851
Utah	7,424	6,444	7,651	7,453	7,553
Wyoming	7,930	10,200	6,484	8,789	7,803
Pacific:					
Alaska	8,913	8,832	8,354	8,022	9,615
California	7,389	7,058	7,210	7,258	7,694
Hawaii	6,762	6,513	6,634	6,635	7,023
Oregon	7,531	7,633	8,001	7,533	7,329
Washington	7,757	9,007	7,324	7,630	7,662

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	44.26	132.36	111.55	79.95	48.76
New England:					
Connecticut	288.17	1,004.11	725.55	281.10	959.84
Maine	343.42	902.46	491.53	549.23	364.08
Massachusetts	253.77	1,853.71	509.42	566.34	260.43
New Hampshire	145.73	1,132.31	371.00	381.05	287.83
Rhode Island	303.59	662.21	954.91	706.62	333.58
Vermont	375.86	1,728.83	558.60	399.54	574.46
Middle Atlantic:					
New Jersey	489.06	523.72	1,111.01	346.18	517.98
New York	188.61	348.71	365.04	212.76	384.79
Pennsylvania	150.83	771.01	428.18	329.33	251.29
East North Central:					
Illinois	186.77	639.23	385.97	267.13	299.21
Indiana	266.70	1,100.28	326.87	270.00	503.85
Michigan	301.35	706.62	1,007.60	175.66	421.28
Ohio	204.20	568.23	367.71	269.55	376.99
Wisconsin	304.83	1,030.62	262.37	482.62	694.40
West North Central:					
Iowa	221.63	1,649.90	279.08	353.15	275.05
Kansas	335.65	656.02	573.10	314.67	436.31
Minnesota	205.33	987.71	891.00	290.14	216.01
Missouri	321.40	858.25	775.03	420.56	508.47
Nebraska	170.57	1,100.62	530.31	398.84	243.94
North Dakota	224.91	1,208.04	667.85	565.51	461.07
South Dakota	246.17	1,562.16	970.96	907.59	334.07
South Atlantic:					
Delaware	231.46	1,428.38	411.75	362.26	497.80
District of Columbia	229.25	1,262.40	317.64	632.95	231.58
Florida	220.35	552.01	346.13	278.51	375.54
Georgia	292.68	1,036.19	818.11	889.81	468.33
Maryland	351.19	1,041.13	281.23	964.11	259.84
North Carolina	389.49	700.44	709.07	371.07	446.97
South Carolina	183.63	547.36	635.20	309.55	397.85
Virginia	185.20	589.76	541.42	351.42	271.99
West Virginia	205.44	1,199.73	421.56	380.76	465.76
East South Central:					
Alabama	380.01	1,218.41	1,337.04	632.93	430.63
Kentucky	308.98	558.99	1,090.01	579.59	308.93
Mississippi	253.02	1,148.09	491.63	277.05	411.27
Tennessee	209.91	365.35	259.72	407.78	234.91
West South Central:					
Arkansas	333.20	1,038.25	1,171.76	486.65	276.39
Louisiana	276.75	510.83	498.51	436.74	656.31
Oklahoma	241.56	1,419.85	644.62	433.42	323.94
Texas	289.09	784.06	311.59	333.78	382.35
Mountain:					
Arizona	413.81	1,222.34	1,422.68	1,093.74	292.24
Colorado	111.59	881.84	350.77	451.35	293.09
Idaho	574.64	1,436.68	1,055.02	820.42	1,275.16
