

March 2009

# At the Brink:

## Trends in America's Uninsured

### 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 (1995-2008) and the Medicare Expenditure Panel Survey, conducted by the Agency for Healthcare Research and Quality (1996-2006).*



Robert Wood Johnson Foundation



This report is being released in conjunction with the Robert Wood Johnson Foundation's (RWJF) *Cover the Uninsured Week* (March 22 – March 28) 2009. Now in its seventh year, the campaign has become the largest nonpartisan mobilization in history seeking solutions for the 45.7 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 2009, 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 trends in health insurance coverage, premiums, and offer rates.

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 A. Number and Percent of Uninsured Non-Elderly (0-64 years) by State, 2006/07 and 1994/95/96**

	2006/07 Average			1994/95/96 Average			Percent Change in Rate	Difference	
	Number	Percent	SE	Number	Percent	SE		Absolute Change in Number	Absolute Change in Rate
United States	45,712,096	17.5%	0.13%	37,060,086	16.0%	0.13%	9.3%	8,652,010	1.5% ****
Alabama	607,559	15.4%	1.04%	655,599	17.4%	1.02%	-11.8%	-48,041	-2.0%
Alaska	114,983	18.5%	0.94%	74,774	12.7%	1.01%	45.4%	40,209	5.8% ****
Arizona	1,220,821	21.8%	1.12%	859,617	22.8%	1.12%	-4.7%	361,203	-1.1%
Arkansas	483,465	19.8%	1.05%	407,428	18.9%	1.15%	4.9%	76,037	0.9%
California	6,593,156	20.4%	0.41%	6,219,874	21.8%	0.44%	-6.6%	373,282	-1.4% **
Colorado	804,396	18.4%	0.81%	472,770	13.6%	0.93%	35.2%	331,625	4.8% ****
Connecticut	322,346	10.7%	0.62%	272,607	9.8%	1.00%	8.7%	49,738	0.9%
Delaware	99,543	13.3%	0.82%	94,333	15.2%	1.11%	-12.8%	5,210	-2.0%
District of Columbia	59,040	11.6%	0.80%	90,481	17.5%	1.20%	-33.8%	-31,441	-5.9% ****
Florida	3,683,924	24.3%	0.66%	2,332,493	19.5%	0.58%	24.8%	1,351,431	4.8% ****
Georgia	1,644,031	19.2%	0.80%	1,154,585	17.8%	0.95%	7.8%	489,446	1.4%
Hawaii	100,415	9.2%	0.64%	93,281	9.3%	0.91%	-0.7%	7,134	-0.1%
Idaho	216,623	16.7%	1.05%	151,306	14.9%	0.98%	12.2%	65,317	1.8%
Illinois	1,713,206	15.2%	0.61%	1,205,012	11.5%	0.47%	31.8%	508,194	3.7% ****
Indiana	722,377	13.0%	0.79%	626,563	12.3%	0.94%	5.4%	95,814	0.7%
Iowa	290,178	11.4%	0.67%	275,783	11.2%	0.97%	2.0%	14,395	0.2%
Kansas	335,413	14.2%	0.82%	306,494	13.8%	0.97%	3.0%	28,919	0.4%
Kentucky	597,950	16.4%	0.93%	541,236	16.0%	1.04%	2.5%	56,714	0.4%
Louisiana	841,627	23.0%	1.38%	778,598	20.0%	1.13%	15.1%	63,029	3.0% *
Maine	118,156	10.5%	0.66%	141,020	13.5%	1.10%	-21.7%	-22,864	-2.9% **
Maryland	760,429	15.4%	0.74%	656,279	14.6%	1.01%	5.5%	104,150	0.8%
Massachusetts	489,480	8.9%	0.69%	626,016	11.8%	0.59%	-24.6%	-136,537	-2.9% ***
Michigan	1,073,871	12.4%	0.59%	894,798	10.6%	0.50%	16.7%	179,073	1.8% **
Minnesota	448,809	9.9%	0.60%	372,495	9.1%	0.80%	8.1%	76,313	0.7%
Mississippi	564,343	22.0%	1.29%	458,102	19.7%	1.15%	11.6%	106,241	2.3%
Missouri	744,027	14.8%	0.81%	622,780	14.0%	1.00%	5.4%	121,246	0.8%
Montana	151,818	18.6%	1.16%	117,010	15.8%	1.04%	17.7%	34,808	2.8% *
Nebraska	222,775	14.3%	0.89%	148,617	10.1%	0.82%	41.2%	74,158	4.2% ****
Nevada	463,382	20.7%	1.04%	250,137	18.4%	1.21%	12.5%	213,244	2.3%
New Hampshire	142,425	12.4%	0.69%	104,714	10.5%	0.98%	17.7%	37,710	1.9%
New Jersey	1,319,125	17.6%	0.82%	954,182	13.8%	0.63%	27.4%	364,943	3.8% ****
New Mexico	436,466	25.6%	1.33%	414,888	26.5%	1.15%	-3.4%	21,577	-0.9%
New York	2,555,592	15.4%	0.53%	2,570,339	16.1%	0.46%	-4.3%	-14,747	-0.7%
North Carolina	1,530,326	19.4%	0.84%	867,821	14.4%	0.70%	34.5%	662,505	5.0% ****
North Dakota	67,983	12.6%	0.90%	50,283	9.1%	0.86%	38.3%	17,699	3.5% ***
Ohio	1,223,843	12.3%	0.58%	1,144,317	11.7%	0.53%	5.7%	79,526	0.7%
Oklahoma	640,859	21.0%	1.07%	595,899	21.3%	1.14%	-1.5%	44,960	-0.3%
Oregon	641,977	19.6%	1.08%	384,930	13.6%	1.01%	44.3%	257,047	6.0% ****
Pennsylvania	1,182,688	11.3%	0.56%	1,099,157	10.7%	0.50%	5.4%	83,531	0.6%
Rhode Island	100,423	10.9%	0.75%	104,645	12.9%	1.03%	-15.1%	-4,222	-2.0%
South Carolina	693,995	18.5%	1.00%	508,818	15.4%	1.14%	20.1%	185,177	3.1% **
South Dakota	85,129	12.8%	0.84%	70,684	11.1%	0.88%	14.7%	14,444	1.6%
Tennessee	840,548	16.1%	0.90%	602,385	12.4%	1.20%	30.6%	238,162	3.8% ***
Texas	5,741,038	27.4%	0.59%	4,285,248	25.1%	0.60%	9.2%	1,455,790	2.3% ***
Utah	387,219	16.3%	1.07%	210,886	11.9%	0.97%	37.5%	176,333	4.5% ***
Vermont	66,038	12.3%	0.80%	56,776	10.7%	0.95%	15.2%	9,262	1.6%
Virginia	1,051,356	15.6%	0.75%	767,416	13.2%	0.85%	17.8%	283,940	2.4% **
Washington	732,315	12.8%	0.76%	626,493	13.1%	0.94%	-1.7%	105,822	-0.2%
West Virginia	248,318	15.9%	0.95%	262,174	17.3%	1.01%	-8.2%	-13,856	-1.4%
Wisconsin	463,737	9.6%	0.63%	400,618	8.7%	0.71%	11.1%	63,119	1.0%
Wyoming	72,566	16.1%	1.00%	71,223	16.1%	1.04%	0.0%	1,343	0.0%

Significant difference between periods is indicated by: \*p<0.1, \*\*p<0.05, \*\*\*p<0.01, \*\*\*\*p<0.001

Source: U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement, 2008, 2007, 1997, 1996, 1995.

