

April 2008

# SQUEEZED:

How Costs for Insuring Families are Outpacing Income

**A STATE-BY-STATE ANALYSIS**

*Prepared for the Robert Wood Johnson Foundation by researchers at the State Health Access Data Assistance Center, University of Minnesota – Using data from the U.S. Census Bureau (2001–2002 & 2006–2007) and the Medicare Expenditure Panel Survey, conducted by the Agency for Healthcare Research and Quality (2000, 2001 & 2005).*

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Robert Wood Johnson Foundation





This report is being released in conjunction with the Robert Wood Johnson Foundation's (RWJF) *Cover the Uninsured Week* (April 27 – May 3) 2008. Now in its sixth year, the campaign has become the largest nonpartisan mobilization in history seeking solutions for the 47 million Americans who are uninsured. Thousands of people will participate in hundreds of *Cover the Uninsured Week* community service and education events being held across the nation.

As part of the *Week* in 2008, the Foundation commissioned the State Health Access Data Assistance Center (SHADAC), located at the University of Minnesota School of Public Health, to develop a comprehensive, state-by-state analysis on recent increases in family health insurance coverage costs as compared to income.

The Foundation focuses on the pressing health and health care issues facing our country. As the nation's largest philanthropy devoted exclusively to improving the health and health care of all Americans, the Foundation works with a diverse group of organizations and individuals to identify solutions and achieve comprehensive, meaningful and timely change. For more than 35 years, the Foundation has brought experience, commitment and a rigorous, balanced approach to the problems that affect the health and health care of those it serves. When it comes to helping Americans lead healthier lives and get the care they need, the Foundation expects to make a difference in your lifetime. For more information, visit [www.rwjf.org](http://www.rwjf.org).

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SHADAC helps states monitor rates of health insurance coverage and understand factors associated with uninsurance. SHADAC provides targeted policy analysis and technical assistance to states that are conducting their own health insurance surveys and/or using data from national surveys. Information is available at [www.shadac.org](http://www.shadac.org).

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**Table 1**

**Average Total Family Premium (in 2005 Dollars) Per Enrolled Employee at Private-Sector Establishments that Offer Health Insurance: United States, 2001 – 2005**

State	2001		2005		Change from 2001 – 2005	
	Amount	SE	Amount	SE	Percent	Amount
Alabama	\$8,320	\$387.49	\$9,420	\$251.25	13.2%	\$1,100 *
Alaska	\$10,101	\$383.97	\$11,542	\$531.86	14.3%	\$1,441 *
Arizona	\$8,186	\$189.27	\$10,268	\$280.43	25.4%	\$2,082 ***
Arkansas	\$8,037	\$219.12	\$9,190	\$341.45	14.4%	\$1,153 **
California	\$7,898	\$111.09	\$10,551	\$216.40	33.6%	\$2,653 ***
Colorado	\$8,070	\$233.65	\$10,850	\$246.75	34.5%	\$2,780 ***
Connecticut	\$9,683	\$261.23	\$11,717	\$198.24	21.0%	\$2,034 ***
Delaware	\$8,507	\$292.63	\$10,964	\$402.08	28.9%	\$2,457 ***
District of Columbia	\$9,607	\$389.30	\$11,623	\$309.77	21.0%	\$2,016 ***
Florida	\$8,409	\$185.86	\$10,852	\$304.65	29.0%	\$2,443 ***
Georgia	\$8,101	\$295.97	\$10,262	\$362.15	26.7%	\$2,161 ***
Hawaii	\$8,167	\$276.55	\$9,392	\$190.60	15.0%	\$1,225 ***
Idaho	\$7,243	\$414.11	\$10,398	\$335.05	43.6%	\$3,155 ***
Illinois	\$8,462	\$230.43	\$10,574	\$272.01	25.0%	\$2,112 ***
Indiana	\$8,657	\$166.98	\$10,678	\$270.18	23.3%	\$2,021 ***
Iowa	\$7,837	\$146.06	\$9,359	\$224.45	19.4%	\$1,522 ***
Kentucky	\$7,910	\$248.13	\$10,617	\$271.71	34.2%	\$2,707 ***
Louisiana	\$8,133	\$233.83	\$10,602	\$255.22	30.4%	\$2,469 ***
Maine	\$8,871	\$429.15	\$11,289	\$507.54	27.3%	\$2,418 ***
Maryland	\$8,621	\$251.50	\$10,528	\$362.73	22.1%	\$1,907 ***
Massachusetts	\$9,016	\$198.87	\$11,435	\$191.94	26.8%	\$2,419 ***
Michigan	\$8,257	\$216.12	\$11,005	\$299.44	33.3%	\$2,748 ***
Minnesota	\$8,434	\$245.10	\$10,846	\$207.85	28.6%	\$2,412 ***
Mississippi	\$8,004	\$264.05	\$9,987	\$234.65	24.8%	\$1,983 ***
Missouri	\$7,332	\$393.02	\$9,948	\$365.00	35.7%	\$2,616 ***
Nevada	\$7,908	\$336.32	\$10,011	\$326.77	26.6%	\$2,103 ***
New Jersey	\$8,904	\$361.01	\$11,403	\$513.90	28.1%	\$2,499 ***
New York	\$9,073	\$222.98	\$11,280	\$232.61	24.3%	\$2,207 ***
North Carolina	\$7,732	\$173.70	\$9,657	\$351.85	24.9%	\$1,925 ***
Ohio	\$7,944	\$193.04	\$10,662	\$244.77	34.2%	\$2,718 ***
Oklahoma	\$7,322	\$284.24	\$10,985	\$337.27	50.0%	\$3,663 ***
Oregon	\$7,883	\$149.99	\$10,898	\$501.58	38.3%	\$3,015 ***
Pennsylvania	\$8,036	\$242.98	\$11,108	\$248.36	38.2%	\$3,072 ***
Rhode Island	\$8,847	\$229.71	\$11,924	\$581.75	34.8%	\$3,077 ***
South Carolina	\$8,231	\$186.71	\$10,436	\$264.26	26.8%	\$2,205 ***
Tennessee	\$7,841	\$283.68	\$10,361	\$234.61	32.1%	\$2,520 ***
Texas	\$8,255	\$281.62	\$11,533	\$187.68	39.7%	\$3,278 ***
Utah	\$8,460	\$344.01	\$10,282	\$250.31	21.5%	\$1,822 ***
Vermont	\$8,996	\$238.45	\$11,420	\$473.26	26.9%	\$2,424 ***
Virginia	\$8,104	\$250.86	\$10,292	\$265.38	27.0%	\$2,188 ***
Washington	\$8,035	\$198.49	\$11,018	\$317.15	37.1%	\$2,983 ***
Wisconsin	\$8,332	\$112.33	\$10,983	\$383.83	31.8%	\$2,651 ***
United States	\$8,281	\$35.93	\$10,728	\$41.42	29.6%	\$2,447 ***
	<b>2002</b>		<b>2005</b>		<b>Change from 2002 – 2005</b>	
Kansas	\$9,012	\$205.10	\$9,734	\$411.83	8.0%	\$722
Montana	\$8,370	\$251.19	\$10,058	\$252.97	20.2%	\$1,688 ***
Nebraska	\$9,140	\$259.04	\$9,805	\$285.40	7.3%	\$665
New Hampshire	\$10,500	\$210.43	\$11,835	\$244.94	12.7%	\$1,335 ***
New Mexico	\$8,467	\$331.01	\$10,637	\$405.77	25.6%	\$2,170 ***
West Virginia	\$9,706	\$227.21	\$10,900	\$220.88	12.3%	\$1,194 ***
Wyoming	\$9,279	\$347.07	\$11,467	\$464.47	23.6%	\$2,188 ***
	<b>Unavailable</b>		<b>2005</b>		<b>Unavailable</b>	
North Dakota	-	-	\$8,334	\$407.11	-	-
South Dakota	-	-	\$10,312	\$365.58	-	-