Montana	324.47	1,978.31	1,060.93	311.62	503.59
Nevada	243.02	844.26	380.26	592.45	382.08
New Mexico	268.98	1,162.58	637.02	365.25	395.06
Utah	162.10	817.77	582.62	505.81	296.87
Wyoming	342.34	2,353.50	1,094.88	669.84	1,001.89
Pacific:					
Alaska	336.24	1,426.11	606.41	563.29	539.90
California	155.12	297.67	159.01	179.64	370.07
Hawaii	145.81	309.74	292.03	369.12	282.05
Oregon	308.08	458.56	307.13	217.93	590.67
Washington	241.23	893.02	265.66	516.86	515.87

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,759	2,058	1,989	1,761	1,546
New England:					
Connecticut	1,638	1,630	1,591	1,758	1,562
Maine	2,166	2,880 *	2,336	1,918	2,116
Massachusetts	1,878	2,048 *	2,110	1,883	1,693
New Hampshire	2,133	1,972	2,996	1,875	1,973
Rhode Island	1,495	2,224	2,195	986 *	1,534 *
Vermont	1,783	1,857 *	1,547	1,699	1,946
Middle Atlantic:					
New Jersey	1,766	2,518	1,993	1,397	1,690
New York	1,768	2,509	2,117	1,776	1,396
Pennsylvania	1,551	1,760 *	1,594	1,280	1,768
East North Central:					
Illinois	1,646	1,601	2,120	1,711	1,394
Indiana	1,583	1,944	1,824	1,632	1,316
Michigan	1,366	1,590	1,838	1,430	945
Ohio	1,358	1,651	1,825	1,399	947
Wisconsin	1,688	2,936	1,697	1,623	1,467
West North Central:					
Iowa	1,954	2,214	1,838	2,407	1,517
Kansas	1,948	2,269	2,517	2,126	1,485
Minnesota	1,877	2,061	1,528	2,480	1,570
Missouri	1,692	2,230	1,952	1,777	1,377
Nebraska	1,674	1,626	1,635	1,900	1,555
North Dakota	1,631	2,642	2,287	1,649	1,098
South Dakota	1,916	1,943	2,278	1,893	1,729
South Atlantic:					
Delaware	1,537	1,617	1,667	1,793	1,168
District of Columbia	2,180	3,310	2,147	1,976	1,913
Florida	2,097	1,819	2,575	1,947	1,925
Georgia	1,724	1,481 *	1,885	1,860	1,611
Maryland	1,611	1,749	1,993	1,460	1,500
North Carolina	2,043	2,360	2,285	2,302	1,693
South Carolina	1,891	2,066	1,972	1,700	1,964
Virginia	1,677	2,156	1,894	1,595	1,509
West Virginia	1,542	2,234	2,441	1,302 *	1,259
East South Central:					
Alabama	1,870	1,890	1,944	2,260	1,527
Kentucky	1,694	1,351	1,701	1,932	1,612
Mississippi	1,943	2,298 *	1,882	2,154	1,722
Tennessee	1,763	1,611	2,086	1,798	1,587
West South Central:					
Arkansas	1,877	2,803	1,692	1,898	1,799
Louisiana	2,151	1,887	1,995	2,499	2,029
Oklahoma	1,906	2,330 *	2,015	1,966	1,706
Texas	1,940	2,674	2,016	1,850	1,807
Mountain:					
Arizona	1,942	1,580	1,885	1,965	2,094
Colorado	2,160	1,794	2,216	2,590	1,831
Idaho	1,683	1,467 *	3,290	1,321	1,493
Montana	2,045	1,630 *	2,966	1,903	1,574
