

**Table VIII.A.1(2008) Number of private-sector establishments by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	6,634,144	2,471,375	1,724,601	1,317,574	1,120,595
New England:					
Connecticut	80,521	28,473	22,484	15,884	13,681
Maine	37,004	13,706	10,191	7,630	5,477
Massachusetts	153,927	49,617	42,637	37,745	23,928
New Hampshire	33,844	11,963	9,592	6,176	6,114
Rhode Island	25,992	10,646	6,192	4,131	5,024
Vermont	19,494	7,389	4,664	4,164	3,277
Middle Atlantic:					
New Jersey	211,168	68,430	54,000	50,327	38,411
New York	443,064	176,290	117,970	87,214	61,591
Pennsylvania	260,043	98,961	80,752	47,216	33,114
East North Central:					
Illinois	285,804	120,168	69,770	42,846	53,021
Indiana	134,680	59,507	34,980	26,834	13,360
Michigan	205,678	78,908	57,968	37,714	31,088
Ohio	239,158	96,400	62,117	34,882	45,759
Wisconsin	136,073	56,755	35,443	23,748	20,127
West North Central:					
Iowa	78,974	34,411	22,416	11,336	10,812
Kansas	72,983	27,510	25,696	10,087	9,690
Minnesota	129,704	51,244	33,535	27,904	17,020
Missouri	135,809	49,746	30,351	33,641	22,070
Nebraska	49,582	20,333	15,724	7,288	6,237
North Dakota	22,632	9,553	5,057	4,381	3,640
South Dakota	24,873	8,932	6,699	4,719	4,523
South Atlantic:					
Delaware	20,976	8,374	4,367	5,388	2,847
District of Columbia	18,271	6,780	4,506	3,878	3,108
Florida	411,678	163,366	83,262	77,683	87,368
Georgia	193,752	75,949	52,468	36,729	28,606
Maryland	119,233	42,357	34,427	20,287	22,161
North Carolina	198,576	65,900	48,850	49,873	33,953
South Carolina	88,009	31,884	21,721	18,745	15,660
Virginia	178,630	70,386	51,598	23,012	33,634
West Virginia	34,707	11,595	10,321	6,826	5,964
East South Central:					
Alabama	88,427	33,425	22,613	17,465	14,924
Kentucky	83,082	27,584	24,458	15,300	15,741
Mississippi	54,018	22,323	14,489	8,856	8,349
Tennessee	115,342	39,650	31,274	24,194	20,224
West South Central:					
Arkansas	61,139	23,615	16,215	11,500	9,808
Louisiana	93,717	30,191	25,820	21,669	16,037
Oklahoma	82,494	30,378	18,640	16,605	16,871
Texas	446,937	136,291	107,099	111,604	91,943
Mountain:					
Arizona	122,210	45,394	33,446	25,219	18,151
Colorado	133,790	45,102	35,076	27,220	26,391
Idaho	40,361	8,788	12,967	10,197	8,408
Montana	34,640	12,421	7,834	9,340	5,045
Nevada	53,359	16,319	11,066	11,795	14,179
New Mexico	39,618	12,367	7,934	12,234	7,083
Utah	58,519	21,495	15,442	11,394	10,188
Wyoming	18,639	6,717	5,759	4,206	1,957
Pacific:					
Alaska	16,955	6,378	3,971	3,332	3,273
California	754,695	289,455	191,339	149,547	124,354
Hawaii	28,653	8,103	6,584	5,714	8,253
Oregon	99,738	39,111	29,442	18,239	12,947
Washington	162,973	60,735	43,378	33,655	25,205

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

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

Totals may not sum exactly because of rounding.

**Table VIII.A.1(2008) Standard error for number of private-sector establishments by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	33,240	37,953	14,444	19,765	14,374
New England:					
Connecticut	2,111	1,458	1,486	1,840	1,549
Maine	873	901	732	591	505
Massachusetts	5,195	3,417	3,525	4,703	2,902
New Hampshire	1,372	911	729	687	571
Rhode Island	685	448	689	239	517
Vermont	689	442	369	444	317
Middle Atlantic:					
New Jersey	8,566	3,778	5,485	6,622	5,135
New York	11,623	10,815	4,491	8,727	6,436
Pennsylvania	6,099	7,079	5,863	5,408	3,198
East North Central:					
Illinois	5,800	5,442	3,882	3,385	4,165
Indiana	3,053	2,907	1,859	3,160	2,467
Michigan	5,342	5,206	3,863	2,948	2,801
Ohio	7,105	5,731	4,714	2,871	7,703
Wisconsin	4,356	3,758	4,098	2,257	1,999
West North Central:					
Iowa	1,329	1,891	1,106	592	1,282
Kansas	1,350	1,398	1,831	904	898
Minnesota	2,859	2,409	2,278	3,078	1,981
Missouri	2,690	1,991	2,193	1,862	3,111
Nebraska	834	943	1,346	917	962
North Dakota	419	690	555	522	408
South Dakota	858	581	556	269	321
South Atlantic:					
Delaware	764	658	292	590	472
District of Columbia	641	426	471	530	250
Florida	10,199	8,752	7,446	8,668	8,543
Georgia	4,977	4,913	3,675	3,401	3,949
Maryland	3,603	2,795	2,833	2,414	3,276
North Carolina	6,012	4,271	5,495	3,847	3,352
South Carolina	1,564	2,415	2,459	1,598	1,428
Virginia	4,105	3,263	5,568	2,999	1,519
West Virginia	872	881	793	519	724
East South Central:					
Alabama	1,616	2,552	2,514	1,704	1,003
Kentucky	1,586	2,785	2,147	1,460	1,940
Mississippi	1,301	2,013	786	753	787
Tennessee	3,156	2,972	2,134	3,880	2,658
West South Central:					
Arkansas	1,363	1,259	1,270	1,051	1,088
Louisiana	2,133	2,778	1,719	1,122	1,769
Oklahoma	2,380	1,524	1,272	1,100	2,209
Texas	10,627	6,767	4,843	5,851	7,418
Mountain:					
Arizona	3,555	4,459	2,804	2,394	2,248
Colorado	3,486	4,116	3,762	4,234	2,735
Idaho	1,007	873	1,027	767	867
Montana	799	983	952	945	893
Nevada	1,594	870	954	597	1,366
New Mexico	758	776	687	827	710
Utah	1,770	1,222	1,602	1,256	1,218
Wyoming	620	491	451	350	340
Pacific:					
Alaska	491	589	395	236	296
California	16,572	9,770	9,213	8,167	7,743
Hawaii	901	920	710	650	587
Oregon	2,075	2,364	3,165	1,883	1,385
Washington	4,423	3,841	3,605	2,976	2,660

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

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

Totals may not sum exactly because of rounding.

**Table VIII.A.1.a(2008) Percent of number of private-sector establishments by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	6,634,144	37.3%	26.0%	19.9%	16.9%
New England:					
Connecticut	80,521	35.4%	27.9%	19.7%	17.0%
Maine	37,004	37.0%	27.5%	20.6%	14.8%
Massachusetts	153,927	32.2%	27.7%	24.5%	15.5%
New Hampshire	33,844	35.3%	28.3%	18.2%	18.1%
Rhode Island	25,992	41.0%	23.8%	15.9%	19.3%
Vermont	19,494	37.9%	23.9%	21.4%	16.8%
Middle Atlantic:					
New Jersey	211,168	32.4%	25.6%	23.8%	18.2%
New York	443,064	39.8%	26.6%	19.7%	13.9%
Pennsylvania	260,043	38.1%	31.1%	18.2%	12.7%
East North Central:					
Illinois	285,804	42.0%	24.4%	15.0%	18.6%
Indiana	134,680	44.2%	26.0%	19.9%	9.9%
Michigan	205,678	38.4%	28.2%	18.3%	15.1%
Ohio	239,158	40.3%	26.0%	14.6%	19.1%
Wisconsin	136,073	41.7%	26.0%	17.5%	14.8%
West North Central:					
Iowa	78,974	43.6%	28.4%	14.4%	13.7%
Kansas	72,983	37.7%	35.2%	13.8%	13.3%
Minnesota	129,704	39.5%	25.9%	21.5%	13.1%
Missouri	135,809	36.6%	22.3%	24.8%	16.3%
Nebraska	49,582	41.0%	31.7%	14.7%	12.6%
North Dakota	22,632	42.2%	22.3%	19.4%	16.1%
South Dakota	24,873	35.9%	26.9%	19.0%	18.2%
South Atlantic:					
Delaware	20,976	39.9%	20.8%	25.7%	13.6%
District of Columbia	18,271	37.1%	24.7%	21.2%	17.0%
Florida	411,678	39.7%	20.2%	18.9%	21.2%
Georgia	193,752	39.2%	27.1%	19.0%	14.8%
Maryland	119,233	35.5%	28.9%	17.0%	18.6%
North Carolina	198,576	33.2%	24.6%	25.1%	17.1%
South Carolina	88,009	36.2%	24.7%	21.3%	17.8%
Virginia	178,630	39.4%	28.9%	12.9%	18.8%
West Virginia	34,707	33.4%	29.7%	19.7%	17.2%
East South Central:					
Alabama	88,427	37.8%	25.6%	19.8%	16.9%
Kentucky	83,082	33.2%	29.4%	18.4%	18.9%
Mississippi	54,018	41.3%	26.8%	16.4%	15.5%
Tennessee	115,342	34.4%	27.1%	21.0%	17.5%
West South Central:					
Arkansas	61,139	38.6%	26.5%	18.8%	16.0%
Louisiana	93,717	32.2%	27.6%	23.1%	17.1%
Oklahoma	82,494	36.8%	22.6%	20.1%	20.5%
Texas	446,937	30.5%	24.0%	25.0%	20.6%
Mountain:					
Arizona	122,210	37.1%	27.4%	20.6%	14.9%
Colorado	133,790	33.7%	26.2%	20.3%	19.7%
Idaho	40,361	21.8%	32.1%	25.3%	20.8%
Montana	34,640	35.9%	22.6%	27.0%	14.6%
Nevada	53,359	30.6%	20.7%	22.1%	26.6%
New Mexico	39,618	31.2%	20.0%	30.9%	17.9%
Utah	58,519	36.7%	26.4%	19.5%	17.4%
Wyoming	18,639	36.0%	30.9%	22.6%	10.5%
Pacific:					
Alaska	16,955	37.6%	23.4%	19.7%	19.3%
California	754,695	38.4%	25.4%	19.8%	16.5%
Hawaii	28,653	28.3%	23.0%	19.9%	28.8%
Oregon	99,738	39.2%	29.5%	18.3%	13.0%
Washington	162,973	37.3%	26.6%	20.7%	15.5%

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

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. Percents may not add to 100% because of rounding.

**Table VIII.A.1.a(2008) Standard error for percent of number of private-sector establishments by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	33,240	0.48%	0.23%	0.29%	0.22%
New England:					
Connecticut	2,111	1.45%	1.95%	1.89%	1.99%
Maine	873	1.72%	2.45%	1.51%	1.23%
Massachusetts	5,195	2.39%	2.83%	2.48%	1.70%
New Hampshire	1,372	1.79%	2.25%	2.17%	1.42%
Rhode Island	685	2.03%	2.14%	1.07%	1.75%
Vermont	689	1.96%	1.80%	2.06%	1.43%
Middle Atlantic:					
New Jersey	8,566	1.42%	2.66%	2.94%	1.95%
New York	11,623	2.25%	0.87%	1.77%	1.39%
Pennsylvania	6,099	2.75%	2.23%	1.97%	1.11%
East North Central:					
Illinois	5,800	1.29%	1.47%	1.13%	1.48%
Indiana	3,053	1.85%	1.19%	2.27%	1.82%
Michigan	5,342	1.68%	1.99%	1.55%	1.28%
Ohio	7,105	2.58%	1.94%	1.17%	2.61%
Wisconsin	4,356	2.98%	2.88%	1.33%	1.31%
West North Central:					
Iowa	1,329	2.09%	1.57%	0.84%	1.55%
Kansas	1,350	1.94%	2.51%	1.19%	1.18%
Minnesota	2,859	1.83%	1.81%	2.18%	1.60%
Missouri	2,690	1.77%	1.34%	1.38%	2.20%
Nebraska	834	1.72%	2.40%	1.96%	2.09%
North Dakota	419	3.36%	2.42%	2.20%	1.75%
South Dakota	858	2.10%	1.62%	1.46%	1.06%
South Atlantic:					
Delaware	764	2.98%	1.52%	2.31%	1.84%
District of Columbia	641	2.62%	2.07%	2.62%	1.56%
Florida	10,199	2.15%	1.52%	1.99%	2.16%
Georgia	4,977	2.29%	2.03%	1.69%	1.89%
Maryland	3,603	2.08%	2.11%	2.09%	2.56%
North Carolina	6,012	1.91%	2.28%	2.07%	1.60%
South Carolina	1,564	2.36%	2.76%	2.02%	1.62%
Virginia	4,105	1.97%	2.77%	1.80%	0.94%
West Virginia	872	2.04%	2.72%	1.47%	1.80%
East South Central:					
Alabama	1,616	2.78%	2.55%	2.01%	1.25%
Kentucky	1,586	3.17%	2.37%	1.91%	2.43%
Mississippi	1,301	2.96%	1.78%	1.32%	1.78%
Tennessee	3,156	2.56%	1.86%	2.76%	2.22%
West South Central:					
Arkansas	1,363	1.88%	2.08%	1.58%	1.75%
Louisiana	2,133	2.16%	1.91%	1.35%	2.04%
Oklahoma	2,380	1.71%	1.57%	1.43%	2.14%
Texas	10,627	1.13%	1.44%	1.17%	1.40%
Mountain:					
Arizona	3,555	3.20%	2.63%	1.76%	1.59%
Colorado	3,486	2.85%	2.82%	3.31%	1.90%
Idaho	1,007	1.67%	2.67%	2.07%	2.01%
Montana	799	3.07%	2.45%	2.61%	2.56%
Nevada	1,594	1.68%	1.70%	1.33%	1.92%
New Mexico	758	1.96%	1.60%	1.85%	1.86%
Utah	1,770	2.36%	2.39%	1.95%	2.07%
Wyoming	620	2.36%	2.03%	1.94%	1.67%
Pacific:					
Alaska	491	2.53%	2.55%	1.40%	1.77%
California	16,572	1.06%	1.05%	0.97%	0.99%
Hawaii	901	3.12%	2.02%	1.93%	2.50%
Oregon	2,075	2.45%	2.81%	2.03%	1.29%
Washington	4,423	1.91%	2.23%	1.53%	1.74%

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

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

Percents may not add to 100% because of rounding.

**Table VIII.A.2(2008) Percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

<b>Division and State</b>	<b>Total</b>	<b>Quartile 1 Average Wage</b>	<b>Quartile 2 Average Wage</b>	<b>Quartile 3 Average Wage</b>	<b>Quartile 4 Average Wage</b>
United States	56.4%	39.3%	56.7%	69.5%	78.4%
<b>New England:</b>					
Connecticut	63.6%	41.5%	68.7%	82.0%	80.0%
Maine	57.1%	37.4%	61.0%	72.1%	78.6%
Massachusetts	68.7%	54.4%	68.2%	79.4%	82.0%
New Hampshire	64.8%	41.9%	66.6%	88.9%	82.3%
Rhode Island	63.0%	40.5%	75.2%	78.5%	83.2%
Vermont	56.0%	33.6%	58.1%	77.3%	76.1%
<b>Middle Atlantic:</b>					
New Jersey	67.5%	46.3%	69.5%	81.0%	84.5%
New York	58.7%	42.8%	60.7%	74.2%	78.4%
Pennsylvania	61.3%	40.4%	62.6%	81.8%	91.4%
<b>East North Central:</b>					
Illinois	55.6%	40.5%	59.4%	70.0%	73.0%
Indiana	53.8%	40.6%	58.1%	67.6%	73.5%
Michigan	56.9%	38.1%	56.5%	76.2%	81.5%
Ohio	61.6%	46.1%	67.4%	66.9%	82.5%
Wisconsin	52.2%	32.0%	56.4%	66.8%	84.3%
<b>West North Central:</b>					
Iowa	55.2%	36.2%	61.0%	76.8%	81.3%
Kansas	55.3%	37.8%	53.5%	83.3%	80.6%
Minnesota	53.5%	38.7%	52.8%	66.0%	78.8%
Missouri	56.9%	33.5%	64.1%	71.0%	78.2%
Nebraska	44.8%	31.6%	39.5%	63.2%	80.0%
North Dakota	52.2%	35.5%	52.0%	64.3%	82.0%
South Dakota	47.3%	36.3%	45.2%	55.1%	63.7%
<b>South Atlantic:</b>					
Delaware	61.4%	46.2%	61.2%	76.5%	77.8%
District of Columbia	72.5%	57.0%	78.2%	84.6%	82.8%
Florida	55.1%	40.8%	54.7%	64.2%	74.0%
Georgia	53.4%	36.9%	55.2%	66.0%	77.6%
Maryland	58.2%	31.9%	68.6%	69.6%	81.7%
North Carolina	54.4%	41.9%	56.1%	54.7%	75.8%
South Carolina	54.8%	39.8%	53.3%	63.1%	77.2%
Virginia	59.1%	42.9%	55.5%	82.5%	82.3%
West Virginia	53.7%	33.1%	46.8%	69.8%	87.4%
<b>East South Central:</b>					
Alabama	62.9%	50.4%	56.5%	71.9%	90.3%
Kentucky	56.6%	34.2%	57.2%	74.5%	77.5%
Mississippi	47.7%	35.4%	40.5%	63.1%	76.9%
Tennessee	56.3%	44.5%	49.9%	74.1%	68.1%
<b>West South Central:</b>					
Arkansas	46.0%	31.7%	41.4%	58.6%	73.0%
Louisiana	52.8%	35.4%	55.9%	58.2%	73.3%
Oklahoma	50.8%	35.4%	48.4%	60.2%	72.0%
Texas	48.8%	35.5%	41.5%	55.5%	68.9%
<b>Mountain:</b>					
Arizona	53.4%	37.0%	50.5%	69.7%	77.3%
Colorado	52.1%	36.1%	52.4%	59.6%	71.4%
Idaho	43.9%	23.7%	37.9%	52.5%	63.6%
Montana	40.2%	18.3%	37.3%	59.6%	62.6%
Nevada	62.8%	42.1%	65.9%	69.8%	78.5%
New Mexico	51.1%	32.5%	47.6%	57.6%	76.3%
Utah	51.1%	35.0%	53.8%	55.4%	76.3%
Wyoming	46.0%	27.8%	45.0%	58.2%	85.5%
<b>Pacific:</b>					
Alaska	46.0%	28.4%	48.8%	57.2%	65.6%
California	57.6%	39.0%	54.9%	75.7%	83.2%
Hawaii	88.5%	76.5%	92.8%	89.7%	96.2%
Oregon	52.6%	34.1%	55.6%	72.3%	74.1%
Washington	58.6%	31.4%	63.1%	79.0%	89.0%

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

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

**Table VIII.A.2(2008) Standard error for percent of private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.41%	0.89%	0.55%	0.45%	0.68%
New England:					
Connecticut	1.97%	3.46%	4.01%	4.80%	5.31%
Maine	2.07%	2.71%	4.12%	5.93%	5.07%
Massachusetts	1.45%	4.03%	4.24%	2.61%	3.92%
New Hampshire	2.20%	2.63%	3.99%	3.39%	2.83%
Rhode Island	1.35%	2.83%	4.68%	4.22%	4.67%
Vermont	2.05%	3.29%	3.64%	6.47%	4.95%
Middle Atlantic:					
New Jersey	1.95%	4.80%	3.69%	4.58%	3.82%
New York	1.36%	2.23%	3.41%	2.91%	3.44%
Pennsylvania	1.06%	3.25%	3.08%	4.40%	2.98%
East North Central:					
Illinois	1.39%	2.87%	5.09%	5.16%	5.20%
Indiana	2.24%	4.03%	3.43%	5.62%	6.98%
Michigan	2.61%	3.21%	4.32%	5.20%	4.43%
Ohio	0.78%	3.10%	4.35%	5.71%	5.97%
Wisconsin	1.66%	3.86%	5.90%	5.20%	3.42%
West North Central:					
Iowa	1.61%	2.48%	3.87%	4.44%	5.02%
Kansas	1.62%	3.26%	3.52%	4.44%	5.05%
Minnesota	2.60%	3.92%	5.13%	6.59%	6.34%
Missouri	2.11%	3.41%	3.91%	4.27%	5.68%
Nebraska	2.42%	3.64%	4.34%	6.09%	5.23%
North Dakota	2.02%	2.09%	6.38%	4.31%	4.29%
South Dakota	2.23%	5.22%	4.50%	5.92%	4.17%
South Atlantic:					
Delaware	2.99%	4.30%	6.78%	4.22%	6.66%
District of Columbia	1.87%	3.50%	4.09%	4.91%	3.68%
Florida	1.40%	2.52%	3.77%	3.45%	2.61%
Georgia	2.24%	3.05%	4.46%	5.42%	6.94%
Maryland	2.38%	4.40%	4.16%	6.54%	3.40%
North Carolina	3.00%	4.12%	4.06%	4.59%	5.11%
South Carolina	2.48%	3.75%	6.78%	4.81%	3.98%
Virginia	2.11%	5.14%	5.43%	5.25%	3.40%
West Virginia	1.45%	3.71%	5.18%	3.79%	4.42%
East South Central:					
Alabama	1.63%	4.16%	6.48%	7.53%	3.54%
Kentucky	1.55%	5.45%	4.16%	4.77%	3.31%
Mississippi	1.35%	3.44%	3.74%	5.37%	5.47%
Tennessee	1.91%	3.12%	5.41%	2.24%	6.03%
West South Central:					
Arkansas	2.31%	3.12%	5.57%	5.55%	5.28%
Louisiana	2.13%	4.94%	2.68%	4.48%	5.90%
Oklahoma	1.61%	3.51%	3.51%	4.36%	3.95%
Texas	1.33%	2.96%	3.90%	3.90%	2.99%
Mountain:					
Arizona	2.46%	3.60%	3.96%	6.83%	6.31%
Colorado	2.02%	2.45%	5.55%	5.88%	7.64%
Idaho	2.73%	3.96%	3.41%	3.70%	4.95%
Montana	2.96%	2.58%	6.36%	4.03%	8.53%
Nevada	1.92%	4.04%	3.79%	4.08%	3.24%
New Mexico	2.54%	3.05%	6.00%	4.24%	6.37%
Utah	1.72%	2.33%	3.90%	6.16%	6.81%
Wyoming	2.50%	2.75%	3.83%	5.71%	5.48%
Pacific:					
Alaska	2.61%	4.09%	4.67%	6.51%	5.62%
California	1.63%	2.44%	1.52%	1.85%	2.45%
Hawaii	1.62%	8.01%	1.88%	3.61%	1.93%
Oregon	1.62%	4.07%	5.28%	4.98%	7.16%
Washington	1.52%	3.56%	4.30%	3.19%	3.52%

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

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

**Table VIII.B.1(2008) Number of private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	116,141,515	28,780,180	28,885,586	29,167,602	29,308,148
New England:					
Connecticut	1,465,237	365,433	364,852	365,324	369,629
Maine	492,211	122,701	122,490	123,176	123,843
Massachusetts	3,001,586	744,376	743,273	760,593	753,345
New Hampshire	561,196	139,826	140,450	139,020	141,901
Rhode Island	427,164	106,052	107,309	96,147	117,655
Vermont	251,353	62,500	62,677	63,257	62,918*
Middle Atlantic:					
New Jersey	3,561,007	875,705	895,827	891,913	897,562
New York	7,469,664	1,863,664	1,860,706	1,871,066	1,874,229
Pennsylvania	5,094,013	1,267,163	1,277,466	1,274,834	1,274,550
East North Central:					
Illinois	5,405,168	1,346,671	1,222,473	1,441,269	1,394,754
Indiana	2,507,330	623,202	626,745	606,671	650,712
Michigan	3,449,973	849,225	843,126	865,966	891,656
Ohio	4,702,840	1,166,268	1,172,723	1,167,277	1,196,573
Wisconsin	2,558,435	628,501	619,055	654,289	656,590
West North Central:					
Iowa	1,304,443	325,569	323,435	326,420	329,019
Kansas	1,109,140	276,324	276,739	277,934	278,144
Minnesota	2,468,336	613,360	617,122	620,478	617,376
Missouri	2,332,099	581,504	578,064	589,338	583,193
Nebraska	806,602	195,087	206,932	200,881	203,702
North Dakota	294,768	71,916	75,038	73,722	74,092
South Dakota	320,175	79,854	79,536	71,210	89,575
South Atlantic:					
Delaware	376,347	93,293	94,260	93,775	95,020
District of Columbia	464,559	115,054	111,511	121,640	116,354
Florida	6,891,517	1,712,641	1,721,791	1,725,218	1,731,868
Georgia	3,354,107	817,777	858,424	832,428	845,480
Maryland	2,082,590	518,458	517,934	525,117	521,080
North Carolina	3,440,453	840,311	874,828	864,515	860,799
South Carolina	1,528,356	381,559	377,254	384,912	384,630
Virginia	2,989,600	742,253	751,982	740,962	754,403
West Virginia	557,756	99,069	176,459*	140,945	141,283
East South Central:					
Alabama	1,574,811	391,182	393,344	390,567	399,719
Kentucky	1,501,784	364,324	384,470	374,528	378,461
Mississippi	866,754	214,288	218,981	213,757	219,728
Tennessee	2,428,872	603,822	600,296	617,238	607,515
West South Central:					
Arkansas	993,395	245,880	250,265	241,040	256,209
Louisiana	1,509,297	374,980	377,995	378,748	377,573
Oklahoma	1,219,330	304,782	304,746	300,158	309,644
Texas	8,741,171	2,176,612	2,192,219	2,178,208	2,194,133
Mountain:					
Arizona	2,205,122	550,398	523,311	578,636	552,776
Colorado	1,968,132	492,026	483,008	499,273	493,825
Idaho	537,075	133,830*	132,378	136,197	134,671
Montana	359,099	88,988	90,426	89,854	89,831
Nevada	1,124,623	270,736	290,031	281,783	282,073
New Mexico	675,889	166,308	170,480	168,577	170,524
Utah	1,066,544	265,997	261,083	269,066	270,398
Wyoming	207,629	51,056	48,520	55,824	52,229
Pacific:					
Alaska	230,911	55,463	59,853	57,171	58,424
California	13,376,056	3,338,330	3,342,664	3,340,108	3,354,954
Hawaii	499,367	124,097	119,460	130,858	124,952
Oregon	1,435,738	358,679	358,087	359,738	359,235
Washington	2,351,885	583,087	583,487	595,976	589,335

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

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

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

Totals may not sum exactly because of rounding.

**Table VIII.B.1(2008) Standard error for number of private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	751,026	718,478	630,946	521,052	739,632
New England:					
Connecticut	90,005	34,594	48,283	44,643	51,115
Maine	39,547	20,064	17,092	17,710	19,311
Massachusetts	206,909	72,586	129,963	101,210	106,366
New Hampshire	30,429	10,725	10,598	18,946	30,496
Rhode Island	15,479	7,312	11,482	6,860	17,466
Vermont	24,798	5,588	4,558	6,012	20,775*
Middle Atlantic:					
New Jersey	161,663	97,802	113,997	103,465	160,117
New York	182,564	209,579	207,198	139,107	164,238
Pennsylvania	233,008	139,726	234,666	105,236	164,419
East North Central:					
Illinois	244,012	101,419	195,195	202,896	139,512
Indiana	124,137	56,489	66,830	64,851	96,454
Michigan	112,263	52,996	104,733	109,633	124,752
Ohio	174,973	117,010	107,685	143,657	131,605
Wisconsin	102,694	50,893	74,830	72,600	62,123
West North Central:					
Iowa	49,614	26,562	26,003	25,882	43,802
Kansas	44,505	22,171	32,853	44,850	32,329
Minnesota	155,105	89,913	167,175	50,067	116,918
Missouri	114,457	82,843	78,354	75,104	69,783
Nebraska	43,173	18,506	25,227	23,791	38,549
North Dakota	13,586	4,375	11,189	6,078	11,120
South Dakota	15,881	5,799	6,591	11,965	12,268
South Atlantic:					
Delaware	22,882	8,905	9,878	10,854	19,542
District of Columbia	30,307	13,695	22,813	23,112	33,029
Florida	311,899	178,931	361,475	171,841	250,698
Georgia	147,357	47,816	93,164	98,903	85,408
Maryland	69,166	88,135	57,255	75,145	65,032
North Carolina	222,161	124,325	159,322	96,176	138,134
South Carolina	84,709	35,440	62,147	58,967	29,773
Virginia	123,935	65,015	83,963	173,330	75,755
West Virginia	49,769	9,793	59,442*	12,290	19,861
East South Central:					
Alabama	82,381	52,993	45,470	27,517	75,800
Kentucky	83,138	42,390	69,185	38,251	32,409
Mississippi	46,770	34,509	22,640	27,117	32,808
Tennessee	102,068	108,763	84,407	72,640	61,257
West South Central:					
Arkansas	43,788	23,765	36,412	35,432	35,107
Louisiana	82,280	50,176	57,091	43,325	46,466
Oklahoma	77,075	21,142	76,065	26,236	39,516
Texas	591,362	199,582	473,153	169,047	136,540
Mountain:					
Arizona	142,533	86,975	118,768	83,641	114,174
Colorado	116,924	61,533	77,185	59,124	69,965
Idaho	44,299	51,593*	16,226	11,343	18,346
Montana	13,061	6,819	12,989	10,176	14,151
Nevada	71,539	37,101	44,223	41,561	52,457
New Mexico	40,373	20,936	48,562	15,300	16,212
Utah	72,425	26,916	41,219	47,167	34,352
Wyoming	10,173	6,622	6,686	5,292	6,862
Pacific:					
Alaska	11,799	4,419	5,359	9,734	8,824
California	235,534	219,833	267,657	247,252	318,014
Hawaii	29,242	12,689	18,710	19,757	15,902
Oregon	50,019	16,249	32,257	52,906	44,573
Washington	142,218	38,725	82,387	59,155	83,661

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

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

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

Totals may not sum exactly because of rounding.