p<0.05=\*, p<0.01=\*\*, p<0.001=\*\*\*

Source: Agency for Healthcare Research and Quality. Average Total Family Premium (in Dollars) Per Enrolled Employee at Private-Sector Establishments that Offer Health Insurance: United States, 2001 – 2005 (Table II.D.1). Medical Expenditure Panel Survey Insurance Component Tables. Downloaded from [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp) (February 12, 2008)  
SE = Standard Error

Note 1: Adjustment for inflation performed by SHADAC. Both the estimate and standard error for earlier years are multiplied by the Consumer Price Index-Urban (CPI-U). Statistical testing also performed by SHADAC.

Note 2: Prior to 2003, smaller states needed extra sampling to produce state representative estimates, which was done on a rotating basis. Therefore, not all states have estimates for each year.



**Table 2**  
**Median Income (in 2005 dollars) of Family Health Insurance Policy Holders**  
**(18-64 years old) in the United States by State, 2000/2001 – 2005/2006**

State	2000/2001	2005/2006	Percentage Change
Alabama	\$37,447	\$37,380	-0.18%
Alaska	\$42,503	\$44,303	4.23%
Arizona	\$37,447	\$41,149	9.89% *
Arkansas	\$33,299	\$34,942	4.94%
California	\$43,606	\$47,725	9.45% ***
Colorado	\$44,173	\$47,225	6.91%
Connecticut	\$48,080	\$49,226	2.38%
Delaware	\$39,699	\$39,865	0.42%
District of Columbia	\$38,721	\$49,225	27.13% ***
Florida	\$39,148	\$39,849	1.79%
Georgia	\$38,014	\$39,380	3.59%
Hawaii	\$36,359	\$38,880	6.93%
Idaho	\$35,737	\$38,881	8.80%
Illinois	\$42,220	\$44,303	4.93%
Indiana	\$38,971	\$39,865	2.29%
Iowa	\$37,208	\$37,096	-0.30%
Kansas	\$39,684	\$39,880	0.50%
Kentucky	\$35,225	\$36,927	4.83%
Louisiana	\$35,761	\$36,880	3.13%
Maine	\$36,895	\$40,407	9.52% **
Maryland	\$48,632	\$47,983	-1.33%
Massachusetts	\$48,601	\$50,194	3.28%
Michigan	\$44,173	\$41,803	-5.37%
Minnesota	\$45,905	\$46,725	1.79%
Mississippi	\$34,658	\$34,458	-0.58%
Missouri	\$38,320	\$38,880	1.46%
Montana	\$34,942	\$34,208	-2.10%
Nebraska	\$35,792	\$38,380	7.23%
Nevada	\$34,658	\$38,880	12.18% **
New Hampshire	\$44,740	\$44,303	-0.98%
New Jersey	\$48,356	\$52,132	7.81% *
New Mexico	\$34,674	\$38,834	12.00% *
New York	\$43,606	\$42,803	-1.84%
North Carolina	\$37,478	\$38,411	2.49%
North Dakota	\$33,555	\$34,458	2.69%
Ohio	\$41,596	\$39,380	-5.33% *
Oklahoma	\$36,993	\$38,880	5.10%
Oregon	\$42,503	\$41,803	-1.65%
Pennsylvania	\$41,400	\$42,303	2.18%
Rhode Island	\$43,039	\$43,303	0.61%
South Carolina	\$38,581	\$35,281	-8.55% *
South Dakota	\$35,241	\$34,427	-2.31%
Tennessee	\$35,210	\$37,427	6.30%
Texas	\$39,684	\$41,076	3.51%
Utah	\$39,148	\$40,930	4.55%
Vermont	\$36,313	\$39,380	8.45% *
Virginia	\$41,354	\$44,787	8.30%
Washington	\$44,699	\$47,444	6.14%
West Virginia	\$35,115	\$34,458	-1.87%
Wisconsin	\$39,148	\$40,834	4.31%
Wyoming	\$37,447	\$41,818	11.67% *
United States	\$40,818	\$42,068	3.06% *

p<0.05=\*, p<0.01=\*\*, p<0.001=\*\*\*

Source: 2001, 2002, 2006 and 2007 Current Population Survey Annual Social and Economic Supplement (CPS ASEC).

Note 1: Policy holders are people who are indicated as the family health insurance policy holder.

Note 2: Adjustment for inflation performed by SHADAC. The estimates for 2000, 2001 and 2006 are multiplied by the 2005 Consumer Price Index-Urban (CPI-U).