Nevada	1,649	1,022 *	1,299	2,381	1,714
New Mexico	2,118	1,919	2,543	1,940	2,067
Utah	1,689	1,562	2,115	1,473	1,663
Wyoming	1,556	3,006	2,081	1,594	1,248
Pacific:					
Alaska	2,348	2,893	2,356	2,234	2,305
California	1,697	2,304	1,952	1,716	1,371
Hawaii	1,622	2,055	1,540	2,163	1,141
Oregon	1,996	2,027	1,898	2,374	1,743
Washington	1,552	2,544	1,899	1,270	1,232

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	28.78	102.18	49.83	36.98	42.13
New England:					
Connecticut	60.12	249.83	230.12	414.44	208.67
Maine	166.31	890.88 *	261.30	195.20	190.67
Massachusetts	188.90	1,413.56 *	352.59	287.52	261.34
New Hampshire	61.32	271.88	246.01	126.60	197.11
Rhode Island	171.14	486.59	453.79	375.05 *	522.80 *
Vermont	191.05	844.57 *	308.88	277.59	323.58
Middle Atlantic:					
New Jersey	132.39	496.45	421.40	247.31	203.94
New York	172.94	675.66	344.61	150.04	118.31
Pennsylvania	161.64	550.48 *	230.89	142.50	254.48
East North Central:					
Illinois	123.31	347.72	221.21	202.14	189.01
Indiana	140.03	176.35	249.26	144.58	168.65
Michigan	116.74	243.07	275.39	379.15	158.21
Ohio	82.69	219.28	269.02	109.98	115.75
Wisconsin	170.41	750.76	262.26	151.09	167.74
West North Central:					
Iowa	141.57	491.35	267.75	279.36	202.34
Kansas	171.33	624.22	448.29	198.50	158.58
Minnesota	177.03	514.98	267.87	265.78	147.98
Missouri	142.59	437.55	276.08	333.51	204.28
Nebraska	51.88	411.46	212.52	186.85	71.82
North Dakota	154.38	761.25	433.53	281.66	264.49
South Dakota	133.26	561.37	450.74	333.91	141.19
South Atlantic:					
Delaware	187.15	280.29	161.86	239.66	201.63
District of Columbia	189.75	622.01	289.10	227.33	124.03
Florida	108.51	262.35	189.50	221.89	225.04
Georgia	108.62	486.36 *	230.51	270.71	129.05
Maryland	148.68	495.98	419.20	275.42	356.14
North Carolina	145.34	624.02	232.44	216.83	191.86
South Carolina	138.04	320.35	271.74	218.55	264.79
Virginia	169.61	414.54	313.39	139.46	251.97
West Virginia	99.37	522.70	474.64	396.42 *	198.66
East South Central:					
Alabama	168.19	407.44	358.46	472.65	327.07
Kentucky	145.54	291.91	360.86	252.78	156.02
Mississippi	151.08	709.44 *	394.20	261.92	185.66
Tennessee	104.05	296.62	298.21	244.64	172.04
West South Central:					
Arkansas	221.94	797.83	279.71	199.61	284.85
Louisiana	180.40	318.56	202.98	315.95	360.46
Oklahoma	141.68	1,053.83 *	245.53	244.86	289.95
Texas	100.89	513.88	142.69	165.65	187.86
Mountain:					
Arizona	142.93	386.87	418.06	223.78	232.83
Colorado	190.06	301.99	311.78	376.22	335.06