**Table VIII.B.1.a(2008) Percent of number of private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	116,141,515	24.8%	24.9%	25.1%	25.2%
New England:					
Connecticut	1,465,237	24.9%	24.9%	24.9%	25.2%
Maine	492,211	24.9%	24.9%	25.0%	25.2%
Massachusetts	3,001,586	24.8%	24.8%	25.3%	25.1%
New Hampshire	561,196	24.9%	25.0%	24.8%	25.3%
Rhode Island	427,164	24.8%	25.1%	22.5%	27.5%
Vermont	251,353	24.9%	24.9%	25.2%	25.0%*
Middle Atlantic:					
New Jersey	3,561,007	24.6%	25.2%	25.0%	25.2%
New York	7,469,664	24.9%	24.9%	25.0%	25.1%
Pennsylvania	5,094,013	24.9%	25.1%	25.0%	25.0%
East North Central:					
Illinois	5,405,168	24.9%	22.6%	26.7%	25.8%
Indiana	2,507,330	24.9%	25.0%	24.2%	26.0%
Michigan	3,449,973	24.6%	24.4%	25.1%	25.8%
Ohio	4,702,840	24.8%	24.9%	24.8%	25.4%
Wisconsin	2,558,435	24.6%	24.2%	25.6%	25.7%
West North Central:					
Iowa	1,304,443	25.0%	24.8%	25.0%	25.2%
Kansas	1,109,140	24.9%	25.0%	25.1%	25.1%
Minnesota	2,468,336	24.8%	25.0%	25.1%	25.0%
Missouri	2,332,099	24.9%	24.8%	25.3%	25.0%
Nebraska	806,602	24.2%	25.7%	24.9%	25.3%
North Dakota	294,768	24.4%	25.5%	25.0%	25.1%
South Dakota	320,175	24.9%	24.8%	22.2%	28.0%
South Atlantic:					
Delaware	376,347	24.8%	25.0%	24.9%	25.2%
District of Columbia	464,559	24.8%	24.0%	26.2%	25.0%
Florida	6,891,517	24.9%	25.0%	25.0%	25.1%
Georgia	3,354,107	24.4%	25.6%	24.8%	25.2%
Maryland	2,082,590	24.9%	24.9%	25.2%	25.0%
North Carolina	3,440,453	24.4%	25.4%	25.1%	25.0%
South Carolina	1,528,356	25.0%	24.7%	25.2%	25.2%
Virginia	2,989,600	24.8%	25.2%	24.8%	25.2%
West Virginia	557,756	17.8%	31.6%*	25.3%	25.3%
East South Central:					
Alabama	1,574,811	24.8%	25.0%	24.8%	25.4%
Kentucky	1,501,784	24.3%	25.6%	24.9%	25.2%
Mississippi	866,754	24.7%	25.3%	24.7%	25.4%
Tennessee	2,428,872	24.9%	24.7%	25.4%	25.0%
West South Central:					
Arkansas	993,395	24.8%	25.2%	24.3%	25.8%
Louisiana	1,509,297	24.8%	25.0%	25.1%	25.0%
Oklahoma	1,219,330	25.0%	25.0%	24.6%	25.4%
Texas	8,741,171	24.9%	25.1%	24.9%	25.1%
Mountain:					
Arizona	2,205,122	25.0%	23.7%	26.2%	25.1%
Colorado	1,968,132	25.0%	24.5%	25.4%	25.1%
Idaho	537,075	24.9%*	24.6%	25.4%	25.1%
Montana	359,099	24.8%	25.2%	25.0%	25.0%
Nevada	1,124,623	24.1%	25.8%	25.1%	25.1%
New Mexico	675,889	24.6%	25.2%	24.9%	25.2%
Utah	1,066,544	24.9%	24.5%	25.2%	25.4%
Wyoming	207,629	24.6%	23.4%	26.9%	25.2%
Pacific:					
Alaska	230,911	24.0%	25.9%	24.8%	25.3%
California	13,376,056	25.0%	25.0%	25.0%	25.1%
Hawaii	499,367	24.9%	23.9%	26.2%	25.0%
Oregon	1,435,738	25.0%	24.9%	25.1%	25.0%
Washington	2,351,885	24.8%	24.8%	25.3%	25.1%

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

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

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

Percents may not add to 100% because of rounding.

**Table VIII.B.1.a(2008) Standard error for percent of number of private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	751,026	0.54%	0.49%	0.50%	0.61%
New England:					
Connecticut	90,005	3.23%	2.20%	2.08%	2.85%
Maine	39,547	2.56%	3.08%	2.98%	3.78%
Massachusetts	206,909	2.98%	2.25%	3.22%	3.19%
New Hampshire	30,429	2.05%	1.48%	3.62%	3.96%
Rhode Island	15,479	1.74%	2.64%	1.89%	3.32%
Vermont	24,798	2.29%	2.31%	2.77%	3.83%*
Middle Atlantic:					
New Jersey	161,663	2.26%	2.80%	2.58%	4.54%
New York	182,564	2.44%	2.65%	2.07%	2.38%
Pennsylvania	233,008	2.49%	4.07%	2.43%	2.73%
East North Central:					
Illinois	244,012	1.98%	3.08%	3.20%	2.30%
Indiana	124,137	2.28%	2.84%	2.55%	3.02%
Michigan	112,263	1.87%	2.65%	3.36%	3.36%
Ohio	174,973	1.98%	2.55%	2.65%	2.52%
Wisconsin	102,694	2.28%	2.45%	2.41%	2.11%
West North Central:					
Iowa	49,614	1.55%	1.91%	1.78%	2.87%
Kansas	44,505	2.01%	3.03%	3.60%	2.64%
Minnesota	155,105	4.07%	4.91%	2.52%	4.20%
Missouri	114,457	2.96%	3.51%	3.02%	2.59%
Nebraska	43,173	2.59%	2.99%	3.11%	3.43%
North Dakota	13,586	1.60%	3.34%	2.36%	3.14%
South Dakota	15,881	2.19%	2.14%	2.79%	2.99%
South Atlantic:					
Delaware	22,882	3.09%	2.79%	2.33%	3.99%
District of Columbia	30,307	3.46%	4.52%	4.23%	5.43%
Florida	311,899	2.71%	4.74%	2.46%	3.22%
Georgia	147,357	1.10%	2.72%	2.09%	2.88%
Maryland	69,166	3.84%	2.67%	3.45%	3.35%
North Carolina	222,161	4.08%	3.60%	2.61%	3.17%
South Carolina	84,709	2.75%	3.11%	3.37%	1.99%
Virginia	123,935	2.76%	2.96%	5.07%	2.34%
West Virginia	49,769	2.44%	5.84%*	3.20%	3.41%
East South Central:					
Alabama	82,381	3.14%	2.79%	1.82%	3.84%
Kentucky	83,138	2.77%	3.09%	2.90%	1.56%
Mississippi	46,770	3.86%	2.87%	2.52%	3.24%
Tennessee	102,068	3.77%	3.51%	2.89%	2.15%
West South Central:					
Arkansas	43,788	2.05%	3.53%	3.45%	3.65%
Louisiana	82,280	2.73%	2.95%	2.51%	3.11%
Oklahoma	77,075	2.56%	4.23%	1.87%	3.66%
Texas	591,362	1.34%	3.25%	1.74%	2.37%
Mountain:					
Arizona	142,533	3.52%	3.63%	4.52%	4.54%
Colorado	116,924	3.74%	3.25%	2.83%	3.08%
Idaho	44,299	5.52%*	4.09%	2.77%	3.39%
Montana	13,061	1.63%	3.33%	2.91%	3.80%
Nevada	71,539	3.30%	4.02%	4.42%	4.06%
New Mexico	40,373	2.95%	4.97%	2.47%	2.87%
Utah	72,425	3.14%	3.25%	3.87%	2.83%
Wyoming	10,173	3.15%	2.43%	2.32%	3.14%
Pacific:					
Alaska	11,799	2.75%	2.12%	3.28%	3.03%
California	235,534	1.74%	2.01%	1.95%	2.09%
Hawaii	29,242	2.12%	3.02%	3.56%	2.71%
Oregon	50,019	1.70%	2.30%	3.03%	2.95%
Washington	142,218	1.86%	3.19%	2.12%	2.33%

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

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

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

Percents may not add to 100% because of rounding.

**Table VIII.B.2(2008) Percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	87.7%	73.3%	87.4%	93.1%	96.9%
New England:					
Connecticut	92.5%	79.7%	95.0%	97.4%	97.8%
Maine	87.3%	68.7%	87.4%	95.6%	97.4%
Massachusetts	94.5%	88.2%	94.3%	96.9%	98.7%
New Hampshire	90.7%	75.6%	92.3%	97.9%	96.8%
Rhode Island	91.2%	75.6%	94.6%	97.4%	97.1%
Vermont	86.4%	70.1%	86.3%	94.2%	94.6%
Middle Atlantic:					
New Jersey	92.5%	82.7%	91.2%	97.5%	98.5%
New York	90.4%	77.7%	91.2%	96.5%	96.3%
Pennsylvania	90.3%	73.6%	91.0%	97.2%	99.2%
East North Central:					
Illinois	86.1%	77.9%	86.6%	83.2%	96.8%
Indiana	88.0%	75.0%	86.2%	93.0%	97.8%
Michigan	86.0%	64.5%	85.2%	96.2%	97.3%
Ohio	90.8%	75.7%	93.8%	95.2%	98.1%
Wisconsin	87.1%	67.5%	85.7%	95.5%	98.7%
West North Central:					
Iowa	88.7%	72.3%	88.5%	96.3%	97.5%
Kansas	84.2%	59.2%	84.0%	97.2%	96.2%
Minnesota	87.3%	69.0%	87.4%	94.3%	98.4%
Missouri	88.9%	73.7%	91.1%	93.3%	97.6%
Nebraska	85.3%	72.3%	78.9%	92.8%	97.0%
North Dakota	86.5%	69.7%	86.7%	92.5%	96.7%
South Dakota	80.9%	66.8%	78.3%	85.4%	92.1%
South Atlantic:					
Delaware	89.6%	80.4%	87.9%	93.4%	96.7%
District of Columbia	93.9%	81.3%	96.3%	99.0%	98.6%
Florida	89.0%	78.2%	89.5%	93.2%	95.2%
Georgia	86.3%	65.7%	87.7%	93.3%	97.8%
Maryland	87.8%	70.4%	88.7%	95.2%	96.6%
North Carolina	87.7%	78.5%	88.4%	87.5%	96.1%
South Carolina	87.4%	73.6%	87.5%	92.9%	95.4%
Virginia	91.0%	76.8%	90.3%	98.6%	98.1%
West Virginia	85.1%	58.9%	83.3%	92.5%	98.4%
East South Central:					
Alabama	88.9%	76.7%	86.6%	93.8%	98.2%
Kentucky	88.4%	72.1%	89.8%	93.9%	97.3%
Mississippi	83.6%	63.9%	85.2%	90.8%	94.4%
Tennessee	87.9%	82.1%	79.0%	95.2%	95.2%
West South Central:					
Arkansas	83.3%	71.3%	76.0%	90.7%	95.1%
Louisiana	85.8%	72.6%	84.3%	90.9%	95.4%
Oklahoma	82.9%	65.6%	84.0%	87.1%	95.0%
Texas	85.0%	73.3%	85.4%	86.8%	94.5%
Mountain:					
Arizona	87.4%	74.2%	84.6%	93.1%	97.0%
Colorado	85.4%	72.2%	88.8%	89.0%	91.6%
Idaho	80.3%	73.4%	68.4%	87.8%	91.3%
Montana	71.6%	39.3%	73.6%	81.3%	91.9%
Nevada	89.6%	73.9%	92.2%	94.7%	96.9%
New Mexico	85.8%	76.1%	85.2%	85.7%	96.2%
Utah	85.1%	68.9%	87.1%	89.0%	95.2%
Wyoming	77.1%	54.8%	73.3%	82.4%	96.9%
Pacific:					
Alaska	79.6%	60.7%	80.2%	86.2%	90.5%
California	85.8%	68.3%	82.7%	93.9%	98.1%
Hawaii	97.9%	95.0%	98.4%	98.7%	99.6%
Oregon	85.1%	63.2%	86.3%	93.9%	96.8%
Washington	86.3%	62.2%	89.5%	94.4%	98.9%

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

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

**Table VIII.B.2(2008) Standard error for percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.31%	0.68%	0.42%	0.57%	0.25%
New England:					
Connecticut	0.92%	4.45%	1.57%	0.78%	0.95%
Maine	1.56%	6.14%	2.56%	2.22%	1.91%
Massachusetts	0.35%	2.74%	0.99%	0.78%	0.55%
New Hampshire	0.95%	3.05%	2.18%	0.83%	3.34%
Rhode Island	0.96%	4.79%	1.77%	0.85%	1.50%
Vermont	0.71%	2.30%	2.44%	3.31%	3.00%
Middle Atlantic:					
New Jersey	1.00%	4.05%	2.37%	1.09%	2.22%
New York	0.58%	2.59%	1.89%	0.69%	1.65%
Pennsylvania	0.63%	3.67%	3.37%	0.72%	0.47%
East North Central:					
Illinois	2.19%	2.72%	3.66%	6.56%	1.24%
Indiana	0.89%	4.92%	2.23%	1.75%	0.89%
Michigan	1.74%	5.59%	5.27%	1.41%	0.89%
Ohio	0.64%	2.15%	1.14%	1.97%	0.60%
Wisconsin	0.93%	2.51%	5.13%	1.37%	0.47%
West North Central:					
Iowa	0.85%	3.74%	2.31%	2.23%	0.78%
Kansas	1.58%	3.35%	3.25%	2.28%	1.50%
Minnesota	1.43%	4.89%	5.76%	2.13%	0.51%
Missouri	1.45%	6.48%	2.63%	3.17%	0.66%
Nebraska	1.62%	4.68%	3.55%	1.95%	1.20%
North Dakota	0.99%	2.79%	3.28%	1.58%	1.51%
South Dakota	2.27%	6.45%	5.24%	3.94%	2.64%
South Atlantic:					
Delaware	1.50%	3.09%	3.50%	1.42%	2.17%
District of Columbia	1.26%	3.23%	1.62%	0.60%	1.06%
Florida	0.97%	2.86%	4.42%	1.57%	0.94%
Georgia	1.52%	3.66%	2.51%	1.54%	0.83%
Maryland	2.03%	6.57%	2.52%	1.42%	1.02%
North Carolina	1.19%	3.99%	3.08%	1.40%	1.23%
South Carolina	1.01%	2.28%	4.03%	2.38%	1.10%
Virginia	1.02%	4.91%	2.21%	1.58%	0.97%
West Virginia	2.18%	6.10%	5.26%	1.86%	0.90%
East South Central:					
Alabama	1.47%	4.48%	2.05%	2.66%	1.44%
Kentucky	1.06%	3.47%	2.52%	2.31%	0.66%
Mississippi	1.49%	2.98%	2.37%	2.95%	3.42%
Tennessee	1.27%	5.39%	1.94%	1.27%	2.13%
West South Central:					
Arkansas	1.09%	4.96%	6.87%	3.41%	3.87%
Louisiana	1.31%	5.50%	3.39%	1.97%	1.08%
Oklahoma	1.32%	3.45%	6.89%	2.31%	3.19%
Texas	1.09%	3.66%	3.73%	2.98%	1.00%
Mountain:					
Arizona	1.36%	3.65%	4.04%	2.61%	4.53%
Colorado	1.30%	3.67%	2.19%	2.44%	2.80%
Idaho	2.05%	8.62%	5.62%	3.31%	2.89%
Montana	1.98%	5.35%	5.56%	3.08%	5.08%
Nevada	2.32%	6.56%	2.51%	2.03%	1.90%
New Mexico	1.59%	4.15%	6.26%	1.94%	1.87%
Utah	1.27%	4.14%	3.58%	3.30%	1.73%
Wyoming	2.40%	6.41%	4.49%	2.95%	1.56%
Pacific:					
Alaska	1.60%	5.02%	3.03%	6.96%	3.56%
California	1.47%	4.06%	2.82%	1.38%	0.34%
Hawaii	0.57%	2.83%	1.22%	0.53%	0.19%
Oregon	1.00%	4.01%	2.64%	2.29%	1.56%
Washington	1.48%	5.30%	1.97%	1.46%	0.66%

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

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

**Table VIII.B.2.a(2008) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	78.1%	56.6%	72.8%	86.2%	91.0%
New England:					
Connecticut	79.6%	66.0%	70.9%	86.3%	92.4%
Maine	80.3%	64.8%	75.8%	87.8%	87.9%
Massachusetts	74.6%	54.2%	65.5%	86.8%	89.0%
New Hampshire	76.0%	49.3%	74.9%	81.3%	92.3%
Rhode Island	74.5%	41.8%	77.1%	83.2%	88.0%
Vermont	79.0%	59.4%	69.4%	86.1%	94.9%
Middle Atlantic:					
New Jersey	76.6%	54.0%	76.1%	84.8%	87.4%
New York	78.5%	57.5%	75.8%	87.8%	88.7%
Pennsylvania	76.5%	46.2%	74.8%	85.7%	91.3%
East North Central:					
Illinois	78.6%	56.9%	75.7%	88.6%	88.9%
Indiana	81.1%	61.9%	75.6%	88.7%	93.2%
Michigan	76.5%	55.4%	66.4%	81.3%	93.8%
Ohio	78.6%	57.1%	72.8%	85.9%	93.2%
Wisconsin	77.2%	48.9%	74.1%	85.4%	90.4%
West North Central:					
Iowa	79.4%	50.6%	75.2%	90.0%	93.8%
Kansas	77.5%	58.2%	69.6%	85.5%	88.1%
Minnesota	77.8%	47.7%	73.8%	87.4%	93.0%
Missouri	77.0%	58.7%	65.7%	85.1%	93.4%
Nebraska	79.6%	51.5%	78.3%	88.5%	92.2%
North Dakota	75.9%	48.4%	69.4%	87.2%	90.5%
South Dakota	73.4%	45.7%	64.4%	82.7%	91.2%
South Atlantic:					
Delaware	79.1%	58.4%	76.7%	85.0%	92.6%
District of Columbia	82.2%	57.6%	80.7%	89.2%	96.2%
Florida	78.6%	65.3%	70.4%	86.6%	89.1%
Georgia	81.4%	57.8%	79.8%	88.9%	91.0%
Maryland	79.7%	64.8%	75.8%	84.3%	89.4%
North Carolina	79.4%	70.8%	66.7%	89.1%	89.1%
South Carolina	78.0%	57.6%	75.6%	83.0%	91.1%
Virginia	78.0%	50.0%	74.8%	87.2%	93.5%
West Virginia	77.2%	52.6%	68.5%	80.2%	94.1%
East South Central:					
Alabama	78.0%	53.9%	72.2%	88.4%	91.7%
Kentucky	80.4%	58.7%	79.4%	89.4%	88.3%
Mississippi	80.4%	61.3%	73.0%	89.5%	91.2%
Tennessee	73.8%	45.1%	64.5%	88.3%	91.4%
West South Central:					
Arkansas	78.6%	61.9%	68.8%	82.1%	95.2%
Louisiana	75.4%	61.3%	62.8%	84.8%	88.1%
Oklahoma	72.6%	58.5%	58.5%	81.2%	86.8%
Texas	77.0%	57.2%	70.7%	82.8%	92.6%
Mountain:					
Arizona	74.5%	54.3%	62.8%	80.5%	93.4%
Colorado	76.5%	57.5%	71.7%	81.8%	90.7%
Idaho	79.1%	80.3%	52.6%	85.0%	91.8%
Montana	75.6%	52.5%	57.7%	83.7%	92.8%
Nevada	80.0%	66.8%	77.3%	86.8%	85.8%
New Mexico	73.0%	56.4%	66.8%	75.2%	89.3%
Utah	74.4%	55.3%	69.9%	78.1%	88.4%
Wyoming	77.8%	56.9%	70.1%	83.4%	89.8%
Pacific:					
Alaska	75.8%	65.7%	64.9%	80.6%	87.7%
California	80.5%	53.6%	78.7%	89.0%	92.4%
Hawaii	77.8%	51.5%	79.5%	88.0%	90.4%
Oregon	81.7%	58.7%	79.1%	89.3%	91.6%
Washington	78.6%	56.4%	71.0%	88.0%	90.3%

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

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

**Table VIII.B.2.a(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.38%	0.90%	0.71%	0.30%	0.56%
New England:					
Connecticut	1.89%	6.57%	4.10%	2.15%	1.49%
Maine	1.19%	5.75%	5.46%	1.95%	2.04%
Massachusetts	0.94%	4.01%	3.63%	1.68%	2.62%
New Hampshire	2.64%	5.49%	2.81%	3.46%	2.43%
Rhode Island	1.09%	3.12%	3.18%	2.46%	1.73%
Vermont	1.97%	6.96%	2.32%	1.51%	1.54%
Middle Atlantic:					
New Jersey	2.38%	5.22%	4.64%	2.33%	4.44%
New York	1.27%	3.79%	3.16%	1.47%	1.76%
Pennsylvania	2.09%	6.26%	2.17%	1.47%	1.81%
East North Central:					
Illinois	1.60%	3.61%	2.86%	2.42%	2.41%
Indiana	2.33%	5.31%	3.14%	2.42%	1.28%
Michigan	2.16%	5.43%	4.42%	3.02%	2.24%
Ohio	1.88%	3.72%	3.80%	2.55%	1.52%
Wisconsin	1.30%	3.47%	3.35%	2.61%	1.90%
West North Central:					
Iowa	0.61%	4.45%	2.49%	2.04%	1.44%
Kansas	2.66%	5.81%	2.29%	3.60%	2.32%
Minnesota	2.04%	4.42%	3.72%	1.70%	1.63%
Missouri	2.03%	5.54%	4.79%	1.88%	1.67%
Nebraska	1.69%	4.12%	3.35%	2.41%	1.35%
North Dakota	1.89%	4.70%	4.53%	2.00%	1.85%
South Dakota	2.90%	6.11%	4.85%	3.32%	1.73%
South Atlantic:					
Delaware	2.07%	5.20%	3.97%	3.34%	2.93%
District of Columbia	2.14%	3.64%	3.10%	2.43%	1.12%
Florida	2.62%	5.95%	4.09%	2.26%	2.48%
Georgia	1.29%	5.44%	3.15%	3.27%	2.44%
Maryland	1.50%	9.33%	3.85%	2.26%	3.65%
North Carolina	1.38%	4.75%	4.20%	1.47%	2.51%
South Carolina	0.99%	4.26%	5.65%	3.49%	2.69%
Virginia	2.07%	3.13%	3.25%	3.38%	1.68%
West Virginia	2.37%	5.59%	5.07%	3.64%	1.41%
East South Central:					
Alabama	2.41%	4.42%	4.13%	1.63%	4.38%
Kentucky	2.24%	6.03%	4.78%	1.62%	1.87%
Mississippi	3.08%	6.27%	5.89%	2.25%	3.28%
Tennessee	3.04%	6.77%	5.38%	3.36%	3.18%
West South Central:					
Arkansas	2.17%	5.88%	3.91%	4.59%	1.19%
Louisiana	2.34%	4.62%	5.21%	3.54%	2.78%
Oklahoma	2.05%	4.96%	7.00%	4.92%	2.86%
Texas	1.51%	5.52%	2.47%	2.03%	0.86%
Mountain:					
Arizona	2.63%	4.20%	4.88%	3.70%	1.62%
Colorado	1.18%	3.75%	3.86%	1.36%	1.67%
Idaho	2.44%	12.26%	4.94%	2.55%	1.71%
Montana	2.24%	6.67%	5.08%	1.60%	2.05%
Nevada	1.91%	5.29%	3.86%	2.49%	2.50%
New Mexico	2.64%	5.96%	5.71%	4.72%	2.20%
Utah	1.78%	4.30%	4.62%	3.30%	1.81%
Wyoming	1.95%	4.50%	4.50%	2.69%	2.10%
Pacific:					
Alaska	1.73%	5.29%	5.24%	4.68%	2.18%
California	1.59%	3.28%	2.41%	1.27%	1.52%
Hawaii	2.78%	7.54%	2.62%	2.60%	2.17%
Oregon	1.16%	4.61%	2.62%	1.49%	2.42%
Washington	2.23%	3.43%	5.62%	1.97%	1.38%

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

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

**Table VIII.B.2.a.(1)(2008) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	78.7%	64.3%	73.9%	81.8%	85.8%
New England:					
Connecticut	81.9%	74.0%	82.6%	82.9%	85.0%
Maine	74.2%	56.3%	64.1%	78.5%	86.8%
Massachusetts	77.5%	62.1%	70.9%	79.4%	88.5%
New Hampshire	71.6%	55.6%	65.1%	77.8%	77.7%
Rhode Island	77.6%	68.6%	75.9%	78.0%	81.6%
Vermont	78.4%	70.0%	75.6%	76.0%	86.5%
Middle Atlantic:					
New Jersey	75.1%	66.7%	73.5%	76.1%	79.5%
New York	78.0%	61.0%	77.2%	82.1%	83.3%
Pennsylvania	82.0%	70.8%	74.5%	86.6%	87.6%
East North Central:					
Illinois	81.2%	69.8%	79.2%	81.7%	87.6%
Indiana	73.8%	47.7%	71.0%	78.8%	84.3%
Michigan	79.8%	67.9%	73.5%	83.3%	85.0%
Ohio	77.4%	63.8%	67.3%	84.4%	85.1%
Wisconsin	75.9%	70.9%	70.9%	78.1%	79.0%
West North Central:					
Iowa	79.8%	64.4%	74.5%	81.6%	87.9%
Kansas	78.3%	65.9%	67.2%	80.0%	89.2%
Minnesota	78.4%	70.1%	66.5%	80.4%	87.9%
Missouri	79.3%	66.4%	76.0%	82.3%	84.9%
Nebraska	75.0%	61.5%	70.8%	77.0%	81.5%
North Dakota	78.9%	68.0%	70.4%	81.0%	87.0%
South Dakota	77.0%	62.8%	72.9%	79.0%	82.4%
South Atlantic:					
Delaware	79.3%	65.6%	72.8%	82.1%	88.8%
District of Columbia	84.0%	68.8%	85.7%	90.0%	84.3%
Florida	77.1%	66.7%	72.4%	79.2%	84.8%
Georgia	78.0%	54.6%	75.6%	80.4%	87.3%
Maryland	76.0%	64.7%	74.0%	79.1%	80.7%
North Carolina	74.8%	57.0%	65.0%	82.6%	85.7%
South Carolina	75.8%	59.1%	65.6%	80.1%	87.6%
Virginia	77.8%	65.5%	73.5%	78.8%	85.0%
West Virginia	75.1%	60.5%	64.8%	77.1%	84.9%
East South Central:					
Alabama	73.4%	56.0%	64.3%	78.0%	83.2%
Kentucky	78.5%	60.2%	72.9%	83.4%	87.2%
Mississippi	78.8%	51.1%	73.5%	87.4%	86.9%
Tennessee	78.6%	56.9%	75.8%	83.1%	85.0%
West South Central:					
Arkansas	78.4%	61.5%	70.7%	82.6%	87.2%
Louisiana	80.4%	72.7%	67.4%	85.3%	88.0%
Oklahoma	77.5%	58.7%	81.0%	78.1%	83.5%
Texas	79.0%	60.3%	77.6%	81.8%	86.6%
Mountain:					
Arizona	76.2%	59.3%	69.8%	78.6%	85.2%
Colorado	78.6%	73.4%	70.7%	82.5%	83.7%
Idaho	79.8%	84.2%	68.1%	81.7%	79.9%
Montana	78.3%	65.4%	72.5%	76.2%	85.9%
Nevada	72.1%	63.9%	58.8%	75.0%	85.7%
New Mexico	71.5%	59.5%	64.2%	67.8%	84.9%
Utah	77.4%	61.7%	75.0%	81.7%	82.6%
Wyoming	82.1%	79.7%	76.0%	82.2%	86.1%
Pacific:					
Alaska	80.1%	60.6%	75.3%	83.3%	89.9%
California	82.2%	68.2%	78.0%	84.7%	88.6%
Hawaii	87.4%	82.5%	88.9%	86.1%	90.2%
Oregon	85.7%	70.1%	82.7%	91.2%	89.2%
Washington	85.0%	66.1%	80.6%	87.9%	92.7%

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

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

**Table VIII.B.2.a.(1)(2008) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.34%	1.28%	0.97%	0.35%	0.43%
New England:					
Connecticut	1.16%	4.41%	1.57%	2.30%	1.32%
Maine	2.14%	6.63%	5.04%	3.13%	1.98%
Massachusetts	1.60%	4.23%	2.96%	2.11%	2.59%
New Hampshire	1.83%	3.73%	3.42%	2.82%	2.83%
Rhode Island	1.31%	2.46%	2.05%	1.81%	3.28%
Vermont	1.65%	3.77%	3.69%	1.59%	2.43%
Middle Atlantic:					
New Jersey	1.65%	4.50%	4.73%	1.93%	3.18%
New York	1.15%	4.46%	2.77%	1.37%	2.12%
Pennsylvania	1.47%	4.34%	2.66%	1.26%	1.85%
East North Central:					
Illinois	1.40%	2.62%	3.32%	1.70%	1.35%
Indiana	1.01%	6.17%	3.86%	2.28%	2.97%
Michigan	1.22%	4.26%	3.60%	2.24%	1.06%
Ohio	1.32%	4.88%	3.69%	1.28%	1.71%
Wisconsin	0.76%	3.15%	3.00%	2.61%	2.06%
West North Central:					
Iowa	0.62%	4.82%	3.44%	2.36%	1.86%
Kansas	1.09%	4.21%	3.49%	2.39%	1.47%
Minnesota	2.16%	3.22%	4.62%	2.13%	1.23%
Missouri	1.73%	4.43%	3.15%	2.56%	2.28%
Nebraska	1.04%	4.32%	2.13%	2.99%	2.39%
North Dakota	1.43%	5.59%	3.83%	3.72%	1.99%
South Dakota	1.92%	5.70%	2.22%	3.91%	1.56%
South Atlantic:					
Delaware	1.78%	4.21%	3.28%	1.70%	1.44%
District of Columbia	1.69%	3.93%	2.68%	1.55%	2.87%
Florida	1.64%	4.79%	3.10%	2.34%	2.50%
Georgia	1.15%	3.08%	2.41%	1.47%	1.45%
Maryland	1.40%	7.40%	1.11%	2.42%	1.38%
North Carolina	1.37%	5.24%	3.95%	1.76%	1.99%
South Carolina	1.92%	6.51%	4.68%	2.94%	1.39%
Virginia	0.96%	3.34%	1.93%	2.63%	2.20%
West Virginia	1.60%	7.61%	4.30%	3.44%	2.59%
East South Central:					
Alabama	0.89%	4.28%	3.88%	2.45%	2.42%
Kentucky	0.99%	4.10%	3.58%	1.87%	2.38%
Mississippi	1.75%	5.21%	3.49%	3.30%	3.08%
Tennessee	2.08%	7.29%	3.14%	2.38%	2.18%
West South Central:					
Arkansas	1.87%	8.24%	3.95%	1.76%	2.33%
Louisiana	1.48%	4.43%	5.73%	2.69%	1.50%
Oklahoma	1.88%	5.82%	6.28%	2.52%	3.13%
Texas	1.85%	4.86%	4.52%	1.68%	1.47%
Mountain:					
Arizona	2.37%	5.48%	5.76%	2.13%	1.62%
Colorado	1.71%	4.30%	4.25%	2.86%	3.85%
Idaho	2.71%	5.64%	4.07%	2.99%	5.32%
Montana	2.43%	7.37%	3.33%	3.04%	4.08%
Nevada	2.27%	5.78%	5.49%	3.41%	2.38%
New Mexico	2.82%	6.17%	3.62%	2.74%	2.67%
Utah	2.42%	3.70%	3.49%	5.20%	4.49%
Wyoming	1.71%	3.31%	3.51%	3.45%	3.06%
Pacific:					
Alaska	2.27%	5.27%	4.42%	2.39%	2.65%
California	0.61%	1.92%	1.93%	0.98%	1.38%
Hawaii	0.90%	3.09%	1.54%	1.87%	1.88%
Oregon	1.56%	5.50%	2.23%	1.18%	1.65%
Washington	2.02%	6.27%	3.55%	4.07%	1.35%