Note 3: Two-year averages for 2000-2001 and 2005-2006 were used from the CPS in order to make the state estimates more precise. This standard practice is recommended by the U.S. Census Bureau when making state comparisons. (U.S. Census Bureau, 2007)



**Table 3**

**Percent of Total Premiums Contributed by Employees Enrolled in Family Coverage at Private-Sector Establishments that Offer Health Insurance: United States, 2001 – 2005**

State	2001		2005		Change from 2001 – 2005	
	Percent	SE	Percent	SE	Percentage Change	Change in Percent
Alabama	29.3%	1.57%	28.9%	1.23%	-1.4%	-0.4%
Alaska	25.8%	2.60%	24.7%	2.07%	-4.3%	-1.1%
Arizona	23.9%	2.04%	28.0%	1.60%	17.2%	4.1%
Arkansas	25.5%	1.87%	27.5%	2.30%	7.8%	2.0%
California	24.2%	1.34%	22.7%	1.20%	-6.2%	-1.5%
Colorado	21.9%	1.85%	26.2%	2.43%	19.6%	4.3%
Connecticut	24.0%	2.33%	21.1%	1.13%	-12.1%	-2.9%
Delaware	21.3%	1.22%	21.2%	2.48%	-0.5%	-0.1%
District of Columbia	23.0%	0.97%	31.8%	3.35%	38.3%	8.8% *
Florida	27.9%	1.79%	32.2%	2.27%	15.4%	4.3%
Georgia	27.0%	1.76%	27.6%	0.68%	2.2%	0.6%
Hawaii	23.4%	2.36%	23.3%	1.99%	-0.4%	-0.1%
Idaho	31.1%	1.05%	26.2%	1.86%	-15.8%	-4.9% *
Illinois	20.1%	1.22%	21.4%	1.03%	6.5%	1.3%
Indiana	18.6%	1.33%	20.5%	1.40%	10.2%	1.9%
Iowa	24.3%	1.45%	26.0%	0.76%	7.0%	1.7%
Kentucky	26.5%	2.23%	22.1%	0.94%	-16.6%	-4.4%
Louisiana	30.4%	2.06%	29.8%	1.14%	-2.0%	-0.6%
Maine	29.1%	2.09%	29.3%	1.92%	0.7%	0.2%
Maryland	27.9%	3.22%	28.6%	2.72%	2.5%	0.7%
Massachusetts	22.6%	0.96%	26.6%	1.96%	17.7%	4.0%
Michigan	18.8%	1.97%	17.2%	1.22%	-8.5%	-1.6%
Minnesota	23.6%	1.25%	25.2%	0.89%	6.8%	1.6%
Mississippi	24.1%	2.83%	28.1%	2.00%	16.6%	4.0%
Missouri	27.4%	2.46%	24.6%	1.33%	-10.2%	-2.8%
Nevada	21.2%	2.22%	28.0%	2.93%	32.1%	6.8%
New Jersey	20.9%	1.94%	24.0%	1.54%	14.8%	3.1%
New York	18.9%	0.98%	23.1%	1.95%	22.2%	4.2%
North Carolina	31.7%	3.76%	27.5%	2.53%	-13.2%	-4.2%
Ohio	18.9%	1.18%	20.8%	2.76%	10.1%	1.9%
Oklahoma	24.1%	2.93%	26.0%	1.03%	7.9%	1.9%
Oregon	26.9%	1.69%	26.0%	2.42%	-3.3%	-0.9%
Pennsylvania	19.4%	1.65%	19.1%	0.54%	-1.5%	-0.3%
Rhode Island	21.2%	1.48%	21.6%	3.65%	1.9%	0.4%
South Carolina	19.1%	2.13%	20.2%	2.58%	5.8%	1.1%
Tennessee	23.0%	2.26%	26.6%	1.40%	15.7%	3.6%
Texas	26.2%	1.48%	24.6%	1.94%	-6.1%	-1.6%
Utah	23.1%	1.50%	25.1%	1.39%	8.7%	2.0%
Vermont	24.2%	1.69%	22.3%	1.61%	-7.9%	-1.9%
Virginia	26.5%	1.71%	26.5%	1.38%	0.0%	0.0%
Washington	23.8%	2.45%	22.5%	2.57%	-5.5%	-1.3%
Wisconsin	20.2%	1.45%	20.5%	1.21%	1.5%	0.3%
United States	23.2%	0.24%	24.1%	0.35%	3.9%	0.9% *
	<b>2002</b>		<b>2005</b>		<b>Change from 2002 – 2005</b>	
Kansas	22.7%	1.60%	25.1%	1.56%	10.6%	2.4%
Montana	25.3%	2.94%	21.3%	2.36%	-15.8%	-4.0%
Nebraska	26.2%	1.12%	26.6%	1.29%	1.5%	0.4%
New Hampshire	24.9%	2.34%	24.4%	0.81%	-2.0%	-0.5%
New Mexico	23.5%	2.41%	25.7%	2.66%	9.4%	2.2%
West Virginia	19.1%	2.15%	17.8%	1.12%	-6.8%	-1.3%
Wyoming	23.0%	1.84%	19.4%	2.09%	-15.7%	-3.6%
	<b>Unavailable</b>		<b>2005</b>		<b>Unavailable</b>	
North Dakota	-	-	32.7%	2.85%	-	-
South Dakota	-	-	32.7%	3.43%	-	-

p<0.05=\*, p<0.01=\*\*, p<0.001=\*\*\*

Source: Agency for Healthcare Research and Quality. Percent of Total Premiums Contributed by Employees Enrolled in Family Coverage at Private-Sector Establishments that Offer Health Insurance: United States, 2001 – 2005 (Table II.D.3). Medical Expenditure Panel Survey Insurance Component Tables. Downloaded from [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp) (February 12, 2008)

SE = Standard Error

Note: Prior to 2003, smaller states needed extra sampling to produce state representative estimates, which was done on a rotating basis. Therefore, not all states have estimates for each year.