Idaho	212.31	479.62 *	577.39	200.00	370.11
Montana	195.86	490.19 *	642.30	230.30	275.37
Nevada	163.09	363.54 *	382.35	602.80	149.74
New Mexico	149.96	385.90	543.03	253.19	324.39
Utah	142.59	395.06	380.72	232.57	264.30
Wyoming	187.52	895.33	334.48	252.05	284.19
Pacific:					
Alaska	129.24	687.16	438.92	310.52	276.78
California	93.00	207.76	159.21	159.69	84.71
Hawaii	141.37	245.02	222.83	194.43	253.30
Oregon	164.50	275.76	286.17	366.45	255.49
Washington	138.59	465.49	266.38	163.11	185.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	22.9%	28.7%	25.7%	23.1%	19.8%
New England:					
Connecticut	18.8%	22.3%	17.3%	20.7%	17.4%
Maine	27.3%	34.8%	29.3%	24.2%	27.1%
Massachusetts	23.8%	25.6% *	26.3%	24.0%	21.6%
New Hampshire	25.3%	24.9%	34.6%	23.1%	22.4%
Rhode Island	15.9%	28.2%	26.0%	9.4% *	17.0% *
Vermont	20.3%	21.0% *	19.0%	19.2%	21.7%
Middle Atlantic:					
New Jersey	20.9%	33.5%	19.6%	18.4%	20.6%
New York	21.8%	35.1%	26.9%	21.2%	16.7%
Pennsylvania	19.0%	25.2%	18.8%	15.9%	20.7%
East North Central:					
Illinois	20.7%	23.0%	28.2%	21.0%	17.0%
Indiana	19.6%	32.5%	23.2%	20.2%	15.3%
Michigan	16.1%	25.5%	19.2%	16.9%	11.3%
Ohio	19.1%	22.4%	24.8%	20.5%	13.2%
Wisconsin	20.9%	38.5%	19.4%	21.3%	17.7%
West North Central:					
Iowa	27.5%	27.9%	27.3%	33.2%	21.6%
Kansas	27.8%	32.4%	36.3%	29.3%	21.8%
Minnesota	24.1%	31.2%	18.3%	31.0%	20.7%
Missouri	23.4%	30.7%	28.3%	24.7%	18.5%
Nebraska	23.1%	24.6% *	22.1%	25.0%	22.3%
North Dakota	28.3%	42.4%	37.5%	28.3%	20.2%
South Dakota	25.0%	29.6% *	29.1%	26.8%	21.8%
South Atlantic:					
Delaware	18.7%	21.1%	19.9%	21.2%	14.7%
District of Columbia	26.9%	41.8%	25.6%	25.8%	22.5%
Florida	27.6%	25.8%	34.3%	25.9%	24.5%
Georgia	24.5%	27.2%	28.4%	24.8%	21.7%
Maryland	23.5%	24.6%	27.1%	25.2%	19.6%
North Carolina	27.3%	34.1%	26.9%	30.3%	23.9%
South Carolina	25.7%	31.6%	26.8%	22.9%	26.2%
Virginia	23.1%	28.4% *	27.1%	22.0%	20.3%
West Virginia	20.7%	35.3%	34.0%	17.2% *	16.5%
East South Central:					
Alabama	28.7%	40.7%	26.4%	31.3%	24.1%
Kentucky	23.3%	19.3%	22.4% *	27.7%	21.5%
Mississippi	28.2%	35.0%	30.2%	33.3%	22.7%
Tennessee	24.8%	23.2%	30.2%	24.3%	22.7%
West South Central:					
Arkansas	28.5%	31.9%	29.8%	31.8%	24.6%
Louisiana	29.6%	26.5%	26.1%	34.9%	28.2%
Oklahoma	24.3%	28.5% *	25.9%	24.1%	22.9%
Texas	24.5%	32.4%	27.4%	23.8%	21.9%
Mountain:					
Arizona	25.2%	23.5%	27.3%	22.7%	27.3%
Colorado	28.5%	24.5%	30.1%	33.6%	23.7%
Idaho	22.4%	24.3% *	42.2%	20.0%	17.6%
Montana	27.3%	17.9%	39.2%	25.3%	21.5%