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

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



**Table VIII.B.2.b(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	61.4%	36.4%	53.8%	70.6%	78.1%
New England:					
Connecticut	65.2%	48.8%	58.6%	71.6%	78.5%
Maine	59.6%	36.5%	48.6%	68.9%	76.3%
Massachusetts	57.8%	33.7%	46.4%	68.9%	78.7%
New Hampshire	54.4%	27.4%	48.7%	63.2%	71.7%
Rhode Island	57.8%	28.6%	58.5%	64.9%	71.8%
Vermont	61.9%	41.6%	52.5%	65.4%	82.0%
Middle Atlantic:					
New Jersey	57.5%	36.0%	55.9%	64.6%	69.5%
New York	61.2%	35.1%	58.5%	72.0%	73.9%
Pennsylvania	62.7%	32.7%	55.7%	74.2%	80.0%
East North Central:					
Illinois	63.8%	39.7%	59.9%	72.4%	77.9%
Indiana	59.9%	29.5%	53.7%	69.8%	78.5%
Michigan	61.1%	37.6%	48.8%	67.7%	79.7%
Ohio	60.8%	36.4%	49.0%	72.4%	79.3%
Wisconsin	58.6%	34.7%	52.5%	66.7%	71.4%
West North Central:					
Iowa	63.3%	32.6%	56.0%	73.4%	82.4%
Kansas	60.7%	38.4%	46.8%	68.4%	78.6%
Minnesota	61.0%	33.4%	49.1%	70.3%	81.7%
Missouri	61.0%	39.0%	49.9%	70.0%	79.3%
Nebraska	59.7%	31.7%	55.4%	68.1%	75.2%
North Dakota	59.9%	32.9%	48.8%	70.6%	78.7%
South Dakota	56.5%	28.7%	47.0%	65.3%	75.2%
South Atlantic:					
Delaware	62.7%	38.3%	55.8%	69.8%	82.2%
District of Columbia	69.0%	39.6%	69.1%	80.2%	81.1%
Florida	60.6%	43.6%	51.0%	68.6%	75.5%
Georgia	63.4%	31.6%	60.3%	71.5%	79.5%
Maryland	60.6%	41.9%	56.1%	66.7%	72.1%
North Carolina	59.3%	40.3%	43.4%	73.6%	76.4%
South Carolina	59.1%	34.1%	49.6%	66.4%	79.8%
Virginia	60.7%	32.7%	54.9%	68.7%	79.5%
West Virginia	58.0%	31.8%	44.4%	61.8%	79.9%
East South Central:					
Alabama	57.2%	30.2%	46.4%	69.0%	76.3%
Kentucky	63.1%	35.3%	57.9%	74.5%	77.0%
Mississippi	63.3%	31.3%	53.7%	78.2%	79.2%
Tennessee	58.1%	25.7%	48.9%	73.4%	77.7%
West South Central:					
Arkansas	61.6%	38.1%	48.7%	67.9%	83.1%
Louisiana	60.6%	44.6%	42.3%	72.4%	77.5%
Oklahoma	56.3%	34.3%	47.4%	63.5%	72.5%
Texas	60.8%	34.5%	54.8%	67.7%	80.2%
Mountain:					
Arizona	56.7%	32.2%	43.8%	63.2%	79.7%
Colorado	60.1%	42.2%	50.7%	67.5%	75.9%
Idaho	63.1%	67.6%	35.8%	69.4%	73.3%
Montana	59.2%	34.4%	41.8%	63.7%	79.7%
Nevada	57.7%	42.7%	45.5%	65.1%	73.6%
New Mexico	52.2%	33.6%	42.9%	51.0%	75.8%
Utah	57.6%	34.1%	52.4%	63.8%	73.0%
Wyoming	63.9%	45.3%	53.3%	68.5%	77.3%
Pacific:					
Alaska	60.7%	39.8%	48.9%	67.2%	78.8%
California	66.1%	36.6%	61.4%	75.4%	81.8%
Hawaii	68.0%	42.5%	70.7%	75.8%	81.5%
Oregon	70.0%	41.1%	65.4%	81.4%	81.7%
Washington	66.8%	37.2%	57.2%	77.4%	83.7%

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

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

**Table VIII.B.2.b(2008) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.37%	0.90%	0.92%	0.37%	0.34%
New England:					
Connecticut	2.25%	5.59%	3.31%	2.79%	1.80%
Maine	2.05%	3.39%	5.78%	3.68%	2.85%
Massachusetts	1.13%	3.05%	3.31%	1.92%	3.94%
New Hampshire	2.03%	2.20%	2.96%	3.67%	2.86%
Rhode Island	1.05%	1.99%	3.09%	2.22%	3.23%
Vermont	2.60%	5.37%	3.19%	1.66%	2.79%
Middle Atlantic:					
New Jersey	1.17%	4.09%	4.62%	2.12%	4.97%
New York	1.33%	3.50%	3.15%	1.77%	2.50%
Pennsylvania	1.88%	4.46%	2.46%	2.07%	2.21%
East North Central:					
Illinois	1.36%	2.60%	3.36%	2.47%	2.28%
Indiana	1.87%	2.07%	3.59%	2.75%	2.37%
Michigan	1.74%	3.76%	3.05%	2.63%	2.05%
Ohio	1.53%	4.12%	3.28%	2.78%	2.14%
Wisconsin	1.36%	2.05%	3.49%	3.37%	2.24%
West North Central:					
Iowa	0.79%	4.77%	3.27%	3.03%	2.20%
Kansas	2.33%	4.74%	2.88%	3.25%	2.74%
Minnesota	2.35%	4.34%	4.54%	2.48%	2.08%
Missouri	2.19%	4.25%	3.83%	2.52%	2.72%
Nebraska	1.41%	2.96%	2.53%	3.81%	2.51%
North Dakota	2.31%	4.85%	3.15%	4.50%	2.71%
South Dakota	2.64%	4.09%	3.95%	4.01%	1.94%
South Atlantic:					
Delaware	2.22%	4.31%	4.30%	2.66%	3.47%
District of Columbia	2.13%	3.83%	4.07%	2.62%	2.41%
Florida	2.45%	5.26%	3.62%	3.03%	2.95%
Georgia	1.54%	3.66%	2.70%	2.91%	2.11%
Maryland	1.81%	7.41%	3.06%	3.14%	3.07%
North Carolina	1.68%	5.34%	3.74%	2.35%	2.63%
South Carolina	1.71%	4.94%	3.81%	3.72%	2.70%
Virginia	1.81%	2.52%	2.77%	3.50%	2.70%
West Virginia	2.28%	5.12%	3.31%	3.64%	3.21%
East South Central:					
Alabama	2.11%	3.35%	3.38%	2.52%	4.77%
Kentucky	1.60%	4.06%	4.38%	2.29%	1.97%
Mississippi	3.23%	4.05%	5.96%	3.05%	3.24%
Tennessee	2.57%	3.08%	4.94%	3.47%	3.05%
West South Central:					
Arkansas	2.50%	6.45%	2.73%	3.93%	1.77%
Louisiana	2.13%	3.85%	4.59%	3.50%	3.13%
Oklahoma	1.91%	2.96%	4.52%	4.23%	4.72%
Texas	1.66%	3.41%	4.50%	2.08%	1.56%
Mountain:					
Arizona	2.66%	4.36%	6.45%	3.37%	2.55%
Colorado	1.81%	3.99%	2.34%	2.58%	4.24%
Idaho	3.66%	11.29%	5.00%	3.72%	4.66%
Montana	2.18%	5.83%	5.10%	2.68%	4.73%
Nevada	2.34%	4.69%	3.71%	4.27%	3.21%
New Mexico	2.68%	4.40%	5.12%	3.30%	3.78%
Utah	2.46%	2.91%	5.00%	4.14%	4.11%
Wyoming	1.97%	3.12%	4.12%	3.68%	3.85%
Pacific:					
Alaska	2.06%	4.85%	5.34%	4.14%	2.54%
California	1.46%	2.80%	2.77%	1.21%	1.44%
Hawaii	2.40%	7.36%	2.72%	2.23%	2.70%
Oregon	1.85%	4.46%	3.13%	1.33%	2.00%
Washington	2.85%	4.63%	4.82%	4.51%	1.95%

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

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

**Table VIII.B.3(2008) Number of full-time private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	92,795,774	16,818,661	22,446,852	25,966,910	27,563,352
New England:					
Connecticut	1,187,624	227,143	294,622	311,586	354,274
Maine	368,705	61,589	94,283	106,519	106,313
Massachusetts	2,291,971	435,920	500,275	647,995	707,780
New Hampshire	416,776	63,759	109,928	109,245	133,844
Rhode Island	311,574	49,970	76,703	79,059	105,841
Vermont	193,341	38,824	43,864	53,875	56,778*
Middle Atlantic:					
New Jersey	2,965,207	547,686	749,166	798,589	869,765
New York	6,075,165	1,135,799	1,480,819	1,701,894	1,756,654
Pennsylvania	4,003,191	651,365	970,193	1,161,241	1,220,393
East North Central:					
Illinois	4,188,081	791,083	900,791	1,163,230	1,332,977
Indiana	1,962,053	326,614	496,934	526,123	612,381
Michigan	2,707,779	499,642	590,803	767,414	849,920
Ohio	3,688,178	597,942	920,498	1,032,140	1,137,597
Wisconsin	1,991,914	327,197	478,884	588,973	596,861
West North Central:					
Iowa	1,049,950	176,459	264,271	295,257	313,964
Kansas	829,602	132,730	195,339	235,668	265,865
Minnesota	1,810,411	292,355	403,247	539,775	575,033
Missouri	1,842,230	340,127	432,157	518,368	551,578
Nebraska	638,509	108,121	168,166	176,400	185,823
North Dakota	214,498	36,804	48,729	62,453	66,512
South Dakota	238,735	40,785	56,898	60,113	80,938
South Atlantic:					
Delaware	309,358	58,389	76,278	84,394	90,298
District of Columbia	392,237	71,121	94,463	113,966	112,687
Florida	5,618,353	1,143,752	1,277,515	1,561,713	1,635,372
Georgia	2,781,503	517,366	695,984	763,509	804,644
Maryland	1,659,283	291,984	403,371	469,592	494,336
North Carolina	2,794,802	511,866	679,948	777,707	825,280
South Carolina	1,248,978	230,983	299,808	352,678	365,508
Virginia	2,394,234	421,513	594,431	669,934	708,356
West Virginia	458,483	51,956	146,664*	128,092	131,771
East South Central:					
Alabama	1,321,279	255,042	328,344	352,908	384,986
Kentucky	1,205,915	191,598	313,334	344,797	356,186
Mississippi	723,466	120,100	190,626	198,714	214,026
Tennessee	1,909,540	292,950	485,543	571,698	559,348
West South Central:					
Arkansas	809,342	150,451	185,852	225,688	247,351
Louisiana	1,235,817	232,823	298,784	342,708	361,502
Oklahoma	996,997	191,583	231,554	280,369	293,491
Texas	7,196,893	1,416,124	1,783,053	1,922,504	2,075,212
Mountain:					
Arizona	1,747,875	288,473	443,488	511,612	504,302
Colorado	1,611,384	296,780	405,829	454,701	454,074
Idaho	389,872	58,346	93,363	112,070	126,094
Montana	255,982	40,856	63,700	75,837	75,589
Nevada	896,273	165,339	225,566	254,066	251,302
New Mexico	516,552	97,514	120,629	139,318	159,091
Utah	871,217	164,094	223,178	229,476	254,469
Wyoming	170,365	30,618	37,606	50,763	51,378
Pacific:					
Alaska	185,578	34,085	48,924	48,807	53,762
California	10,755,566	2,015,134	2,579,564	3,052,644	3,108,224
Hawaii	392,597	80,019	83,519	111,895	117,165
Oregon	1,116,332	217,815	278,327	310,883	309,307
Washington	1,854,207	298,069	481,039	517,951	557,148

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

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

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

Totals may not sum exactly because of rounding.

**Table VIII.B.3(2008) Standard error for number of full-time private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	800,488	499,005	593,304	458,580	671,998
New England:					
Connecticut	85,842	23,804	41,006	33,463	50,804
Maine	30,995	9,224	14,150	16,817	16,428
Massachusetts	167,747	59,586	83,296	86,964	104,124
New Hampshire	30,996	5,246	9,713	9,910	30,148
Rhode Island	10,535	3,850	8,379	5,791	16,213
Vermont	21,149	5,034	3,674	4,709	17,531 *
Middle Atlantic:					
New Jersey	147,800	92,256	103,244	95,365	155,499
New York	160,329	159,512	170,867	137,795	151,457
Pennsylvania	175,443	79,286	161,418	97,905	159,238
East North Central:					
Illinois	130,135	83,752	95,372	109,758	139,675
Indiana	142,661	29,866	45,418	60,800	95,057
Michigan	94,446	43,382	72,187	96,791	121,858
Ohio	145,064	89,444	96,220	135,160	126,846
Wisconsin	96,034	35,208	56,642	71,261	54,252
West North Central:					
Iowa	47,526	27,198	23,108	24,165	44,160
Kansas	55,860	17,325	30,363	39,420	31,214
Minnesota	123,660	44,753	110,383	47,264	108,885
Missouri	79,996	59,137	58,091	65,340	70,133
Nebraska	36,019	13,280	23,707	20,715	36,823
North Dakota	10,645	3,405	7,938	6,355	9,263
South Dakota	17,394	7,463	5,689	11,098	11,829
South Atlantic:					
Delaware	20,578	8,234	9,271	9,982	19,019
District of Columbia	31,686	7,616	18,114	22,284	32,885
Florida	279,616	131,899	277,751	167,787	248,245
Georgia	128,284	52,621	68,926	89,229	92,728
Maryland	59,606	49,638	48,949	63,184	62,914
North Carolina	179,073	99,072	137,765	88,348	135,022
South Carolina	77,936	23,281	46,771	50,391	29,006
Virginia	122,080	50,364	76,403	159,797	72,053
West Virginia	52,574	5,450	59,626 *	12,706	18,009
East South Central:					
Alabama	74,278	39,331	34,543	27,346	74,563
Kentucky	72,103	22,164	63,271	35,443	30,133
Mississippi	41,698	19,915	22,851	27,928	32,189
Tennessee	85,961	51,584	60,325	64,011	57,516
West South Central:					
Arkansas	37,243	26,161	30,296	32,409	34,465
Louisiana	65,568	27,266	54,470	39,062	43,626
Oklahoma	56,039	19,111	53,557	25,462	38,512
Texas	581,609	188,307	482,517	142,676	127,335
Mountain:					
Arizona	115,069	48,353	101,717	69,270	105,868
Colorado	115,822	31,615	69,253	51,954	67,247
Idaho	18,323	13,290	12,083	8,498	17,804
Montana	13,124	5,530	9,460	9,081	10,985
Nevada	54,232	25,239	34,784	37,259	43,830
New Mexico	28,445	17,832	35,164	12,392	15,258
Utah	63,906	25,259	37,783	38,124	33,291
Wyoming	9,550	5,388	6,160	4,825	6,777
Pacific:					
Alaska	11,176	3,170	4,360	9,327	8,329
California	211,936	117,168	203,683	211,719	284,442
Hawaii	24,273	9,925	12,438	18,423	15,724
Oregon	55,251	16,384	26,088	43,818	37,758
Washington	122,443	34,636	73,008	52,513	83,467

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

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

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

Totals may not sum exactly because of rounding.

**Table VIII.B.3.a(2008) Percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	92,795,774	18.1%	24.2%	28.0%	29.7%
New England:					
Connecticut	1,187,624	19.1%	24.8%	26.2%	29.8%
Maine	368,705	16.7%	25.6%	28.9%	28.8%
Massachusetts	2,291,971	19.0%	21.8%	28.3%	30.9%
New Hampshire	416,776	15.3%	26.4%	26.2%	32.1%
Rhode Island	311,574	16.0%	24.6%	25.4%	34.0%
Vermont	193,341	20.1%	22.7%	27.9%	29.4%*
Middle Atlantic:					
New Jersey	2,965,207	18.5%	25.3%	26.9%	29.3%
New York	6,075,165	18.7%	24.4%	28.0%	28.9%
Pennsylvania	4,003,191	16.3%	24.2%	29.0%	30.5%
East North Central:					
Illinois	4,188,081	18.9%	21.5%	27.8%	31.8%
Indiana	1,962,053	16.6%	25.3%	26.8%	31.2%
Michigan	2,707,779	18.5%	21.8%	28.3%	31.4%
Ohio	3,688,178	16.2%	25.0%	28.0%	30.8%
Wisconsin	1,991,914	16.4%	24.0%	29.6%	30.0%
West North Central:					
Iowa	1,049,950	16.8%	25.2%	28.1%	29.9%
Kansas	829,602	16.0%	23.5%	28.4%	32.0%
Minnesota	1,810,411	16.1%	22.3%	29.8%	31.8%
Missouri	1,842,230	18.5%	23.5%	28.1%	29.9%
Nebraska	638,509	16.9%	26.3%	27.6%	29.1%
North Dakota	214,498	17.2%	22.7%	29.1%	31.0%
South Dakota	238,735	17.1%	23.8%	25.2%	33.9%
South Atlantic:					
Delaware	309,358	18.9%	24.7%	27.3%	29.2%
District of Columbia	392,237	18.1%	24.1%	29.1%	28.7%
Florida	5,618,353	20.4%	22.7%	27.8%	29.1%
Georgia	2,781,503	18.6%	25.0%	27.4%	28.9%
Maryland	1,659,283	17.6%	24.3%	28.3%	29.8%
North Carolina	2,794,802	18.3%	24.3%	27.8%	29.5%
South Carolina	1,248,978	18.5%	24.0%	28.2%	29.3%
Virginia	2,394,234	17.6%	24.8%	28.0%	29.6%
West Virginia	458,483	11.3%	32.0%*	27.9%	28.7%
East South Central:					
Alabama	1,321,279	19.3%	24.9%	26.7%	29.1%
Kentucky	1,205,915	15.9%	26.0%	28.6%	29.5%
Mississippi	723,466	16.6%	26.3%	27.5%	29.6%
Tennessee	1,909,540	15.3%	25.4%	29.9%	29.3%
West South Central:					
Arkansas	809,342	18.6%	23.0%	27.9%	30.6%
Louisiana	1,235,817	18.8%	24.2%	27.7%	29.3%
Oklahoma	996,997	19.2%	23.2%	28.1%	29.4%
Texas	7,196,893	19.7%	24.8%	26.7%	28.8%
Mountain:					
Arizona	1,747,875	16.5%	25.4%	29.3%	28.9%
Colorado	1,611,384	18.4%	25.2%	28.2%	28.2%
Idaho	389,872	15.0%	23.9%	28.7%	32.3%
Montana	255,982	16.0%	24.9%	29.6%	29.5%
Nevada	896,273	18.4%	25.2%	28.3%	28.0%
New Mexico	516,552	18.9%	23.4%	27.0%	30.8%
Utah	871,217	18.8%	25.6%	26.3%	29.2%
Wyoming	170,365	18.0%	22.1%	29.8%	30.2%
Pacific:					
Alaska	185,578	18.4%	26.4%	26.3%	29.0%
California	10,755,566	18.7%	24.0%	28.4%	28.9%
Hawaii	392,597	20.4%	21.3%	28.5%	29.8%
Oregon	1,116,332	19.5%	24.9%	27.8%	27.7%
Washington	1,854,207	16.1%	25.9%	27.9%	30.0%

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

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

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

Percents may not add to 100% because of rounding.

**Table VIII.B.3.a(2008) Standard error for percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	800,488	0.49%	0.54%	0.55%	0.67%
New England:					
Connecticut	85,842	2.36%	2.16%	2.18%	3.11%
Maine	30,995	1.69%	2.81%	3.56%	4.42%
Massachusetts	167,747	2.94%	1.98%	3.85%	3.72%
New Hampshire	30,996	1.42%	1.93%	3.47%	4.19%
Rhode Island	10,535	1.39%	2.84%	2.29%	3.94%
Vermont	21,149	2.60%	2.65%	2.83%	3.85%*
Middle Atlantic:					
New Jersey	147,800	2.75%	3.16%	2.88%	5.19%
New York	160,329	2.45%	2.66%	2.21%	2.61%
Pennsylvania	175,443	1.83%	3.76%	2.72%	3.18%
East North Central:					
Illinois	130,135	1.83%	2.27%	2.85%	2.93%
Indiana	142,661	1.38%	2.64%	3.12%	3.08%
Michigan	94,446	1.94%	2.55%	3.78%	4.22%
Ohio	145,064	2.08%	2.99%	3.13%	3.21%
Wisconsin	96,034	1.81%	2.50%	2.81%	2.53%
West North Central:					
Iowa	47,526	2.15%	2.14%	2.44%	3.35%
Kansas	55,860	1.45%	4.25%	3.59%	3.19%
Minnesota	123,660	3.21%	4.18%	3.33%	5.25%
Missouri	79,996	2.83%	3.44%	3.42%	3.25%
Nebraska	36,019	2.36%	3.67%	3.79%	3.74%
North Dakota	10,645	1.79%	3.47%	2.78%	3.79%
South Dakota	17,394	2.71%	2.24%	3.17%	3.87%
South Atlantic:					
Delaware	20,578	2.91%	3.75%	2.54%	4.71%
District of Columbia	31,686	2.58%	4.57%	4.42%	5.98%
Florida	279,616	2.52%	4.77%	2.61%	3.58%
Georgia	128,284	1.62%	2.97%	2.20%	3.40%
Maryland	59,606	3.01%	2.57%	3.51%	3.73%
North Carolina	179,073	4.08%	3.71%	3.08%	3.76%
South Carolina	77,936	2.02%	2.67%	3.41%	2.41%
Virginia	122,080	2.71%	3.44%	5.29%	3.37%
West Virginia	52,574	1.72%	6.67%*	4.19%	3.68%
East South Central:					
Alabama	74,278	2.92%	2.92%	2.00%	4.09%
Kentucky	72,103	2.04%	3.53%	2.97%	1.80%
Mississippi	41,698	2.96%	3.46%	3.24%	3.52%
Tennessee	85,961	2.96%	3.08%	2.93%	2.24%
West South Central:					
Arkansas	37,243	2.49%	4.04%	4.22%	4.18%
Louisiana	65,568	2.24%	3.25%	2.85%	3.29%
Oklahoma	56,039	2.56%	3.78%	2.34%	4.08%
Texas	581,609	1.60%	3.72%	1.90%	2.91%
Mountain:					
Arizona	115,069	2.70%	3.99%	4.94%	4.74%
Colorado	115,822	2.67%	3.36%	3.25%	3.26%
Idaho	18,323	3.44%	3.91%	2.37%	3.69%
Montana	13,124	1.90%	3.89%	3.40%	3.60%
Nevada	54,232	2.46%	3.85%	4.88%	4.25%
New Mexico	28,445	3.22%	5.03%	2.34%	3.08%
Utah	63,906	2.85%	3.50%	3.91%	3.47%
Wyoming	9,550	3.05%	2.84%	2.59%	3.62%
Pacific:					
Alaska	11,176	2.48%	2.31%	4.21%	3.36%
California	211,936	1.32%	2.06%	1.80%	2.27%
Hawaii	24,273	2.22%	2.92%	3.97%	2.99%
Oregon	55,251	1.89%	2.14%	2.88%	3.25%
Washington	122,443	2.06%	3.67%	2.09%	2.78%

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

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

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

Percents may not add to 100% because of rounding.

**Table VIII.B.3.b(2008) Percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	91.0%	79.8%	88.2%	94.0%	97.3%
New England:					
Connecticut	95.0%	86.1%	95.3%	97.9%	97.9%
Maine	91.4%	75.4%	89.9%	95.7%	97.7%
Massachusetts	96.7%	93.2%	95.3%	97.7%	99.0%
New Hampshire	94.3%	81.7%	94.1%	98.2%	97.2%
Rhode Island	94.3%	82.1%	94.9%	97.3%	97.6%
Vermont	90.5%	80.8%	88.9%	94.3%	94.8%
Middle Atlantic:					
New Jersey	95.1%	86.1%	94.7%	97.8%	98.7%
New York	92.8%	81.7%	92.2%	96.8%	96.5%
Pennsylvania	94.4%	82.4%	92.5%	97.3%	99.6%
East North Central:					
Illinois	91.9%	83.1%	87.7%	94.9%	97.2%
Indiana	91.2%	80.1%	86.8%	93.6%	98.7%
Michigan	89.5%	70.8%	84.2%	97.0%	97.5%
Ohio	94.3%	83.5%	95.2%	95.4%	98.3%
Wisconsin	90.9%	74.7%	85.5%	96.0%	99.1%
West North Central:					
Iowa	92.4%	80.8%	88.8%	96.5%	97.9%
Kansas	90.8%	75.1%	86.4%	97.1%	96.4%
Minnesota	91.4%	80.0%	85.2%	94.4%	98.6%
Missouri	92.0%	82.1%	91.3%	92.9%	97.9%
Nebraska	88.2%	76.5%	80.9%	92.7%	97.3%
North Dakota	90.2%	79.1%	86.3%	92.6%	96.9%
South Dakota	86.4%	77.2%	80.9%	87.0%	94.4%
South Atlantic:					
Delaware	92.9%	90.1%	89.2%	93.6%	97.1%
District of Columbia	95.8%	84.1%	96.8%	99.5%	98.7%
Florida	90.3%	79.1%	88.6%	94.2%	95.7%
Georgia	89.0%	70.9%	86.2%	94.5%	97.9%
Maryland	90.4%	74.0%	88.8%	95.3%	96.7%
North Carolina	90.4%	84.0%	88.4%	89.6%	96.6%
South Carolina	89.1%	76.3%	87.0%	92.8%	95.3%
Virginia	93.9%	84.5%	90.1%	98.5%	98.2%
West Virginia	89.5%	69.7%	85.0%	93.2%	98.7%
East South Central:					
Alabama	90.6%	80.5%	86.6%	93.4%	98.2%
Kentucky	91.7%	79.5%	89.8%	94.3%	97.5%
Mississippi	86.3%	63.1%	86.5%	90.9%	94.8%
Tennessee	89.2%	82.1%	78.5%	95.6%	95.6%
West South Central:					
Arkansas	87.3%	75.9%	80.7%	91.2%	95.7%
Louisiana	87.9%	73.7%	84.1%	92.2%	96.1%
Oklahoma	85.6%	70.0%	83.6%	87.7%	95.4%
Texas	87.2%	80.0%	84.6%	86.4%	95.1%
Mountain:					
Arizona	89.9%	78.9%	85.1%	93.3%	97.1%
Colorado	89.0%	79.9%	89.1%	89.4%	94.5%
Idaho	84.2%	77.5%	71.8%	88.2%	93.0%
Montana	77.2%	42.2%	76.7%	80.6%	93.3%
Nevada	93.6%	85.0%	93.5%	96.0%	96.9%
New Mexico	87.0%	79.6%	83.3%	85.0%	96.3%
Utah	89.1%	80.0%	88.3%	88.3%	96.3%
Wyoming	83.0%	70.2%	73.1%	83.9%	97.0%
Pacific:					
Alaska	84.5%	68.8%	83.2%	88.0%	92.5%
California	90.3%	78.1%	85.5%	94.3%	98.4%
Hawaii	98.8%	97.4%	98.6%	99.1%	99.6%
Oregon	88.9%	71.1%	87.2%	94.2%	97.6%
Washington	92.8%	79.2%	91.6%	95.2%	99.1%

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

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

**Table VIII.B.3.b(2008) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.21%	0.56%	0.51%	0.28%	0.27%
New England:					
Connecticut	0.44%	2.91%	1.27%	0.70%	0.95%
Maine	1.20%	6.02%	2.25%	2.17%	1.39%
Massachusetts	0.30%	2.88%	1.03%	0.72%	0.43%
New Hampshire	0.86%	3.83%	1.85%	0.64%	2.87%
Rhode Island	0.97%	4.71%	2.02%	0.97%	1.66%
Vermont	1.10%	4.34%	2.11%	3.44%	2.79%
Middle Atlantic:					
New Jersey	0.44%	3.60%	1.44%	0.96%	2.28%
New York	0.57%	3.70%	1.55%	0.71%	1.89%
Pennsylvania	0.46%	3.55%	2.58%	0.76%	0.33%
East North Central:					
Illinois	0.80%	2.48%	2.57%	2.12%	1.18%
Indiana	0.53%	4.99%	1.87%	1.58%	0.50%
Michigan	1.77%	7.20%	5.96%	1.21%	0.83%
Ohio	0.38%	2.17%	0.73%	2.42%	0.56%
Wisconsin	1.18%	3.90%	5.31%	1.37%	0.36%
West North Central:					
Iowa	0.84%	4.25%	2.42%	2.47%	0.78%
Kansas	1.45%	4.53%	3.13%	2.46%	1.49%
Minnesota	1.50%	3.94%	5.77%	1.97%	0.47%
Missouri	1.30%	5.65%	2.86%	3.33%	0.67%
Nebraska	1.70%	6.42%	3.91%	2.03%	0.95%
North Dakota	1.00%	3.42%	3.40%	1.80%	1.63%
South Dakota	2.29%	6.91%	5.87%	4.57%	2.02%
South Atlantic:					
Delaware	1.19%	2.20%	3.07%	1.48%	2.51%
District of Columbia	0.95%	3.39%	1.52%	0.26%	1.21%
Florida	0.84%	3.24%	3.93%	1.60%	0.89%
Georgia	1.67%	5.06%	3.01%	1.03%	0.81%
Maryland	1.57%	8.11%	2.19%	1.39%	0.98%
North Carolina	1.02%	3.01%	3.64%	1.34%	1.01%
South Carolina	1.10%	2.00%	4.12%	2.09%	1.19%
Virginia	0.64%	5.44%	2.03%	1.62%	0.77%
West Virginia	1.66%	6.03%	6.63%	1.33%	0.68%
East South Central:					
Alabama	1.33%	3.90%	2.35%	2.90%	1.52%
Kentucky	0.80%	4.65%	2.66%	2.26%	0.58%
Mississippi	1.19%	4.68%	2.50%	2.69%	3.31%
Tennessee	1.28%	3.64%	2.86%	1.22%	2.01%
West South Central:					
Arkansas	1.06%	3.92%	5.07%	3.33%	3.78%
Louisiana	1.21%	6.31%	3.55%	1.51%	1.00%
Oklahoma	1.16%	3.80%	6.61%	2.25%	2.60%
Texas	1.09%	4.04%	4.92%	3.11%	1.10%
Mountain:					
Arizona	1.32%	3.09%	3.65%	2.49%	4.45%
Colorado	1.27%	2.49%	2.98%	2.29%	1.99%
Idaho	1.92%	9.52%	5.22%	3.28%	3.04%
Montana	2.41%	5.33%	5.41%	3.73%	4.51%
Nevada	0.84%	3.57%	2.40%	1.68%	1.86%
New Mexico	1.68%	4.20%	6.48%	2.07%	1.86%
Utah	1.01%	3.97%	3.72%	3.44%	1.30%
Wyoming	2.05%	8.06%	5.00%	2.84%	1.49%
Pacific:					
Alaska	1.64%	6.04%	3.19%	4.90%	3.05%
California	0.72%	2.87%	2.01%	1.42%	0.33%
Hawaii	0.40%	1.81%	1.22%	0.41%	0.21%
Oregon	1.07%	4.08%	2.63%	1.61%	1.18%
Washington	0.86%	2.82%	1.87%	1.39%	0.54%