**Table 4**

**Number of Employers that Offer Health Insurance and the Number of Employees that Work at Those Firms**

State	Number of Employers That Offer Health Insurance				Number of Employees That Work at Firms Offering Health Insurance			
	2001	2005	Change from 2001 – 2005		2001	2005	Change from 2001 – 2005	
			Percent	Amount			Percent	Amount
Alabama	47,778	53,917	12.8%	6,139	1,325,823	1,357,918	2.4%	32,095
Alaska	6,720	7,091	5.5%	372	170,250	170,364	0.1%	114
Arizona	57,140	57,908	1.3%	768	1,802,350	1,757,936	-2.5%	-44,413
Arkansas	24,279	24,571	1.2%	292	801,119	826,781	3.2%	25,662
California	402,916	413,845	2.7%	10,928	11,605,850	11,355,023	-2.2%	-250,827
Colorado	76,506	66,678	-12.8%	-9,828	1,836,839	1,647,612	-10.3%	-189,227
Connecticut	49,396	53,818	9.0%	4,422	1,464,726	1,373,214	-6.2%	-91,512
Delaware	12,368	11,813	-4.5%	-555	352,038	331,730	-5.8%	-20,308
District of Columbia	12,287	13,533	10.1%	1,246	448,511	397,750	-11.3%	-50,761
Florida	195,622	209,474	7.1%	13,852	5,585,105	5,959,169	6.7%	374,063
Georgia	93,603	94,506	1.0%	903	3,011,878	2,790,821	-7.3%	-221,057
Hawaii	22,026	24,896	13.0%	2,870	420,915	460,263	9.3%	39,348
Idaho	15,674	16,384	4.5%	711	323,112	388,186	20.1%	65,074
Illinois	170,288	143,661	-15.6%	-26,627	4,970,955	4,311,001	-13.3%	-659,954
Indiana	72,215	71,818	-0.5%	-397	2,291,516	2,090,469	-8.8%	-201,047
Iowa	41,287	38,210	-7.5%	-3,077	1,165,348	1,034,761	-11.2%	-130,587
Kentucky	44,478	45,375	2.0%	897	1,248,876	1,238,061	-0.9%	-10,815
Louisiana	45,990	45,093	-2.0%	-897	1,279,785	1,188,298	-7.1%	-91,487
Maine	18,788	19,039	1.3%	251	431,014	425,725	-1.2%	-5,289
Maryland	71,409	76,973	7.8%	5,563	1,927,011	1,804,480	-6.4%	-122,531
Massachusetts	101,576	94,554	-6.9%	-7,022	2,912,771	2,608,625	-10.4%	-304,146
Michigan	134,227	119,090	-11.3%	-15,137	3,635,604	3,264,689	-10.2%	-370,915
Minnesota	73,807	70,892	-3.9%	-2,915	2,159,399	2,040,671	-5.5%	-118,729
Mississippi	22,757	23,448	3.0%	692	677,662	680,744	0.5%	3,082
Missouri	73,243	65,812	-10.1%	-7,431	2,120,369	1,992,303	-6.0%	-128,066
Nevada	21,134	25,451	20.4%	4,317	828,693	922,452	11.3%	93,760
New Jersey	132,125	139,101	5.3%	6,976	3,367,111	3,139,152	-6.8%	-227,959
New York	259,939	254,417	-2.1%	-5,522	6,814,082	6,153,508	-9.7%	-660,573
North Carolina	99,923	104,216	4.3%	4,293	3,068,037	2,942,360	-4.1%	-125,677
Ohio	157,694	149,614	-5.1%	-8,080	4,725,820	4,208,849	-10.9%	-516,971
Oklahoma	36,392	37,808	3.9%	1,416	998,257	934,593	-6.4%	-63,664
Oregon	49,540	50,636	2.2%	1,096	1,162,196	1,164,010	0.2%	1,814
Pennsylvania	170,427	168,465	-1.2%	-1,962	4,750,363	4,336,858	-8.7%	-413,506
Rhode Island	15,804	15,368	-2.8%	-437	391,313	389,252	-0.5%	-2,061
South Carolina	40,696	45,983	13.0%	5,287	1,296,425	1,310,068	1.1%	13,642
Tennessee	66,700	58,575	-12.2%	-8,125	2,266,261	1,969,458	-13.1%	-296,803
Texas	201,998	202,573	0.3%	575	6,710,716	6,906,085	2.9%	195,369
Utah	25,321	23,093	-8.8%	-2,228	755,195	773,800	2.5%	18,605
Vermont	10,713	10,681	-0.3%	-31	214,641	223,304	4.0%	8,663
Virginia	93,030	91,514	-1.6%	-1,516	2,532,253	2,663,788	5.2%	131,535
Washington	74,396	77,180	3.7%	2,784	1,910,959	2,030,454	6.3%	119,495
Wisconsin	75,475	77,357	2.5%	1,882	2,208,293	2,181,009	-1.2%	-27,284
United States	3,582,469	3,552,243	-0.8%	-30,226	101,666,185	97,535,854	-4.1%	-4,130,331
			Change from 2001 – 2005				Change from 2001 – 2005	
	2001	2005	Percent	Amount	2001	2005	Percent	Amount
Kansas	36,937	36,069	-2.4%	-869	957,823	936,928	-2.2%	-20,896
Montana	14,652	12,643	-13.7%	-2,009	220,195	232,606	5.6%	12,411
Nebraska	21,591	21,530	-0.3%	-61	618,700	639,980	3.4%	21,280
New Hampshire	21,733	19,402	-10.7%	-2,332	484,136	479,835	-0.9%	-4,301
New Mexico	17,201	19,943	15.9%	2,743	405,845	439,409	8.3%	33,564
West Virginia	18,537	16,191	-12.7%	-2,345	450,137	434,047	-3.6%	-16,090
Wyoming	7,991	6,852	-14.3%	-1,139	129,804	127,433	-1.8%	-2,371
	Unavailable	2005	Unavailable		2005	Unavailable		
North Dakota	-	11,117	-	-	-	219,110	-	-
South Dakota	-	12,103	-	-	-	257,812	-	-

Source: Agency for Healthcare Research and Quality. Generated using Tables II.A.1, II.A.2, II.B.1, II.B.2 from the Medical Expenditure Panel Survey Insurance Component Tables. Downloaded from [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp) (February 12, 2008)

Note 1: The significance of changes should be tested using percent of employers and employees tables.

Note 2: Prior to 2003, smaller states needed extra sampling to produce state representative estimates, which was done on a rotating basis. Therefore, not all states have estimates for each year.



**Table 5**

**Percent and Number of Individuals (under 65 years old) with Private Coverage  
in the United States, by State, 2000/2001 – 2005/2006**