SE= Standard Error

Note 1: The addition of an insurance verification question to the CPS in 2000 results in more people reporting that they have health insurance coverage compared to earlier years. In order to make the data comparable over time, data from the early period were imputed to simulate the impact of having a verification question.

Note 2: Multi-year averages 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 B. Number and Percent of Uninsured Adult Men (19-64 years) by State, 2006/07 and 1994/95**

	2006/07 Average			1994/95 Average			Percent Change in Rate	Difference	
	Number	Percent	SE	Number	Percent	SE		Absolute Change in Number	Absolute Change in Rate
United States	20,000,411	22.1%	0.19%	14,842,393	19.2%	0.21%	15.2%	5,158,018	2.9% ****
Alabama	264,004	19.9%	1.90%	244,982	20.0%	1.70%	-0.3%	19,021	-0.1%
Alaska	50,426	23.1%	1.37%	28,655	14.6%	1.46%	58.2%	21,770	8.5% ***
Arizona	504,005	26.0%	1.46%	330,128	26.4%	1.70%	-1.4%	173,877	-0.4%
Arkansas	224,992	27.2%	1.66%	142,148	19.7%	1.63%	38.1%	82,844	7.5% ***
California	3,033,028	26.9%	0.62%	2,578,697	26.8%	0.70%	0.1%	454,331	0.0%
Colorado	360,060	22.6%	1.12%	205,734	16.7%	1.54%	35.7%	154,326	6.0% ***
Connecticut	146,940	13.9%	1.01%	112,698	12.3%	1.63%	12.9%	34,241	1.6%
Delaware	41,714	16.3%	1.26%	39,643	18.5%	1.80%	-11.7%	2,071	-2.2%
District of Columbia	29,863	16.0%	1.33%	38,861	22.7%	2.38%	-29.3%	-8,998	-6.7% **
Florida	1,553,806	29.1%	0.96%	951,770	24.0%	0.95%	21.1%	602,036	5.1% ****
Georgia	700,524	24.0%	1.26%	440,426	21.0%	1.57%	14.5%	260,097	3.0%
Hawaii	44,025	11.3%	0.97%	40,416	11.4%	1.45%	-0.7%	3,609	-0.1%
Idaho	87,607	20.3%	1.48%	67,985	19.4%	1.54%	4.7%	19,622	0.9%
Illinois	784,716	20.1%	0.94%	485,249	14.3%	0.81%	40.2%	299,467	5.8% ****
Indiana	323,646	16.8%	1.19%	241,212	14.4%	1.62%	16.2%	82,433	2.3%
Iowa	135,045	14.9%	1.08%	97,042	12.0%	1.36%	23.7%	38,003	2.9% *
Kansas	147,849	18.1%	1.27%	137,373	17.7%	1.63%	2.5%	10,475	0.4%
Kentucky	249,040	19.9%	1.37%	196,848	17.4%	1.56%	14.2%	52,192	2.5%
Louisiana	352,214	29.2%	2.13%	277,016	22.1%	1.89%	31.9%	75,198	7.1% **
Maine	60,787	14.8%	1.06%	60,627	16.4%	1.76%	-9.7%	160	-1.6%
Maryland	338,385	20.0%	1.19%	279,527	17.9%	1.99%	11.4%	58,858	2.0%
Massachusetts	247,168	12.9%	1.24%	282,961	15.2%	0.94%	-14.9%	-35,793	-2.3%
Michigan	494,198	16.6%	0.97%	367,815	13.4%	0.87%	24.3%	126,382	3.2% **
Minnesota	197,367	12.1%	0.85%	173,978	12.5%	1.42%	-3.6%	23,389	-0.4%
Mississippi	218,575	26.0%	1.85%	157,063	22.2%	2.00%	17.1%	61,511	3.8%
Missouri	299,706	17.3%	1.19%	245,395	16.0%	1.67%	8.2%	54,311	1.3%
Montana	65,154	22.1%	1.65%	51,334	20.2%	1.60%	9.4%	13,820	1.9%
Nebraska	101,282	18.4%	1.24%	56,252	11.8%	1.32%	56.1%	45,030	6.6% ****
Nevada	197,044	25.0%	1.53%	110,157	22.0%	1.73%	13.5%	86,886	3.0%
New Hampshire	69,167	16.5%	1.14%	46,716	13.4%	1.51%	23.7%	22,451	3.2% *
New Jersey	573,152	22.1%	1.22%	416,675	17.6%	0.98%	25.7%	156,477	4.5% ***
New Mexico	174,620	30.7%	1.83%	140,389	29.3%	1.70%	4.9%	34,231	1.4%
New York	1,214,516	21.1%	0.83%	1,064,254	20.2%	0.76%	4.1%	150,262	0.8%
North Carolina	659,536	23.8%	1.26%	371,126	17.4%	1.18%	37.3%	288,410	6.5% ****
North Dakota	31,568	16.7%	1.31%	21,442	11.9%	1.36%	39.7%	10,125	4.7% **
Ohio	535,193	15.7%	0.94%	438,839	13.7%	0.83%	14.9%	96,353	2.0%
Oklahoma	267,841	25.9%	1.56%	216,001	23.7%	1.65%	9.6%	51,840	2.3%
Oregon	304,099	25.7%	1.72%	174,921	18.1%	1.64%	42.3%	129,177	7.6% ***
Pennsylvania	540,367	14.5%	0.85%	449,589	12.9%	0.80%	12.0%	90,777	1.6%
Rhode Island	48,170	14.7%	1.22%	40,834	13.9%	1.66%	5.7%	7,336	0.8%
South Carolina	293,851	22.9%	1.48%	198,319	18.1%	1.90%	26.4%	95,532	4.8% **
South Dakota	37,307	16.1%	1.34%	30,755	14.7%	1.40%	9.6%	6,552	1.4%
Tennessee	417,213	23.5%	1.45%	229,562	14.3%	1.51%	64.0%	187,650	9.2% ****
Texas	2,218,982	32.2%	0.81%	1,574,883	28.5%	0.97%	13.2%	644,099	3.8% ***
Utah	147,715	19.6%	1.46%	81,519	15.2%	1.47%	28.8%	66,196	4.4% **
Vermont	29,336	15.0%	1.17%	24,361	13.9%	1.57%	7.8%	4,974	1.1%
Virginia	464,303	19.5%	1.15%	312,309	15.4%	1.36%	27.1%	151,994	4.2% **
Washington	351,465	17.3%	1.26%	274,952	16.2%	1.50%	6.8%	76,512	1.1%
West Virginia	114,778	20.2%	1.50%	107,426	20.5%	1.64%	-1.5%	7,352	-0.3%
Wisconsin	221,511	13.1%	1.05%	159,718	10.4%	1.21%	25.8%	61,792	2.7%
Wyoming	32,570	20.1%	1.48%	25,810	17.3%	1.51%	16.0%	6,759	2.8%

Significant difference between periods is indicated by: \*p<0.1, \*\*p<0.05, \*\*\*p<0.01, \*\*\*\*p<0.001

Source: U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement, 2008, 2007, 1996, 1995.

SE= Standard Error

Note 1: The addition of an insurance verification question to the CPS in 2000 results in more people reporting that they have health insurance coverage compared to earlier years. In order to make the data comparable over time, data from the early period were imputed to simulate the impact of having a verification question.