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

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



**Table VIII.B.3.b.(1)(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	87.4%	75.0%	83.4%	90.5%	93.5%
New England:					
Connecticut	88.8%	81.9%	81.1%	94.0%	94.4%
Maine	89.7%	83.9%	87.6%	90.0%	93.9%
Massachusetts	87.3%	75.6%	83.9%	91.9%	92.2%
New Hampshire	90.1%	80.6%	84.4%	92.2%	96.6%
Rhode Island	88.8%	72.3%	94.9%	89.7%	90.5%
Vermont	88.0%	73.8%	82.4%	92.0%	96.6%
Middle Atlantic:					
New Jersey	84.0%	71.0%	80.5%	89.9%	88.8%
New York	87.3%	71.7%	86.8%	91.5%	92.1%
Pennsylvania	86.8%	67.8%	84.5%	90.8%	93.3%
East North Central:					
Illinois	87.7%	79.0%	84.4%	91.1%	91.2%
Indiana	91.8%	80.1%	90.8%	94.5%	95.4%
Michigan	87.5%	77.6%	82.4%	86.3%	95.8%
Ohio	90.5%	83.0%	87.7%	91.0%	95.6%
Wisconsin	89.3%	80.2%	88.2%	89.0%	94.0%
West North Central:					
Iowa	89.4%	76.5%	83.9%	93.9%	95.4%
Kansas	89.1%	82.0%	87.3%	92.3%	90.2%
Minnesota	91.3%	80.0%	92.3%	92.1%	94.5%
Missouri	88.4%	79.7%	79.7%	91.1%	97.0%
Nebraska	90.9%	75.5%	88.4%	95.6%	95.6%
North Dakota	89.4%	73.1%	89.4%	93.3%	93.4%
South Dakota	86.7%	72.0%	80.1%	90.1%	94.6%
South Atlantic:					
Delaware	87.8%	74.2%	86.9%	90.6%	94.3%
District of Columbia	90.9%	81.1%	89.3%	91.0%	97.5%
Florida	86.6%	76.3%	83.5%	89.7%	92.0%
Georgia	87.9%	70.2%	88.0%	90.8%	93.3%
Maryland	88.0%	78.3%	86.7%	89.1%	92.3%
North Carolina	86.5%	78.5%	78.4%	93.7%	90.6%
South Carolina	88.2%	78.8%	88.3%	87.4%	93.5%
Virginia	88.6%	75.4%	87.2%	89.3%	95.9%
West Virginia	84.9%	72.0%	77.0%	84.0%	96.8%
East South Central:					
Alabama	86.2%	68.4%	80.3%	93.4%	93.9%
Kentucky	90.0%	83.3%	87.4%	93.8%	91.5%
Mississippi	88.0%	83.7%	78.8%	93.7%	92.0%
Tennessee	85.7%	75.0%	73.1%	90.6%	94.5%
West South Central:					
Arkansas	87.1%	79.5%	81.5%	83.9%	97.1%
Louisiana	84.4%	82.7%	74.8%	86.9%	89.8%
Oklahoma	81.7%	79.0%	68.3%	83.6%	90.5%
Texas	85.5%	71.0%	80.5%	88.2%	95.4%
Mountain:					
Arizona	83.7%	77.6%	67.3%	87.4%	95.6%
Colorado	85.5%	77.0%	80.4%	86.5%	93.5%
Idaho	85.2%	82.4%	67.4%	88.9%	93.3%
Montana	85.9%	71.2%	70.3%	91.0%	95.8%
Nevada	89.2%	85.4%	83.8%	93.7%	91.4%
New Mexico	85.5%	78.0%	82.0%	84.0%	92.8%
Utah	82.8%	70.7%	77.2%	84.7%	92.1%
Wyoming	85.9%	69.5%	85.8%	88.7%	90.8%
Pacific:					
Alaska	82.4%	76.3%	71.9%	86.6%	90.4%
California	87.5%	68.2%	85.6%	92.2%	94.6%
Hawaii	88.4%	71.6%	95.3%	91.6%	91.8%
Oregon	89.9%	75.4%	89.9%	93.1%	94.3%
Washington	86.6%	78.8%	75.9%	92.2%	93.4%

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

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

**Table VIII.B.3.b.(1)(2008) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.35%	1.47%	0.78%	0.34%	0.60%
New England:					
Connecticut	1.60%	3.84%	4.43%	1.56%	1.32%
Maine	1.20%	3.40%	3.77%	1.82%	1.74%
Massachusetts	1.27%	4.81%	3.37%	1.51%	2.30%
New Hampshire	1.56%	6.76%	2.21%	1.71%	1.88%
Rhode Island	1.30%	4.49%	1.08%	2.49%	2.11%
Vermont	1.72%	6.75%	3.65%	1.60%	1.45%
Middle Atlantic:					
New Jersey	2.76%	6.46%	4.98%	1.54%	4.65%
New York	1.16%	5.25%	1.90%	1.64%	1.99%
Pennsylvania	1.70%	7.38%	2.30%	1.87%	1.95%
East North Central:					
Illinois	1.17%	2.96%	3.15%	2.27%	2.37%
Indiana	1.13%	4.77%	2.54%	1.79%	1.01%
Michigan	1.99%	4.91%	3.18%	3.80%	1.88%
Ohio	1.36%	2.29%	3.29%	1.78%	1.55%
Wisconsin	1.70%	3.30%	2.71%	2.73%	1.69%
West North Central:					
Iowa	1.09%	5.19%	2.99%	1.96%	1.24%
Kansas	1.64%	5.88%	2.52%	2.07%	2.50%
Minnesota	1.13%	3.44%	2.37%	1.31%	1.55%
Missouri	1.80%	5.23%	5.95%	1.19%	0.64%
Nebraska	0.86%	4.17%	2.51%	0.98%	1.00%
North Dakota	1.09%	5.83%	1.66%	1.82%	1.78%
South Dakota	2.34%	6.75%	4.50%	1.94%	1.05%
South Atlantic:					
Delaware	1.90%	5.55%	3.04%	2.97%	1.66%
District of Columbia	1.81%	3.16%	3.78%	2.63%	0.93%
Florida	1.93%	5.73%	2.96%	2.47%	2.16%
Georgia	1.49%	6.07%	3.73%	3.39%	2.19%
Maryland	1.05%	8.55%	3.14%	2.42%	3.72%
North Carolina	1.49%	6.14%	4.83%	1.38%	2.54%
South Carolina	1.03%	3.30%	6.53%	3.02%	2.38%
Virginia	1.84%	4.07%	3.97%	3.60%	1.41%
West Virginia	2.59%	8.37%	5.15%	4.02%	1.06%
East South Central:					
Alabama	1.95%	5.29%	4.32%	1.18%	4.54%
Kentucky	1.69%	4.62%	2.70%	1.24%	2.40%
Mississippi	2.84%	7.02%	6.05%	1.90%	3.39%
Tennessee	2.10%	4.68%	5.52%	2.77%	2.90%
West South Central:					
Arkansas	2.12%	4.41%	2.88%	5.20%	0.94%
Louisiana	2.45%	5.77%	4.27%	3.65%	3.02%
Oklahoma	2.16%	5.58%	6.61%	5.25%	2.04%
Texas	2.15%	5.96%	3.15%	2.32%	0.95%
Mountain:					
Arizona	2.86%	6.10%	6.50%	3.66%	1.67%
Colorado	1.21%	6.06%	4.31%	1.41%	1.94%
Idaho	1.78%	8.90%	5.38%	2.37%	1.42%
Montana	1.58%	8.39%	5.11%	1.47%	1.78%
Nevada	1.47%	4.47%	4.62%	1.56%	1.34%
New Mexico	2.13%	5.63%	3.52%	2.93%	2.38%
Utah	2.12%	6.10%	4.17%	3.64%	2.34%
Wyoming	1.76%	5.95%	2.97%	2.31%	2.18%
Pacific:					
Alaska	1.63%	5.10%	4.48%	4.00%	2.06%
California	1.32%	3.33%	2.42%	1.24%	1.66%
Hawaii	2.04%	8.48%	1.50%	2.30%	2.38%
Oregon	1.63%	5.92%	1.58%	1.55%	2.87%
Washington	1.97%	4.24%	6.36%	2.31%	1.54%

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

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

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

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	80.7%	69.6%	76.2%	82.7%	86.5%
New England:					
Connecticut	83.5%	80.1%	82.9%	83.4%	85.6%
Maine	79.1%	72.0%	66.1%	82.8%	88.4%
Massachusetts	80.7%	70.0%	74.8%	81.0%	89.3%
New Hampshire	73.5%	62.5%	67.8%	78.0%	77.7%
Rhode Island	79.9%	73.0%	78.8%	78.7%	83.7%
Vermont	80.7%	75.1%	78.8%	77.4%	87.4%
Middle Atlantic:					
New Jersey	76.8%	72.0%	74.6%	77.3%	80.2%
New York	80.7%	67.4%	80.2%	83.0%	84.5%
Pennsylvania	84.5%	76.7%	78.9%	87.3%	88.2%
East North Central:					
Illinois	82.0%	72.8%	77.7%	82.6%	88.1%
Indiana	76.5%	57.3%	72.3%	78.4%	85.0%
Michigan	81.8%	71.2%	75.9%	84.8%	86.0%
Ohio	79.0%	69.1%	68.0%	85.2%	85.5%
Wisconsin	77.7%	71.6%	73.8%	80.2%	80.1%
West North Central:					
Iowa	80.7%	67.0%	75.5%	81.9%	88.2%
Kansas	81.1%	74.0%	69.2%	82.6%	89.8%
Minnesota	80.0%	73.0%	68.6%	81.0%	88.4%
Missouri	80.7%	70.6%	76.7%	82.8%	85.6%
Nebraska	77.3%	69.1%	72.7%	78.6%	82.2%
North Dakota	81.5%	73.7%	75.5%	80.9%	88.5%
South Dakota	79.2%	65.6%	76.3%	81.3%	83.5%
South Atlantic:					
Delaware	80.9%	70.2%	73.8%	83.1%	89.2%
District of Columbia	85.7%	72.4%	88.6%	91.2%	84.3%
Florida	79.8%	72.1%	76.5%	80.4%	85.0%
Georgia	81.2%	63.0%	79.5%	81.2%	88.9%
Maryland	78.4%	64.1%	79.3%	80.4%	81.4%
North Carolina	79.9%	73.0%	68.9%	83.7%	86.7%
South Carolina	78.8%	66.8%	68.8%	81.9%	88.3%
Virginia	78.8%	66.1%	74.6%	79.9%	85.8%
West Virginia	77.4%	68.0%	67.2%	77.8%	86.6%
East South Central:					
Alabama	75.3%	62.1%	67.0%	78.4%	83.3%
Kentucky	81.1%	64.6%	76.9%	84.2%	88.1%
Mississippi	81.9%	63.2%	75.1%	88.5%	87.1%
Tennessee	81.2%	65.9%	76.3%	83.5%	87.0%
West South Central:					
Arkansas	80.6%	66.9%	73.4%	83.6%	87.5%
Louisiana	81.7%	76.3%	67.3%	86.4%	88.7%
Oklahoma	78.0%	62.1%	79.3%	78.2%	83.8%
Texas	80.7%	64.1%	79.4%	82.4%	87.4%
Mountain:					
Arizona	78.9%	67.0%	73.6%	79.2%	85.9%
Colorado	79.7%	75.5%	72.1%	83.1%	84.2%
Idaho	79.5%	83.9%	69.0%	82.2%	80.1%
Montana	82.8%	67.2%	75.7%	78.0%	93.1%
Nevada	74.9%	64.9%	67.6%	75.1%	86.0%
New Mexico	74.6%	60.8%	70.4%	70.3%	86.0%
Utah	78.3%	63.8%	74.8%	83.2%	82.8%
Wyoming	82.6%	81.7%	76.2%	82.6%	86.2%
Pacific:					
Alaska	81.7%	65.5%	76.7%	83.4%	89.9%
California	83.8%	72.5%	80.2%	85.3%	88.9%
Hawaii	88.7%	84.4%	90.3%	87.6%	90.7%
Oregon	86.8%	72.3%	85.5%	90.8%	90.0%
Washington	86.1%	69.2%	81.8%	88.4%	92.9%

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

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

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

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.26%	1.18%	0.82%	0.32%	0.41%
New England:					
Connecticut	0.80%	4.39%	1.27%	2.46%	1.34%
Maine	2.11%	4.65%	4.71%	3.61%	1.87%
Massachusetts	1.14%	2.99%	2.25%	2.15%	2.70%
New Hampshire	1.85%	4.11%	2.91%	2.86%	2.82%
Rhode Island	1.27%	2.58%	1.64%	2.29%	2.21%
Vermont	1.64%	3.59%	2.87%	1.63%	2.19%
Middle Atlantic:					
New Jersey	1.82%	4.51%	4.56%	2.13%	3.15%
New York	1.28%	5.38%	2.49%	1.29%	1.90%
Pennsylvania	1.17%	3.96%	3.03%	1.33%	1.89%
East North Central:					
Illinois	1.34%	2.88%	3.15%	1.80%	1.32%
Indiana	1.31%	5.82%	3.80%	2.18%	3.08%
Michigan	1.07%	3.90%	2.81%	2.00%	1.10%
Ohio	1.30%	5.04%	3.80%	1.34%	1.73%
Wisconsin	0.98%	3.26%	3.28%	2.54%	2.14%
West North Central:					
Iowa	0.74%	4.57%	3.51%	2.38%	1.85%
Kansas	1.29%	4.92%	3.07%	2.36%	1.38%
Minnesota	2.14%	2.93%	4.93%	2.06%	1.39%
Missouri	1.79%	2.81%	3.27%	2.81%	2.17%
Nebraska	1.29%	4.85%	1.92%	3.26%	2.51%
North Dakota	1.25%	5.37%	3.46%	3.39%	1.79%
South Dakota	2.08%	5.58%	2.08%	2.89%	1.58%
South Atlantic:					
Delaware	1.58%	4.54%	3.12%	1.72%	1.52%
District of Columbia	1.78%	3.91%	2.58%	1.39%	2.89%
Florida	1.61%	5.10%	3.40%	1.98%	2.48%
Georgia	1.22%	3.17%	2.39%	1.58%	1.14%
Maryland	1.31%	8.07%	1.73%	2.45%	1.29%
North Carolina	1.84%	4.13%	4.68%	1.75%	2.15%
South Carolina	1.92%	7.25%	4.66%	3.02%	1.31%
Virginia	1.13%	4.27%	2.17%	2.89%	2.14%
West Virginia	1.35%	7.88%	5.27%	3.45%	2.59%
East South Central:					
Alabama	0.98%	4.14%	3.56%	2.39%	2.17%
Kentucky	1.08%	4.91%	2.85%	1.94%	2.33%
Mississippi	2.03%	4.33%	3.73%	3.33%	3.10%
Tennessee	1.47%	7.32%	3.03%	2.34%	1.45%
West South Central:					
Arkansas	1.44%	7.42%	4.45%	1.77%	2.31%
Louisiana	1.54%	3.41%	5.58%	2.56%	1.61%
Oklahoma	1.84%	7.10%	5.94%	2.54%	3.20%
Texas	1.74%	5.08%	4.18%	1.70%	1.66%
Mountain:					
Arizona	2.16%	5.27%	5.46%	2.14%	1.69%
Colorado	1.78%	4.72%	4.30%	2.97%	4.07%
Idaho	2.74%	3.96%	3.61%	3.30%	5.49%
Montana	1.53%	7.68%	3.78%	3.74%	0.88%
Nevada	1.83%	5.88%	3.89%	3.54%	2.20%
New Mexico	2.60%	6.29%	3.62%	3.42%	2.42%
Utah	2.70%	4.32%	3.64%	5.47%	4.59%
Wyoming	1.70%	3.01%	3.26%	3.63%	3.07%
Pacific:					
Alaska	2.05%	5.02%	4.78%	2.43%	2.63%
California	0.61%	1.75%	2.20%	0.94%	1.33%
Hawaii	0.93%	3.67%	1.65%	1.79%	2.10%
Oregon	1.10%	4.75%	0.91%	1.27%	1.64%
Washington	1.97%	6.31%	3.26%	4.19%	1.29%

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

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

**Table VIII.B.3.b.(2)(2008) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	70.5%	52.2%	63.5%	74.9%	80.9%
New England:					
Connecticut	74.2%	65.6%	67.2%	78.5%	80.8%
Maine	71.0%	60.4%	57.9%	74.6%	83.0%
Massachusetts	70.5%	52.9%	62.8%	74.4%	82.3%
New Hampshire	66.2%	50.4%	57.2%	71.9%	75.1%
Rhode Island	70.9%	52.8%	74.8%	70.5%	75.7%
Vermont	71.0%	55.4%	64.9%	71.2%	84.5%
Middle Atlantic:					
New Jersey	64.6%	51.1%	60.1%	69.5%	71.2%
New York	70.4%	48.3%	69.7%	75.9%	77.8%
Pennsylvania	73.4%	52.0%	66.7%	79.3%	82.3%
East North Central:					
Illinois	71.9%	57.5%	65.6%	75.2%	80.3%
Indiana	70.3%	45.9%	65.6%	74.1%	81.0%
Michigan	71.5%	55.2%	62.6%	73.2%	82.4%
Ohio	71.5%	57.3%	59.7%	77.5%	81.7%
Wisconsin	69.3%	57.4%	65.1%	71.4%	75.3%
West North Central:					
Iowa	72.1%	51.3%	63.4%	76.9%	84.1%
Kansas	72.3%	60.7%	60.5%	76.2%	81.0%
Minnesota	73.0%	58.4%	63.3%	74.6%	83.5%
Missouri	71.3%	56.2%	61.1%	75.4%	83.0%
Nebraska	70.3%	52.2%	64.3%	75.1%	78.6%
North Dakota	72.9%	53.9%	67.5%	75.4%	82.7%
South Dakota	68.7%	47.2%	61.0%	73.3%	78.9%
South Atlantic:					
Delaware	71.1%	52.1%	64.1%	75.3%	84.1%
District of Columbia	77.9%	58.7%	79.1%	83.0%	82.2%
Florida	69.1%	55.1%	63.9%	72.1%	78.2%
Georgia	71.4%	44.2%	69.9%	73.8%	82.9%
Maryland	69.0%	50.1%	68.7%	71.7%	75.1%
North Carolina	69.1%	57.3%	54.0%	78.5%	78.5%
South Carolina	69.5%	52.7%	60.7%	71.6%	82.6%
Virginia	69.8%	49.9%	65.0%	71.3%	82.3%
West Virginia	65.7%	49.0%	51.8%	65.4%	83.9%
East South Central:					
Alabama	64.9%	42.5%	53.8%	73.2%	78.2%
Kentucky	73.0%	53.8%	67.2%	79.0%	80.6%
Mississippi	72.1%	53.0%	59.2%	82.9%	80.1%
Tennessee	69.6%	49.4%	55.7%	75.6%	82.2%
West South Central:					
Arkansas	70.2%	53.2%	59.9%	70.1%	85.0%
Louisiana	69.0%	63.1%	50.4%	75.1%	79.7%
Oklahoma	63.7%	49.0%	54.1%	65.4%	75.8%
Texas	69.0%	45.5%	63.9%	72.7%	83.3%
Mountain:					
Arizona	66.0%	52.0%	49.5%	69.3%	82.1%
Colorado	68.2%	58.2%	58.0%	71.9%	78.7%
Idaho	67.7%	69.1%	46.5%	73.0%	74.8%
Montana	71.1%	47.9%	53.3%	71.0%	89.2%
Nevada	66.8%	55.5%	56.6%	70.4%	78.6%
New Mexico	63.8%	47.4%	57.8%	59.1%	79.8%
Utah	64.8%	45.1%	57.8%	70.5%	76.2%
Wyoming	71.0%	56.8%	65.3%	73.2%	78.3%
Pacific:					
Alaska	67.3%	50.0%	55.1%	72.2%	81.3%
California	73.3%	49.4%	68.6%	78.6%	84.1%
Hawaii	78.4%	60.5%	86.0%	80.2%	83.3%
Oregon	78.1%	54.5%	76.8%	84.5%	84.9%
Washington	74.5%	54.6%	62.0%	81.5%	86.7%

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

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

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

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.31%	1.18%	0.88%	0.37%	0.41%
New England:					
Connecticut	1.73%	3.84%	3.54%	2.59%	1.45%
Maine	2.46%	3.89%	6.25%	4.00%	2.59%
Massachusetts	0.92%	4.07%	3.43%	1.63%	3.60%
New Hampshire	2.07%	4.11%	3.23%	3.20%	2.37%
Rhode Island	1.45%	3.67%	1.89%	2.76%	2.30%
Vermont	2.46%	6.08%	3.46%	2.12%	2.27%
Middle Atlantic:					
New Jersey	1.93%	5.93%	5.08%	2.00%	5.06%
New York	1.59%	6.02%	2.60%	1.91%	2.22%
Pennsylvania	1.76%	7.50%	3.07%	2.58%	2.39%
East North Central:					
Illinois	1.13%	2.57%	3.72%	2.29%	2.10%
Indiana	1.53%	4.03%	3.26%	2.31%	2.57%
Michigan	1.95%	4.50%	2.98%	3.32%	1.99%
Ohio	1.48%	4.17%	4.35%	1.98%	2.20%
Wisconsin	1.66%	3.56%	2.20%	3.57%	2.20%
West North Central:					
Iowa	1.27%	3.99%	3.08%	3.09%	1.97%
Kansas	2.04%	5.65%	2.83%	3.32%	2.89%
Minnesota	2.58%	4.39%	5.01%	2.79%	2.07%
Missouri	1.80%	4.30%	4.36%	2.84%	2.18%
Nebraska	1.40%	3.70%	2.34%	3.65%	2.45%
North Dakota	1.77%	5.22%	3.08%	3.65%	2.49%
South Dakota	2.53%	5.97%	3.54%	3.07%	1.75%
South Atlantic:					
Delaware	2.19%	5.15%	4.07%	2.93%	2.36%
District of Columbia	1.81%	4.28%	4.43%	2.86%	2.53%
Florida	1.95%	6.04%	1.92%	2.93%	2.78%
Georgia	1.78%	4.42%	4.22%	3.12%	1.64%
Maryland	1.54%	8.19%	2.57%	3.15%	3.20%
North Carolina	1.94%	5.05%	5.02%	2.42%	2.84%
South Carolina	1.74%	6.23%	4.44%	3.34%	2.52%
Virginia	1.81%	4.43%	2.73%	3.66%	2.50%
West Virginia	2.19%	7.28%	4.02%	3.99%	3.06%
East South Central:					
Alabama	1.74%	4.63%	4.55%	2.55%	4.76%
Kentucky	1.14%	5.20%	3.69%	2.07%	2.68%
Mississippi	3.44%	5.84%	6.48%	3.62%	3.35%
Tennessee	1.79%	5.55%	4.63%	3.06%	2.66%
West South Central:					
Arkansas	2.57%	6.96%	3.14%	4.40%	2.39%
Louisiana	2.18%	5.03%	4.74%	3.32%	3.13%
Oklahoma	1.71%	3.47%	5.28%	4.42%	4.24%
Texas	2.14%	4.89%	3.78%	2.56%	1.83%
Mountain:					
Arizona	3.01%	6.88%	7.52%	2.65%	2.67%
Colorado	1.48%	6.35%	3.04%	3.31%	4.45%
Idaho	3.21%	7.94%	5.21%	3.65%	5.03%
Montana	1.52%	9.35%	5.50%	3.41%	2.17%
Nevada	1.96%	5.35%	5.01%	3.63%	2.66%
New Mexico	2.69%	5.48%	4.31%	2.90%	3.84%
Utah	3.02%	3.84%	4.47%	5.04%	4.43%
Wyoming	1.89%	5.21%	3.23%	3.26%	4.05%
Pacific:					
Alaska	1.89%	5.33%	5.13%	3.60%	2.21%
California	1.30%	2.77%	2.90%	1.18%	1.67%
Hawaii	2.03%	8.28%	2.31%	2.50%	2.86%
Oregon	2.00%	5.84%	1.99%	1.77%	2.80%
Washington	2.88%	7.50%	5.70%	4.69%	1.77%

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

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

**Table VIII.B.4(2008) Number of part-time private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	23,345,741	11,961,519	6,438,734	3,200,691	1,744,796
New England:					
Connecticut	277,613	138,290	70,230	53,738	15,355
Maine	123,506	61,112	28,207	16,656	17,531
Massachusetts	709,615	308,455	242,997	112,597	45,566
New Hampshire	144,420	76,067	30,521	29,775 *	8,057
Rhode Island	115,590	56,082	30,606	17,088	11,814 *
Vermont	58,012	23,676	18,814	9,382	6,140 *
Middle Atlantic:					
New Jersey	595,800	328,019	146,660	93,324	27,797 *
New York	1,394,499	727,865	379,888	169,172	117,575 *
Pennsylvania	1,090,822	615,798	307,274	113,593	54,157 *
East North Central:					
Illinois	1,217,086	555,588	321,682 *	278,040 *	61,777
Indiana	545,278	296,588	129,811	80,548	38,331 *
Michigan	742,194	349,583	252,323	98,552	41,736
Ohio	1,014,663	568,325	252,225	135,137	58,976
Wisconsin	566,521	301,304	140,171	65,316	59,730 *
West North Central:					
Iowa	254,493	149,110	59,164	31,164	15,055
Kansas	279,538	143,594	81,400	42,265 *	12,279
Minnesota	657,926	321,005	213,875	80,703	42,342
Missouri	489,869	241,377	145,907	70,970	31,615
Nebraska	168,093	86,966	38,767	24,481	17,879 *
North Dakota	80,270	35,112	26,310	11,269	7,580 *
South Dakota	81,441	39,069	22,638	11,097	8,637
South Atlantic:					
Delaware	66,989	34,904	17,982	9,382	4,722
District of Columbia	72,322	43,933	17,048 *	7,674	3,667
Florida	1,273,165	568,889	444,275	163,505	96,496
Georgia	572,605	300,411	162,439	68,918	40,836
Maryland	423,307	226,474	114,563	55,526	26,745
North Carolina	645,652	328,445	194,880	86,808	35,519 *
South Carolina	279,378	150,577	77,446	32,234 *	19,122
Virginia	595,366	320,740	157,551	71,028 *	46,047
West Virginia	99,273	47,113	29,795	12,853	9,512 *
East South Central:					
Alabama	253,532	136,140	65,000	37,659	14,733
Kentucky	295,868	172,726	71,136	29,731	22,276 *
Mississippi	143,288	94,188	28,355	15,043	5,702
Tennessee	519,333	310,872	114,753	45,541	48,167
West South Central:					
Arkansas	184,053	95,429	64,413	15,352	8,858
Louisiana	273,480	142,157	79,212	36,041	16,070 *
Oklahoma	222,333	113,199	73,193 *	19,789	16,153 *
Texas	1,544,278	760,487	409,166	255,703	118,921
Mountain:					
Arizona	457,247	261,925	79,823	67,025 *	48,474 *
Colorado	356,748	195,246	77,179	44,572	39,751 *
Idaho	147,203	75,484 *	39,016	24,127	8,577
Montana	103,117	48,131	26,726	14,017	14,242 *
Nevada	228,350	105,397	64,465 *	27,717 *	30,771 *
New Mexico	159,337	68,794	49,851 *	29,259	11,432
Utah	195,327	101,903	37,905	39,591	15,929
Wyoming	37,264	20,438	10,914	5,061	851
Pacific:					
Alaska	45,333	21,378	10,929	8,364	4,662
California	2,620,490	1,323,196	763,100	287,464	246,730
Hawaii	106,770	44,078	35,941	18,963	7,787
Oregon	319,407	140,863	79,760	48,855 *	49,927
Washington	497,679	285,019	102,447	78,025	32,187

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

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

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

Totals may not sum exactly because of rounding.

**Table VIII.B.4(2008) Standard error for number of part-time private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	270,670	262,211	176,423	174,072	89,966
New England:					
Connecticut	20,727	20,817	11,152	13,549	4,155
Maine	13,445	11,909	6,196	4,663	4,175
Massachusetts	73,965	35,175	48,842	22,996	7,503
New Hampshire	15,576	8,312	3,811	10,751 *	2,291
Rhode Island	9,628	5,900	4,431	2,832	4,064 *
Vermont	5,299	2,414	2,568	2,090	3,313 *
Middle Atlantic:					
New Jersey	40,918	40,875	27,678	17,714	8,425 *
New York	92,965	66,476	61,389	23,177	39,328 *
Pennsylvania	79,340	77,851	85,891	13,490	16,490 *
East North Central:					
Illinois	218,773	47,941	141,782 *	162,252 *	11,393
Indiana	56,105	49,594	24,709	16,508	16,969 *
Michigan	62,958	28,928	52,321	28,072	8,331
Ohio	68,419	61,523	31,461	24,344	13,630
Wisconsin	31,764	23,894	28,454	7,603	18,485 *
West North Central:					
Iowa	18,245	14,829	9,151	7,900	2,502
Kansas	20,827	16,590	8,339	12,826 *	2,498
Minnesota	55,484	52,177	63,832	14,359	9,242
Missouri	48,393	32,540	34,679	20,207	8,939
Nebraska	12,824	8,421	5,594	6,895	6,194 *
North Dakota	5,817	3,673	4,321	2,614	2,461 *
South Dakota	5,481	4,655	2,649	1,771	1,549
South Atlantic:					
Delaware	4,749	3,463	3,119	2,165	1,278
District of Columbia	8,502	8,085	5,913 *	1,420	803
Florida	111,254	69,629	96,123	29,541	13,516
Georgia	52,041	29,905	30,616	17,080	11,074
Maryland	38,688	45,583	18,122	13,306	7,235
North Carolina	68,958	48,577	30,519	16,466	14,881 *
South Carolina	20,697	21,023	18,426	11,168 *	3,435
Virginia	65,053	35,761	35,513	33,802 *	11,615
West Virginia	7,196	6,086	4,553	1,796	2,992 *
East South Central:					
Alabama	31,388	22,340	13,761	8,257	4,249
Kentucky	30,235	27,480	10,197	5,369	7,690 *
Mississippi	12,844	17,186	4,649	3,957	1,081
Tennessee	65,522	67,506	28,580	13,396	10,011
West South Central:					
Arkansas	17,312	10,188	15,046	3,839	1,658
Louisiana	33,068	24,964	18,554	8,070	5,431 *
Oklahoma	24,802	6,681	23,126 *	3,139	5,214 *
Texas	69,598	50,617	56,921	33,811	17,481
Mountain:					
Arizona	66,304	46,274	22,279	21,958 *	23,291 *
Colorado	28,313	32,977	14,514	9,828	13,579 *
Idaho	42,872	42,036 *	6,761	4,981	2,216
Montana	6,449	4,693	4,432	2,388	7,694 *
Nevada	29,922	17,018	21,290 *	9,372 *	12,559 *
New Mexico	18,981	8,963	15,583 *	6,572	3,005
Utah	13,605	10,059	6,099	10,569	2,366
Wyoming	2,720	2,048	1,784	779	173
Pacific:					
Alaska	3,656	2,282	2,274	1,420	990
California	157,006	177,586	123,850	44,359	42,727
Hawaii	13,904	7,486	9,233	4,214	1,766
Oregon	15,780	8,741	15,021	16,200 *	9,943
Washington	40,821	31,334	15,304	16,234	8,722

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

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

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

Totals may not sum exactly because of rounding.



**Table VIII.B.4.a(2008) Percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	23,345,741	51.2%	27.6%	13.7%	7.5%
New England:					
Connecticut	277,613	49.8%	25.3%	19.4%	5.5%
Maine	123,506	49.5%	22.8%	13.5%	14.2%
Massachusetts	709,615	43.5%	34.2%	15.9%	6.4%
New Hampshire	144,420	52.7%	21.1%	20.6% *	5.6% *
Rhode Island	115,590	48.5%	26.5%	14.8%	10.2% *
Vermont	58,012	40.8%	32.4%	16.2%	10.6% *
Middle Atlantic:					
New Jersey	595,800	55.1%	24.6%	15.7%	4.7% *
New York	1,394,499	52.2%	27.2%	12.1%	8.4% *
Pennsylvania	1,090,822	56.5%	28.2%	10.4%	5.0% *
East North Central:					
Illinois	1,217,086	45.6%	26.4% *	22.8% *	5.1%
Indiana	545,278	54.4%	23.8%	14.8%	7.0% *
Michigan	742,194	47.1%	34.0%	13.3%	5.6%
Ohio	1,014,663	56.0%	24.9%	13.3%	5.8% *
Wisconsin	566,521	53.2%	24.7%	11.5%	10.5% *
West North Central:					
Iowa	254,493	58.6%	23.2%	12.2%	5.9%
Kansas	279,538	51.4%	29.1%	15.1% *	4.4%
Minnesota	657,926	48.8%	32.5%	12.3%	6.4%
Missouri	489,869	49.3%	29.8%	14.5% *	6.5%
Nebraska	168,093	51.7%	23.1%	14.6%	10.6% *
North Dakota	80,270	43.7%	32.8%	14.0%	9.4% *
South Dakota	81,441	48.0%	27.8%	13.6%	10.6%
South Atlantic:					
Delaware	66,989	52.1%	26.8%	14.0%	7.0%
District of Columbia	72,322	60.7%	23.6% *	10.6%	5.1% *
Florida	1,273,165	44.7%	34.9%	12.8%	7.6%
Georgia	572,605	52.5%	28.4%	12.0%	7.1%
Maryland	423,307	53.5%	27.1%	13.1%	6.3%
North Carolina	645,652	50.9%	30.2%	13.4%	5.5% *
South Carolina	279,378	53.9%	27.7%	11.5% *	6.8%
Virginia	595,366	53.9%	26.5%	11.9% *	7.7%
West Virginia	99,273	47.5%	30.0%	12.9%	9.6% *
East South Central:					
Alabama	253,532	53.7%	25.6%	14.9%	5.8% *
Kentucky	295,868	58.4%	24.0%	10.0% *	7.5% *
Mississippi	143,288	65.7%	19.8%	10.5%	4.0%
Tennessee	519,333	59.9%	22.1%	8.8% *	9.3%
West South Central:					
Arkansas	184,053	51.8%	35.0%	8.3%	4.8%
Louisiana	273,480	52.0%	29.0%	13.2%	5.9% *
Oklahoma	222,333	50.9%	32.9% *	8.9%	7.3% *
Texas	1,544,278	49.2%	26.5%	16.6%	7.7%
Mountain:					
Arizona	457,247	57.3%	17.5%	14.7% *	10.6% *
Colorado	356,748	54.7%	21.6%	12.5%	11.1% *
Idaho	147,203	51.3% *	26.5%	16.4%	5.8% *
Montana	103,117	46.7%	25.9%	13.6%	13.8% *
Nevada	228,350	46.2%	28.2% *	12.1% *	13.5% *
New Mexico	159,337	43.2%	31.3% *	18.4%	7.2%
Utah	195,327	52.2%	19.4%	20.3%	8.2%
Wyoming	37,264	54.8%	29.3%	13.6%	2.3%
Pacific:					
Alaska	45,333	47.2%	24.1%	18.5%	10.3%
California	2,620,490	50.5%	29.1%	11.0%	9.4%
Hawaii	106,770	41.3%	33.7%	17.8%	7.3%
Oregon	319,407	44.1%	25.0%	15.3% *	15.6%
Washington	497,679	57.3%	20.6%	15.7%	6.5%

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

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

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

Percents may not add to 100% because of rounding.