State	2000/2001			2005/2006			Change from 2000/2001 – 2005/2006		
	Percent	SE	Number	Percent	SE	Number	Percentage Change	Change in Percent	
Alabama	71.2%	1.14%	2,744,930	65.2%	1.49%	2,571,420	-8.4%	-6.0%	**
Alaska	68.8%	1.18%	406,381	66.8%	1.25%	410,099	-2.9%	-2.0%	
Arizona	68.4%	1.30%	3,188,424	58.5%	1.38%	3,180,298	-14.4%	-9.9%	***
Arkansas	66.3%	1.41%	1,498,185	60.6%	1.46%	1,464,942	-8.5%	-5.6%	**
California	65.1%	0.58%	20,139,994	62.6%	0.54%	20,181,791	-3.9%	-2.5%	**
Colorado	77.4%	0.94%	3,067,657	72.5%	0.99%	3,093,197	-6.4%	-5.0%	***
Connecticut	79.7%	0.95%	2,303,128	75.4%	0.93%	2,277,761	-5.4%	-4.3%	**
Delaware	79.4%	1.16%	544,708	72.9%	1.13%	538,586	-8.1%	-6.4%	***
District of Columbia	67.1%	1.41%	326,742	62.7%	1.44%	308,505	-6.6%	-4.4%	*
Florida	67.6%	0.73%	9,133,655	63.1%	0.75%	9,537,990	-6.5%	-4.4%	***
Georgia	71.7%	1.20%	5,335,590	65.3%	1.03%	5,486,955	-8.9%	-6.4%	***
Hawaii	78.2%	1.18%	823,133	78.3%	0.99%	855,402	0.2%	0.2%	
Idaho	70.1%	1.30%	811,061	68.9%	1.39%	890,273	-1.6%	-1.2%	
Illinois	74.5%	0.75%	8,145,565	71.6%	0.87%	7,988,585	-4.0%	-2.9%	*
Indiana	79.6%	0.95%	4,154,695	72.4%	1.13%	4,042,157	-9.1%	-7.3%	***
Iowa	82.3%	0.90%	2,025,356	75.4%	1.00%	1,908,711	-8.4%	-6.9%	***
Kansas	78.7%	1.02%	1,772,126	74.3%	1.21%	1,745,121	-5.5%	-4.4%	**
Kentucky	72.3%	1.18%	2,545,263	66.2%	1.28%	2,382,858	-8.4%	-6.1%	***
Louisiana	65.0%	1.47%	2,510,823	59.5%	1.72%	2,128,673	-8.5%	-5.5%	*
Maine	72.5%	1.10%	778,530	67.7%	1.09%	771,337	-6.5%	-4.7%	**
Maryland	80.8%	1.00%	3,761,397	74.2%	0.97%	3,666,676	-8.2%	-6.6%	***
Massachusetts	75.6%	0.97%	4,164,159	73.1%	1.14%	4,047,402	-3.4%	-2.6%	
Michigan	77.4%	0.79%	6,734,224	71.8%	0.93%	6,306,251	-7.2%	-5.6%	***
Minnesota	82.9%	0.83%	3,692,692	78.0%	0.87%	3,505,780	-5.9%	-4.9%	***
Mississippi	63.3%	1.53%	1,562,358	57.5%	1.65%	1,456,238	-9.2%	-5.8%	**
Missouri	77.0%	1.07%	3,760,987	70.5%	1.13%	3,530,152	-8.5%	-6.6%	***
Montana	70.3%	1.38%	539,042	67.7%	1.50%	545,932	-3.7%	-2.6%	
Nebraska	80.3%	1.02%	1,192,191	76.5%	1.13%	1,186,380	-4.7%	-3.8%	*
Nevada	74.7%	1.01%	1,389,761	70.2%	1.19%	1,530,970	-6.0%	-4.5%	**
New Hampshire	82.1%	0.90%	881,795	79.6%	0.89%	904,412	-3.0%	-2.5%	*
New Jersey	76.8%	0.81%	5,571,143	74.1%	0.98%	5,637,172	-3.4%	-2.6%	*
New Mexico	56.4%	1.42%	888,521	55.8%	1.56%	941,615	-1.1%	-0.6%	
New York	66.0%	0.64%	10,819,480	64.5%	0.77%	10,677,837	-2.3%	-1.5%	
North Carolina	71.3%	0.98%	5,053,691	65.4%	1.10%	5,005,984	-8.3%	-5.9%	***
North Dakota	79.8%	1.06%	427,866	76.4%	1.18%	414,246	-4.2%	-3.3%	*
Ohio	76.7%	0.78%	7,476,627	71.9%	0.91%	7,132,839	-6.2%	-4.8%	***
Oklahoma	66.8%	1.29%	1,963,016	63.0%	1.36%	1,908,324	-5.7%	-3.8%	*
Oregon	72.4%	1.12%	2,209,592	67.3%	1.35%	2,157,256	-7.0%	-5.0%	**
Pennsylvania	79.1%	0.71%	8,260,053	74.2%	0.84%	7,820,163	-6.2%	-4.9%	***
Rhode Island	76.3%	1.05%	667,451	68.8%	1.17%	637,892	-9.8%	-7.5%	***
South Carolina	72.3%	1.25%	2,520,752	64.4%	1.29%	2,374,092	-10.8%	-7.8%	***
South Dakota	80.9%	0.97%	509,517	73.6%	1.25%	487,609	-9.1%	-7.3%	***
Tennessee	68.4%	1.30%	3,440,837	66.1%	1.32%	3,366,488	-3.4%	-2.3%	
Texas	64.1%	0.73%	12,051,091	59.3%	0.69%	12,172,118	-7.5%	-4.8%	***
Utah	76.9%	1.15%	1,596,742	70.4%	1.37%	1,637,659	-8.5%	-6.5%	***
Vermont	71.6%	1.16%	380,582	65.9%	1.23%	360,417	-7.9%	-5.7%	***
Virginia	80.4%	0.93%	5,010,344	75.7%	0.93%	5,074,218	-5.8%	-4.7%	***
Washington	72.0%	1.06%	3,746,117	72.8%	1.07%	4,062,878	1.1%	0.8%	
West Virginia	65.5%	1.23%	978,683	61.1%	1.42%	952,928	-6.7%	-4.4%	*
Wisconsin	81.0%	0.88%	3,757,988	75.5%	1.01%	3,622,425	-6.8%	-5.5%	***
Wyoming	73.3%	1.20%	314,394	71.5%	1.32%	319,174	-2.5%	-1.8%	
United States	71.9%	0.16%	177,579,032	67.5%	0.17%	175,208,185	-6.1%	-4.4%	***

p<0.05=\*, p<0.01=\*\*, p<0.001=\*\*\*

Source: 2001, 2002, 2006 and 2007 Current Population Survey Annual Social and Economic Supplement (CPS ASEC).

SE = Standard Error

Note 1: Individuals with private coverage report private coverage only. Individuals who report both private and public coverage are categorized as having public health insurance coverage.

Note 2: The 2001 and 2002 CPS are edited to be consistent with changes to the health insurance edit that the Census Bureau imposed on the CPS from 2005 forward.

Note 3: Two-year averages for 2000-2001 and 2005-2006 were used from the CPS in order to make the state estimates more precise. This standard practice is recommended by the U.S. Census Bureau when making state comparisons. (U.S. Census Bureau, 2007)



**Table 6**

**Percent and Number of Individuals (under 65 years old) Without Health Insurance Coverage in the United States, by State, 2000/2001-2005/2006**