Note 2: Multi-year averages 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 C. Number and Percent of Uninsured Adult Women (19-64 years) by State, 2006/07 and 1994/95**

	2006/07 Average			1994/95 Average			Percent Change in Rate	Difference	
	Number	Percent	SE	Number	Percent	SE		Absolute Change in Number	Absolute Change in Rate
United States	16,554,606	17.9%	0.15%	12,369,338	15.5%	0.17%	15.6%	4,185,268	2.4% ****
Alabama	252,681	17.6%	1.32%	219,328	17.1%	1.44%	2.7%	33,353	0.5%
Alaska	43,055	20.3%	1.24%	25,001	13.3%	1.31%	52.4%	18,054	7.0% ****
Arizona	434,811	22.8%	1.36%	262,993	21.2%	1.45%	7.6%	171,818	1.6%
Arkansas	195,822	22.5%	1.42%	149,095	19.8%	1.49%	13.7%	46,727	2.7%
California	2,327,911	21.0%	0.49%	1,939,266	20.6%	0.58%	2.0%	388,644	0.4%
Colorado	270,357	17.8%	0.97%	139,051	11.9%	1.19%	49.2%	131,306	5.9% ****
Connecticut	120,794	11.1%	0.82%	86,399	8.6%	1.26%	29.5%	34,394	2.5% *
Delaware	35,883	13.1%	1.01%	33,853	14.8%	1.55%	-11.6%	2,029	-1.7%
District of Columbia	20,090	9.8%	0.89%	28,789	14.4%	1.44%	-32.3%	-8,699	-4.7% ***
Florida	1,287,113	23.6%	0.74%	811,437	19.0%	0.78%	23.9%	475,676	4.5% ****
Georgia	617,449	20.2%	0.95%	421,824	18.3%	1.32%	10.2%	195,624	1.9%
Hawaii	38,409	9.9%	0.80%	33,106	9.3%	1.26%	5.9%	5,303	0.6%
Idaho	76,257	17.6%	1.32%	41,063	12.8%	1.26%	37.0%	35,194	4.7% ***
Illinois	648,922	16.3%	0.78%	418,465	11.4%	0.66%	43.2%	230,457	4.9% ****
Indiana	285,150	14.7%	1.06%	206,240	11.7%	1.34%	24.9%	78,910	2.9% *
Iowa	113,773	12.7%	0.92%	80,783	9.8%	1.19%	29.8%	32,989	2.9% *
Kansas	130,054	16.0%	1.12%	97,201	13.6%	1.37%	17.8%	32,852	2.4%
Kentucky	248,945	18.9%	1.20%	206,064	17.5%	1.49%	7.7%	42,881	1.3%
Louisiana	323,072	24.8%	1.66%	281,250	20.9%	1.59%	18.9%	41,822	3.9% *
Maine	40,599	9.9%	0.81%	46,553	12.4%	1.47%	-20.2%	-5,954	-2.5%
Maryland	269,970	15.1%	0.84%	214,522	13.8%	1.39%	9.7%	55,448	1.3%
Massachusetts	164,057	8.1%	0.82%	216,260	11.4%	0.77%	-28.9%	-52,203	-3.3% ***
Michigan	428,708	13.9%	0.80%	307,557	10.7%	0.69%	29.7%	121,151	3.2% ***
Minnesota	155,594	9.8%	0.73%	116,396	8.6%	1.07%	14.2%	39,198	1.2%
Mississippi	211,988	23.6%	1.53%	164,766	19.5%	1.59%	20.6%	47,221	4.0%
Missouri	298,171	16.5%	1.07%	234,806	14.6%	1.45%	12.8%	63,364	1.9%
Montana	54,797	19.0%	1.53%	36,510	14.9%	1.34%	27.8%	18,287	4.1% **
Nebraska	72,514	13.6%	1.02%	48,583	10.1%	1.16%	35.2%	23,931	3.5% **
Nevada	150,717	19.8%	1.19%	67,784	15.3%	1.44%	29.9%	82,933	4.6% **
New Hampshire	50,590	12.2%	0.86%	33,532	9.8%	1.32%	24.9%	17,058	2.4%
New Jersey	452,187	16.8%	0.93%	321,851	13.2%	0.77%	26.7%	130,335	3.5% ***
New Mexico	172,182	28.9%	1.61%	130,508	25.9%	1.50%	11.4%	41,674	3.0%
New York	916,278	15.1%	0.62%	895,960	15.8%	0.61%	-4.2%	20,318	-0.7%
North Carolina	560,117	20.0%	1.02%	308,784	13.9%	0.88%	44.2%	251,333	6.1% ****
North Dakota	22,110	11.5%	1.05%	16,188	8.9%	1.14%	29.3%	5,921	2.6% *
Ohio	468,613	13.2%	0.73%	413,732	12.3%	0.72%	7.0%	54,881	0.9%
Oklahoma	243,599	23.1%	1.35%	196,088	19.7%	1.42%	17.1%	47,511	3.4% *
Oregon	220,450	18.8%	1.28%	105,912	10.9%	1.21%	72.4%	114,538	7.9% ****
Pennsylvania	418,727	10.9%	0.66%	353,401	9.7%	0.63%	11.9%	65,325	1.2%
Rhode Island	35,504	10.5%	0.87%	38,406	14.2%	1.63%	-26.0%	-2,902	-3.7% **
South Carolina	255,508	18.8%	1.19%	151,747	13.4%	1.43%	40.4%	103,761	5.4% ***
South Dakota	29,721	12.9%	1.02%	20,274	10.4%	1.13%	25.0%	9,447	2.6% *
Tennessee	297,149	15.8%	1.14%	192,972	11.0%	1.25%	43.3%	104,177	4.8% ***
Texas	1,995,881	28.2%	0.69%	1,393,010	24.6%	0.78%	14.5%	602,871	3.6% ****
Utah	126,350	16.6%	1.27%	64,317	12.4%	1.30%	33.4%	62,033	4.1% **
Vermont	25,007	12.2%	1.01%	21,815	11.7%	1.42%	4.4%	3,192	0.5%
Virginia	379,270	15.6%	0.87%	282,516	13.6%	1.24%	14.9%	96,754	2.0%
Washington	264,894	13.0%	0.90%	216,835	13.0%	1.32%	-0.7%	48,058	-0.1%
West Virginia	105,451	18.5%	1.31%	112,396	19.6%	1.48%	-5.9%	-6,945	-1.2%
Wisconsin	169,554	9.8%	0.79%	138,872	8.8%	0.99%	10.8%	30,682	1.0%
Wyoming	27,813	17.9%	1.31%	25,274	17.3%	1.48%	3.5%	2,538	0.6%

Significant difference between periods is indicated by: \*p<0.1, \*\*p<0.05, \*\*\*p<0.01, \*\*\*\*p<0.001

Source: U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement, 2008, 2007, 1996, 1995.

SE= Standard Error

Note 1: The addition of an insurance verification question to the CPS in 2000 results in more people reporting that they have health insurance coverage compared to earlier years. In order to make the data comparable over time, data from the early period were imputed to simulate the impact of having a verification question.