Nevada	23.2%	17.2% *	21.3%	30.7%	21.6%
New Mexico	27.9%	25.4%	31.3%	27.7%	26.3%
Utah	22.8%	24.2%	27.6%	19.8%	22.0%
Wyoming	19.6%	29.5% *	32.1%	18.1%	16.0%
Pacific:					
Alaska	26.3%	32.8%	28.2%	27.8%	24.0%
California	23.0%	32.6%	27.1%	23.6%	17.8%
Hawaii	24.0%	31.6%	23.2%	32.6%	16.3%
Oregon	26.5%	26.6%	23.7%	31.5%	23.8%
Washington	20.0%	28.2%	25.9%	16.6%	16.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.39%	1.38%	0.64%	0.66%	0.48%
New England:					
Connecticut	0.97%	4.46%	2.86%	4.00%	2.40%
Maine	1.54%	8.03%	2.91%	2.28%	2.35%
Massachusetts	2.20%	9.93% *	4.20%	3.57%	3.33%
New Hampshire	0.78%	5.20%	2.88%	1.77%	2.31%
Rhode Island	2.14%	6.15%	5.58%	4.70% *	6.25% *
Vermont	1.69%	7.44% *	3.67%	4.02%	3.75%
Middle Atlantic:					
New Jersey	1.74%	5.75%	4.08%	2.73%	2.63%
New York	1.89%	7.01%	3.98%	1.59%	1.73%
Pennsylvania	1.90%	5.85%	2.70%	1.89%	2.94%
East North Central:					
Illinois	1.90%	4.14%	3.13%	2.84%	2.64%
Indiana	1.62%	4.87%	3.19%	1.83%	1.78%
Michigan	1.17%	3.10%	3.18%	4.50%	1.71%
Ohio	1.19%	3.57%	4.24%	2.01%	1.74%
Wisconsin	1.77%	10.05%	3.07%	2.12%	1.29%
West North Central:					
Iowa	1.71%	5.70%	3.63%	4.61%	2.76%
Kansas	2.26%	5.46%	5.82%	2.82%	2.21%
Minnesota	1.90%	6.15%	3.50%	2.95%	1.48%
Missouri	2.22%	6.23%	3.69%	5.63%	3.51%
Nebraska	0.81%	9.68% *	2.63%	2.19%	1.19%
North Dakota	2.51%	11.54%	6.87%	3.06%	4.65%
South Dakota	1.37%	8.96% *	5.90%	4.83%	1.44%
South Atlantic:					
Delaware	2.13%	4.22%	1.82%	2.78%	2.66%
District of Columbia	2.49%	7.60%	3.89%	4.16%	1.83%
Florida	1.21%	3.59%	2.73%	2.82%	2.47%
Georgia	1.45%	7.59%	5.24%	2.71%	1.90%
Maryland	2.32%	3.87%	4.86%	1.52%	4.10%
North Carolina	2.28%	9.35%	2.57%	2.33%	2.69%
South Carolina	1.55%	5.19%	4.35%	2.56%	3.32%
Virginia	2.41%	9.54% *	4.80%	2.37%	3.58%
West Virginia	1.45%	8.27%	6.55%	5.98% *	2.84%
East South Central:					
Alabama	2.33%	9.69%	5.71%	2.89%	4.22%
Kentucky	1.90%	3.80%	8.04% *	3.57%	2.19%
Mississippi	2.45%	8.40%	5.07%	4.22%	3.25%
Tennessee	1.34%	3.68%	3.68%	3.36%	2.49%
West South Central:					
Arkansas	2.86%	9.46%	3.65%	3.81%	3.98%
Louisiana	2.25%	4.93%	3.23%	4.45%	4.76%
Oklahoma	1.68%	9.66% *	3.31%	2.64%	3.68%
Texas	1.49%	5.02%	1.70%	2.76%	2.45%
Mountain:					
Arizona	1.32%	6.31%	4.87%	2.15%	3.56%
Colorado	2.75%	4.62%	3.06%	4.61%	5.74%
Idaho	2.28%	9.43% *	8.87%	4.18%	2.99%
Montana	2.24%	5.18%	6.73%	3.33%	2.96%
Nevada	2.01%	7.03% *	5.77%	7.29%	1.61%
New Mexico	2.69%	4.69%	4.98%	3.23%	5.27%
Utah	1.91%	5.01%	4.69%	5.63%	3.78%