State	2000/2001			2005/2006			Change from 2000/2001 – 2005/2006	
	Percent	SE	Number	Percent	SE	Number	Percentage Change	Change in Percent
Alabama	14.6%	0.80%	562,505	16.9%	1.10%	668,303	16.2%	2.4%
Alaska	18.1%	0.94%	106,531	18.0%	0.91%	110,391	-0.4%	-0.1%
Arizona	19.0%	1.05%	885,121	22.7%	1.10%	1,235,130	19.7%	3.7% *
Arkansas	17.5%	1.05%	395,085	20.7%	1.08%	500,965	18.6%	3.3% *
California	20.6%	0.46%	6,382,417	20.7%	0.42%	6,662,784	0.2%	0.0%
Colorado	16.2%	0.81%	641,811	18.5%	0.82%	791,782	14.5%	2.4% *
Connecticut	11.3%	0.71%	325,416	11.6%	0.65%	350,033	2.9%	0.3%
Delaware	10.3%	0.81%	71,014	13.8%	0.84%	102,212	33.8%	3.5% **
District of Columbia	14.8%	0.91%	72,232	13.5%	0.89%	66,263	-9.0%	-1.3%
Florida	20.5%	0.61%	2,768,239	24.4%	0.64%	3,685,677	19.2%	3.9% ***
Georgia	16.8%	0.93%	1,250,428	19.6%	0.80%	1,644,815	16.7%	2.8% *
Hawaii	10.5%	0.80%	110,754	9.8%	0.71%	107,333	-6.5%	-0.7%
Idaho	17.4%	1.01%	201,612	17.0%	1.06%	219,380	-2.5%	-0.4%
Illinois	15.1%	0.56%	1,645,478	15.5%	0.63%	1,730,854	3.0%	0.5%
Indiana	13.0%	0.77%	676,094	14.1%	0.82%	784,111	8.4%	1.1%
Iowa	9.2%	0.65%	226,077	10.8%	0.64%	272,672	17.2%	1.6%
Kansas	12.7%	0.79%	286,202	12.9%	0.81%	302,304	1.2%	0.2%
Kentucky	14.3%	0.87%	504,855	15.7%	0.91%	565,041	9.4%	1.3%
Louisiana	20.6%	1.13%	796,218	22.6%	1.32%	812,733	9.9%	2.0%
Maine	12.4%	0.76%	132,926	11.2%	0.69%	127,966	-9.2%	-1.1%
Maryland	12.4%	0.83%	577,599	15.2%	0.73%	749,454	22.4%	2.8% *
Massachusetts	9.4%	0.61%	519,682	11.1%	0.77%	617,216	18.1%	1.7%
Michigan	10.6%	0.53%	925,839	11.7%	0.59%	1,030,385	10.3%	1.1%
Minnesota	8.5%	0.60%	379,194	9.7%	0.58%	437,612	14.4%	1.2%
Mississippi	16.6%	1.02%	409,326	21.1%	1.26%	536,567	27.7%	4.6% **
Missouri	11.0%	0.70%	537,168	14.3%	0.78%	715,654	29.8%	3.3% **
Montana	17.3%	1.07%	132,816	18.7%	1.20%	150,620	7.9%	1.4%
Nebraska	10.1%	0.68%	149,424	12.8%	0.85%	199,111	27.6%	2.8% *
Nevada	18.1%	0.86%	337,239	20.6%	1.03%	450,368	13.8%	2.5%
New Hampshire	10.1%	0.66%	108,792	12.0%	0.68%	136,612	18.7%	1.9%
New Jersey	14.3%	0.65%	1,039,695	16.7%	0.79%	1,270,768	16.7%	2.4% *
New Mexico	25.2%	1.14%	397,669	24.6%	1.27%	415,168	-2.5%	-0.6%
New York	17.9%	0.48%	2,933,024	15.4%	0.54%	2,545,370	-14.1%	-2.5% ***
North Carolina	15.6%	0.72%	1,103,537	18.7%	0.86%	1,436,936	20.4%	3.2% **
North Dakota	11.8%	0.78%	63,156	13.3%	0.88%	71,840	12.6%	1.5%
Ohio	12.5%	0.59%	1,218,799	12.2%	0.60%	1,209,873	-2.4%	-0.3%
Oklahoma	21.1%	1.06%	619,585	21.1%	1.05%	638,215	-0.1%	0.0%
Oregon	14.0%	0.83%	428,983	19.1%	1.05%	613,101	36.1%	5.1% ***
Pennsylvania	9.9%	0.50%	1,033,859	11.3%	0.57%	1,193,490	14.4%	1.4%
Rhode Island	8.7%	0.63%	76,192	11.4%	0.75%	105,306	30.3%	2.6% **
South Carolina	13.8%	0.89%	482,319	18.9%	0.97%	695,801	36.6%	5.1% ***
South Dakota	11.5%	0.74%	72,648	13.6%	0.86%	89,888	17.5%	2.0%
Tennessee	12.1%	0.84%	609,826	15.7%	0.91%	797,376	29.2%	3.5% **
Texas	25.4%	0.62%	4,772,176	26.7%	0.58%	5,485,177	5.3%	1.4%
Utah	14.2%	0.89%	296,113	18.3%	1.11%	425,367	28.3%	4.0% **
Vermont	10.1%	0.70%	53,747	12.3%	0.79%	67,132	21.5%	2.2% *
Virginia	12.1%	0.72%	752,524	14.4%	0.72%	964,242	19.1%	2.3% *
Washington	14.8%	0.79%	771,772	13.9%	0.79%	778,041	-6.0%	-0.9%
West Virginia	16.0%	0.86%	239,821	17.6%	1.01%	274,106	9.7%	1.5%
Wisconsin	8.5%	0.56%	395,467	10.3%	0.64%	493,842	20.8%	1.8% *
Wyoming	17.7%	0.93%	75,800	16.6%	1.00%	74,123	-6.1%	-1.1%

p<0.05=\*, p<0.01=\*\*, p<0.001=\*\*\*

Source: 2001, 2002, 2006 and 2007 Current Population Survey Annual Social and Economic Supplement (CPS ASEC).

SE = Standard Error

Note 1: The 2001 and 2002 CPS are edited to be consistent with changes to the health insurance edit that the Census Bureau imposed on the CPS from 2005 forward.

Note 2: Two-year averages for 2000-2001 and 2005-2006 were used from the CPS in order to make the state estimates more precise. This standard practice is recommended by the U.S. Census Bureau when making state comparisons. (U.S. Census Bureau, 2007)