**Table VIII.B.4.a(2008) Standard error for percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	270,670	0.82%	0.84%	0.64%	0.39%
New England:					
Connecticut	20,727	6.23%	4.88%	4.03%	1.20%
Maine	13,445	6.31%	5.84%	3.49%	3.47%
Massachusetts	73,965	3.82%	4.00%	2.27%	1.33%
New Hampshire	15,576	4.26%	2.97%	5.39% *	1.74% *
Rhode Island	9,628	4.11%	3.30%	2.68%	2.31% *
Vermont	5,299	3.86%	3.74%	3.56%	3.83% *
Middle Atlantic:					
New Jersey	40,918	5.59%	3.90%	2.65%	1.57% *
New York	92,965	3.61%	3.60%	2.11%	2.39% *
Pennsylvania	79,340	6.27%	6.10%	1.39%	1.39% *
East North Central:					
Illinois	218,773	5.82%	6.02% *	5.80% *	1.46%
Indiana	56,105	5.54%	5.19%	2.24%	2.75% *
Michigan	62,958	2.81%	4.88%	2.98%	1.06%
Ohio	68,419	2.81%	2.66%	2.72%	1.91% *
Wisconsin	31,764	5.64%	4.65%	1.19%	2.67% *
West North Central:					
Iowa	18,245	3.65%	2.78%	3.29%	0.86%
Kansas	20,827	4.12%	2.39%	4.16% *	0.90%
Minnesota	55,484	6.65%	7.30%	2.10%	1.42%
Missouri	48,393	5.61%	5.77%	4.56% *	1.40%
Nebraska	12,824	3.98%	3.28%	3.10%	3.74% *
North Dakota	5,817	4.39%	3.80%	4.10%	2.70% *
South Dakota	5,481	3.76%	3.24%	1.98%	1.94%
South Atlantic:					
Delaware	4,749	5.13%	3.68%	3.57%	1.70%
District of Columbia	8,502	5.18%	6.68% *	2.82%	1.83% *
Florida	111,254	4.29%	5.29%	2.49%	1.37%
Georgia	52,041	3.64%	4.57%	2.49%	1.92%
Maryland	38,688	6.48%	4.98%	3.49%	1.82%
North Carolina	68,958	4.21%	4.05%	1.78%	2.82% *
South Carolina	20,697	7.20%	6.67%	3.40% *	1.31%
Virginia	65,053	4.35%	3.90%	4.32% *	2.05%
West Virginia	7,196	3.35%	3.46%	2.04%	3.17% *
East South Central:					
Alabama	31,388	5.26%	3.31%	2.71%	3.01% *
Kentucky	30,235	4.74%	3.35%	3.98% *	2.19% *
Mississippi	12,844	7.13%	4.75%	2.89%	1.02%
Tennessee	65,522	6.01%	6.33%	2.83% *	2.24%
West South Central:					
Arkansas	17,312	4.43%	5.04%	1.97%	1.23%
Louisiana	33,068	6.18%	5.13%	3.30%	2.61% *
Oklahoma	24,802	5.44%	6.50% *	1.02%	2.06% *
Texas	69,598	2.52%	3.22%	2.22%	1.18%
Mountain:					
Arizona	66,304	5.17%	3.65%	4.84% *	3.06% *
Colorado	28,313	6.36%	5.30%	2.70%	3.53% *
Idaho	42,872	8.07% *	6.44%	4.75%	2.27% *
Montana	6,449	4.57%	3.52%	2.17%	6.16% *
Nevada	29,922	6.00%	6.45% *	4.36% *	4.63% *
New Mexico	18,981	4.49%	6.52% *	4.63%	2.00%
Utah	13,605	5.38%	3.49%	4.62%	1.21%
Wyoming	2,720	5.09%	3.81%	1.95%	0.45%
Pacific:					
Alaska	3,656	4.16%	3.02%	3.11%	2.65%
California	157,006	4.34%	4.41%	2.62%	1.95%
Hawaii	13,904	4.81%	4.48%	3.82%	1.54%
Oregon	15,780	3.33%	3.98%	4.10% *	3.64%
Washington	40,821	3.52%	2.28%	4.07%	1.52%

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

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

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

Percents may not add to 100% because of rounding.

**Table VIII.B.4.b(2008) Percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	74.8%	64.3%	85.0%	85.3%	90.5%
New England:					
Connecticut	81.5%	69.2%	93.6%	94.2%	93.5%
Maine	74.9%	62.0%	78.9%	94.4%	95.0%
Massachusetts	87.6%	81.1%	92.3%	92.3%	94.5%
New Hampshire	80.3%	70.6%	86.0%	96.9%	90.2%
Rhode Island	82.7%	69.8%	93.8%	97.9%	93.2%
Vermont	72.5%	52.7%	80.2%	93.6%	93.3%
Middle Atlantic:					
New Jersey	79.8%	77.0%	73.5%	95.4%	92.4%
New York	80.2%	71.3%	87.5%	93.4%	92.6%
Pennsylvania	75.2%	64.4%	86.2%	96.1%	91.7%
East North Central:					
Illinois	66.5%	70.4%	83.6%	34.2% *	86.8%
Indiana	76.6%	69.3%	83.7%	88.6%	83.9%
Michigan	73.1%	55.4%	87.5%	90.0%	93.8%
Ohio	77.8%	67.5%	88.9%	93.6%	93.8%
Wisconsin	73.7%	59.7%	86.3%	91.3%	95.5%
West North Central:					
Iowa	73.4%	62.2%	86.9%	93.8%	88.9%
Kansas	64.4%	44.5%	78.1%	97.4%	92.1%
Minnesota	76.0%	59.0%	91.4%	93.2%	94.6%
Missouri	77.3%	61.8%	90.5%	96.4%	91.3%
Nebraska	74.5%	67.1%	70.1%	93.7%	93.3%
North Dakota	76.8%	59.9%	87.6%	92.1%	95.0%
South Dakota	64.8%	56.0%	71.9%	77.1%	70.0%
South Atlantic:					
Delaware	74.7%	64.2%	82.5%	91.6%	89.4%
District of Columbia	83.4%	76.7%	93.5%	92.8%	97.1%
Florida	83.4%	76.2%	92.1%	83.2%	86.1%
Georgia	72.9%	56.7%	94.0%	80.2%	95.9%
Maryland	77.5%	65.9%	88.2%	94.6%	93.7%
North Carolina	76.2%	70.0%	88.6%	68.7%	83.6%
South Carolina	79.6%	69.4%	89.3%	93.9%	96.7%
Virginia	79.4%	66.6%	91.1%	100.0%	96.8%
West Virginia	65.0%	47.0%	75.4%	85.4%	94.3%
East South Central:					
Alabama	79.8%	69.5%	86.8%	97.9%	97.7%
Kentucky	74.9%	63.9%	89.9%	88.7%	94.3%
Mississippi	70.2%	64.9%	76.1%	88.9%	78.6%
Tennessee	83.2%	82.0%	80.9%	89.5%	90.3%
West South Central:					
Arkansas	65.8%	64.1%	62.3%	84.0%	79.2%
Louisiana	76.4%	70.7%	85.1%	77.8%	80.7%
Oklahoma	71.0%	58.2%	85.3%	78.5%	87.3%
Texas	74.9%	60.9%	88.5%	90.1%	84.9%
Mountain:					
Arizona	77.6%	69.1%	81.9%	92.0%	96.1%
Colorado	69.1%	60.5%	86.9%	84.8%	59.1%
Idaho	70.0%	70.2%	60.2%	86.0%	67.2%
Montana	57.5%	36.8%	66.1%	84.8%	84.4%
Nevada	74.0%	56.4%	87.8%	82.9%	97.0%
New Mexico	81.9%	71.2%	89.7%	89.1%	94.7%
Utah	67.2%	51.0%	79.7%	92.7%	77.3%
Wyoming	50.3%	31.8%	73.9%	67.5%	89.4%
Pacific:					
Alaska	59.7%	47.9%	66.7%	75.9%	68.0%
California	66.9%	53.4%	73.3%	89.4%	93.8%
Hawaii	94.9%	90.6%	97.9%	96.8%	100.0%
Oregon	71.6%	51.0%	83.1%	91.6%	92.1%
Washington	62.0%	44.5%	79.5%	89.4%	95.0%

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

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

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

**Table VIII.B.4.b(2008) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.01%	1.23%	1.21%	3.26%	0.92%
New England:					
Connecticut	2.50%	9.00%	3.26%	2.06%	10.57%
Maine	3.98%	7.77%	7.31%	3.02%	7.06%
Massachusetts	1.45%	3.19%	2.23%	2.37%	4.37%
New Hampshire	1.86%	4.14%	3.44%	4.78%	9.93%
Rhode Island	2.23%	4.96%	2.78%	1.08%	4.44%
Vermont	2.39%	6.01%	4.80%	3.81%	12.46%
Middle Atlantic:					
New Jersey	5.77%	6.64%	9.06%	3.78%	5.88%
New York	1.35%	2.20%	3.76%	2.25%	3.38%
Pennsylvania	2.29%	5.08%	5.23%	6.76%	4.23%
East North Central:					
Illinois	4.88%	3.09%	10.02%	18.30% *	4.05%
Indiana	3.06%	5.87%	7.77%	5.35%	11.40%
Michigan	3.61%	5.95%	6.87%	5.15%	3.13%
Ohio	1.77%	2.70%	3.89%	9.13%	2.40%
Wisconsin	1.48%	3.98%	3.26%	3.12%	4.23%
West North Central:					
Iowa	2.31%	4.82%	3.03%	3.29%	7.07%
Kansas	2.73%	2.24%	4.77%	2.15%	6.50%
Minnesota	2.61%	6.71%	5.30%	3.77%	2.12%
Missouri	3.35%	7.39%	7.07%	1.22%	3.36%
Nebraska	3.40%	4.47%	4.39%	5.64%	4.38%
North Dakota	2.52%	5.27%	5.69%	3.10%	2.25%
South Dakota	3.48%	6.42%	7.31%	5.89%	11.16%
South Atlantic:					
Delaware	4.95%	8.54%	6.34%	5.81%	12.48%
District of Columbia	2.56%	4.92%	12.81%	4.19%	2.48%
Florida	2.48%	4.85%	8.85%	4.13%	4.86%
Georgia	3.18%	3.15%	5.44%	9.60%	1.45%
Maryland	4.67%	8.77%	8.50%	7.18%	10.59%
North Carolina	3.26%	6.68%	3.62%	7.63%	7.90%
South Carolina	3.14%	4.98%	10.42%	16.07%	2.03%
Virginia	2.24%	4.26%	5.09%	10.54%	7.53%
West Virginia	3.72%	6.05%	7.77%	8.19%	7.33%
East South Central:					
Alabama	3.14%	6.67%	2.78%	2.34%	10.34%
Kentucky	2.03%	5.40%	3.80%	3.83%	7.49%
Mississippi	3.27%	3.73%	6.05%	9.45%	13.38%
Tennessee	2.92%	7.43%	4.31%	4.85%	3.47%
West South Central:					
Arkansas	4.14%	7.32%	9.74%	11.03%	6.94%
Louisiana	3.70%	4.60%	6.42%	10.23%	11.40%
Oklahoma	3.88%	3.69%	11.93%	9.10%	10.41%
Texas	1.91%	3.63%	3.81%	4.94%	5.74%
Mountain:					
Arizona	3.46%	4.90%	8.92%	7.42%	13.60%
Colorado	3.01%	8.03%	3.56%	8.23%	11.85%
Idaho	4.96%	10.65%	8.82%	8.16%	8.08%
Montana	4.49%	6.02%	7.08%	5.85%	13.24%
Nevada	6.74%	10.89%	9.85%	11.83%	3.65%
New Mexico	3.23%	7.40%	7.39%	3.35%	3.26%
Utah	3.15%	4.26%	6.04%	3.70%	8.80%
Wyoming	4.48%	4.12%	5.97%	10.61%	10.62%
Pacific:					
Alaska	3.17%	7.75%	8.11%	9.69%	8.12%
California	5.08%	5.94%	6.07%	2.99%	2.08%
Hawaii	1.74%	4.79%	1.30%	4.49%	0.00%
Oregon	2.57%	4.54%	5.95%	8.61%	8.71%
Washington	4.88%	5.97%	5.31%	4.92%	3.08%

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

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

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

**Table VIII.B.4.b.(1)(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	33.4%	24.4%	34.4%	47.9%	48.1%
New England:					
Connecticut	33.9%	33.3%	27.7%	39.9%	44.4%
Maine	45.9%	41.4%	30.8%	73.4%	50.4%
Massachusetts	29.3%	19.5%	26.4%	55.8%	36.8%
New Hampshire	28.2%	18.9% *	37.3%	40.5%	15.7% *
Rhode Island	30.4%	9.8% *	31.9%	53.5%	64.7%
Vermont	41.4%	23.2% *	35.9%	52.3%	78.5%
Middle Atlantic:					
New Jersey	32.3%	22.3% *	46.6%	40.3%	42.4%
New York	34.5%	32.2%	30.6%	48.9%	36.8%
Pennsylvania	28.7%	17.1% *	42.1%	32.4%	42.7%
East North Central:					
Illinois	35.5%	19.8%	50.0%	60.4%	33.0% *
Indiana	35.4%	38.7%	15.4% *	48.7%	52.0%
Michigan	27.5%	14.7% *	30.1% *	39.2%	50.3%
Ohio	26.1%	23.4%	14.7%	45.6%	45.7%
Wisconsin	24.9%	6.3%	26.5% *	50.9%	52.7%
West North Central:					
Iowa	27.4%	10.8% *	35.9%	51.8%	56.3%
Kansas	28.9%	21.1%	22.5% *	47.5%	41.2%
Minnesota	33.0%	7.8% *	41.1%	55.5%	70.8%
Missouri	25.8%	19.3% *	24.2%	43.0%	25.9% *
Nebraska	28.5%	17.5% *	27.4% *	37.9% *	56.1%
North Dakota	33.6%	14.1% *	32.9%	53.2%	64.3%
South Dakota	21.2%	7.7%	20.2% *	37.6% *	49.2%
South Atlantic:					
Delaware	28.9%	21.3% *	29.7%	33.7% *	56.7%
District of Columbia	27.7%	15.9%	31.2%	61.0%	56.4%
Florida	39.9%	42.2%	34.3%	52.7%	34.6%
Georgia	42.9%	31.1%	47.5%	64.1%	46.2%
Maryland	41.6%	45.4%	37.4%	43.1%	32.6% *
North Carolina	42.9%	56.3%	26.3% *	35.3%	50.4%
South Carolina	27.4%	21.8%	27.8% *	35.3% *	45.0%
Virginia	27.5%	7.5%	28.4%	68.0%	56.1%
West Virginia	28.6%	20.8% *	21.3% *	38.5%	53.5%
East South Central:					
Alabama	29.6%	22.5%	31.1% *	43.9%	34.2% *
Kentucky	32.5%	24.7% *	44.3%	34.1%	35.7%
Mississippi	33.0%	33.5%	28.7% *	31.7%	51.4%
Tennessee	27.0%	16.9% *	29.3% *	57.5%	52.4%
West South Central:					
Arkansas	29.1%	28.9% *	21.2% *	54.0%	29.8% *
Louisiana	28.7%	24.9% *	18.0% *	61.4%	42.9% *
Oklahoma	23.8%	16.8%	28.5% *	44.0%	13.6% *
Texas	31.0%	23.5%	29.7%	44.1%	39.7%
Mountain:					
Arizona	33.5%	24.9%	37.1%	26.4% *	71.3%
Colorado	24.2%	18.4%	24.9%	32.2% *	39.0%
Idaho	59.5%	78.5%	10.5% *	66.6%	59.9%
Montana	41.5%	34.4%	22.7%	46.1%	75.2%
Nevada	34.8%	23.1% *	53.1%	13.2% *	40.0% *
New Mexico	29.9%	22.2%	32.5% *	35.5% *	40.0%
Utah	24.7%	16.5%	22.1% *	41.4%	16.2%
Wyoming	16.6%	15.1% *	16.7% *	17.8% *	22.3% *
Pacific:					
Alaska	37.4%	41.4%	26.0%	40.2%	45.0%
California	41.3%	21.2%	51.8%	54.0%	63.1%
Hawaii	36.9%	12.1% *	42.6%	66.6%	69.0%
Oregon	46.0%	22.6%	39.9%	64.3%	73.4%
Washington	34.3%	14.5%	44.5%	58.4%	34.3%

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

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

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

**Table VIII.B.4.b.(1)(2008) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.11%	0.92%	2.71%	1.26%	2.21%
New England:					
Connecticut	5.07%	9.85%	7.13%	7.76%	12.89%
Maine	4.08%	11.02%	7.21%	7.62%	12.74%
Massachusetts	2.78%	5.12%	5.60%	9.06%	7.40%
New Hampshire	3.11%	6.80%*	7.84%	6.17%	9.18%*
Rhode Island	4.06%	3.79%*	8.56%	8.61%	11.71%
Vermont	5.46%	8.90%*	5.94%	7.62%	14.90%
Middle Atlantic:					
New Jersey	4.80%	7.64%*	7.93%	7.09%	9.23%
New York	2.52%	4.84%	4.99%	8.42%	6.44%
Pennsylvania	5.13%	9.61%*	6.55%	7.43%	10.33%
East North Central:					
Illinois	5.60%	5.46%	12.04%	6.07%	9.93%*
Indiana	5.93%	8.46%	6.25%*	10.17%	13.85%
Michigan	4.81%	4.94%*	9.70%*	9.66%	10.58%
Ohio	3.88%	5.23%	3.88%	9.60%	9.52%
Wisconsin	4.93%	1.70%	9.75%*	8.18%	11.37%
West North Central:					
Iowa	3.42%	3.29%*	7.48%	11.99%	10.27%
Kansas	4.98%	4.94%	7.41%*	12.29%	8.74%
Minnesota	4.54%	8.44%*	8.67%	9.89%	11.48%
Missouri	5.16%	8.25%*	6.42%	9.20%	14.56%*
Nebraska	2.68%	6.87%*	8.49%*	12.04%*	11.22%
North Dakota	5.74%	6.09%*	6.46%	10.80%	13.11%
South Dakota	4.47%	2.26%	6.49%*	11.59%*	10.97%
South Atlantic:					
Delaware	5.11%	9.31%*	6.52%	11.45%*	12.26%
District of Columbia	4.73%	4.23%	8.44%	9.82%	11.03%
Florida	4.77%	7.71%	8.98%	8.47%	7.29%
Georgia	4.07%	7.84%	10.31%	11.73%	11.37%
Maryland	6.77%	10.94%	8.22%	7.83%	9.83%*
North Carolina	5.24%	7.31%	11.18%*	6.94%	11.41%
South Carolina	3.32%	4.12%	8.38%*	11.77%*	11.18%
Virginia	5.90%	1.60%	6.42%	11.74%	10.93%
West Virginia	4.63%	8.02%*	6.96%*	7.20%	13.14%
East South Central:					
Alabama	2.85%	5.44%	9.98%*	9.44%	11.12%*
Kentucky	6.85%	11.72%*	10.17%	8.69%	10.37%
Mississippi	7.00%	8.85%	11.14%*	9.32%	11.62%
Tennessee	6.34%	8.77%*	10.22%*	12.41%	9.62%
West South Central:					
Arkansas	5.33%	8.74%*	11.32%*	13.76%	12.56%*
Louisiana	6.05%	9.46%*	10.55%*	13.12%	13.66%*
Oklahoma	4.32%	4.29%	8.88%*	7.24%	6.46%*
Texas	2.73%	5.00%	5.39%	8.63%	7.58%
Mountain:					
Arizona	4.70%	5.75%	8.99%	8.99%*	13.85%
Colorado	4.07%	4.09%	6.23%	10.39%*	11.45%
Idaho	9.82%	18.84%	6.33%*	10.54%	7.82%
Montana	5.46%	9.47%	5.81%	9.81%	12.12%
Nevada	7.13%	13.57%*	13.51%	12.78%*	13.72%*
New Mexico	3.62%	5.82%	10.83%*	10.84%*	10.63%
Utah	4.77%	4.17%	9.50%*	10.23%	4.52%
Wyoming	2.90%	5.40%*	6.26%*	8.29%*	12.41%*
Pacific:					
Alaska	4.62%	10.58%	6.12%	9.04%	9.08%
California	3.92%	3.56%	6.52%	5.56%	6.29%
Hawaii	3.90%	3.71%*	5.01%	9.93%	7.99%
Oregon	3.26%	2.30%	7.85%	10.82%	5.15%
Washington	3.66%	4.34%	6.05%	6.91%	5.88%

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

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

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

**Table VIII.B.4.b.(1).(a)(2008) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	52.3%	36.1%	53.9%	66.8%	63.3%
New England:					
Connecticut	61.0%	43.5%	78.8%	75.5%	52.5%
Maine	38.7%	17.3% *	42.3%	44.2%	68.5%
Massachusetts	43.0%	12.8% *	44.3%	64.1%	53.8%
New Hampshire	50.4%	27.2%	41.5%	76.1%	70.1%
Rhode Island	57.2%	33.7% *	54.3%	72.9%	53.8%
Vermont	58.0%	29.5% *	56.3%	61.0%	75.4%
Middle Atlantic:					
New Jersey	47.8%	35.3% *	61.9%	52.7%	31.8% *
New York	43.0%	35.6%	41.3%	64.4%	37.0%
Pennsylvania	47.3%	39.1%	44.2%	66.8%	57.5%
East North Central:					
Illinois	71.0%	50.1%	86.7%	66.3%	57.7%
Indiana	43.4%	22.6% *	42.2%	83.5%	60.5%
Michigan	52.1%	36.9% *	59.0%	54.9%	45.6%
Ohio	53.7%	39.3%	49.7%	71.3%	69.6%
Wisconsin	47.9%	59.5%	38.1%	43.7%	58.4%
West North Central:					
Iowa	64.1%	36.3% *	63.0%	76.7%	78.4%
Kansas	42.1%	16.5%	46.6%	52.1%	60.3%
Minnesota	63.5%	32.8% *	58.5%	73.7%	78.8%
Missouri	57.9%	34.2%	68.7%	74.7%	36.2% *
Nebraska	42.4%	14.8% *	41.3%	48.2%	68.2%
North Dakota	57.2%	26.8% *	45.0%	81.6%	67.2%
South Dakota	42.3%	26.0% *	35.4%	44.7% *	56.8%
South Atlantic:					
Delaware	51.0%	28.1% *	59.3%	55.5%	76.2%
District of Columbia	48.8%	37.0% *	37.9%	60.1%	83.4%
Florida	49.4%	46.2%	44.3%	58.5%	72.5%
Georgia	38.2%	13.7%	47.2%	64.5%	22.2% *
Maryland	53.3%	66.2%	30.7%	55.1%	46.2%
North Carolina	22.1%	15.4% *	24.2% *	46.9%	39.3%
South Carolina	27.1%	12.3% *	26.6% *	30.8%	63.7%
Virginia	62.4%	54.5%	60.9%	65.9%	63.0%
West Virginia	32.6%	17.9% *	15.4% *	59.9%	40.0% *
East South Central:					
Alabama	39.6%	15.6% *	29.5% *	71.4%	74.3%
Kentucky	42.2%	39.7% *	38.2% *	55.9%	50.0%
Mississippi	27.0%	13.5% *	40.7%	46.2%	74.4%
Tennessee	47.2%	19.4% *	71.0%	76.5%	41.4% *
West South Central:					
Arkansas	39.8%	33.8% *	32.0% *	59.3%	57.8%
Louisiana	59.6%	52.7%	68.2%	68.1%	45.9% *
Oklahoma	68.8%	26.1% *	93.7%	77.1%	54.3%
Texas	53.0%	32.1% *	57.7%	72.2%	48.6%
Mountain:					
Arizona	46.6%	29.0%	29.9% *	61.0%	75.7%
Colorado	55.7%	55.3%	45.9%	65.7%	61.0%
Idaho	81.0%	84.4%	51.2%	78.5%	71.1%
Montana	47.3%	61.7%	44.9%	57.6%	32.4% *
Nevada	36.2%	55.0%	7.3% *	61.6%	81.0%
New Mexico	40.5%	52.4%	29.0% *	40.7%	48.8%
Utah	60.3%	39.3% *	79.5%	63.9%	58.7%
Wyoming	61.6%	48.5% *	73.7%	55.5%	63.2%
Pacific:					
Alaska	60.4%	40.1% *	54.2%	82.6%	89.2%
California	63.7%	37.4%	63.8%	72.4%	82.3%
Hawaii	76.1%	60.9%	81.5%	74.1%	79.4%
Oregon	75.8%	54.2%	59.6%	94.9%	82.7%
Washington	70.0%	34.3% *	69.6%	82.6%	85.3%

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

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

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

**Table VIII.B.4.b.(1).(a)(2008) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	2.29%	2.82%	3.48%	2.58%	2.80%
New England:					
Connecticut	9.37%	11.33%	12.66%	14.28%	12.84%
Maine	5.63%	11.22% *	11.79%	9.87%	13.99%
Massachusetts	5.85%	9.78% *	9.10%	6.91%	12.42%
New Hampshire	5.20%	5.20%	11.28%	12.46%	15.08%
Rhode Island	6.76%	11.17% *	9.72%	9.78%	11.72%
Vermont	5.24%	15.42% *	9.87%	7.93%	13.58%
Middle Atlantic:					
New Jersey	6.69%	10.69% *	13.32%	9.97%	15.48% *
New York	4.11%	9.35%	7.10%	4.73%	6.05%
Pennsylvania	4.35%	7.62%	6.52%	8.45%	13.10%
East North Central:					
Illinois	7.74%	11.20%	15.69%	7.06%	12.42%
Indiana	6.71%	9.98% *	11.76%	16.43%	13.88%
Michigan	6.01%	11.71% *	8.48%	13.53%	11.51%
Ohio	4.66%	9.74%	9.40%	7.73%	13.54%
Wisconsin	4.30%	9.39%	7.86%	9.00%	12.35%
West North Central:					
Iowa	6.93%	11.23% *	11.16%	16.92%	14.00%
Kansas	4.21%	4.48%	11.67%	12.10%	12.30%
Minnesota	7.45%	11.12% *	12.83%	5.75%	9.86%
Missouri	8.99%	8.09%	13.94%	11.99%	11.99% *
Nebraska	6.82%	9.68% *	11.28%	12.86%	12.40%
North Dakota	5.88%	10.26% *	9.72%	16.37%	15.39%
South Dakota	6.82%	12.71% *	9.84%	14.68% *	12.28%
South Atlantic:					
Delaware	6.43%	9.68% *	12.52%	11.44%	12.43%
District of Columbia	5.25%	12.00% *	11.13%	9.98%	10.65%
Florida	5.15%	9.40%	10.00%	9.70%	11.99%
Georgia	6.60%	3.33%	12.27%	11.79%	12.55% *
Maryland	6.97%	15.27%	7.73%	9.06%	10.34%
North Carolina	6.55%	10.30% *	8.91% *	13.09%	10.21%
South Carolina	5.36%	5.00% *	13.20% *	9.15%	13.14%
Virginia	7.20%	13.36%	10.48%	12.46%	12.45%
West Virginia	4.81%	10.40% *	6.05% *	7.46%	12.14% *
East South Central:					
Alabama	6.48%	9.71% *	12.47% *	13.57%	15.64%
Kentucky	6.96%	13.29% *	12.52% *	11.17%	12.06%
Mississippi	5.69%	12.09% *	11.28%	13.39%	19.71%
Tennessee	7.54%	11.06% *	19.32%	19.33%	12.44% *
West South Central:					
Arkansas	8.56%	14.72% *	10.67% *	15.73%	15.03%
Louisiana	8.12%	12.91%	17.24%	15.12%	14.39% *
Oklahoma	9.86%	14.76% *	24.23%	12.74%	15.78%
Texas	6.40%	10.44% *	10.40%	12.66%	12.91%
Mountain:					
Arizona	7.29%	6.57%	10.19% *	14.43%	15.44%
Colorado	6.16%	13.98%	12.63%	10.26%	11.53%
Idaho	9.61%	21.93%	14.07%	8.96%	12.60%
Montana	7.73%	14.13%	10.69%	11.61%	14.39% *
Nevada	8.04%	15.99%	6.88% *	16.49%	13.08%
New Mexico	5.78%	12.68%	10.79% *	10.58%	13.10%
Utah	5.55%	13.67% *	20.01%	16.43%	14.23%
Wyoming	10.40%	16.05% *	17.93%	14.59%	17.39%
Pacific:					
Alaska	5.25%	12.34% *	8.86%	16.11%	13.53%
California	3.17%	5.39%	7.48%	6.43%	3.76%
Hawaii	4.07%	10.51%	6.61%	9.88%	9.71%
Oregon	5.49%	11.97%	9.81%	10.34%	3.24%
Washington	6.16%	11.31% *	8.61%	7.73%	13.56%