Wyoming	2.41%	12.46% *	6.28%	2.62%	3.88%
Pacific:					
Alaska	1.74%	6.67%	5.60%	3.54%	2.76%
California	1.44%	2.78%	2.47%	2.39%	0.63%
Hawaii	2.01%	3.34%	3.33%	2.10%	3.85%
Oregon	1.78%	3.95%	3.32%	4.59%	4.36%
Washington	1.60%	5.06%	3.61%	2.30%	2.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	17.3%	14.4%	16.3%	18.0%	18.5%
New England:					
Connecticut	19.5%	15.4%	19.5%	21.4%	19.4%
Maine	16.4%	11.1%	16.2%	19.8%	15.8%
Massachusetts	11.5%	15.0%	10.7%	6.5%	15.1%
New Hampshire	20.1%	19.1%	17.9%	22.1%	20.1%
Rhode Island	15.9%	16.5%	11.0%	21.2%	13.5%
Vermont	18.5%	19.2%	18.4%	19.7%	17.4%
Middle Atlantic:					
New Jersey	18.9%	17.5%	21.5%	19.7%	17.2%
New York	15.0%	13.5%	13.8%	12.5%	18.2%
Pennsylvania	18.4%	16.9%	16.6%	20.8%	18.0%
East North Central:					
Illinois	16.8%	12.5%	12.3%	18.2%	20.3%
Indiana	20.8%	12.8%	24.4%	18.7%	22.4%
Michigan	20.2%	15.4%	20.4%	20.3%	21.5%
Ohio	16.4%	13.8%	15.5%	16.9%	17.5%
Wisconsin	15.0%	9.8%	15.1%	19.9%	12.6%
West North Central:					
Iowa	16.1%	9.0% *	12.0%	19.1%	18.1%
Kansas	17.6%	19.0%	13.8%	19.0%	18.1%
Minnesota	16.3%	10.6%	15.5%	15.0%	20.1%
Missouri	16.8%	10.3%	13.0%	19.3%	20.0%
Nebraska	13.9%	9.5%	15.8%	12.0%	15.2%
North Dakota	11.0%	7.5% *	10.4%	11.9%	11.4%
South Dakota	16.4%	7.0% *	18.5%	12.2%	20.6%
South Atlantic:					
Delaware	17.0%	15.2%	15.9%	18.6%	16.7%
District of Columbia	14.8%	11.5%	16.3%	15.9%	14.5%
Florida	17.4%	15.1%	18.4%	16.4%	18.3%
Georgia	16.7%	19.5%	14.2%	17.3%	16.8%
Maryland	17.5%	17.5%	14.7%	20.0%	16.9%
North Carolina	18.4%	13.1%	15.5%	17.0%	23.8%
South Carolina	16.7%	11.1%	20.6%	16.9%	15.8%
Virginia	18.3%	10.1%	20.2%	18.5%	19.6%
West Virginia	16.5%	14.8%	14.8%	15.7%	18.3%
East South Central:					
Alabama	11.5%	13.5%	12.4%	10.0%	11.2%
Kentucky	17.7%	15.6%	8.4%	18.8%	22.0%
Mississippi	14.5%	14.8%	11.2%	14.8%	16.2%
Tennessee	18.9%	14.9%	16.6%	20.6%	20.1%
West South Central:					
Arkansas	19.2%	17.4%	17.6%	22.1%	19.1%
Louisiana	16.9%	14.2%	18.9%	17.9%	15.8%
Oklahoma	19.2%	14.8%	18.1%	22.7%	17.5%
Texas	18.1%	13.8%	15.4%	19.3%	20.0%
Mountain:					
Arizona	17.8%	26.1%	15.1%	19.6%	16.2%
Colorado	18.3%	15.9%	20.2%	19.0%	17.3%
Idaho	22.1%	15.0%	18.1%	25.7%	22.0%
Montana	19.0%	11.9% *	22.7%	15.2%	21.1%
Nevada	18.2%	13.6%	23.5%	14.2%	20.4%
New Mexico	17.9%	16.1%	17.0%	20.0%	17.3%
Utah	17.9%	16.4%	18.8%	18.3%	17.5%
Wyoming	21.1%	9.8%	17.9%	18.8%	26.8%
Pacific:					
Alaska	20.5%	16.3%	16.3%	18.8%	25.1%
California	17.6%	13.6%	16.1%	19.6%	18.4%
Hawaii	13.5%	10.8%	12.2%	12.4%	17.2%