**Table 7**

**Percent of Private-Sector Employees at Establishments that Offer Health Insurance: United States, 2001 – 2005**

State	2001		2005		Change from 2001 – 2005	
	Percent	SE	Percent	SE	Percentage Change	Change in Percent
Alabama	88.4%	1.41%	90.0%	0.96%	1.81%	1.60%
Alaska	77.4%	4.79%	78.5%	2.54%	1.42%	1.10%
Arizona	88.3%	0.93%	85.8%	2.07%	-2.83%	-2.50%
Arkansas	82.6%	1.97%	80.6%	1.94%	-2.42%	-2.00%
California	88.3%	1.02%	85.8%	1.19%	-2.83%	-2.50%
Colorado	91.7%	0.98%	88.6%	1.16%	-3.38%	-3.10% *
Connecticut	92.6%	0.82%	92.2%	1.70%	-0.43%	-0.40%
Delaware	92.3%	1.30%	89.0%	1.11%	-3.58%	-3.30%
District of Columbia	95.7%	0.97%	92.6%	0.93%	-3.24%	-3.10% *
Florida	89.5%	1.33%	87.1%	1.51%	-2.68%	-2.40%
Georgia	87.6%	2.26%	87.1%	1.31%	-0.57%	-0.50%
Hawaii	96.9%	1.13%	98.2%	0.47%	1.34%	1.30%
Idaho	68.9%	4.59%	78.3%	1.90%	13.64%	9.40%
Illinois	90.4%	1.12%	86.1%	1.65%	-4.76%	-4.30% *
Indiana	90.3%	1.31%	86.4%	1.16%	-4.32%	-3.90% *
Iowa	85.9%	1.69%	84.0%	2.14%	-2.21%	-1.90%
Kentucky	88.7%	1.35%	88.1%	1.14%	-0.68%	-0.60%
Louisiana	84.8%	1.70%	82.8%	1.63%	-2.36%	-2.00%
Maine	84.0%	3.16%	86.6%	1.69%	3.10%	2.60%
Maryland	91.2%	0.86%	87.5%	1.39%	-4.06%	-3.70% *
Massachusetts	93.1%	0.62%	90.4%	1.90%	-2.90%	-2.70% *
Michigan	91.4%	1.13%	86.6%	1.75%	-5.25%	-4.80% *
Minnesota	89.7%	1.26%	89.1%	1.45%	-0.67%	-0.60%
Mississippi	81.3%	2.51%	81.5%	1.43%	0.25%	0.20%
Missouri	88.6%	1.44%	87.4%	1.48%	-1.35%	-1.20%
Nevada	90.8%	0.94%	89.4%	1.74%	-1.54%	-1.40%
New Jersey	92.5%	1.32%	89.5%	1.74%	-3.24%	-3.00%
New York	89.5%	1.36%	86.3%	2.56%	-3.58%	-3.20%
North Carolina	88.5%	1.51%	87.3%	1.48%	-1.36%	-1.20%
Ohio	91.7%	0.73%	90.3%	1.50%	-1.53%	-1.40%
Oklahoma	84.9%	1.71%	80.9%	1.67%	-4.71%	-4.00%
Oregon	87.6%	1.98%	85.2%	1.08%	-2.74%	-2.40%
Pennsylvania	92.4%	0.83%	90.0%	1.12%	-2.60%	-2.40%
Rhode Island	92.3%	1.41%	89.4%	1.72%	-3.14%	-2.90%
South Carolina	86.3%	1.84%	86.3%	2.14%	0.00%	0.00%
Tennessee	89.0%	2.11%	87.5%	1.31%	-1.69%	-1.50%
Texas	84.4%	1.90%	84.7%	1.29%	0.36%	0.30%
Utah	87.7%	2.65%	82.7%	1.91%	-5.70%	-5.00%
Vermont	85.9%	2.42%	86.1%	1.82%	0.23%	0.20%
Virginia	91.8%	1.35%	88.0%	1.11%	-4.14%	-3.80% *
Washington	86.1%	1.56%	86.5%	1.05%	0.46%	0.40%
Wisconsin	88.9%	1.19%	89.4%	1.07%	0.56%	0.50%
United States	88.8%	0.29%	86.9%	0.52%	-2.14%	-1.90% **
	<b>2002</b>		<b>2005</b>		<b>Change from 2002 – 2005</b>	
					<b>Percentage Change</b>	<b>Change in Percent</b>
Kansas	88.1%	1.09%	86.2%	2.03%	-2.16%	-1.90%
Montana	72.7%	2.11%	71.3%	3.52%	-1.93%	-1.40%
Nebraska	84.5%	1.75%	84.5%	1.50%	0.00%	0.00%
New Hampshire	90.9%	1.17%	90.9%	1.01%	0.00%	0.00%
New Mexico	77.9%	2.37%	79.9%	1.50%	2.57%	2.00%
West Virginia	83.2%	1.22%	83.7%	1.86%	0.60%	0.50%
Wyoming	74.2%	1.60%	71.2%	2.64%	-4.04%	-3.00%
	<b>Unavailable</b>		<b>2005</b>		<b>Unavailable</b>	
North Dakota	-	-	82.0%	1.47%	-	-
South Dakota	-	-	83.6%	1.69%	-	-

p<0.05=\*, p<0.01=\*\*, p<0.001=\*\*\*

Source: Agency for Healthcare Research and Quality. Percent of Private-Sector Employees in Establishments that Offer Health Insurance: United States, 2001 – 2005 (Table II.B.2). Medical Expenditure Panel Survey Insurance Component Tables. Downloaded from [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp) (February 12, 2008)

SE = Standard Error

Note: Prior to 2003, smaller states needed extra sampling to produce state representative estimates, which was done on a rotating basis. Therefore, not all states have estimates for each year.