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

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

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



**Table VIII.B.4.b.(2)(2008) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	17.4%	8.8%	18.6%	32.0%	30.5%
New England:					
Connecticut	20.7%	14.5% *	21.8%	30.1%	23.3% *
Maine	17.8%	7.2% *	13.0% *	32.4%	34.6%
Massachusetts	12.6%	2.5%	11.7% *	35.8%	19.8%
New Hampshire	14.2%	5.1%	15.5% *	30.8%	11.0% *
Rhode Island	17.4%	3.3% *	17.3% *	39.0%	34.8%
Vermont	24.0%	6.8% *	20.2%	31.9%	59.2%
Middle Atlantic:					
New Jersey	15.4%	7.9% *	28.8%	21.2%	13.5% *
New York	14.8%	11.5%	12.6%	31.5%	13.6%
Pennsylvania	13.6%	6.7% *	18.6%	21.7%	24.6% *
East North Central:					
Illinois	25.2%	9.9% *	43.3%	40.0%	19.1% *
Indiana	15.4%	8.7%	6.5% *	40.7%	31.5%
Michigan	14.3%	5.4% *	17.7% *	21.6%	22.9% *
Ohio	14.0%	9.2%	7.3%	32.6%	31.8%
Wisconsin	11.9%	3.7% *	10.1%	22.2%	30.8% *
West North Central:					
Iowa	17.5%	3.9% *	22.6%	39.7%	44.1%
Kansas	12.2%	3.5%	10.5% *	24.7% *	24.8% *
Minnesota	21.0%	2.6% *	24.0%	40.9%	55.8%
Missouri	14.9%	6.6% *	16.6%	32.1% *	9.4% *
Nebraska	12.1%	2.6%	11.3% *	18.3% *	38.2%
North Dakota	19.2%	3.8% *	14.8% *	43.4%	43.2%
South Dakota	9.0% *	2.0% *	7.2% *	16.8% *	28.0% *
South Atlantic:					
Delaware	14.7%	6.0% *	17.6% *	18.7% *	43.2%
District of Columbia	13.5%	5.9%	11.8% *	36.6%	47.0%
Florida	19.7%	19.5%	15.2% *	30.8%	25.1%
Georgia	16.4%	4.3% *	22.4% *	41.3%	10.3% *
Maryland	22.2%	30.0% *	11.5% *	23.8% *	15.0% *
North Carolina	9.5%	8.7% *	6.4% *	16.6%	19.8%
South Carolina	7.4%	2.7% *	7.4% *	10.8%	28.7%
Virginia	17.2%	4.1% *	17.3%	44.8%	35.4%
West Virginia	9.3%	3.7% *	3.3% *	23.1%	21.4% *
East South Central:					
Alabama	11.7%	3.5% *	9.2% *	31.4% *	25.4% *
Kentucky	13.7%	9.8% *	16.9% *	19.1%	17.9% *
Mississippi	8.9% *	4.5% *	11.7% *	14.6% *	38.3% *
Tennessee	12.7%	3.3% *	20.8% *	44.0%	21.7%
West South Central:					
Arkansas	11.6%	9.8% *	6.8% *	32.0% *	17.2% *
Louisiana	17.1%	13.1%	12.3% *	41.8%	19.7%
Oklahoma	16.4%	4.4% *	26.7% *	33.9%	7.4% *
Texas	16.4%	7.6%	17.1% *	31.9%	19.3%
Mountain:					
Arizona	15.6%	7.2% *	11.1% *	16.1% *	54.0%
Colorado	13.5%	10.2%	11.4% *	21.1% *	23.8% *
Idaho	48.2%	66.2% *	5.4% *	52.3%	42.6%
Montana	19.6%	21.2% *	10.2%	26.5%	24.3% *
Nevada	12.6%	12.7% *	3.9% *	8.1% *	32.4% *
New Mexico	12.1%	11.6%	9.4% *	14.4% *	19.5%
Utah	14.9%	6.5%	17.6% *	26.5% *	9.5%
Wyoming	10.2%	7.3% *	12.3% *	9.9% *	14.1% *
Pacific:					
Alaska	22.6%	16.6% *	14.1% *	33.2%	40.1%
California	26.3%	7.9%	33.1%	39.0%	52.0%
Hawaii	28.1%	7.4% *	34.7%	49.3%	54.8%
Oregon	34.9%	12.3%	23.8%	61.0%	60.7%
Washington	24.0%	5.0% *	31.0%	48.2%	29.3%

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

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

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

**Table VIII.B.4.b.(2)(2008) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1.03%	0.69%	2.21%	1.73%	2.26%
New England:					
Connecticut	5.43%	8.52% *	5.51%	6.28%	11.37% *
Maine	2.27%	3.56% *	4.11% *	4.51%	10.13%
Massachusetts	2.23%	0.67%	3.84% *	7.55%	5.94%
New Hampshire	1.99%	1.31%	4.88% *	5.63%	7.13% *
Rhode Island	3.23%	1.41% *	8.33% *	8.23%	9.26%
Vermont	4.73%	3.98% *	3.71%	6.17%	12.58%
Middle Atlantic:					
New Jersey	4.33%	3.65% *	7.32%	5.60%	9.09% *
New York	1.41%	3.12%	2.50%	5.81%	3.65%
Pennsylvania	3.02%	4.03% *	4.01%	6.34%	9.62% *
East North Central:					
Illinois	5.16%	4.24% *	11.16%	6.02%	9.17% *
Indiana	3.25%	1.71%	4.40% *	11.09%	8.49%
Michigan	2.88%	1.65% *	6.69% *	5.93%	8.62% *
Ohio	2.05%	1.98%	1.82%	9.37%	7.95%
Wisconsin	2.51%	1.46% *	2.65%	4.46%	10.47% *
West North Central:					
Iowa	3.10%	2.57% *	6.49%	10.33%	11.46%
Kansas	2.66%	1.02%	6.83% *	8.50% *	7.86% *
Minnesota	3.99%	5.21% *	6.93%	7.46%	10.19%
Missouri	3.76%	2.82% *	4.04%	10.26% *	11.09% *
Nebraska	2.53%	0.70%	5.84% *	9.95% *	10.52%
North Dakota	5.41%	1.93% *	4.66% *	11.23%	11.50%
South Dakota	3.26% *	0.89% *	3.30% *	9.41% *	9.92% *
South Atlantic:					
Delaware	3.54%	7.73% *	5.73% *	10.29% *	10.52%
District of Columbia	3.08%	1.48%	8.09% *	7.45%	10.59%
Florida	3.32%	5.44%	8.15% *	7.72%	6.31%
Georgia	4.22%	1.75% *	8.12% *	8.06%	8.80% *
Maryland	6.03%	9.17% *	4.66% *	9.40% *	5.69% *
North Carolina	1.48%	3.37% *	4.96% *	3.37%	5.83%
South Carolina	1.82%	1.59% *	4.88% *	3.14%	6.72%
Virginia	4.67%	1.76% *	4.97%	11.54%	7.89%
West Virginia	2.12%	2.23% *	2.80% *	4.31%	12.98% *
East South Central:					
Alabama	2.31%	2.87% *	7.60% *	9.61% *	9.97% *
Kentucky	3.61%	5.79% *	7.58% *	4.01%	6.64% *
Mississippi	3.13% *	2.10% *	7.61% *	5.34% *	12.36% *
Tennessee	3.81%	2.07% *	9.36% *	12.51%	4.53%
West South Central:					
Arkansas	2.53%	3.58% *	3.19% *	10.28% *	10.30% *
Louisiana	4.00%	3.37%	5.19% *	12.12%	5.81%
Oklahoma	4.11%	1.71% *	9.28% *	7.21%	2.33% *
Texas	2.68%	2.19%	6.19% *	9.11%	5.45%
Mountain:					
Arizona	3.16%	2.35% *	5.50% *	6.79% *	13.48%
Colorado	3.14%	2.73%	4.04% *	7.89% *	10.56% *
Idaho	10.41%	19.93% *	5.38% *	10.04%	8.73%
Montana	2.82%	6.40% *	2.71%	6.15%	9.30% *
Nevada	2.41%	10.24% *	2.91% *	9.43% *	12.83% *
New Mexico	1.48%	2.86%	5.14% *	5.54% *	4.72%
Utah	3.34%	1.81%	7.78% *	8.77% *	2.64%
Wyoming	2.63%	3.29% *	6.17% *	6.34% *	10.67% *
Pacific:					
Alaska	2.43%	6.23% *	4.40% *	7.93%	9.61%
California	3.28%	1.85%	5.60%	5.77%	5.73%
Hawaii	3.16%	3.87% *	4.47%	8.05%	9.95%
Oregon	4.03%	1.88%	5.46%	11.34%	5.66%
Washington	3.31%	2.07% *	5.94%	7.73%	6.27%

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

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

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

**Table VIII.C.1(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	4,386	4,284	4,246	4,455	4,475
New England:					
Connecticut	4,740	4,614	4,798	4,711	4,808
Maine	4,910	5,337	4,695	4,955	4,853
Massachusetts	4,836	4,398	4,826	5,220	4,651
New Hampshire	5,247	4,876	5,247	5,205	5,448
Rhode Island	4,930	4,934	5,178	4,842	4,758
Vermont	4,900	4,056	5,251	4,980	5,017
Middle Atlantic:					
New Jersey	4,798	3,961	4,997	4,796	5,009
New York	4,638	4,243	4,463	4,834	4,769
Pennsylvania	4,499	4,111	4,473	4,578	4,602
East North Central:					
Illinois	4,643	4,886	4,338	4,719	4,708
Indiana	4,495	4,181	4,287	4,662	4,673
Michigan	4,388	4,015	4,501	4,446	4,417
Ohio	4,089	3,994	3,920	4,565	3,818
Wisconsin	4,777	4,979	4,682	4,874	4,657
West North Central:					
Iowa	4,146	4,266	4,345	3,889	4,162
Kansas	4,197	3,989	4,465	4,242	4,022
Minnesota	4,432	4,453	4,033	4,684	4,501
Missouri	4,124	4,351	3,999	3,914	4,330
Nebraska	4,392	5,065	4,334	4,059	4,512
North Dakota	3,830	4,139	4,083	4,177	3,245
South Dakota	4,233	4,224	4,253	4,269	4,198
South Atlantic:					
Delaware	4,733	4,061	4,438	5,010	4,994
District of Columbia	4,890	4,351	4,482	5,277	5,025
Florida	4,517	4,730	4,414	4,736	4,295
Georgia	4,160	4,269	3,888	4,326	4,209
Maryland	4,360	4,294	3,995	4,732	4,330
North Carolina	4,460	4,424	4,203	4,723	4,359
South Carolina	4,477	4,200	4,188	4,565	4,747
Virginia	4,202	4,193	4,188	4,221	4,198
West Virginia	4,892	4,297	4,331	5,241	5,221
East South Central:					
Alabama	4,139	4,135	4,043	4,022	4,330
Kentucky	4,009	3,467	3,640	4,083	4,545
Mississippi	4,124	4,158	4,130	3,916	4,308
Tennessee	4,276	3,978	3,779	4,417	4,575
West South Central:					
Arkansas	3,923	3,926	3,997	3,996	3,813
Louisiana	4,055	4,152	3,636	4,125	4,204
Oklahoma	4,072	4,089	3,763	4,084	4,312
Texas	4,205	4,392	4,060	4,035	4,392
Mountain:					
Arizona	4,214	3,927	3,894	4,264	4,467
Colorado	4,303	4,336	4,322	4,397	4,158
Idaho	4,104	4,553	4,120	3,880	3,867
Montana	4,355	3,937	4,152	4,531	4,423
Nevada	3,927	3,803	3,543	3,639	4,489
New Mexico	4,074	4,548	3,863	4,256	3,850
Utah	4,197	3,882	3,802	4,100	4,699
Wyoming	4,622	4,680	4,848	4,594	4,467
Pacific:					
Alaska	5,293	5,546	5,087	5,664	5,009
California	4,280	4,109	4,088	4,186	4,581
Hawaii	3,831	3,284	4,039	3,700	4,127
Oregon	4,384	4,234	4,381	4,337	4,511
Washington	4,404	3,766	4,354	4,461	4,594

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

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

**Table VIII.C.1(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	15.46	41.24	30.09	37.17	38.82
New England:					
Connecticut	102.28	179.01	224.58	176.93	281.86
Maine	142.98	399.60	277.31	305.37	261.89
Massachusetts	146.92	188.62	171.72	174.74	202.79
New Hampshire	95.95	304.91	186.85	162.27	292.98
Rhode Island	39.79	267.76	167.61	379.59	123.55
Vermont	139.04	222.05	137.50	72.42	391.28
Middle Atlantic:					
New Jersey	114.20	343.97	320.65	171.06	308.91
New York	93.80	208.11	150.91	153.89	107.87
Pennsylvania	97.13	188.18	125.78	100.85	161.92
East North Central:					
Illinois	106.73	335.47	269.22	204.49	184.63
Indiana	142.42	339.52	105.31	339.67	299.96
Michigan	139.55	186.25	246.76	225.99	257.06
Ohio	78.76	238.95	196.05	245.92	156.82
Wisconsin	112.73	125.63	244.77	171.25	160.03
West North Central:					
Iowa	164.95	243.43	248.12	245.30	145.13
Kansas	86.11	196.17	188.29	221.10	235.26
Minnesota	156.76	297.89	204.80	160.04	245.21
Missouri	116.78	617.24	202.79	170.71	142.42
Nebraska	153.49	649.47	170.56	277.44	178.24
North Dakota	172.42	252.27	135.60	133.59	367.89
South Dakota	84.89	216.08	245.63	308.79	96.96
South Atlantic:					
Delaware	187.79	307.67	205.48	361.90	307.49
District of Columbia	76.75	203.31	200.08	157.03	378.99
Florida	110.31	218.42	300.20	141.17	167.66
Georgia	111.68	243.47	166.51	234.52	227.32
Maryland	58.11	354.16	188.51	134.01	131.11
North Carolina	101.10	200.95	333.14	218.70	123.44
South Carolina	79.52	331.16	318.54	179.86	218.79
Virginia	74.99	232.72	94.36	189.11	131.39
West Virginia	160.48	484.07	140.23	227.46	250.17
East South Central:					
Alabama	92.10	226.30	192.66	173.30	193.87
Kentucky	223.12	295.42	339.79	74.45	279.15
Mississippi	116.31	359.62	202.34	203.81	210.82
Tennessee	130.82	244.20	180.37	146.29	261.83
West South Central:					
Arkansas	81.32	234.58	221.66	318.66	139.49
Louisiana	123.20	208.39	351.02	113.11	132.52
Oklahoma	109.98	279.68	287.09	278.04	156.63
Texas	67.16	162.47	257.21	65.11	74.09
Mountain:					
Arizona	86.42	223.75	262.72	170.73	266.30
Colorado	104.85	160.09	246.46	134.90	298.42
Idaho	120.40	465.85	293.17	182.65	293.08
Montana	116.04	462.94	229.41	225.41	152.63
Nevada	84.43	306.66	342.04	199.02	228.02
New Mexico	63.36	283.73	225.36	185.03	174.08
Utah	114.45	286.31	162.11	230.50	282.55
Wyoming	113.27	624.51	219.08	151.39	186.84
Pacific:					
Alaska	158.52	454.07	295.24	436.75	322.08
California	74.72	116.36	84.78	203.51	99.41
Hawaii	115.31	266.22	245.23	192.37	147.35
Oregon	112.15	92.75	225.58	189.61	156.19
Washington	113.69	219.69	167.21	193.73	184.98

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

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

**Table VIII.C.2(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	882	992	932	879	796
New England:					
Connecticut	992	934	920	967	1,127
Maine	1,054	941	1,140	995	1,093
Massachusetts	1,110	1,120	1,316	1,174	874
New Hampshire	1,264	1,379	1,436	1,110	1,223
Rhode Island	1,050	1,324	1,007	1,083	947
Vermont	986	978	1,004	1,032	929
Middle Atlantic:					
New Jersey	1,033	1,305	968	1,018	979
New York	947	912	885	829	1,165
Pennsylvania	852	830	863	880	821
East North Central:					
Illinois	954	1,082	948	960	881
Indiana	950	1,206	811	1,137	782
Michigan	735	931	772	637	713
Ohio	885	1,003	1,062	986	577
Wisconsin	1,069	1,317	969	1,131	974
West North Central:					
Iowa	756	835	825	730	693
Kansas	807	893	955	845	616
Minnesota	891	803	1,081	988	683
Missouri	956	1,871	967	739	711
Nebraska	1,010	1,361	993	1,011	894
North Dakota	754	1,045	943	645	610
South Dakota	887	792	1,110	969	734
South Atlantic:					
Delaware	885	1,093	809	940	790
District of Columbia	991	934	834	1,143	966
Florida	1,065	1,237	972	1,135	993
Georgia	972	868	894	1,159	896
Maryland	964	846	1,040	1,039	871
North Carolina	827	1,281	1,126	686	552
South Carolina	849	760	914	918	784
Virginia	988	727	1,233	994	918
West Virginia	1,049	1,204	1,447	890	797
East South Central:					
Alabama	959	1,210	998	899	879
Kentucky	806	836	813	821	769
Mississippi	749	716	780	774	712
Tennessee	914	1,125	838	897	916
West South Central:					
Arkansas	781	1,011	907	791	614
Louisiana	868	798	855	838	942
Oklahoma	787	736	851	688	850
Texas	844	1,051	892	837	741
Mountain:					
Arizona	811	854	830	912	688
Colorado	998	964	1,067	1,117	820
Idaho	476	138 *	869	701	391
Montana	583	443 *	729	612	505
Nevada	863	1,060	1,223	672	698
New Mexico	950	1,024	990	1,085	786
Utah	752	777	839	708	732
Wyoming	717	723	943	734	532
Pacific:					
Alaska	814	1,051	978	764	636
California	741	828	875	694	650
Hawaii	451	438	567	383	401
Oregon	612	735	629	738	386
Washington	569	640	643	502	557

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

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

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

**Table VIII.C.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	6.04	28.99	22.53	9.64	8.66
New England:					
Connecticut	73.88	141.95	74.05	96.66	159.40
Maine	81.02	140.09	117.30	108.07	162.76
Massachusetts	54.88	111.47	49.76	82.51	98.07
New Hampshire	80.69	106.01	178.98	69.36	141.18
Rhode Island	49.40	102.59	143.32	126.28	133.55
Vermont	52.05	148.50	155.27	84.07	129.82
Middle Atlantic:					
New Jersey	59.76	162.31	166.36	139.43	102.87
New York	39.85	94.71	72.51	107.09	86.14
Pennsylvania	49.76	83.97	97.06	50.33	105.31
East North Central:					
Illinois	42.58	145.51	80.25	49.73	109.20
Indiana	35.80	163.74	65.76	55.40	101.81
Michigan	28.35	106.37	121.22	100.82	65.08
Ohio	36.73	125.82	49.24	96.94	63.75
Wisconsin	40.13	77.47	82.34	115.30	62.95
West North Central:					
Iowa	63.63	119.05	76.32	82.28	182.45
Kansas	56.55	115.58	125.35	68.24	87.89
Minnesota	59.05	77.62	142.98	71.79	77.83
Missouri	100.06	353.09	62.23	63.84	55.22
Nebraska	55.30	211.42	98.73	103.58	111.34
North Dakota	55.76	136.83	83.45	68.09	120.16
South Dakota	43.83	186.95	81.84	217.01	80.35
South Atlantic:					
Delaware	80.03	158.88	118.38	141.57	109.73
District of Columbia	62.09	86.07	163.03	210.12	90.11
Florida	52.51	112.39	122.77	80.34	86.92
Georgia	93.95	100.88	91.03	203.81	242.22
Maryland	46.39	228.94	177.06	102.08	62.64
North Carolina	74.29	266.63	117.44	80.85	45.27
South Carolina	34.33	73.10	91.25	69.70	95.50
Virginia	36.66	140.50	81.11	101.46	75.75
West Virginia	128.45	150.77	151.65	192.80	184.18
East South Central:					
Alabama	46.77	181.19	105.74	100.03	126.81
Kentucky	38.17	204.08	144.50	106.12	77.87
Mississippi	72.96	145.41	170.61	155.95	90.28
Tennessee	31.28	193.55	88.36	54.19	68.86
West South Central:					
Arkansas	49.62	137.18	103.50	121.58	75.35
Louisiana	45.00	97.92	90.54	84.27	88.18
Oklahoma	63.66	152.28	164.25	104.97	110.72
Texas	37.05	86.73	74.97	75.42	56.37
Mountain:					
Arizona	74.05	120.54	132.04	140.30	81.20
Colorado	58.50	250.70	65.87	90.77	111.77
Idaho	89.52	220.77 *	113.80	81.68	85.81
Montana	41.86	152.63 *	120.72	88.94	80.10
Nevada	91.71	161.61	99.22	81.94	187.16
New Mexico	113.09	237.29	251.74	236.10	59.50
Utah	34.12	125.58	76.99	82.20	84.66
Wyoming	81.99	194.34	61.99	115.18	100.40
Pacific:					
Alaska	70.05	215.68	122.14	98.30	127.20
California	34.20	81.93	81.95	42.67	38.11
Hawaii	54.02	78.19	93.93	71.57	90.62
Oregon	51.21	142.70	120.35	101.63	56.84
Washington	41.37	122.67	81.09	80.75	161.44

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

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

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

**Table VIII.C.3(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	20.1%	23.1%	21.9%	19.7%	17.8%
New England:					
Connecticut	20.9%	20.3%	19.2%	20.5%	23.4%
Maine	21.5%	17.6%	24.3%	20.1%	22.5%
Massachusetts	23.0%	25.5%	27.3%	22.5%	18.8%
New Hampshire	24.1%	28.3%	27.4%	21.3%	22.5%
Rhode Island	21.3%	26.8%	19.4%	22.4%	19.9%
Vermont	20.1%	24.1%	19.1%	20.7%	18.5%
Middle Atlantic:					
New Jersey	21.5%	32.9%	19.4%	21.2%	19.5%
New York	20.4%	21.5%	19.8%	17.1%	24.4%
Pennsylvania	18.9%	20.2%	19.3%	19.2%	17.8%
East North Central:					
Illinois	20.5%	22.2%	21.9%	20.3%	18.7%
Indiana	21.1%	28.8%	18.9%	24.4%	16.7%
Michigan	16.8%	23.2%	17.2%	14.3%	16.1%
Ohio	21.6%	25.1%	27.1%	21.6%	15.1%
Wisconsin	22.4%	26.4%	20.7%	23.2%	20.9%
West North Central:					
Iowa	18.2%	19.6%	19.0%	18.8%	16.6%
Kansas	19.2%	22.4%	21.4%	19.9%	15.3%
Minnesota	20.1%	18.0%	26.8%	21.1%	15.2%
Missouri	23.2%	43.0%	24.2%	18.9%	16.4%
Nebraska	23.0%	26.9%	22.9%	24.9%	19.8%
North Dakota	19.7%	25.2%	23.1%	15.4%	18.8%
South Dakota	21.0%	18.8%	26.1%	22.7%	17.5%
South Atlantic:					
Delaware	18.7%	26.9%	18.2%	18.8%	15.8%
District of Columbia	20.3%	21.5%	18.6%	21.7%	19.2%
Florida	23.6%	26.2%	22.0%	24.0%	23.1%
Georgia	23.4%	20.3%	23.0%	26.8%	21.3%
Maryland	22.1%	19.7% *	26.0%	22.0%	20.1%
North Carolina	18.5%	28.9%	26.8%	14.5%	12.7%
South Carolina	19.0%	18.1%	21.8%	20.1%	16.5%
Virginia	23.5%	17.3%	29.4%	23.6%	21.9%
West Virginia	21.4%	28.0%	33.4%	17.0%	15.3%
East South Central:					
Alabama	23.2%	29.3%	24.7%	22.3%	20.3%
Kentucky	20.1%	24.1%	22.3%	20.1%	16.9%
Mississippi	18.2%	17.2% *	18.9%	19.8%	16.5%
Tennessee	21.4%	28.3%	22.2%	20.3%	20.0%
West South Central:					
Arkansas	19.9%	25.8%	22.7%	19.8%	16.1%
Louisiana	21.4%	19.2%	23.5%	20.3%	22.4%
Oklahoma	19.3%	18.0%	22.6%	16.8%	19.7%
Texas	20.1%	23.9%	22.0%	20.7%	16.9%
Mountain:					
Arizona	19.2%	21.7%	21.3%	21.4%	15.4%
Colorado	23.2%	22.2%	24.7%	25.4%	19.7%
Idaho	11.6%	3.0% *	21.1%	18.1%	10.1%
Montana	13.4%	11.3% *	17.6%	13.5%	11.4%
Nevada	22.0%	27.9%	34.5%	18.5%	15.5%
New Mexico	23.3%	22.5%	25.6%	25.5%	20.4%
Utah	17.9%	20.0%	22.1%	17.3%	15.6%
Wyoming	15.5%	15.4% *	19.4%	16.0%	11.9%
Pacific:					
Alaska	15.4%	18.9%	19.2%	13.5%	12.7%
California	17.3%	20.2%	21.4%	16.6%	14.2%
Hawaii	11.8%	13.3%	14.0%	10.4%	9.7%
Oregon	14.0%	17.4%	14.4%	17.0%	8.6%
Washington	12.9%	17.0%	14.8%	11.2%	12.1% *

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

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

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

**Table VIII.C.3(2008) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.16%	0.66%	0.61%	0.25%	0.18%
New England:					
Connecticut	1.72%	3.03%	1.46%	2.36%	3.14%
Maine	1.96%	3.20%	4.36%	2.15%	4.49%
Massachusetts	1.21%	2.20%	1.32%	1.98%	1.85%
New Hampshire	1.67%	2.16%	2.93%	1.41%	2.87%
Rhode Island	0.98%	2.43%	2.23%	3.46%	2.99%
Vermont	1.07%	3.10%	2.98%	1.66%	1.73%
Middle Atlantic:					
New Jersey	1.43%	4.75%	3.25%	3.01%	2.29%
New York	1.12%	2.16%	2.21%	2.73%	1.85%
Pennsylvania	1.02%	2.25%	2.09%	1.33%	2.19%
East North Central:					
Illinois	0.67%	1.73%	2.07%	1.20%	1.86%
Indiana	0.99%	3.50%	1.24%	3.31%	2.27%
Michigan	0.91%	2.90%	2.37%	2.08%	0.91%
Ohio	0.78%	2.54%	2.16%	2.49%	1.42%
Wisconsin	0.83%	2.01%	1.99%	2.22%	1.52%
West North Central:					
Iowa	1.12%	3.98%	1.24%	1.83%	4.15%
Kansas	1.46%	2.96%	2.54%	1.92%	2.42%
Minnesota	1.64%	2.14%	3.45%	1.54%	1.75%
Missouri	2.23%	7.84%	2.27%	1.45%	1.25%
Nebraska	0.89%	1.60%	2.45%	1.95%	2.11%
North Dakota	1.06%	3.58%	1.64%	1.77%	3.14%
South Dakota	0.95%	4.79%	2.17%	3.82%	1.89%
South Atlantic:					
Delaware	1.94%	3.23%	2.86%	3.07%	1.59%
District of Columbia	1.33%	1.40%	3.20%	3.60%	1.77%
Florida	1.14%	3.47%	2.61%	1.63%	2.08%
Georgia	1.89%	3.61%	1.94%	2.89%	4.80%
Maryland	0.98%	8.75% *	3.21%	2.69%	2.17%
North Carolina	2.01%	6.56%	2.44%	1.70%	0.84%
South Carolina	0.77%	1.78%	2.27%	1.82%	2.26%
Virginia	0.96%	3.31%	1.52%	2.98%	2.07%
West Virginia	2.94%	2.57%	3.43%	3.81%	4.30%
East South Central:					
Alabama	0.93%	3.05%	2.48%	2.23%	2.52%
Kentucky	0.78%	4.83%	2.54%	2.31%	1.76%
Mississippi	2.00%	7.24% *	3.84%	3.59%	1.95%
Tennessee	0.71%	5.64%	2.82%	1.08%	2.04%
West South Central:					
Arkansas	1.09%	4.12%	4.04%	2.71%	2.12%
Louisiana	1.51%	2.70%	2.76%	2.11%	2.01%
Oklahoma	1.70%	3.92%	2.62%	2.12%	2.41%
Texas	0.84%	1.56%	2.81%	1.77%	1.23%
Mountain:					
Arizona	1.80%	2.76%	4.32%	2.65%	2.06%
Colorado	1.13%	5.27%	1.83%	2.00%	2.54%
Idaho	2.34%	6.99% *	3.89%	2.34%	1.67%
Montana	1.12%	5.07% *	3.00%	2.03%	1.87%
Nevada	2.31%	5.38%	3.94%	1.91%	3.18%
New Mexico	2.57%	5.18%	5.79%	5.32%	1.55%
Utah	0.62%	2.38%	1.97%	1.90%	1.25%
Wyoming	1.83%	4.84% *	1.23%	2.40%	2.13%
Pacific:					
Alaska	1.23%	3.23%	2.26%	1.91%	1.68%
California	0.87%	1.86%	2.16%	1.24%	0.89%
Hawaii	1.22%	2.82%	2.07%	2.02%	2.03%
Oregon	1.13%	3.40%	2.30%	2.50%	1.26%
Washington	1.07%	3.54%	1.96%	1.91%	4.28% *

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

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

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



**Table VIII.C.4(2008) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by average wage quartiles and State: United States, 2008**

<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	50.2%	55.4%	57.2%	50.5%	43.9%
<b>New England:</b>					
Connecticut	45.3%	56.5%	49.9%	43.4%	38.2%
Maine	52.6%	54.8%	58.5%	51.9%	49.2%
Massachusetts	49.3%	55.5%	57.8%	51.1%	40.7%
New Hampshire	46.7%	54.7%	54.8%	47.5%	38.4%
Rhode Island	47.9%	60.9%	54.8%	47.2%	39.8%
Vermont	49.9%	61.1%	54.9%	52.3%	40.9%
<b>Middle Atlantic:</b>					
New Jersey	49.3%	50.1%	54.1%	47.7%	46.9%
New York	49.6%	56.6%	53.2%	51.9%	42.0%
Pennsylvania	48.8%	56.8%	58.6%	46.5%	42.2%
<b>East North Central:</b>					
Illinois	49.8%	58.4%	61.3%	46.8%	42.1%
Indiana	44.7%	57.5%	57.2%	43.5%	34.8%
Michigan	43.1%	55.3%	53.5%	43.0%	34.2%
Ohio	44.5%	57.6%	53.2%	41.7%	37.4%
Wisconsin	46.9%	53.8%	53.8%	48.9%	38.9%
<b>West North Central:</b>					
Iowa	47.7%	58.2%	56.5%	42.5%	43.9%
Kansas	48.2%	53.2%	60.3%	48.8%	39.9%
Minnesota	49.0%	62.6%	61.0%	46.7%	40.6%
Missouri	52.3%	60.0%	59.8%	54.0%	43.6%
Nebraska	47.8%	52.6%	51.5%	49.2%	43.0%
North Dakota	50.4%	57.1%	59.0%	46.8%	46.8%
South Dakota	52.7%	55.9%	56.4%	54.6%	48.9%
<b>South Atlantic:</b>					
Delaware	50.9%	56.6%	52.3%	52.5%	46.7%
District of Columbia	55.5%	60.0%	55.5%	60.8%	48.3%
Florida	52.6%	48.1%	59.6%	52.6%	50.1%
Georgia	49.3%	58.5%	56.2%	48.9%	42.4%
Maryland	53.2%	58.6%	60.6%	54.9%	44.3%
North Carolina	57.4%	59.1%	62.8%	62.4%	49.4%
South Carolina	51.9%	66.6%	60.1%	48.6%	45.3%
Virginia	50.1%	61.0%	51.2%	50.8%	45.2%
West Virginia	44.8%	51.8%	55.9%	46.5%	35.8%
<b>East South Central:</b>					
Alabama	49.5%	62.0%	56.8%	50.3%	41.2%
Kentucky	46.9%	52.9%	57.7%	44.3%	39.7%
Mississippi	55.4%	62.6%	63.5%	52.8%	51.0%
Tennessee	46.7%	48.0%	56.8%	46.3%	41.5%
<b>West South Central:</b>					
Arkansas	51.7%	48.4%	64.4%	52.9%	46.2%
Louisiana	52.1%	57.7%	61.7%	50.4%	46.5%
Oklahoma	53.9%	56.3%	66.1%	54.8%	45.3%
Texas	50.6%	51.0%	52.3%	54.6%	46.3%
<b>Mountain:</b>					
Arizona	51.7%	52.8%	61.3%	53.8%	45.4%
Colorado	49.3%	49.4%	52.2%	56.1%	41.5%
Idaho	51.1%	61.0%	57.5%	50.8%	41.8%
Montana	51.2%	57.2%	61.3%	53.4%	44.4%
Nevada	54.2%	62.6%	54.8%	52.6%	51.7%
New Mexico	55.2%	63.7%	60.2%	60.3%	46.8%
Utah	44.2%	54.9%	38.5%	51.1%	38.7%
Wyoming	44.1%	45.8%	51.0%	51.4%	34.4%
<b>Pacific:</b>					
Alaska	54.6%	67.4%	60.9%	52.3%	48.8%
California	52.8%	51.9%	61.0%	52.4%	48.3%
Hawaii	60.3%	69.8%	70.7%	58.9%	48.4%
Oregon	52.6%	60.2%	61.9%	53.1%	43.0%
Washington	54.7%	58.1%	60.8%	55.9%	48.9%