Note 2: Multi-year averages 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 D. Number and Percent of Uninsured Workers (19-64 years) by State, 2006/07 and 1994/95**

	2006/07 Average			1994/95 Average			Percent Change in Rate	Difference	
	Number	Percent	SE	Number	Percent	SE		Absolute Change in Number	Absolute Change in Rate
United States	26,891,247	18.4%	0.10%	20,719,000	16.1%	0.2%	14.2%	6,172,247	2.3% ****
Alabama	349,315	17.0%	1.00%	353,092	17.8%	1.4%	-4.7%	-3,778	-0.8%
Alaska	77,123	21.2%	0.79%	44,969	13.6%	1.2%	56.4%	32,153	7.7% ****
Arizona	682,793	23.2%	0.89%	460,350	22.6%	1.4%	2.8%	222,442	0.6%
Arkansas	320,981	23.8%	0.94%	226,156	19.2%	1.4%	24.1%	94,825	4.6% ***
California	3,926,718	22.4%	0.34%	3,325,133	22.2%	0.6%	0.8%	601,584	0.2%
Colorado	504,143	19.2%	0.62%	291,026	13.9%	1.2%	38.2%	213,117	5.3% ****
Connecticut	209,027	11.8%	0.55%	146,011	9.2%	1.2%	28.4%	63,016	2.6% **
Delaware	56,239	13.1%	0.63%	56,894	14.9%	1.4%	-12.1%	-655	-1.8% *
District of Columbia	35,555	11.3%	0.63%	48,074	16.4%	1.5%	-31.2%	-12,519	-5.1% ***
Florida	2,172,433	25.2%	0.52%	1,384,278	21.1%	0.8%	19.3%	788,155	4.1% ****
Georgia	981,472	20.5%	0.67%	640,664	18.3%	1.2%	12.3%	340,808	2.2%
Hawaii	58,198	9.0%	0.50%	53,773	9.0%	1.1%	0.2%	4,425	0.0%
Idaho	135,420	18.9%	0.86%	96,386	16.5%	1.2%	14.4%	39,033	2.4%
Illinois	1,008,685	16.0%	0.50%	683,894	11.6%	0.6%	37.5%	324,790	4.4% ****
Indiana	450,984	14.6%	0.67%	355,196	12.1%	1.2%	20.9%	95,788	2.5% *
Iowa	193,851	12.4%	0.56%	155,422	10.6%	1.1%	17.0%	38,428	1.8%
Kansas	228,436	16.6%	0.71%	191,850	15.0%	1.3%	10.7%	36,586	1.6%
Kentucky	347,588	18.1%	0.80%	280,021	15.7%	1.4%	15.1%	67,567	2.4%
Louisiana	492,736	26.8%	1.30%	419,885	21.1%	1.5%	26.7%	72,851	5.6% ***
Maine	88,631	12.8%	0.57%	94,757	15.2%	1.4%	-15.4%	-6,126	-2.3%
Maryland	452,862	15.8%	0.61%	382,244	14.6%	1.3%	8.4%	70,618	1.2%
Massachusetts	297,727	9.4%	0.56%	368,776	11.9%	0.7%	-20.6%	-71,049	-2.5% ***
Michigan	648,222	13.6%	0.51%	499,915	10.9%	0.6%	25.0%	148,307	2.7% ****
Minnesota	285,819	10.2%	0.45%	249,882	10.1%	1.0%	1.1%	35,937	0.1%
Mississippi	275,440	21.4%	1.02%	244,977	20.2%	1.6%	6.0%	30,463	1.2% *
Missouri	452,058	15.8%	0.68%	378,406	14.1%	1.2%	12.1%	73,652	1.7%
Montana	96,918	19.5%	0.93%	73,574	17.1%	1.3%	13.7%	23,343	2.3%
Nebraska	138,382	14.7%	0.66%	89,539	10.4%	1.0%	40.9%	48,843	4.3% ****
Nevada	249,457	19.8%	0.82%	139,436	17.7%	1.3%	12.1%	110,021	2.1%
New Hampshire	97,383	13.5%	0.56%	67,812	11.2%	1.2%	20.2%	29,571	2.3% *
New Jersey	741,270	17.4%	0.63%	547,431	14.0%	0.7%	24.8%	193,838	3.5% ****
New Mexico	250,903	28.1%	1.04%	198,230	25.9%	1.4%	8.5%	52,673	2.2%
New York	1,528,304	16.8%	0.44%	1,356,916	16.4%	0.6%	2.8%	171,387	0.5%
North Carolina	888,128	20.1%	0.68%	536,066	14.7%	0.8%	37.0%	352,062	5.4% ****
North Dakota	44,300	12.9%	0.66%	31,365	9.6%	1.0%	34.2%	12,935	3.3% ***
Ohio	730,331	12.9%	0.48%	665,565	12.3%	0.7%	4.4%	64,766	0.5%
Oklahoma	364,847	22.6%	0.90%	306,532	20.1%	1.3%	12.0%	58,314	2.4%
Oregon	397,298	21.0%	0.90%	227,912	13.8%	1.2%	51.6%	169,385	7.1% ****
Pennsylvania	671,716	11.0%	0.43%	607,904	10.6%	0.6%	4.5%	63,811	0.5%
Rhode Island	64,152	11.8%	0.62%	61,294	13.3%	1.3%	-11.0%	2,858	-1.5%
South Carolina	417,767	20.1%	0.82%	255,915	14.6%	1.4%	37.7%	161,851	5.5% ****
South Dakota	54,628	13.3%	0.68%	44,609	12.2%	1.0%	9.0%	10,019	1.1%
Tennessee	499,529	17.6%	0.75%	344,327	12.7%	1.2%	38.4%	155,202	4.9% ****
Texas	3,060,713	28.0%	0.46%	2,227,502	24.2%	0.8%	15.4%	833,211	3.7% ****
Utah	202,276	16.0%	0.80%	116,746	13.0%	1.2%	23.4%	85,529	3.0% **
Vermont	44,956	13.1%	0.66%	40,106	12.6%	1.3%	4.6%	4,850	0.6%
Virginia	625,054	15.8%	0.60%	468,089	13.5%	1.1%	17.6%	156,965	2.4% *
Washington	488,284	14.7%	0.66%	432,793	15.2%	1.2%	-3.4%	55,490	-0.5%
West Virginia	154,830	19.2%	0.90%	148,365	18.7%	1.4%	2.6%	6,465	0.5%
Wisconsin	297,391	10.1%	0.52%	256,504	9.3%	0.9%	8.8%	40,887	0.8%
Wyoming	49,988	18.3%	0.84%	42,433	16.4%	1.3%	11.5%	7,554	1.9%

Significant difference between periods is indicated by: \*p<0.1, \*\*p<0.05, \*\*\*p<0.01, \*\*\*\*p<0.001

Source: U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement, 2008, 2007, 1996, 1995.

SE= Standard Error

Note 1: The addition of an insurance verification question to the CPS in 2000 results in more people reporting that they have health insurance coverage compared to earlier years. In order to make the data comparable over time, data from the early period were imputed to simulate the impact of having a verification question.

Note 2: Multi-year averages 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).

Note 3: "Worker" is defined as having had any employment in the previous year.