Oregon	21.4%	22.0%	19.0%	20.2%	23.4%
Washington	18.3%	19.5%	17.8%	20.3%	16.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.20%	0.65%	0.47%	0.26%	0.44%
New England:					
Connecticut	0.45%	2.89%	1.26%	1.18%	2.42%
Maine	0.94%	2.25%	1.40%	1.57%	1.48%
Massachusetts	1.35%	3.98%	2.45%	1.20%	1.70%
New Hampshire	0.73%	3.43%	1.47%	1.64%	0.94%
Rhode Island	1.75%	3.17%	2.28%	3.10%	1.90%
Vermont	1.39%	3.51%	1.90%	2.96%	2.26%
Middle Atlantic:					
New Jersey	1.40%	3.81%	3.25%	1.81%	1.03%
New York	0.95%	3.14%	1.73%	1.09%	0.96%
Pennsylvania	0.76%	1.70%	1.81%	2.08%	1.44%
East North Central:					
Illinois	0.69%	1.54%	1.22%	1.84%	1.17%
Indiana	0.77%	1.52%	2.88%	0.81%	1.81%
Michigan	0.80%	2.25%	2.12%	0.98%	2.44%
Ohio	1.28%	2.07%	1.95%	2.00%	2.07%
Wisconsin	0.98%	2.03%	2.25%	1.20%	1.65%
West North Central:					
Iowa	1.13%	2.91% *	2.24%	2.23%	2.20%
Kansas	1.04%	3.39%	2.54%	2.54%	1.29%
Minnesota	1.01%	1.88%	2.73%	1.29%	2.54%
Missouri	0.88%	2.74%	1.80%	2.49%	2.15%
Nebraska	0.97%	2.46%	1.48%	2.76%	1.29%
North Dakota	0.60%	3.34% *	1.93%	1.44%	1.47%
South Dakota	1.16%	2.97% *	2.99%	2.08%	2.73%
South Atlantic:					
Delaware	1.09%	3.74%	2.10%	4.03%	1.77%
District of Columbia	0.95%	2.52%	1.47%	1.96%	1.35%
Florida	1.21%	2.09%	1.53%	1.19%	2.00%
Georgia	0.81%	4.22%	3.03%	1.69%	1.83%
Maryland	1.17%	2.59%	1.29%	2.38%	2.57%
North Carolina	1.04%	1.53%	2.90%	1.10%	2.91%
South Carolina	1.00%	2.40%	2.32%	1.63%	2.50%
Virginia	1.38%	1.75%	2.78%	1.50%	2.05%
West Virginia	1.12%	3.87%	1.96%	2.28%	2.71%
East South Central:					
Alabama	0.88%	3.92%	2.51%	1.94%	1.57%
Kentucky	1.44%	3.09%	1.43%	2.00%	2.52%
Mississippi	0.76%	3.85%	1.80%	1.52%	1.51%
Tennessee	1.08%	2.74%	1.98%	1.68%	2.03%
West South Central:					
Arkansas	0.99%	3.34%	2.82%	2.07%	1.95%
Louisiana	1.38%	1.81%	1.87%	1.73%	2.27%
Oklahoma	1.97%	2.95%	3.29%	2.40%	2.82%
Texas	0.87%	2.43%	1.56%	1.44%	1.55%
Mountain:					
Arizona	1.02%	5.36%	2.58%	2.00%	1.69%
Colorado	1.07%	2.17%	2.32%	1.07%	2.66%
Idaho	1.87%	4.38%	3.37%	4.68%	3.07%
Montana	2.18%	3.88% *	4.26%	2.06%	3.19%
Nevada	1.15%	3.15%	3.01%	2.33%	1.80%
New Mexico	0.77%	2.93%	2.76%	2.03%	2.10%
Utah	1.22%	2.54%	3.72%	1.45%	2.00%
Wyoming	1.50%	2.54%	3.37%	2.12%	3.47%
Pacific:					
Alaska	1.88%	3.83%	2.91%	1.99%	3.04%
California	0.51%	1.45%	1.12%	0.95%	0.79%
Hawaii	0.89%	1.28%	0.73%	1.09%	1.80%
Oregon	1.41%	2.90%	2.11%	1.47%	2.53%
Washington	1.34%	3.23%	2.25%	2.34%	2.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.