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

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

**Table VIII.C.4(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.35%	0.47%	0.77%	0.60%	0.55%
New England:					
Connecticut	1.94%	3.23%	2.83%	3.95%	2.08%
Maine	0.97%	4.58%	4.94%	2.28%	1.99%
Massachusetts	1.76%	1.47%	1.97%	3.47%	2.29%
New Hampshire	1.16%	2.75%	2.67%	1.64%	2.93%
Rhode Island	1.51%	5.40%	3.47%	3.34%	2.69%
Vermont	1.47%	3.64%	2.45%	3.04%	2.94%
Middle Atlantic:					
New Jersey	2.22%	4.97%	3.53%	3.96%	4.15%
New York	1.51%	2.89%	2.62%	2.13%	3.08%
Pennsylvania	0.79%	1.94%	2.29%	2.45%	1.86%
East North Central:					
Illinois	2.04%	1.88%	4.40%	1.92%	2.23%
Indiana	1.24%	6.12%	3.55%	2.82%	1.97%
Michigan	1.82%	3.17%	3.27%	2.74%	1.51%
Ohio	1.09%	3.62%	1.68%	1.73%	2.58%
Wisconsin	1.11%	2.97%	2.19%	2.31%	1.94%
West North Central:					
Iowa	1.65%	3.40%	1.93%	3.32%	2.09%
Kansas	0.98%	4.16%	2.74%	1.88%	1.83%
Minnesota	2.29%	2.34%	2.67%	2.47%	4.04%
Missouri	2.26%	5.49%	3.81%	1.92%	1.92%
Nebraska	1.83%	3.43%	3.08%	2.78%	2.55%
North Dakota	2.93%	5.03%	2.99%	2.44%	6.96%
South Dakota	2.53%	6.10%	2.93%	3.53%	4.06%
South Atlantic:					
Delaware	1.66%	4.57%	3.40%	4.30%	3.24%
District of Columbia	1.25%	2.74%	3.95%	3.59%	2.99%
Florida	1.50%	3.68%	4.84%	2.02%	3.39%
Georgia	1.39%	4.39%	3.81%	2.26%	2.93%
Maryland	1.56%	5.77%	3.20%	2.56%	2.19%
North Carolina	2.14%	3.94%	3.27%	3.31%	3.35%
South Carolina	1.89%	3.15%	3.86%	4.07%	3.33%
Virginia	1.73%	3.81%	2.97%	2.67%	2.75%
West Virginia	1.49%	4.90%	3.38%	4.29%	2.39%
East South Central:					
Alabama	1.82%	3.37%	5.25%	2.63%	2.44%
Kentucky	1.16%	5.29%	2.17%	3.04%	3.08%
Mississippi	2.05%	3.94%	4.21%	4.29%	2.70%
Tennessee	1.64%	3.67%	4.53%	2.86%	2.48%
West South Central:					
Arkansas	1.89%	6.95%	3.78%	3.36%	4.94%
Louisiana	1.83%	3.81%	3.83%	3.08%	2.27%
Oklahoma	2.12%	2.86%	2.36%	2.45%	3.93%
Texas	1.58%	3.92%	3.58%	2.06%	1.81%
Mountain:					
Arizona	1.80%	2.96%	3.39%	2.75%	3.43%
Colorado	1.68%	4.23%	4.55%	2.37%	2.95%
Idaho	1.67%	7.25%	4.12%	3.55%	2.63%
Montana	1.25%	4.76%	4.31%	2.38%	2.86%
Nevada	1.82%	4.78%	2.83%	2.83%	3.33%
New Mexico	1.70%	4.22%	4.33%	4.26%	3.38%
Utah	2.67%	4.98%	3.30%	3.64%	4.06%
Wyoming	1.49%	6.42%	3.31%	3.39%	5.61%
Pacific:					
Alaska	1.89%	5.47%	4.63%	3.73%	2.79%
California	1.10%	2.38%	2.62%	2.37%	2.11%
Hawaii	2.34%	4.98%	4.28%	3.96%	2.76%
Oregon	1.46%	3.85%	3.32%	3.81%	2.07%
Washington	1.92%	4.04%	3.67%	2.98%	3.75%

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

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

**Table VIII.D.1(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	12,298	11,915	11,666	12,174	12,769
New England:					
Connecticut	13,436	13,191	13,385	13,210	13,711
Maine	13,102	14,267	12,879	13,000	12,951
Massachusetts	13,788	12,958	13,407	13,965	14,038
New Hampshire	13,592	12,560	14,060	13,970	13,370
Rhode Island	13,363	12,547	12,699	13,358	13,864
Vermont	13,091	12,962	12,806	13,055	13,272
Middle Atlantic:					
New Jersey	12,789	11,516	11,968	12,317	14,206
New York	12,824	11,718	12,654	12,490	13,528
Pennsylvania	12,339	11,721	12,094	11,999	12,876
East North Central:					
Illinois	12,603	12,108	11,625	13,466	12,475
Indiana	13,504	12,777	11,404	12,702	14,882
Michigan	11,321	10,682	11,292	11,601	11,291
Ohio	11,425	10,333	10,962	12,097	11,237
Wisconsin	12,956	14,684	12,709	12,518	12,969
West North Central:					
Iowa	10,947	10,865	9,903	11,029	11,406
Kansas	11,662	10,030	11,284	11,959	11,914
Minnesota	13,639	10,574	12,776	12,797	14,898
Missouri	11,557	11,355	12,252	10,307	12,269
Nebraska	11,648	12,789	10,510	11,876	11,824
North Dakota	11,178	10,883	11,318	11,085	11,269
South Dakota	11,382	9,410	11,024	11,690	11,787
South Atlantic:					
Delaware	13,386	12,095	12,559	12,935	14,530
District of Columbia	13,427	11,980	12,681	14,580	13,493
Florida	12,697	15,060	11,506	12,769	12,000
Georgia	11,659	11,480	11,093	11,656	11,949
Maryland	12,541	10,999	11,971	13,827	12,374
North Carolina	12,308	13,771	11,283	11,475	12,742
South Carolina	12,068	11,074	12,228	11,659	12,542
Virginia	11,935	11,903	11,415	11,296	12,641
West Virginia	12,887	10,398	12,220	13,695	12,894
East South Central:					
Alabama	11,119	9,817	10,874	11,160	11,398
Kentucky	11,506	8,753	11,540	11,656	12,034
Mississippi	11,363	10,827	10,067	11,451	12,085
Tennessee	12,302	11,338	10,537	12,572	12,901
West South Central:					
Arkansas	11,220	13,538	10,009	11,014	10,805
Louisiana	11,207	11,094	9,288	10,899	12,081
Oklahoma	11,053	11,014	10,995	10,820	11,251
Texas	11,967	9,678	10,558	12,269	13,263
Mountain:					
Arizona	12,292	10,773	11,041	12,680	12,803
Colorado	11,952	12,155	12,621	12,136	11,471
Idaho	10,837	11,463	9,885	10,975	10,622
Montana	11,438	10,341	10,496	11,048	11,991
Nevada	11,487	12,052	10,121	10,940	12,892
New Mexico	12,071	11,823	12,563	13,666	11,254
Utah	11,783	10,209	11,343	11,378	12,708
Wyoming	12,734	11,653	12,424	11,679	13,682
Pacific:					
Alaska	13,383	14,115	12,248	11,967	14,797
California	12,254	12,115	11,773	11,327	13,211
Hawaii	11,044	8,572	10,763	11,176	11,640
Oregon	12,585	12,014	11,564	12,441	13,280
Washington	13,036	11,602	12,644	13,390	13,208

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

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

**Table VIII.D.1(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	81.11	161.19	171.76	98.86	151.38
New England:					
Connecticut	400.98	557.77	454.99	803.02	598.20
Maine	410.04	1,509.98	1,124.55	755.34	653.87
Massachusetts	278.75	453.32	676.75	352.45	383.18
New Hampshire	480.19	794.89	509.27	696.77	579.99
Rhode Island	181.93	685.81	457.62	717.76	310.72
Vermont	364.75	466.93	570.16	586.82	611.89
Middle Atlantic:					
New Jersey	343.66	1,303.06	1,256.18	781.69	772.29
New York	297.14	832.44	555.09	438.76	498.17
Pennsylvania	304.29	546.04	393.79	468.36	323.06
East North Central:					
Illinois	381.01	327.76	568.11	677.96	371.18
Indiana	664.25	998.08	475.41	715.14	1,239.62
Michigan	314.65	640.11	644.05	609.84	479.69
Ohio	328.80	563.20	551.59	884.02	446.54
Wisconsin	285.45	926.12	490.58	467.42	519.57
West North Central:					
Iowa	242.71	383.09	857.76	314.35	308.45
Kansas	268.01	477.65	919.02	406.02	488.10
Minnesota	654.11	1,031.02	900.88	528.39	946.60
Missouri	292.32	702.80	621.04	709.49	498.26
Nebraska	337.39	738.49	724.20	625.30	628.42
North Dakota	257.28	906.70	486.60	537.30	620.25
South Dakota	212.02	813.08	454.31	406.99	201.40
South Atlantic:					
Delaware	453.63	835.47	574.18	915.21	802.02
District of Columbia	286.29	728.05	519.51	690.46	697.46
Florida	397.77	850.85	668.71	664.61	364.96
Georgia	291.74	941.31	502.29	321.83	625.36
Maryland	399.90	1,172.55	419.98	801.63	558.27
North Carolina	202.17	1,088.27	830.73	744.81	414.81
South Carolina	338.94	715.83	719.58	438.73	537.10
Virginia	317.42	660.84	765.65	508.36	523.80
West Virginia	488.74	1,487.66	925.98	1,095.76	429.99
East South Central:					
Alabama	239.54	620.43	327.55	351.48	375.04
Kentucky	262.55	482.89	529.34	289.93	431.52
Mississippi	301.41	735.35	595.16	590.33	314.26
Tennessee	310.48	549.06	876.57	426.81	603.10
West South Central:					
Arkansas	309.13	856.97	859.58	551.21	580.52
Louisiana	323.71	1,244.99	900.45	459.21	638.32
Oklahoma	322.06	807.80	794.57	606.72	424.66
Texas	390.85	1,272.31	843.89	333.33	281.61
Mountain:					
Arizona	403.38	766.78	657.39	397.26	772.88
Colorado	393.83	858.36	648.46	528.57	683.02
Idaho	383.28	1,445.84	673.41	526.36	722.10
Montana	448.43	1,221.19	424.19	465.22	567.85
Nevada	286.69	893.90	785.17	448.62	506.42
New Mexico	609.68	704.43	736.42	1,116.91	398.20
Utah	365.48	931.62	957.69	788.86	624.02
Wyoming	579.10	1,831.40	729.49	763.94	674.35
Pacific:					
Alaska	571.81	2,309.02	694.85	707.06	611.10
California	184.86	370.55	305.21	430.08	258.91
Hawaii	281.07	612.20	761.77	405.75	518.14
Oregon	305.25	687.07	377.88	557.06	664.59
Washington	322.75	823.87	525.76	619.24	509.54

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

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

**Table VIII.D.2(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	3,394	3,932	3,603	3,345	3,194
New England:					
Connecticut	3,075	3,922	3,147	3,095	2,754
Maine	4,017	4,331	3,788	3,863	4,139
Massachusetts	3,363	3,225	4,684	3,393	2,912
New Hampshire	3,922	4,197	3,967	4,056	3,759
Rhode Island	2,960	4,196	3,381	2,914	2,549
Vermont	3,435	2,733	4,815	3,506	2,968
Middle Atlantic:					
New Jersey	3,286	3,962	2,753	3,230	3,321
New York	3,376	3,283	3,067	3,154	3,785
Pennsylvania	2,971	3,042	3,246	2,741	3,026
East North Central:					
Illinois	3,366	3,662	3,695	3,840	2,840
Indiana	2,472	3,592	2,532	2,882	1,967
Michigan	2,522	3,814	2,856	2,086	2,390
Ohio	2,642	3,184	3,959	2,338	2,262
Wisconsin	3,301	4,226	3,386	3,473	2,910
West North Central:					
Iowa	2,524	2,802	2,816	2,609	2,245
Kansas	2,954	3,274	3,788	3,207	2,440
Minnesota	3,279	3,117	4,249	3,289	3,068
Missouri	2,994	3,353	3,268	3,112	2,699
Nebraska	3,173	3,230	3,188	3,436	2,945
North Dakota	3,388	3,190	3,860	2,778	3,782
South Dakota	3,503	3,437	3,811	3,812	3,225
South Atlantic:					
Delaware	3,373	4,258	3,154	3,360	3,225
District of Columbia	3,834	3,072	4,155	3,535	4,090
Florida	4,412	5,591	3,611	4,119	4,439
Georgia	3,814	4,917	3,451	3,661	3,882
Maryland	3,920	2,800	3,782	4,151	4,137
North Carolina	4,115	6,315	3,195	4,186	3,664
South Carolina	3,377	3,838	3,683	3,227	3,311
Virginia	3,854	4,815	3,811	3,600	3,860
West Virginia	3,056	5,329	4,520	3,460	2,121
East South Central:					
Alabama	3,265	4,339	3,626	3,063	3,095
Kentucky	2,918	3,928	3,178	2,987	2,518
Mississippi	3,458	3,296	3,569	3,318	3,596
Tennessee	3,366	2,971	3,694	3,071	3,596
West South Central:					
Arkansas	3,085	2,923	3,235	3,197	3,035
Louisiana	3,607	3,505	3,222	4,093	3,322
Oklahoma	3,619	3,307	3,295	3,627	3,769
Texas	3,872	3,765	4,494	4,171	3,385
Mountain:					
Arizona	4,136	3,525	4,782	4,397	3,959
Colorado	4,151	5,166	3,872	4,685	3,625
Idaho	2,562	1,893 *	3,814	2,500	2,665
Montana	3,823	4,361	3,613	4,029	3,691
Nevada	3,575	3,852	4,122	2,860	3,783
New Mexico	4,021	3,475	5,067	6,163	2,852
Utah	2,760	2,386	2,519	2,855	2,960
Wyoming	3,052	3,859	3,471	3,457	2,520
Pacific:					
Alaska	3,248	4,662	3,616	3,298	2,804
California	3,398	4,102	3,622	3,226	3,220
Hawaii	2,597	2,751	3,908	2,931	1,865
Oregon	3,297	4,457	4,340	3,158	2,679
Washington	3,258	3,010	4,417	3,199	2,849

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

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

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

**Table VIII.D.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	54.07	160.20	118.27	49.38	53.86
New England:					
Connecticut	291.10	429.36	382.40	173.47	668.09
Maine	224.73	476.06	480.18	300.90	426.98
Massachusetts	140.51	320.81	399.84	320.21	196.94
New Hampshire	275.65	565.13	383.41	442.55	533.41
Rhode Island	224.49	461.55	373.75	545.75	447.81
Vermont	223.95	334.05	423.94	337.04	332.99
Middle Atlantic:					
New Jersey	343.08	642.08	603.60	455.38	643.57
New York	241.29	370.95	265.28	217.69	374.38
Pennsylvania	130.70	462.06	218.55	147.72	286.84
East North Central:					
Illinois	110.26	248.03	447.41	531.73	136.49
Indiana	163.96	839.09	149.24	122.27	310.48
Michigan	160.25	452.90	248.76	364.03	316.17
Ohio	228.53	349.71	599.00	220.58	144.93
Wisconsin	179.70	341.42	292.47	307.15	366.79
West North Central:					
Iowa	204.30	371.29	322.22	251.98	337.33
Kansas	156.06	501.95	513.38	236.61	353.96
Minnesota	139.90	333.82	401.45	354.96	197.98
Missouri	96.93	636.31	293.99	281.24	199.69
Nebraska	123.22	444.70	336.77	305.19	238.78
North Dakota	190.82	611.51	337.84	187.79	426.16
South Dakota	126.88	570.74	323.05	541.10	172.84
South Atlantic:					
Delaware	222.47	924.63	346.61	617.03	300.24
District of Columbia	236.56	315.42	493.00	595.47	392.58
Florida	258.09	426.18	844.63	387.64	366.27
Georgia	246.69	495.47	255.64	335.85	576.99
Maryland	331.22	440.53	405.57	593.51	634.59
North Carolina	296.96	1,069.15	501.21	285.23	420.27
South Carolina	203.86	764.90	404.30	524.24	342.82
Virginia	224.73	516.74	450.03	284.86	364.99
West Virginia	412.17	1,166.13	564.69	902.67	365.37
East South Central:					
Alabama	166.76	682.89	292.47	313.28	228.82
Kentucky	200.84	425.85	416.58	201.87	333.47
Mississippi	233.22	469.06	725.67	389.55	452.11
Tennessee	152.84	579.34	510.10	254.72	290.55
West South Central:					
Arkansas	421.27	470.58	516.03	514.76	616.82
Louisiana	217.74	647.35	575.43	264.31	232.91
Oklahoma	369.15	436.62	575.44	574.13	719.91
Texas	197.83	554.00	416.73	320.53	308.11
Mountain:					
Arizona	369.27	322.15	388.08	359.56	545.05
Colorado	273.40	935.35	467.07	407.97	556.99
Idaho	310.80	935.50 *	271.86	350.48	371.47
Montana	355.47	1,005.77	497.25	405.70	580.21
Nevada	284.98	583.22	318.88	375.83	601.93
New Mexico	615.85	625.62	1,234.82	1,223.27	282.08
Utah	188.11	346.53	265.57	301.90	382.41
Wyoming	229.34	681.10	900.19	477.55	427.50
Pacific:					
Alaska	200.33	826.81	427.31	535.84	435.16
California	137.87	362.04	262.26	272.37	244.91
Hawaii	313.57	565.97	705.04	346.75	406.37
Oregon	199.68	581.95	472.18	340.61	265.16
Washington	248.11	399.27	506.53	499.83	432.23

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

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

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

**Table VIII.D.3(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	27.6%	33.0%	30.9%	27.5%	25.0%
New England:					
Connecticut	22.9%	29.7%	23.5%	23.4%	20.1%
Maine	30.7%	30.4%	29.4%	29.7%	32.0%
Massachusetts	24.4%	24.9%	34.9%	24.3%	20.7%
New Hampshire	28.9%	33.4%	28.2%	29.0%	28.1%
Rhode Island	22.1%	33.4%	26.6%	21.8%	18.4%
Vermont	26.2%	21.1%	37.6%	26.9%	22.4%
Middle Atlantic:					
New Jersey	25.7%	34.4%	23.0%	26.2%	23.4%
New York	26.3%	28.0%	24.2%	25.3%	28.0%
Pennsylvania	24.1%	26.0%	26.8%	22.8%	23.5%
East North Central:					
Illinois	26.7%	30.2%	31.8%	28.5%	22.8%
Indiana	18.3%	28.1%	22.2%	22.7%	13.2%
Michigan	22.3%	35.7%	25.3%	18.0%	21.2%
Ohio	23.1%	30.8%	36.1%	19.3%	20.1%
Wisconsin	25.5%	28.8%	26.6%	27.7%	22.4%
West North Central:					
Iowa	23.1%	25.8%	28.4%	23.7%	19.7%
Kansas	25.3%	32.6%	33.6%	26.8%	20.5%
Minnesota	24.0%	29.5%	33.3%	25.7%	20.6%
Missouri	25.9%	29.5%	26.7%	30.2%	22.0%
Nebraska	27.2%	25.3%	30.3%	28.9%	24.9%
North Dakota	30.3%	29.3%	34.1%	25.1%	33.6%
South Dakota	30.8%	36.5%	34.6%	32.6%	27.4%
South Atlantic:					
Delaware	25.2%	35.2%	25.1%	26.0%	22.2%
District of Columbia	28.6%	25.6%	32.8%	24.2%	30.3%
Florida	34.8%	37.1%	31.4%	32.3%	37.0%
Georgia	32.7%	42.8%	31.1%	31.4%	32.5%
Maryland	31.3%	25.5%	31.6%	30.0%	33.4%
North Carolina	33.4%	45.9%	28.3%	36.5%	28.8%
South Carolina	28.0%	34.7%	30.1%	27.7%	26.4%
Virginia	32.3%	40.4%	33.4%	31.9%	30.5%
West Virginia	23.7%	51.2%	37.0%	25.3%	16.5%
East South Central:					
Alabama	29.4%	44.2%	33.3%	27.4%	27.2%
Kentucky	25.4%	44.9%	27.5%	25.6%	20.9%
Mississippi	30.4%	30.4%	35.4%	29.0%	29.8%
Tennessee	27.4%	26.2%	35.1%	24.4%	27.9%
West South Central:					
Arkansas	27.5%	21.6%	32.3%	29.0%	28.1%
Louisiana	32.2%	31.6%	34.7%	37.6%	27.5%
Oklahoma	32.7%	30.0%	30.0%	33.5%	33.5%
Texas	32.4%	38.9%	42.6%	34.0%	25.5%
Mountain:					
Arizona	33.6%	32.7%	43.3%	34.7%	30.9%
Colorado	34.7%	42.5%	30.7%	38.6%	31.6%
Idaho	23.6%	16.5% *	38.6%	22.8%	25.1%
Montana	33.4%	42.2%	34.4%	36.5%	30.8%
Nevada	31.1%	32.0%	40.7%	26.1%	29.3%
New Mexico	33.3%	29.4%	40.3%	45.1%	25.3%
Utah	23.4%	23.4%	22.2%	25.1%	23.3%
Wyoming	24.0%	33.1%	27.9%	29.6%	18.4%
Pacific:					
Alaska	24.3%	33.0%	29.5%	27.6%	19.0%
California	27.7%	33.9%	30.8%	28.5%	24.4%
Hawaii	23.5%	32.1%	36.3%	26.2%	16.0%
Oregon	26.2%	37.1%	37.5%	25.4%	20.2%
Washington	25.0%	25.9%	34.9%	23.9%	21.6%

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

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

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

**Table VIII.D.3(2008) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.40%	1.04%	1.08%	0.28%	0.53%
New England:					
Connecticut	2.09%	4.29%	3.04%	2.13%	3.40%
Maine	1.68%	3.93%	6.68%	2.28%	4.36%
Massachusetts	1.00%	2.75%	3.12%	2.28%	1.44%
New Hampshire	1.65%	4.21%	2.35%	2.72%	4.28%
Rhode Island	1.90%	3.28%	2.84%	4.21%	2.88%
Vermont	1.96%	3.49%	3.91%	2.99%	2.54%
Middle Atlantic:					
New Jersey	2.91%	4.88%	4.69%	3.54%	4.73%
New York	1.91%	2.38%	1.96%	2.35%	2.93%
Pennsylvania	1.03%	2.92%	2.07%	1.37%	2.34%
East North Central:					
Illinois	0.86%	2.05%	3.91%	3.84%	1.27%
Indiana	1.97%	6.65%	1.45%	1.86%	3.51%
Michigan	1.38%	3.39%	2.43%	3.84%	2.37%
Ohio	1.96%	3.47%	4.99%	2.21%	1.64%
Wisconsin	1.56%	3.37%	2.29%	2.19%	3.03%
West North Central:					
Iowa	1.83%	3.55%	5.35%	1.92%	3.00%
Kansas	1.49%	4.31%	2.39%	2.64%	3.32%
Minnesota	1.78%	1.88%	3.87%	2.28%	2.06%
Missouri	0.90%	6.01%	3.72%	2.15%	1.07%
Nebraska	1.00%	3.25%	2.63%	2.10%	1.62%
North Dakota	1.53%	4.44%	3.03%	2.19%	3.53%
South Dakota	1.36%	7.87%	3.10%	5.50%	1.81%
South Atlantic:					
Delaware	2.56%	5.68%	2.54%	4.28%	2.20%
District of Columbia	1.88%	2.51%	3.69%	5.12%	2.81%
Florida	1.97%	2.41%	6.93%	2.34%	3.21%
Georgia	2.50%	5.51%	3.47%	2.78%	5.84%
Maryland	2.12%	4.47%	3.94%	5.27%	4.61%
North Carolina	2.26%	5.81%	4.64%	3.70%	4.41%
South Carolina	1.31%	4.48%	3.62%	5.22%	2.74%
Virginia	1.42%	4.44%	3.44%	4.55%	2.87%
West Virginia	2.99%	11.47%	4.67%	5.64%	3.31%
East South Central:					
Alabama	1.74%	4.90%	2.65%	3.33%	2.70%
Kentucky	1.88%	4.07%	4.21%	1.55%	2.75%
Mississippi	2.00%	6.53%	6.15%	3.09%	4.31%
Tennessee	1.53%	4.29%	3.31%	2.79%	2.39%
West South Central:					
Arkansas	3.53%	5.10%	7.76%	4.51%	4.74%
Louisiana	2.27%	5.65%	5.92%	3.16%	2.75%
Oklahoma	3.25%	5.11%	3.30%	5.64%	5.52%
Texas	1.62%	3.59%	3.66%	2.40%	2.59%
Mountain:					
Arizona	2.03%	3.57%	3.77%	3.11%	4.14%
Colorado	2.56%	6.87%	3.67%	3.71%	3.51%
Idaho	2.85%	7.31% *	3.72%	4.31%	4.11%
Montana	2.73%	7.45%	4.78%	4.92%	4.66%
Nevada	2.61%	4.99%	3.91%	3.45%	4.15%
New Mexico	3.68%	5.81%	7.73%	6.71%	2.53%
Utah	1.64%	3.38%	2.74%	2.35%	2.80%
Wyoming	1.80%	6.41%	8.11%	2.57%	3.43%
Pacific:					
Alaska	1.19%	5.82%	3.99%	3.72%	2.84%
California	1.08%	2.60%	2.02%	2.29%	1.52%
Hawaii	2.22%	5.04%	4.57%	3.10%	3.34%
Oregon	1.43%	4.98%	4.88%	2.74%	1.91%
Washington	2.40%	3.07%	3.48%	3.40%	3.61%

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

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

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



**Table VIII.D.4(2008) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by average wage quartiles and State: United States, 2008**

<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	31.8%	28.6%	25.9%	31.6%	36.6%
<b>New England:</b>					
Connecticut	34.8%	27.3%	27.6%	36.3%	42.4%
Maine	27.9%	26.5%	24.8%	25.4%	32.2%
Massachusetts	37.4%	34.2%	28.1%	37.0%	44.0%
New Hampshire	33.8%	29.6%	26.3%	31.5%	41.9%
Rhode Island	40.3%	28.9%	34.0%	43.1%	46.0%
Vermont	28.7%	23.9%	25.7%	26.5%	34.0%
<b>Middle Atlantic:</b>					
New Jersey	31.9%	36.3%	25.2%	32.4%	34.6%
New York	33.8%	28.0%	31.5%	33.6%	38.0%
Pennsylvania	31.3%	25.9%	25.1%	33.0%	35.3%
<b>East North Central:</b>					
Illinois	33.5%	25.0%	24.9%	34.9%	40.8%
Indiana	34.8%	28.8%	24.4%	35.4%	42.0%
Michigan	34.7%	32.0%	28.8%	33.7%	39.4%
Ohio	36.2%	19.9%	29.9%	40.4%	41.9%
Wisconsin	36.9%	32.9%	31.1%	35.5%	42.8%
<b>West North Central:</b>					
Iowa	38.1%	32.7%	33.0%	40.0%	41.1%
Kansas	34.3%	29.4%	24.6%	34.1%	40.9%
Minnesota	34.7%	27.2%	20.3%	34.0%	45.1%
Missouri	31.0%	26.6%	24.6%	31.5%	36.0%
Nebraska	35.9%	29.3%	34.3%	35.8%	38.8%
North Dakota	33.3%	26.6%	24.3%	37.3%	36.8%
South Dakota	34.5%	34.1%	30.3%	33.3%	37.4%
<b>South Atlantic:</b>					
Delaware	29.7%	26.4%	27.5%	29.1%	32.8%
District of Columbia	27.0%	25.6%	25.2%	23.0%	33.3%
Florida	29.6%	34.3%	24.1%	29.2%	31.3%
Georgia	32.7%	28.1%	25.0%	33.6%	38.4%
Maryland	28.5%	23.6%	23.2%	26.1%	36.5%
North Carolina	26.4%	25.7%	22.6%	23.4%	31.5%
South Carolina	31.2%	20.4%	21.8%	36.7%	35.5%
Virginia	30.7%	22.3%	29.4%	28.5%	36.0%
West Virginia	37.1%	32.4%	22.8%	37.7%	45.9%
<b>East South Central:</b>					
Alabama	37.5%	26.2%	29.3%	36.5%	46.1%
Kentucky	33.2%	29.7%	23.7%	33.4%	40.8%
Mississippi	29.4%	26.5%	24.8%	34.3%	28.4%
Tennessee	34.9%	32.5%	26.4%	35.2%	39.6%
<b>West South Central:</b>					
Arkansas	31.3%	40.3%	22.1%	28.8%	34.4%
Louisiana	30.4%	26.0%	20.7%	33.9%	34.0%
Oklahoma	26.3%	22.0%	14.6%	30.0%	31.4%
Texas	30.2%	32.2%	28.3%	27.3%	32.9%
<b>Mountain:</b>					
Arizona	28.3%	28.9%	20.5%	25.9%	33.7%
Colorado	31.1%	29.3%	27.7%	26.0%	38.5%
Idaho	31.5%	29.5%	27.6%	29.0%	36.6%
Montana	30.9%	24.7%	19.5%	29.5%	37.8%
Nevada	26.4%	20.0%	31.0%	28.7%	24.5%
New Mexico	27.4%	18.3%	19.6%	26.8%	34.9%
Utah	37.3%	30.1%	44.3%	30.0%	41.1%
Wyoming	36.1%	18.5%	34.7%	34.8%	43.6%
<b>Pacific:</b>					
Alaska	27.3%	17.0%	23.7%	29.1%	31.1%
California	29.2%	31.7%	23.1%	28.5%	33.0%
Hawaii	25.5%	17.6%	14.8%	27.9%	35.9%
Oregon	27.0%	23.0%	20.5%	26.9%	32.9%
Washington	26.2%	21.5%	21.3%	27.0%	29.8%