**Table E. Number and Percent of Uninsured Children (0-18 years) by State, 2006/07 and 1994/95/96**

	2006/07 Average			1994/95/96 Average			Percent Change in Rate	Difference	
	Number	Percent	SE	Number	Percent	SE		Absolute Change in Number	Absolute Change in Rate
United States	9,157,079	11.7%	0.18%	10,016,749	13.4%	0.2%	-13.1%	-859,670	-1.8% ****
Alabama	90,875	7.7%	1.24%	169,551	13.8%	1.5%	-44.4%	-78,676	-6.1% ****
Alaska	21,502	11.2%	1.17%	25,230	11.5%	1.5%	-2.7%	-3,728	-0.3%
Arizona	282,004	16.0%	1.56%	301,871	22.2%	1.7%	-28.0%	-19,867	-6.2% ***
Arkansas	62,651	8.5%	1.17%	129,121	17.9%	1.7%	-52.7%	-66,470	-9.4% ****
California	1,232,218	12.3%	0.53%	1,664,362	17.5%	0.6%	-29.8%	-432,144	-5.2% ****
Colorado	173,980	13.8%	1.12%	141,915	13.1%	1.5%	5.1%	32,065	0.7%
Connecticut	54,612	6.3%	0.80%	83,962	9.4%	1.5%	-33.3%	-29,350	-3.1% *
Delaware	21,947	10.0%	1.15%	20,793	11.3%	1.7%	-11.8%	1,153	-1.3%
District of Columbia	9,088	7.6%	1.23%	20,396	14.4%	2.1%	-46.9%	-11,308	-6.8% ***
Florida	843,007	19.5%	1.05%	580,345	15.9%	0.9%	22.5%	262,662	3.6% ***
Georgia	326,059	12.5%	1.09%	290,788	14.0%	1.3%	-10.2%	35,271	-1.4%
Hawaii	17,981	5.8%	0.96%	18,291	6.2%	1.3%	-5.8%	-311	-0.4%
Idaho	52,759	12.2%	1.41%	42,708	12.3%	1.4%	-0.8%	10,050	-0.1%
Illinois	279,568	8.3%	0.80%	302,309	8.9%	0.7%	-6.4%	-22,741	-0.6%
Indiana	113,581	6.7%	1.00%	158,377	9.9%	1.4%	-31.7%	-44,796	-3.1% *
Iowa	41,361	5.5%	0.72%	91,965	10.8%	1.6%	-49.1%	-50,604	-5.3% ***
Kansas	57,511	7.7%	1.06%	72,900	9.7%	1.4%	-19.9%	-15,389	-1.9%
Kentucky	99,965	9.4%	1.32%	147,246	13.7%	1.5%	-31.9%	-47,281	-4.4%
Louisiana	166,342	14.5%	1.90%	233,355	18.3%	1.7%	-20.6%	-67,013	-3.8%
Maine	16,771	5.6%	0.83%	39,211	13.2%	1.9%	-57.8%	-22,440	-7.6% ****
Maryland	152,075	10.4%	0.99%	143,448	10.4%	1.4%	0.6%	8,627	0.1%
Massachusetts	78,255	5.0%	0.87%	134,878	8.6%	0.9%	-41.9%	-56,623	-3.6% ***
Michigan	150,965	5.9%	0.67%	207,246	7.5%	0.7%	-21.9%	-56,281	-1.6%
Minnesota	95,849	7.2%	0.90%	92,354	6.8%	1.2%	6.2%	3,494	0.4%
Mississippi	133,781	16.2%	1.87%	139,367	17.2%	1.7%	-5.9%	-5,586	-1.0%
Missouri	146,150	9.8%	1.12%	148,315	10.8%	1.6%	-9.6%	-2,166	-1.0%
Montana	31,868	13.8%	1.81%	32,631	13.0%	1.6%	6.3%	-763	0.8%
Nebraska	48,980	10.4%	1.26%	43,230	8.6%	1.2%	20.7%	5,750	1.8%
Nevada	115,621	16.8%	1.49%	76,529	18.1%	2.1%	-7.4%	39,091	-1.3%
New Hampshire	22,669	7.1%	0.84%	25,163	8.5%	1.5%	-16.0%	-2,494	-1.4%
New Jersey	293,787	13.3%	1.20%	248,919	12.1%	1.0%	10.1%	44,868	1.2%
New Mexico	89,665	16.6%	1.85%	141,585	23.7%	1.7%	-30.0%	-51,921	-7.1% ***
New York	424,798	9.0%	0.72%	636,736	12.6%	0.7%	-29.0%	-211,938	-3.7% ****
North Carolina	310,673	13.3%	1.16%	223,281	12.7%	1.1%	4.9%	87,392	0.6%
North Dakota	14,306	9.1%	1.34%	15,157	8.3%	1.3%	10.1%	-851	0.8%
Ohio	220,038	7.5%	0.73%	292,682	9.1%	0.8%	-18.3%	-72,645	-1.7%
Oklahoma	129,420	13.3%	1.45%	196,366	21.1%	1.9%	-36.9%	-66,947	-7.8% ***
Oregon	117,429	12.8%	1.46%	116,645	13.4%	1.6%	-4.2%	783	-0.6%
Pennsylvania	223,595	7.7%	0.82%	263,551	8.3%	0.8%	-8.2%	-39,956	-0.7%
Rhode Island	16,750	6.7%	0.97%	21,090	8.8%	1.4%	-24.3%	-4,341	-2.1%
South Carolina	144,636	13.0%	1.40%	168,200	16.1%	1.8%	-19.3%	-23,564	-3.1%
South Dakota	18,102	8.8%	1.08%	19,218	8.8%	1.2%	0.0%	-1,117	0.0%
Tennessee	126,187	8.1%	1.07%	209,184	13.5%	2.2%	-39.6%	-82,998	-5.3% **
Texas	1,526,175	21.8%	0.87%	1,331,032	22.6%	0.9%	-3.4%	195,143	-0.8%
Utah	113,154	13.2%	1.42%	68,161	9.6%	1.2%	37.9%	44,992	3.6% *
Vermont	11,695	8.5%	1.24%	9,891	5.8%	1.1%	46.4%	1,804	2.7%
Virginia	207,785	10.7%	0.99%	166,149	10.1%	1.3%	6.3%	41,636	0.6%
Washington	115,957	7.1%	0.87%	155,950	10.4%	1.4%	-31.1%	-39,993	-3.2% *
West Virginia	28,089	6.6%	1.04%	39,036	9.6%	1.3%	-31.1%	-10,947	-3.0% *
Wisconsin	72,674	5.2%	0.75%	97,397	6.4%	1.1%	-18.5%	-24,723	-1.2%
Wyoming	12,184	9.2%	1.24%	18,665	12.8%	1.5%	-28.1%	-6,482	-3.6% *

Significant difference between periods is indicated by: \*p<0.1, \*\*p<0.05, \*\*\*p<0.01, \*\*\*\*p<0.001

Source: U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement, 2008, 2007, 1997, 1996, 1995.

SE= Standard Error

Note 1: The addition of an insurance verification question to the CPS in 2000 results in more people reporting that they have health insurance coverage compared to earlier years. In order to make the data comparable over time, data from the early period were imputed to simulate the impact of having a verification question.

Note 2: Multi-year averages 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 F. Number and Percent of Privately Insured Non-Elderly (0-64 years) by State, 2006/07 and 1994/95/96**