**Table 8**

**Percent of Private-Sector Establishments that Offer Health Insurance: United States, 2001 – 2005**

State	2001		2005		Change from 2001 – 2005	
	Percent	SE	Percent	SE	Percentage Change	Change in Percent
Alabama	56.6%	2.25%	59.8%	2.28%	5.65%	3.20%
Alaska	45.7%	3.55%	42.4%	2.96%	-7.22%	-3.30%
Arizona	58.9%	1.96%	55.0%	1.48%	-6.62%	-3.90%
Arkansas	44.0%	2.06%	40.8%	2.44%	-7.27%	-3.20%
California	57.3%	1.41%	59.8%	1.61%	4.36%	2.50%
Colorado	66.5%	2.45%	54.1%	1.65%	-18.65%	-12.40% ***
Connecticut	67.2%	1.78%	63.8%	2.97%	-5.06%	-3.40%
Delaware	65.3%	2.12%	57.6%	2.26%	-11.79%	-7.70% *
District of Columbia	74.2%	1.57%	74.3%	1.57%	0.13%	0.10%
Florida	56.7%	1.96%	51.2%	2.27%	-9.70%	-5.50%
Georgia	51.7%	2.52%	52.3%	2.72%	1.16%	0.60%
Hawaii	81.8%	3.82%	89.6%	1.63%	9.54%	7.80%
Idaho	43.9%	2.22%	43.8%	1.70%	-0.23%	-0.10%
Illinois	62.1%	1.88%	53.3%	2.15%	-14.17%	-8.80% **
Indiana	58.1%	1.66%	55.9%	1.84%	-3.79%	-2.20%
Iowa	50.7%	2.35%	47.9%	1.49%	-5.52%	-2.80%
Kentucky	56.5%	2.58%	57.1%	2.60%	1.06%	0.60%
Louisiana	51.9%	2.48%	52.6%	1.56%	1.35%	0.70%
Maine	55.2%	2.23%	55.6%	2.96%	0.72%	0.40%
Maryland	62.0%	1.89%	64.1%	2.88%	3.39%	2.10%
Massachusetts	66.6%	1.35%	63.3%	2.16%	-4.95%	-3.30%
Michigan	67.6%	2.62%	59.9%	2.25%	-11.39%	-7.70% *
Minnesota	61.1%	2.01%	54.3%	2.61%	-11.13%	-6.80% *
Mississippi	45.6%	2.29%	45.3%	1.75%	-0.66%	-0.30%
Missouri	57.1%	2.32%	50.6%	2.12%	-11.38%	-6.50% *
Nevada	56.7%	2.27%	52.8%	3.59%	-6.88%	-3.90%
New Jersey	65.7%	2.56%	69.3%	3.05%	5.48%	3.60%
New York	61.1%	1.69%	60.1%	1.88%	-1.64%	-1.00%
North Carolina	57.2%	2.01%	56.7%	1.61%	-0.87%	-0.50%
Ohio	64.3%	2.24%	62.8%	1.47%	-2.33%	-1.50%
Oklahoma	50.9%	0.82%	48.3%	2.84%	-5.11%	-2.60%
Oregon	57.6%	2.45%	56.7%	1.80%	-1.56%	-0.90%
Pennsylvania	66.0%	2.13%	61.5%	2.52%	-6.82%	-4.50%
Rhode Island	62.0%	3.53%	59.5%	3.95%	-4.03%	-2.50%
South Carolina	48.8%	1.77%	53.2%	2.14%	9.02%	4.40%
Tennessee	57.2%	3.30%	54.7%	2.57%	-4.37%	-2.50%
Texas	49.4%	1.50%	50.1%	1.42%	1.42%	0.70%
Utah	53.5%	4.25%	44.1%	2.18%	-17.57%	-9.40% *
Vermont	57.4%	1.30%	56.8%	1.66%	-1.05%	-0.60%
Virginia	62.3%	2.34%	56.7%	2.08%	-8.99%	-5.60%
Washington	52.8%	2.63%	53.8%	1.78%	1.89%	1.00%
Wisconsin	60.8%	0.96%	59.3%	2.50%	-2.47%	-1.50%
United States	58.3%	0.3%	56.3%	0.5%	-3.43%	-2.00% ***
	<b>2002</b>		<b>2005</b>		<b>Change from 2002 – 2005</b>	
					<b>Percentage Change</b>	<b>Change in Percent</b>
Kansas	53.6%	2.44%	50.8%	1.90%	-5.22%	-2.80%
Montana	46.9%	3.49%	39.2%	2.85%	-16.42%	-7.70%
Nebraska	43.6%	3.07%	45.2%	2.22%	3.67%	1.60%
New Hampshire	67.0%	2.00%	62.0%	2.87%	-7.46%	-5.00%
New Mexico	47.1%	3.40%	51.2%	1.52%	8.70%	4.10%
West Virginia	55.2%	1.73%	48.8%	2.80%	-11.59%	-6.40%
Wyoming	47.4%	2.30%	38.6%	1.94%	-18.57%	-8.80% **
	<b>Unavailable</b>		<b>2005</b>		<b>Unavailable</b>	
North Dakota	-	-	49.1%	1.32%	-	-
South Dakota	-	-	48.1%	3.20%	-	-

p<0.05=\*, p<0.01=\*\*, p<0.001=\*\*\*

Source: Agency for Healthcare Research and Quality. Percent of Private-Sector Establishments that Offer Health Insurance: United States, 2001 – 2005 (Table II.A.2). Medical Expenditure Panel Survey Insurance Component Tables. Downloaded from [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables.jsp](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables.jsp) (February 12, 2008)

SE = Standard Error

Note: Prior to 2003, smaller states needed extra sampling to produce state representative estimates, which was done on a rotating basis. Therefore, not all states have estimates for each year.



## Methods and Resources

The U.S. health care system is based primarily on employer-sponsored coverage, with 76.5 percent of nonelderly insured individuals receiving coverage from their own or a family member's employer (U.S. Census Bureau 2007). In this report, we use data from ongoing federal surveys of individuals and employers to examine trends in employer-sponsored health insurance coverage, premiums and offer rates across all 50 states and the District of Columbia. We use trend data from 2001 – 2005 on employer-sponsored health insurance offer rates from the federal Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) to provide national- and state-level detail not available from other data sources. MEPS-IC data are collected and distributed by the Agency for Healthcare Research and Quality (AHRQ).

### MEPS-IC

The MEPS-IC is a valuable data source for ongoing monitoring of employer-sponsored health coverage at both the state and national levels. National estimates are available for all years. Prior to 2003, extra sampling to produce representative estimates for states was only provided to smaller states on a rotating basis. Therefore, this report presents the change from 2001 – 2005 for 42 states, the change from 2002 – 2005 for seven states, and reports only the 2005 levels for two states.

The MEPS-IC survey on employer health insurance coverage is an important tool to understand trends in employer-sponsored insurance. Since the role of employers offering health insurance coverage is the foundation of the U.S. health care system, the trends in offer and take-up rates will be critical to monitor at the state level over time. The key findings highlighted in the press releases are not dissimilar to the Kaiser Family Foundation/HRET employer health benefits annual survey findings over the same period for the country as a whole; however, the MEPS-IC data provide much richer detail at the state level on employer coverage.

### CPS

The Current Population Survey (CPS) is a monthly survey that the Census Bureau conducts for the Bureau of Labor Statistics to provide data on labor force participation and unemployment. As the official source of government statistics on employment status and income, data on health insurance coverage is collected through the Annual Social and Economic Supplement (ASEC), which was initially added to the CPS in March of each year and was expanded to February through April beginning in 2001. The CPS ASEC is both nationally and state representative and has included approximately 78,000 households per year since 2000 (U.S. Census Bureau 2002; Davern et al. 2003). The reference period for health insurance coverage in the ASEC is the previous calendar year, so the 2007 CPS data ask questions about coverage during calendar year 2006. The ASEC data were collected through a combination of telephone and in-person interviews using computer-assisted instruments (U.S. Census Bureau 2002). The 2001, 2002, 2006 and 2007 ASEC data are used in these analyses, and estimates are reported as two-year averages to ensure there is enough sample size to make stable state estimates. All rates cited in this report are based on weighted estimates. The complex survey design is corrected for using StataSE version 10 software. The sample for our health insurance tables is limited to individuals under 65 years old. The sample for our income tables is limited to individuals between the years of 18 and 64 who were recorded as being family health insurance policy holders. All reported differences are significant at  $p < 0.05$ .

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