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

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

**Table VIII.D.4(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.25%	0.78%	0.62%	0.57%	0.45%
New England:					
Connecticut	1.80%	2.59%	2.51%	3.70%	2.21%
Maine	1.57%	4.70%	4.41%	2.78%	2.17%
Massachusetts	2.13%	3.17%	2.79%	4.15%	3.60%
New Hampshire	1.36%	3.06%	2.35%	1.49%	4.37%
Rhode Island	1.52%	6.16%	3.20%	3.35%	3.55%
Vermont	1.76%	4.35%	2.83%	2.35%	3.21%
Middle Atlantic:					
New Jersey	2.49%	5.94%	2.99%	3.39%	3.61%
New York	1.18%	2.85%	2.80%	2.33%	2.65%
Pennsylvania	1.10%	1.81%	2.53%	3.63%	1.52%
East North Central:					
Illinois	2.25%	2.23%	4.53%	2.22%	2.75%
Indiana	1.60%	6.95%	2.66%	2.56%	3.22%
Michigan	1.58%	4.15%	1.77%	3.38%	2.43%
Ohio	1.64%	1.49%	2.07%	3.84%	2.44%
Wisconsin	0.65%	4.00%	1.56%	2.25%	2.63%
West North Central:					
Iowa	1.83%	3.24%	2.87%	3.19%	2.84%
Kansas	0.93%	2.62%	3.03%	2.51%	2.40%
Minnesota	2.36%	2.53%	4.08%	3.12%	3.75%
Missouri	2.55%	6.33%	4.92%	2.63%	2.40%
Nebraska	1.26%	2.42%	2.47%	2.16%	1.70%
North Dakota	2.68%	3.55%	2.26%	2.85%	5.56%
South Dakota	2.09%	4.78%	3.17%	2.76%	3.62%
South Atlantic:					
Delaware	1.84%	3.69%	3.31%	4.08%	2.62%
District of Columbia	1.49%	2.68%	3.51%	3.31%	3.10%
Florida	1.56%	3.81%	4.36%	2.27%	1.84%
Georgia	1.58%	4.23%	2.76%	3.82%	3.33%
Maryland	1.30%	3.78%	2.11%	1.96%	2.43%
North Carolina	1.63%	4.00%	2.41%	2.72%	2.63%
South Carolina	2.12%	2.32%	3.30%	4.20%	2.42%
Virginia	1.34%	3.44%	3.16%	2.31%	2.27%
West Virginia	1.98%	6.12%	1.91%	4.75%	3.36%
East South Central:					
Alabama	2.06%	2.46%	4.23%	3.30%	2.55%
Kentucky	1.26%	5.45%	2.48%	3.13%	4.61%
Mississippi	1.53%	3.41%	3.88%	3.07%	3.04%
Tennessee	1.34%	3.21%	2.99%	3.03%	2.76%
West South Central:					
Arkansas	2.03%	7.25%	3.63%	3.45%	4.28%
Louisiana	1.96%	3.90%	3.92%	3.34%	2.81%
Oklahoma	1.26%	2.99%	2.73%	2.17%	3.17%
Texas	1.44%	3.89%	2.99%	2.35%	1.35%
Mountain:					
Arizona	1.70%	4.74%	3.17%	3.20%	2.95%
Colorado	1.74%	2.58%	3.02%	2.35%	3.61%
Idaho	1.63%	6.62%	4.02%	3.12%	2.69%
Montana	1.50%	3.24%	2.92%	2.10%	2.38%
Nevada	2.56%	3.25%	4.11%	3.29%	4.02%
New Mexico	1.97%	2.65%	4.53%	4.98%	3.41%
Utah	1.82%	5.57%	2.59%	3.27%	3.20%
Wyoming	2.02%	4.16%	3.36%	3.55%	4.89%
Pacific:					
Alaska	2.34%	3.06%	3.69%	3.66%	2.57%
California	0.89%	2.23%	2.22%	2.07%	1.78%
Hawaii	2.13%	3.37%	3.48%	4.24%	2.87%
Oregon	1.17%	2.17%	3.88%	2.56%	1.68%
Washington	1.72%	2.71%	2.68%	2.69%	3.29%

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

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

**Table VIII.E.1(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	8,535	8,443	8,232	8,567	8,695
New England:					
Connecticut	9,305	8,833	9,927	9,180	9,105
Maine	9,107	8,719	9,364	8,880	9,352
Massachusetts	9,393	7,240	8,871	10,797	9,252
New Hampshire	10,429	8,847	10,428	10,720	10,529
Rhode Island	9,080	9,625	9,311	8,325	9,218
Vermont	9,965	8,969	10,201	9,898	10,127
Middle Atlantic:					
New Jersey	8,739	7,634	8,327	8,885	9,283
New York	8,807	8,593	9,076	9,164	8,464
Pennsylvania	9,022	8,198	8,898	9,347	9,001
East North Central:					
Illinois	9,232	10,273	8,525	9,755	8,713
Indiana	8,966	8,175	9,121	8,731	9,192
Michigan	8,712	7,960	8,920	8,596	8,832
Ohio	8,194	8,454	7,359	8,813	8,026
Wisconsin	9,408	9,695	8,787	9,607	9,497
West North Central:					
Iowa	8,191	8,581	7,661	8,116	8,423
Kansas	8,143	7,225	8,717	8,130	8,167
Minnesota	8,831	9,281	8,595	9,394	8,274
Missouri	7,937	8,087	7,481	7,433	8,409
Nebraska	8,178	8,181	7,881	8,108	8,368
North Dakota	7,751	7,716	8,347	7,753	7,419
South Dakota	8,931	9,877	8,709	8,566	9,068
South Atlantic:					
Delaware	9,041	7,690	7,933	8,750	10,347
District of Columbia	8,968	7,765	8,088	9,991	9,143
Florida	8,444	9,226	8,939	8,562	7,721
Georgia	8,126	9,051	7,987	7,865	8,254
Maryland	8,805	9,003	8,263	9,177	8,713
North Carolina	8,234	7,984	8,029	7,968	8,575
South Carolina	8,681	8,215	8,265	8,387	9,185
Virginia	7,886	7,427	7,826	7,922	8,021
West Virginia	8,968	7,503	9,127	9,683	8,621
East South Central:					
Alabama	8,053	7,176	8,500	7,800	8,263
Kentucky	7,716	6,454	7,181	8,194	7,941
Mississippi	8,005	7,938	7,684	7,475	8,435
Tennessee	8,495	8,389	7,286	8,472	9,106
West South Central:					
Arkansas	7,854	7,457	7,193	7,787	8,187
Louisiana	7,929	7,094	7,198	7,992	8,507
Oklahoma	7,836	7,845	6,634	7,860	8,390
Texas	8,278	8,563	6,924	7,971	9,192
Mountain:					
Arizona	8,483	7,700	7,461	8,411	9,151
Colorado	8,428	8,885	8,402	8,677	8,040
Idaho	7,871	8,935	7,425	7,587	7,884
Montana	8,182	7,663	8,256	8,316	8,153
Nevada	7,753	7,946	6,730	7,688	8,106
New Mexico	7,858	8,068	8,040	7,460	7,854
Utah	8,330	6,666	8,489	8,036	8,879
Wyoming	8,927	9,918	9,314	8,388	8,556
Pacific:					
Alaska	9,907	10,934	8,389	9,634	10,502
California	8,351	8,404	8,250	7,842	8,846
Hawaii	7,691	6,455	7,710	7,759	8,111
Oregon	8,733	8,966	7,895	8,327	9,444
Washington	8,681	7,688	8,575	8,942	8,812

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

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

**Table VIII.E.1(2008) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by average wage quartiles and States: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	43.05	145.92	87.67	65.78	114.18
New England:					
Connecticut	181.94	505.12	446.30	455.58	382.66
Maine	406.01	1,022.60	1,083.91	735.10	620.26
Massachusetts	401.19	998.21	557.51	690.76	502.81
New Hampshire	287.79	626.03	291.12	463.36	407.33
Rhode Island	438.11	606.48	702.99	754.02	833.77
Vermont	294.57	980.67	344.24	300.30	596.94
Middle Atlantic:					
New Jersey	164.70	494.69	786.12	381.18	360.66
New York	335.65	551.10	438.42	568.65	670.77
Pennsylvania	125.80	518.08	282.49	239.07	292.62
East North Central:					
Illinois	252.38	849.70	395.03	697.28	296.61
Indiana	311.07	1,356.60	382.42	490.98	636.05
Michigan	223.45	368.56	287.89	406.19	336.20
Ohio	215.35	425.48	305.69	627.70	411.17
Wisconsin	291.09	700.80	452.38	400.76	346.07
West North Central:					
Iowa	263.10	984.00	753.26	321.67	257.05
Kansas	350.72	1,005.58	734.04	411.97	714.85
Minnesota	387.18	1,120.83	471.82	510.37	510.28
Missouri	258.79	617.61	401.90	338.15	386.94
Nebraska	250.88	632.90	335.99	478.42	304.49
North Dakota	309.66	1,271.41	377.33	260.31	640.73
South Dakota	243.85	592.65	514.70	1,042.86	324.59
South Atlantic:					
Delaware	345.01	444.00	700.24	616.53	735.64
District of Columbia	181.02	594.66	316.59	426.97	373.03
Florida	189.50	534.98	722.09	386.94	525.17
Georgia	342.37	804.92	376.04	251.34	578.65
Maryland	146.74	1,157.31	348.81	377.46	423.10
North Carolina	121.36	805.57	487.21	405.34	219.66
South Carolina	270.89	468.32	389.33	475.18	490.85
Virginia	156.17	605.66	257.89	368.45	301.18
West Virginia	461.15	1,142.58	684.05	636.01	567.90
East South Central:					
Alabama	229.89	975.52	284.59	546.27	1,293.18
Kentucky	212.66	547.77	365.57	304.39	378.72
Mississippi	402.68	1,061.35	554.49	1,014.77	552.59
Tennessee	248.11	709.51	315.49	278.34	471.76
West South Central:					
Arkansas	232.30	752.87	288.32	461.77	440.94
Louisiana	284.09	493.50	616.62	323.82	530.19
Oklahoma	239.77	655.60	333.04	605.13	444.18
Texas	232.17	584.61	701.38	229.19	294.71
Mountain:					
Arizona	227.36	630.05	349.83	427.23	509.64
Colorado	241.71	519.00	616.01	345.51	503.74
Idaho	528.61	832.45	469.80	372.16	827.17
Montana	184.90	831.95	668.50	481.36	263.39
Nevada	172.47	456.49	530.20	421.34	510.85
New Mexico	231.49	522.55	749.94	625.27	376.91
Utah	233.40	850.62	555.22	696.80	402.72
Wyoming	456.03	1,096.72	759.44	371.55	535.77
Pacific:					
Alaska	279.39	1,503.45	878.87	577.87	876.64
California	134.38	289.52	303.95	295.12	174.91
Hawaii	313.27	542.83	435.35	411.73	263.64
Oregon	213.61	442.71	432.75	298.97	430.87
Washington	248.22	696.84	343.40	367.03	344.83

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

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

**Table VIII.E.2(2008) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	2,303	2,603	2,493	2,331	2,095
New England:					
Connecticut	2,380	2,323	2,407	2,231	2,522
Maine	2,688	2,763	2,985	2,331	2,897
Massachusetts	2,164	1,624	2,533	2,814	1,669
New Hampshire	3,005	2,424	3,424	2,814	3,062
Rhode Island	2,321	2,521	2,314	2,720	2,083*
Vermont	2,497	2,023	3,050	2,526	2,335
Middle Atlantic:					
New Jersey	2,561	2,947	2,798	2,197	2,601
New York	2,405	2,553	2,646	2,394	2,232
Pennsylvania	2,124	2,310	2,264	2,169	1,978
East North Central:					
Illinois	2,460	3,602	2,559	2,188	2,215
Indiana	2,021	2,465	2,261	2,211	1,701
Michigan	1,759	2,427	2,135	1,831	1,484
Ohio	1,880	2,308	2,496	1,849	1,454
Wisconsin	2,471	2,712	2,286	2,903	2,174
West North Central:					
Iowa	1,924	2,324	2,200	1,774	1,889
Kansas	2,251	2,451	2,780	2,407	1,859
Minnesota	2,257	2,092	2,442	2,347	2,062
Missouri	2,288	3,866	2,199	2,337	1,917
Nebraska	2,375	2,094	2,674	2,660	2,116
North Dakota	2,095	2,195	2,641	1,992	1,839
South Dakota	2,521	2,251	2,994	2,782	2,205
South Atlantic:					
Delaware	2,215	2,442	2,039	2,330	2,167
District of Columbia	2,479	2,308	2,591	2,447	2,469
Florida	2,705	3,143	2,677	2,797	2,447
Georgia	2,617	3,314	2,590	2,499	2,602
Maryland	2,407	2,089	2,882	2,291	2,354
North Carolina	2,435	2,306	2,510	2,794	2,213
South Carolina	2,523	3,014	2,523	2,832	2,222
Virginia	2,332	1,942	2,540	2,337	2,302
West Virginia	2,393	2,481	3,392	2,217	1,807
East South Central:					
Alabama	2,060	2,668	2,484	1,753	1,913
Kentucky	2,066	2,213	2,392	2,321	1,534
Mississippi	2,719	2,403	3,057	2,565	2,735
Tennessee	2,217	2,103	2,291	1,972	2,448
West South Central:					
Arkansas	2,011	2,127*	2,209	2,122	1,850
Louisiana	2,428	1,711	2,777	2,840	2,240
Oklahoma	2,257	2,622	2,282	1,920	2,307
Texas	2,566	3,047	2,482	2,563	2,489
Mountain:					
Arizona	2,513	2,827	2,941	3,102	1,804
Colorado	2,558	2,602	2,370	3,163	2,186
Idaho	1,736	1,961*	1,406	1,778	1,708
Montana	2,222	2,715	2,307	2,249	2,073
Nevada	2,085	2,165	2,466	2,160	1,871
New Mexico	2,351	2,106	2,632	2,819	2,082
Utah	2,154	1,815	1,908	2,173	2,355
Wyoming	2,018	2,157*	2,721	2,077	1,694
Pacific:					
Alaska	2,249	2,821	2,633	2,604	1,683
California	2,123	2,517	2,316	2,148	1,891
Hawaii	2,101	1,960	2,985	1,958	1,603
Oregon	2,178	3,012	2,494	2,279	1,741
Washington	2,147	1,980	2,460	1,966	2,160

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

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

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

**Table VIII.E.2(2008) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	22.39	131.31	75.18	37.97	42.27
New England:					
Connecticut	138.78	240.95	163.42	161.60	215.28
Maine	191.05	404.23	433.49	296.46	280.96
Massachusetts	192.49	329.32	285.90	483.16	168.06
New Hampshire	174.80	232.55	301.41	239.99	317.02
Rhode Island	245.15	581.94	358.37	482.97	728.45 *
Vermont	119.96	266.44	415.77	300.91	165.26
Middle Atlantic:					
New Jersey	192.25	251.84	793.85	498.12	383.68
New York	165.66	272.43	350.40	286.71	312.95
Pennsylvania	121.20	325.44	111.71	197.28	172.72
East North Central:					
Illinois	221.89	487.33	380.00	215.19	226.46
Indiana	154.45	377.02	242.92	225.07	215.54
Michigan	82.03	371.31	300.79	153.28	122.43
Ohio	124.62	127.94	322.03	287.34	129.28
Wisconsin	126.69	327.69	267.20	317.74	118.56
West North Central:					
Iowa	140.89	387.22	200.85	136.74	342.88
Kansas	134.34	519.11	300.98	319.21	235.73
Minnesota	108.96	558.40	204.21	145.82	127.11
Missouri	119.25	622.19	215.59	164.00	153.62
Nebraska	112.14	198.08	179.74	349.93	215.93
North Dakota	178.87	541.45	258.29	110.89	408.10
South Dakota	137.13	461.30	426.22	357.13	283.69
South Atlantic:					
Delaware	155.01	429.85	285.62	294.50	287.08
District of Columbia	170.04	251.28	189.95	352.83	294.56
Florida	164.33	316.51	412.39	184.93	288.21
Georgia	180.12	962.33	234.45	311.92	356.82
Maryland	121.69	472.41	334.72	262.77	279.99
North Carolina	129.92	374.33	426.42	281.18	209.03
South Carolina	205.41	247.03	344.22	375.46	527.16
Virginia	77.48	322.43	318.24	146.87	304.40
West Virginia	177.51	556.23	298.42	211.96	148.55
East South Central:					
Alabama	88.02	696.22	234.28	157.02	320.29
Kentucky	77.68	234.39	385.90	196.59	256.95
Mississippi	228.95	519.17	472.65	428.60	265.27
Tennessee	74.63	290.83	371.86	200.59	571.77
West South Central:					
Arkansas	130.53	776.34 *	241.27	204.95	281.60
Louisiana	199.84	296.80	346.37	337.52	243.38
Oklahoma	202.92	241.32	401.86	359.50	368.52
Texas	84.95	329.02	124.98	217.58	206.93
Mountain:					
Arizona	202.82	230.87	281.59	349.99	214.68
Colorado	172.33	379.93	401.79	268.02	432.42
Idaho	135.45	942.61 *	281.92	178.32	256.22
Montana	83.56	434.44	411.61	118.88	127.79
Nevada	183.22	344.22	240.52	155.32	514.51
New Mexico	176.61	369.13	776.86	282.68	240.33
Utah	175.27	273.53	191.07	512.71	195.57
Wyoming	165.58	673.67 *	310.82	303.88	392.49
Pacific:					
Alaska	166.99	533.94	356.90	326.14	319.21
California	64.30	236.06	165.85	117.45	102.88
Hawaii	107.93	408.75	278.59	311.91	249.42
Oregon	123.66	322.00	340.09	211.05	131.02
Washington	135.06	375.97	231.69	265.06	254.88

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

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

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

**Table VIII.E.3(2008) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	27.0%	30.8%	30.3%	27.2%	24.1%
New England:					
Connecticut	25.6%	26.3%	24.3%	24.3%	27.7%
Maine	29.5%	31.7%	31.9%	26.2%	31.0%
Massachusetts	23.0%	22.4%	28.5%	26.1%	18.0%
New Hampshire	28.8%	27.4%	32.8%	26.2%	29.1%
Rhode Island	25.6%	26.2%	24.9%	32.7%	22.6%
Vermont	25.1%	22.6% *	29.9%	25.5%	23.1%
Middle Atlantic:					
New Jersey	29.3%	38.6%	33.6%	24.7%	28.0%
New York	27.3%	29.7%	29.2%	26.1%	26.4%
Pennsylvania	23.5%	28.2%	25.4%	23.2%	22.0%
East North Central:					
Illinois	26.6%	35.1%	30.0%	22.4%	25.4%
Indiana	22.5%	30.2%	24.8%	25.3%	18.5%
Michigan	20.2%	30.5%	23.9%	21.3%	16.8%
Ohio	23.0%	27.3%	33.9%	21.0%	18.1%
Wisconsin	26.3%	28.0%	26.0%	30.2%	22.9%
West North Central:					
Iowa	23.5%	27.1%	28.7%	21.9%	22.4%
Kansas	27.6%	33.9%	31.9%	29.6%	22.8%
Minnesota	25.6%	22.5%	28.4%	25.0%	24.9%
Missouri	28.8%	47.8%	29.4%	31.4%	22.8%
Nebraska	29.0%	25.6%	33.9%	32.8%	25.3%
North Dakota	27.0%	28.4%	31.6%	25.7%	24.8%
South Dakota	28.2%	22.8%	34.4%	32.5%	24.3%
South Atlantic:					
Delaware	24.5%	31.8%	25.7%	26.6%	20.9%
District of Columbia	27.6%	29.7%	32.0%	24.5%	27.0%
Florida	32.0%	34.1%	29.9%	32.7%	31.7%
Georgia	32.2%	36.6%	32.4%	31.8%	31.5%
Maryland	27.3%	23.2%	34.9%	25.0%	27.0%
North Carolina	29.6%	28.9%	31.3%	35.1%	25.8%
South Carolina	29.1%	36.7%	30.5%	33.8%	24.2%
Virginia	29.6%	26.1%	32.5%	29.5%	28.7%
West Virginia	26.7%	33.1%	37.2%	22.9%	21.0%
East South Central:					
Alabama	25.6%	37.2%	29.2%	22.5%	23.1%
Kentucky	26.8%	34.3%	33.3%	28.3%	19.3%
Mississippi	34.0%	30.3%	39.8%	34.3%	32.4%
Tennessee	26.1%	25.1%	31.4%	23.3%	26.9%
West South Central:					
Arkansas	25.6%	28.5% *	30.7%	27.2%	22.6%
Louisiana	30.6%	24.1%	38.6%	35.5%	26.3%
Oklahoma	28.8%	33.4%	34.4%	24.4%	27.5%
Texas	31.0%	35.6%	35.8%	32.2%	27.1%
Mountain:					
Arizona	29.6%	36.7%	39.4%	36.9%	19.7%
Colorado	30.4%	29.3%	28.2%	36.5%	27.2%
Idaho	22.1%	21.9% *	18.9%	23.4%	21.7%
Montana	27.2%	35.4%	27.9%	27.0%	25.4%
Nevada	26.9%	27.2%	36.6%	28.1%	23.1%
New Mexico	29.9%	26.1%	32.7%	37.8%	26.5%
Utah	25.9%	27.2%	22.5%	27.0% *	26.5%
Wyoming	22.6%	21.8% *	29.2%	24.8%	19.8%
Pacific:					
Alaska	22.7%	25.8%	31.4%	27.0%	16.0%
California	25.4%	29.9%	28.1%	27.4%	21.4%
Hawaii	27.3%	30.4%	38.7%	25.2%	19.8%
Oregon	24.9%	33.6%	31.6%	27.4%	18.4%
Washington	24.7%	25.8%	28.7%	22.0%	24.5%

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

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

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

**Table VIII.E.3(2008) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by average wage quartiles and State: United States, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.26%	1.19%	0.96%	0.53%	0.58%
New England:					
Connecticut	1.16%	2.98%	1.89%	2.48%	2.04%
Maine	1.53%	4.78%	4.50%	2.05%	3.36%
Massachusetts	1.59%	3.11%	3.32%	4.75%	1.48%
New Hampshire	1.59%	2.40%	3.16%	2.07%	3.03%
Rhode Island	3.28%	4.58%	2.89%	6.82%	5.37%
Vermont	0.89%	8.73% *	4.57%	2.74%	1.67%
Middle Atlantic:					
New Jersey	2.20%	4.46%	5.86%	4.45%	3.54%
New York	1.63%	2.86%	4.59%	3.10%	2.58%
Pennsylvania	1.21%	3.19%	1.26%	2.01%	1.98%
East North Central:					
Illinois	1.85%	3.57%	5.36%	2.75%	2.43%
Indiana	2.13%	4.74%	3.36%	2.39%	3.25%
Michigan	1.04%	4.57%	2.95%	1.96%	1.38%
Ohio	1.58%	2.55%	3.89%	3.30%	2.08%
Wisconsin	1.22%	3.70%	2.83%	2.49%	1.20%
West North Central:					
Iowa	1.24%	4.72%	2.63%	2.26%	3.80%
Kansas	1.33%	8.09%	1.46%	3.41%	2.37%
Minnesota	1.19%	4.60%	2.00%	2.14%	0.76%
Missouri	0.90%	7.47%	2.72%	2.50%	1.31%
Nebraska	1.99%	3.58%	2.23%	4.95%	2.54%
North Dakota	1.89%	8.50%	2.46%	1.86%	5.73%
South Dakota	1.63%	5.71%	4.57%	4.50%	3.83%
South Atlantic:					
Delaware	2.00%	3.97%	3.21%	3.66%	2.69%
District of Columbia	2.03%	2.90%	2.61%	3.64%	3.49%
Florida	1.80%	5.15%	4.51%	1.59%	2.61%
Georgia	2.40%	7.34%	3.11%	2.99%	5.55%
Maryland	1.33%	6.00%	3.69%	4.05%	2.66%
North Carolina	1.55%	4.63%	4.55%	3.70%	2.97%
South Carolina	2.39%	2.36%	3.59%	4.42%	4.70%
Virginia	1.26%	3.73%	3.50%	2.46%	3.96%
West Virginia	1.78%	5.07%	3.06%	1.89%	1.78%
East South Central:					
Alabama	1.28%	6.72%	2.84%	1.67%	4.20%
Kentucky	1.34%	4.12%	4.63%	1.93%	3.43%
Mississippi	2.88%	5.45%	5.91%	4.87%	3.79%
Tennessee	1.44%	5.44%	3.49%	3.04%	4.99%
West South Central:					
Arkansas	1.64%	12.09% *	3.27%	3.38%	3.07%
Louisiana	1.90%	4.73%	3.12%	4.42%	2.58%
Oklahoma	2.64%	2.27%	4.57%	3.39%	4.79%
Texas	1.59%	5.60%	4.01%	2.20%	2.51%
Mountain:					
Arizona	2.61%	2.82%	3.85%	4.06%	3.98%
Colorado	1.86%	3.83%	3.46%	3.50%	4.09%
Idaho	1.71%	10.89% *	4.52%	2.75%	2.60%
Montana	1.11%	5.98%	7.13%	2.17%	1.71%
Nevada	2.39%	3.96%	4.21%	2.84%	5.10%
New Mexico	2.59%	4.70%	7.93%	4.01%	3.14%
Utah	1.94%	4.39%	2.62%	9.41% *	1.87%
Wyoming	1.58%	7.70% *	2.83%	3.26%	4.08%
Pacific:					
Alaska	2.00%	7.17%	4.40%	3.26%	3.11%
California	0.86%	2.35%	1.53%	1.96%	1.19%
Hawaii	1.59%	5.36%	3.18%	4.61%	3.21%
Oregon	1.44%	2.76%	4.32%	3.01%	1.64%
Washington	2.05%	4.36%	2.47%	2.15%	3.23%

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

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

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



**Table VIII.E.4(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	18.0%	16.0%	16.8%	17.9%	19.5%
New England:					
Connecticut	19.9%	16.2%	22.5%	20.3%	19.5%
Maine	19.5%	18.8%	16.7%	22.7%	18.6%
Massachusetts	13.3%	10.3%	14.1%	12.0%	15.3%
New Hampshire	19.5%	15.6%	18.9%	21.0%	19.7%
Rhode Island	11.8%	10.2%	11.2%	9.6%	14.2%
Vermont	21.4%	15.0%	19.4%	21.3%	25.2%
Middle Atlantic:					
New Jersey	18.7%	13.6%	20.6%	19.9%	18.5%
New York	16.6%	15.4%	15.3%	14.5%	20.0%
Pennsylvania	19.9%	17.3%	16.3%	20.5%	22.5%
East North Central:					
Illinois	16.7%	16.6%	13.8%	18.4%	17.1%
Indiana	20.5%	13.7%	18.5%	21.1%	23.2%
Michigan	22.2%	12.7%	17.7%	23.3%	26.4%
Ohio	19.3%	22.5%	16.9%	17.9%	20.7%
Wisconsin	16.2%	13.3%	15.1%	15.6%	18.3%
West North Central:					
Iowa	14.2%	9.1%	10.5%	17.5%	15.0%
Kansas	17.6%	17.4%	15.1%	17.2%	19.2%
Minnesota	16.3%	10.2%	18.7%	19.3%	14.3%
Missouri	16.7%	13.3%	15.6%	14.5%	20.4%
Nebraska	16.3%	18.1%	14.1%	15.0%	18.2%
North Dakota	16.3%	16.3%	16.7%	15.9%	16.4%
South Dakota	12.8%	10.0%	13.2%	12.2%	13.7%
South Atlantic:					
Delaware	19.3%	17.0%	20.2%	18.4%	20.5%
District of Columbia	17.4%	14.3%	19.3%	16.2%	18.4%
Florida	17.8%	17.6%	16.3%	18.1%	18.6%
Georgia	18.1%	13.4%	18.8%	17.5%	19.2%
Maryland	18.3%	17.9%	16.2%	19.0%	19.2%
North Carolina	16.2%	15.3%	14.6%	14.2%	19.2%
South Carolina	16.9%	13.0%	18.2%	14.7%	19.2%
Virginia	19.2%	16.7%	19.4%	20.6%	18.8%
West Virginia	18.1%	15.8%	21.3%	15.8%	18.3%
East South Central:					
Alabama	13.0%	11.9% *	13.9%	13.2%	12.7%
Kentucky	19.9%	17.4%	18.6%	22.2%	19.5%
Mississippi	15.2%	10.9%	11.8%	13.0%	20.6%
Tennessee	18.4%	19.5%	16.8%	18.5%	18.8%
West South Central:					
Arkansas	16.9%	11.3%	13.5%	18.3%	19.4%
Louisiana	17.5%	16.3%	17.7%	15.7%	19.5%
Oklahoma	19.9%	21.7%	19.3%	15.2%	23.3%
Texas	19.2%	16.7%	19.4%	18.1%	20.7%
Mountain:					
Arizona	19.9%	18.2%	18.1%	20.3%	20.9%
Colorado	19.6%	21.3%	20.1%	17.9%	20.1%
Idaho	17.4%	9.5% *	14.8%	20.2%	21.5%
Montana	17.9%	18.1%	19.2%	17.1%	17.9%
Nevada	19.4%	17.4%	14.2%	18.7%	23.9%
New Mexico	17.3%	18.0%	20.3%	13.0%	18.3%
Utah	18.5%	15.0%	17.2%	18.9%	20.2%
Wyoming	19.8%	35.7%	14.3%	13.8%	22.1%
Pacific:					
Alaska	18.1%	15.6% *	15.3%	18.5%	20.1%
California	17.9%	16.4%	15.9%	19.1%	18.7%
Hawaii	14.2%	12.6%	14.5%	13.1%	15.7%
Oregon	20.4%	16.7%	17.6%	20.0%	24.1%
Washington	19.1%	20.4%	17.9%	17.1%	21.3%

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

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

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

**Table VIII.E.4(2008) 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, 2008**

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.19%	0.46%	0.36%	0.45%	0.32%
New England:					
Connecticut	1.37%	2.16%	1.66%	2.15%	1.84%
Maine	1.21%	3.69%	2.70%	2.63%	1.86%
Massachusetts	0.93%	2.45%	1.80%	1.74%	1.83%
New Hampshire	1.04%	1.86%	2.28%	1.37%	3.36%
Rhode Island	1.03%	2.57%	1.81%	1.92%	1.90%
Vermont	1.22%	2.42%	1.85%	2.20%	2.64%
Middle Atlantic:					
New Jersey	1.20%	2.45%	2.92%	1.95%	1.77%
New York	1.16%	1.19%	1.68%	1.74%	2.65%
Pennsylvania	1.27%	1.92%	1.71%	1.87%	1.65%
East North Central:					
Illinois	0.87%	2.64%	2.22%	1.54%	1.15%
Indiana	1.13%	1.88%	1.88%	1.67%	2.26%
Michigan	1.50%	3.06%	2.86%	2.51%	2.83%
Ohio	1.26%	3.35%	1.88%	2.49%	1.84%
Wisconsin	1.20%	2.65%	1.87%	2.48%	2.32%
West North Central:					
Iowa	1.31%	2.60%	2.07%	1.79%	2.20%
Kansas	1.15%	2.91%	1.53%	1.46%	2.81%
Minnesota	0.83%	1.80%	2.42%	2.11%	1.48%
Missouri	0.96%	2.34%	1.65%	2.16%	1.60%
Nebraska	1.37%	2.91%	1.63%	2.05%	1.94%
North Dakota	1.03%	3.74%	1.89%	2.37%	2.18%
South Dakota	1.25%	2.18%	2.64%	1.84%	1.84%
South Atlantic:					
Delaware	0.91%	2.48%	2.43%	1.48%	2.23%
District of Columbia	1.12%	1.65%	2.18%	1.49%	1.11%
Florida	0.60%	1.63%	2.61%	1.20%	2.00%
Georgia	1.10%	1.63%	1.84%	2.24%	2.22%
Maryland	0.54%	3.48%	1.44%	1.18%	1.22%
North Carolina	0.86%	2.74%	1.71%	1.35%	1.36%
South Carolina	1.28%	1.98%	1.94%	2.06%	2.09%
Virginia	0.88%	1.95%	1.64%	1.60%	1.42%
West Virginia	1.71%	4.51%	2.64%	1.88%	2.71%
East South Central:					
Alabama	1.16%	3.59% *	2.93%	1.86%	2.54%
Kentucky	0.95%	2.33%	1.62%	1.50%	2.58%
Mississippi	1.40%	1.85%	2.65%	2.49%	1.80%
Tennessee	1.00%	1.96%	2.10%	2.04%	2.91%
West South Central:					
Arkansas	1.54%	2.44%	2.40%	1.63%	2.38%
Louisiana	1.18%	2.20%	4.29%	1.25%	2.82%
Oklahoma	1.64%	2.44%	3.47%	1.45%	2.30%
Texas	0.70%	2.15%	1.98%	1.02%	1.63%
Mountain:					
Arizona	0.75%	2.79%	2.72%	0.91%	1.24%
Colorado	1.05%	2.71%	3.04%	1.97%	1.47%
Idaho	1.70%	6.95% *	3.68%	2.26%	1.66%
Montana	1.11%	3.13%	3.02%	2.42%	1.87%
Nevada	1.63%	3.32%	2.26%	1.61%	2.60%
New Mexico	1.11%	2.45%	2.40%	2.96%	1.74%
Utah	1.41%	3.07%	2.34%	2.32%	2.31%
Wyoming	1.95%	6.92%	1.86%	2.00%	2.49%
Pacific:					
Alaska	1.11%	5.74% *	1.76%	1.36%	2.68%
California	0.45%	0.98%	0.95%	1.22%	0.87%
Hawaii	0.82%	1.93%	1.86%	2.04%	1.29%
Oregon	0.88%	2.18%	2.34%	1.76%	1.71%
Washington	0.80%	2.49%	1.90%	1.56%	1.97%

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

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

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