	2006/07 Average			1994/95/96 Average			Percent Change in Rate	Difference	
	Number	Percent	SE	Number	Percent	SE		Absolute Change in Number	Absolute Change in Rate
United States	176,054,810	67.3%	0.2%	170,923,875	73.4%	0.2%	-8.3%	5,130,934	-6.1% ****
Alabama	2,696,831	68.2%	1.5%	2,752,135	73.6%	1.4%	-7.3%	-55,305	-5.4% ***
Alaska	398,927	64.0%	1.3%	467,997	77.9%	1.3%	-17.8%	-69,070	-13.9% ****
Arizona	3,340,740	59.5%	1.4%	2,547,253	65.2%	1.4%	-8.8%	793,486	-5.8% ***
Arkansas	1,465,838	60.1%	1.5%	1,514,656	69.0%	1.4%	-13.0%	-48,818	-9.0% ****
California	20,357,841	62.9%	0.5%	18,454,416	64.3%	0.6%	-2.2%	1,903,425	-1.4% *
Colorado	3,116,963	71.3%	1.0%	2,808,788	80.4%	1.1%	-11.3%	308,175	-9.1% ****
Connecticut	2,276,577	75.5%	0.9%	2,292,047	81.5%	1.4%	-7.3%	-15,470	-5.9% ****
Delaware	541,353	72.2%	1.2%	488,903	77.8%	1.4%	-7.2%	52,450	-5.6% ***
District of Columbia	337,901	66.1%	1.3%	320,991	64.1%	1.7%	3.1%	16,910	2.0%
Florida	9,545,230	63.1%	0.8%	8,244,802	69.1%	0.7%	-8.7%	1,300,428	-6.0% ****
Georgia	5,560,631	64.8%	1.0%	4,699,485	71.8%	1.3%	-9.8%	861,145	-7.1% ****
Hawaii	816,529	75.2%	1.1%	823,995	81.6%	1.3%	-7.8%	-7,466	-6.4% ****
Idaho	915,691	70.5%	1.4%	778,356	75.7%	1.3%	-6.9%	137,335	-5.2% **
Illinois	8,085,651	71.8%	0.8%	8,193,915	78.2%	0.7%	-8.3%	-108,264	-6.5% ****
Indiana	4,108,340	73.9%	1.2%	4,128,624	82.0%	1.3%	-9.9%	-20,284	-8.2% ****
Iowa	1,920,795	75.3%	1.0%	2,063,095	82.7%	1.2%	-9.1%	-142,300	-7.5% ****
Kansas	1,707,342	72.1%	1.2%	1,771,841	79.6%	1.3%	-9.4%	-64,499	-7.5% ****
Kentucky	2,358,473	64.7%	1.3%	2,409,639	71.1%	1.5%	-9.0%	-51,166	-6.4% ***
Louisiana	2,149,194	58.8%	1.8%	2,478,731	64.3%	1.6%	-8.5%	-329,537	-5.5% **
Maine	773,858	69.0%	1.1%	820,677	78.3%	1.4%	-11.8%	-46,819	-9.3% ****
Maryland	3,631,182	73.6%	1.0%	3,532,180	78.6%	1.4%	-6.4%	99,002	-5.0% ***
Massachusetts	4,094,699	74.5%	1.1%	4,216,627	79.0%	0.8%	-5.7%	-121,928	-4.5% ***
Michigan	6,229,578	72.1%	0.9%	6,682,526	79.5%	0.7%	-9.4%	-452,948	-7.4% ****
Minnesota	3,536,108	77.7%	0.9%	3,400,084	82.1%	1.2%	-5.3%	136,024	-4.3% ***
Mississippi	1,471,134	57.4%	1.7%	1,590,537	66.5%	1.5%	-13.8%	-119,404	-9.2% ****
Missouri	3,506,938	69.7%	1.2%	3,448,168	77.1%	1.4%	-9.6%	58,770	-7.4% ****
Montana	537,220	66.0%	1.5%	562,555	74.1%	1.4%	-11.0%	-25,335	-8.1% ****
Nebraska	1,152,706	74.1%	1.2%	1,215,845	83.2%	1.1%	-10.9%	-63,140	-9.1% ****
Nevada	1,580,027	70.6%	1.2%	1,059,343	76.5%	1.4%	-7.7%	520,684	-5.9% ***
New Hampshire	912,435	79.3%	0.9%	833,317	83.4%	1.3%	-4.9%	79,118	-4.1% ***
New Jersey	5,490,369	73.2%	1.0%	5,367,318	77.9%	0.8%	-6.0%	123,051	-4.7% ****
New Mexico	934,038	54.8%	1.6%	924,868	58.1%	1.4%	-5.7%	9,170	-3.3%
New York	10,821,056	65.4%	0.8%	11,092,625	69.3%	0.6%	-5.6%	-271,569	-3.9% ****
North Carolina	5,096,380	64.4%	1.1%	4,669,806	75.9%	0.9%	-15.2%	426,573	-11.5% ****
North Dakota	413,081	76.7%	1.2%	468,119	85.0%	1.1%	-9.7%	-55,039	-8.3% ****
Ohio	7,150,991	72.1%	0.9%	7,684,468	78.4%	0.8%	-8.0%	-533,477	-6.3% ****
Oklahoma	1,872,413	61.2%	1.4%	1,992,945	70.3%	1.4%	-13.0%	-120,533	-9.1% ****
Oregon	2,216,273	67.7%	1.3%	2,121,923	75.1%	1.4%	-9.8%	94,350	-7.3% ****
Pennsylvania	7,920,301	75.5%	0.8%	8,167,437	79.7%	0.7%	-5.3%	-247,136	-4.3% ****
Rhode Island	652,110	71.0%	1.2%	633,552	79.2%	1.4%	-10.3%	18,558	-8.2% ****
South Carolina	2,410,887	64.2%	1.3%	2,440,184	73.5%	1.5%	-12.7%	-29,297	-9.3% ****
South Dakota	495,866	74.2%	1.2%	508,848	81.4%	1.2%	-8.9%	-12,982	-7.2% ****
Tennessee	3,385,027	65.0%	1.3%	3,496,367	71.8%	1.5%	-9.6%	-111,340	-6.9% ****
Texas	12,160,274	58.0%	0.7%	11,174,622	65.0%	0.7%	-10.7%	985,652	-6.9% ****
Utah	1,751,281	73.4%	1.3%	1,491,238	83.6%	1.2%	-12.2%	260,043	-10.2% ****
Vermont	370,767	69.0%	1.2%	418,178	79.1%	1.5%	-12.8%	-47,411	-10.1% ****
Virginia	4,751,198	70.3%	1.0%	4,648,154	80.2%	1.1%	-12.3%	103,044	-9.9% ****
Washington	4,042,999	70.8%	1.1%	3,777,498	76.9%	1.2%	-8.0%	265,501	-6.2% ***
West Virginia	973,910	62.3%	1.4%	1,019,662	68.2%	1.4%	-8.6%	-45,753	-5.9% ***
Wisconsin	3,694,511	76.7%	1.1%	3,882,774	83.8%	1.1%	-8.5%	-188,264	-7.1% ****
Wyoming	324,357	72.0%	1.3%	341,761	77.9%	1.3%	-7.5%	-17,404	-5.8% **

Significant difference between periods is indicated by: \*p<0.1, \*\*p<0.05, \*\*\*p<0.01, \*\*\*\*p<0.001

Source: U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement, 2008, 2007, 1997, 1996, 1995.

SE= Standard Error

Note 1: The addition of an insurance verification question to the CPS in 2000 results in more people reporting that they have health insurance coverage compared to earlier years. In order to make the data comparable over time, data from the early period were imputed to simulate the impact of having a verification question.

Note 2: Private coverage is defined as reporting private coverage only. Individuals who report both public and private coverage were considered as having public insurance coverage.

Note 3: Multi-year averages 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 G. Number and Percent of Privately Insured Children (0-18 years) by State, 2006/07 and 1994/95/96**

	2006/07 Average			1994/95/96 Average			Percent Change in Rate	Difference	
	Number	Percent	SE	Number	Percent	SE		Absolute Change in Number	Absolute Change in Rate
United States	48,638,714	62.0%	0.28%	51,227,053	68.7%	0.28%	-9.8%	-2,588,339	-6.7% ****
Alabama	759,410	64.0%	2.41%	862,403	70.1%	2.25%	-8.8%	-102,993	-6.1% *
Alaska	119,274	61.9%	1.95%	163,324	75.9%	2.05%	-18.5%	-44,050	-14.0% ****
Arizona	959,876	54.2%	2.21%	797,898	59.3%	2.12%	-8.6%	161,978	-5.1% *
Arkansas	366,090	49.3%	2.33%	467,937	65.6%	2.28%	-24.9%	-101,847	-16.3% ****
California	5,765,845	57.5%	0.82%	5,545,646	58.2%	0.90%	-1.2%	220,199	-0.7%
Colorado	876,401	69.5%	1.55%	841,843	78.0%	1.89%	-10.9%	34,558	-8.5% ****
Connecticut	629,524	72.1%	1.52%	677,690	76.1%	2.37%	-5.3%	-48,166	-4.0%
Delaware	148,135	67.3%	1.94%	134,731	73.8%	2.49%	-8.8%	13,404	-6.5% **
District of Columbia	58,776	49.3%	2.69%	68,138	48.3%	3.20%	2.2%	-9,363	1.1%
Florida	2,510,523	58.0%	1.32%	2,331,468	63.7%	1.30%	-9.1%	179,055	-5.8% ***
Georgia	1,490,867	57.2%	1.66%	1,409,738	67.7%	2.25%	-15.5%	81,129	-10.5% ****
Hawaii	205,135	66.8%	2.04%	235,248	79.0%	2.30%	-15.4%	-30,114	-12.2% ****
Idaho	281,227	64.8%	2.09%	255,787	73.7%	2.08%	-12.1%	25,440	-8.9% ***
Illinois	2,296,903	68.3%	1.38%	2,472,862	72.7%	1.30%	-6.0%	-175,960	-4.4% **
Indiana	1,176,776	69.8%	1.88%	1,268,628	79.5%	2.09%	-12.2%	-91,853	-9.7% ****
Iowa	530,880	70.8%	1.66%	683,924	80.4%	2.11%	-11.9%	-153,045	-9.5% ****
Kansas	489,439	65.9%	1.98%	593,969	78.9%	2.03%	-16.5%	-104,530	-13.0% ****
Kentucky	642,359	60.1%	2.09%	700,746	65.4%	2.36%	-8.1%	-58,387	-5.3% *
Louisiana	614,726	53.4%	2.68%	712,797	55.6%	2.46%	-3.9%	-98,071	-2.2%
Maine	196,025	65.1%	1.79%	222,545	74.9%	2.40%	-13.1%	-26,520	-9.8% ***
Maryland	1,029,857	70.7%	1.62%	1,046,788	75.5%	2.43%	-6.3%	-16,931	-4.8%
Massachusetts	1,123,405	72.5%	1.89%	1,205,854	77.2%	1.47%	-6.1%	-82,449	-4.7% **
Michigan	1,748,140	67.8%	1.55%	2,086,350	75.6%	1.30%	-10.3%	-338,210	-7.8% ****
Minnesota	993,667	74.9%	1.49%	1,083,180	79.5%	2.06%	-5.9%	-89,513	-4.7% *
Mississippi	389,908	47.3%	2.60%	481,394	59.4%	2.41%	-20.3%	-91,486	-12.1% ****
Missouri	929,555	62.3%	1.95%	988,002	72.3%	2.45%	-13.8%	-58,448	-9.9% **
Montana	137,704	59.6%	2.57%	177,186	71.2%	2.26%	-16.3%	-39,483	-11.6% ***
Nebraska	330,573	70.1%	1.97%	407,251	81.1%	1.79%	-13.6%	-76,678	-11.0% ****
Nevada	477,639	69.2%	1.89%	308,467	73.3%	2.41%	-5.6%	169,171	-4.1%
New Hampshire	245,970	77.5%	1.45%	240,823	80.5%	2.21%	-3.7%	5,147	-3.0%
New Jersey	1,565,674	70.9%	1.59%	1,571,677	75.7%	1.32%	-6.4%	-6,004	-4.8% **
New Mexico	253,116	47.1%	2.50%	302,171	50.4%	1.99%	-6.6%	-49,055	-3.3%
New York	2,884,897	60.8%	1.23%	3,248,537	64.3%	1.00%	-5.5%	-363,641	-3.5% **
North Carolina	1,335,033	57.0%	1.76%	1,230,979	70.4%	1.61%	-19.0%	104,054	-13.4% ****
North Dakota	110,313	70.5%	2.01%	153,006	83.0%	1.94%	-15.1%	-42,693	-12.5% ****
Ohio	1,964,041	66.6%	1.50%	2,403,104	74.9%	1.32%	-11.1%	-439,063	-8.3% ****
Oklahoma	532,957	54.8%	2.24%	602,272	64.8%	2.26%	-15.5%	-69,316	-10.0% ***
Oregon	598,648	65.4%	2.17%	611,707	69.9%	2.27%	-6.5%	-13,060	-4.5%
Pennsylvania	2,047,348	70.2%	1.44%	2,410,307	76.4%	1.27%	-8.2%	-362,959	-6.2% ***
Rhode Island	167,079	66.3%	1.91%	183,098	77.7%	2.27%	-14.6%	-16,019	-11.4% ****
South Carolina	646,860	58.3%	2.23%	696,141	66.5%	2.52%	-12.3%	-49,282	-8.2% **
South Dakota	139,452	67.4%	1.97%	175,510	79.3%	1.91%	-15.0%	-36,059	-11.9% ****
Tennessee	929,137	59.8%	2.27%	999,294	64.8%	2.62%	-7.7%	-70,158	-5.0%
Texas	3,549,567	50.8%	1.06%	3,468,866	59.0%	1.09%	-13.9%	80,700	-8.2% ****
Utah	606,588	70.3%	2.00%	595,175	83.6%	1.70%	-15.9%	11,413	-13.3% ****
Vermont	82,933	60.4%	2.07%	128,122	75.8%	2.37%	-20.4%	-45,189	-15.5% ****
Virginia	1,276,109	65.8%	1.64%	1,284,365	77.9%	1.98%	-15.6%	-8,256	-12.1% ****
Washington	1,098,916	67.6%	1.70%	1,100,791	73.6%	2.07%	-8.1%	-1,875	-6.0% **
West Virginia	234,670	55.5%	2.33%	255,994	63.5%	2.38%	-12.6%	-21,324	-8.0% **
Wisconsin	998,691	71.7%	1.83%	1,222,106	81.1%	1.95%	-11.6%	-223,415	-9.4% ****
Wyoming	92,091	69.5%	2.07%	111,212	76.2%	1.97%	-8.8%	-19,122	-6.7% **

Significant difference between periods is indicated by: \*p<0.1, \*\*p<0.05, \*\*\*p<0.01, \*\*\*\*p<0.001

Source: U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement, 2008, 2007, 1997, 1996, 1995.

SE= Standard Error

Note 1: The addition of an insurance verification question to the CPS in 2000 results in more people reporting that they have health insurance coverage compared to earlier years. In order to make the data comparable over time, data from the early period were imputed to simulate the impact of having a verification question.

Note 2: Private coverage is defined as reporting private coverage only. Individuals who report both public and private coverage were considered as having public insurance coverage.

Note 3: Multi-year averages 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 H. Average Employer and Employee Single Premium Contribution per Enrolled Employee at Private-Sector Establishments that Offer Health Insurance by State, 2006 and 1996 (2006 Dollars)**

	2006			1996			Percent Change (1996-2006)					
	Employer	Employee	Total	Employer	Employee	Total	Employer	Employee	Total			
United States	\$3,330	\$788	\$4,118	\$2,120	\$439	\$2,560	57.1%	****	79.3%	****	60.9%	****
Alabama	3,052	891	3,943	1,777	601	2,378	71.7%		48.2%	****	65.8%	****
Arizona	3,477	803	4,280	1,905	397	2,303	82.5%	****	102.3%	****	85.9%	****
Arkansas	2,868	699	3,567	1,836	429	2,265	56.2%	****	62.9%	****	57.5%	****
California	3,378	658	4,036	2,146	383	2,529	57.4%	****	71.8%	****	59.6%	****
Colorado	3,307	717	4,024	2,004	450	2,454	65.0%	****	59.4%	****	64.0%	****
Connecticut	3,540	862	4,402	2,714	578	3,292	30.4%	****	49.1%	***	33.7%	****
Florida	3,076	860	3,936	1,948	595	2,543	57.9%	****	44.6%	***	54.8%	****
Georgia	3,011	862	3,873	2,134	423	2,557	41.1%	****	103.9%	****	51.5%	****
Hawaii	3,183	366	3,549	2,309	267	2,576	37.9%	****	36.9%		37.8%	****
Illinois	3,423	822	4,245	2,252	437	2,689	52.0%	****	88.2%	****	57.8%	****
Indiana	3,156	833	3,989	2,069	506	2,575	52.6%	****	64.5%	****	54.9%	****
Iowa	3,132	784	3,916	1,913	544	2,457	63.7%	****	44.2%	****	59.4%	****
Kansas	3,068	765	3,833	2,015	382	2,396	52.3%	****	100.5%	****	60.0%	****
Kentucky	3,100	691	3,791	1,889	456	2,345	64.1%	****	51.5%	***	61.7%	****
Louisiana	3,183	755	3,938	2,062	387	2,449	54.3%	****	95.2%	****	60.8%	****
Maine	3,591	1,072	4,663	2,223	441	2,664	61.5%	****	143.2%	****	75.1%	****
Maryland	3,032	898	3,930	1,913	502	2,416	58.5%	****	78.7%	****	62.7%	****
Massachusetts	3,437	1,011	4,448	2,290	703	2,993	50.1%	****	43.8%	****	48.6%	****
Michigan	3,764	682	4,446	2,205	266	2,471	70.7%	****	156.4%	****	79.9%	****
Minnesota	3,171	810	3,981	2,049	421	2,471	54.7%	****	92.2%	****	61.1%	****
Mississippi	2,977	727	3,704	2,048	432	2,480	45.4%	****	68.4%	**	49.4%	****
Missouri	3,255	703	3,958	2,055	320	2,374	58.4%	****	119.7%	****	66.7%	****
Nebraska	3,017	873	3,890	1,854	533	2,387	62.7%	****	63.7%	****	62.9%	****
Nevada	3,032	551	3,583	2,285	310	2,594	32.7%	***	77.9%	****	38.1%	****
New Jersey	3,569	902	4,471	2,687	338	3,025	32.8%	****	166.9%	****	47.8%	****
New Mexico	3,311	726	4,037	1,583	667	2,250	109.2%	****	8.9%		79.4%	****
New York	3,640	965	4,605	2,404	487	2,891	51.4%	****	98.2%	****	59.3%	****
North Carolina	3,323	704	4,027	1,995	436	2,431	66.5%	****	61.6%	****	65.7%	****
Ohio	3,273	781	4,054	1,989	357	2,346	64.6%	****	118.6%	****	72.8%	****
Oklahoma	3,317	650	3,967	1,920	306	2,225	72.8%	****	112.6%	****	78.3%	****
Oregon	3,575	547	4,122	2,120	281	2,401	68.6%	****	94.4%	****	71.6%	****
Pennsylvania	3,396	881	4,277	2,164	405	2,569	56.9%	****	117.7%	****	66.5%	****
South Carolina	3,203	810	4,013	1,607	352	1,959	99.3%	****	130.1%	****	104.8%	****
Tennessee	3,002	745	3,747	1,890	573	2,463	58.8%	****	30.0%		52.1%	****
Texas	3,405	728	4,133	2,091	439	2,530	62.9%	****	65.7%	****	63.4%	****
Utah	3,023	826	3,849	2,148	416	2,565	40.7%	****	98.4%	****	50.1%	****
Virginia	3,110	981	4,091	2,065	601	2,666	50.6%	****	63.1%	****	53.4%	****
Washington	3,433	623	4,056	2,162	261	2,423	58.8%	****	138.8%	***	67.4%	****
West Virginia	3,524	825	4,349	2,156	419	2,575	63.4%	****	97.0%	**	68.9%	****
Wisconsin	3,356	885	4,241	2,267	473	2,739	48.1%	****	87.2%	****	54.8%	****
State	2006			1997			Change (1997-2006)					
Alaska	3,825	714	4,539	2,909	304	3,213	31.5%	***	134.9%	****	41.3%	****
District of Columbia	3,841	699	4,540	2,665	418	3,084	44.1%	****	67.1%	****	47.2%	****
Rhode Island	3,733	862	4,595	2,378	453	2,831	57.0%	****	90.1%	****	62.3%	****
State	2006			1998			Change (1998-2006)					
Delaware	3,977	735	4,712	2,361	406	2,767	68.4%	****	81.2%	***	70.3%	****
Idaho	3,008	565	3,573	2,091	349	2,440	43.8%	****	62.0%	***	46.4%	****
New Hampshire	3,618	1,004	4,622	2,513	401	2,914	44.0%	****	150.5%	****	58.6%	****
Wyoming	3,950	655	4,605	2,443	435	2,878	61.7%	****	50.5%	***	60.0%	****
State	2006			1999			Change (1999-2006)					
Montana	3,546	598	4,144	2,450	449	2,899	44.7%	****	33.2%	*	42.9%	****
Vermont	3,584	738	4,322	2,377	551	2,927	50.8%	****	34.0%		47.6%	****
State	2006			2000			Change (2000-2006)					
North Dakota	3,112	675	3,787	2,261	424	2,684	37.7%	****	59.3%	****	41.1%	****
South Dakota	3,220	718	3,938	2,447	554	3,001	31.6%	****	29.7%	*	31.2%	****

Significant difference between periods is indicated by: \*p<0.1, \*\*p<0.05, \*\*\*p<0.01, \*\*\*\*p<0.001

Source: Agency for Healthcare Research and Quality. Average total single premium (in dollars) and employee contribution per enrolled employee at private-sector establishments that offer health insurance by State (Table II.C.1, Table II.C.2): United States 1996, 1997, 1998, 1999, 2000, 2006. 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 27, 2009)

Note 1: When 1996 state estimates are not available more recent years are used: Alaska, District of Columbia, Rhode Island, 1997; Delaware, Idaho, New Hampshire, Wyoming, 1998; Montana, Vermont, 1999; North Dakota, South Dakota, 2000.

Note 2: Dollars are adjusted to 2006 dollars using the CPI-U, available at <ftp://ftp.bls.gov/pub/special.requests/cpi/cpi.txt>.

**Table I. Average Employer and Employee Family Premium Contribution per Enrolled Employee at Private-Sector Establishments that Offer Health Insurance by State, 2006 and 1996 (2006 Dollars)**

	2006			1996			Percent Change (2006-1996)					
	Employer	Employee	Total	Employer	Employee	Total	Employer		Employee		Total	
United States	\$8,491	\$2,890	\$11,381	\$4,727	\$1,638	\$6,365	79.6%	****	76.4%	****	78.8%	****
Alabama	7,613	2,958	10,571	3,555	2,387	5,943	114.1%		23.9%	**	77.9%	****
Arizona	8,282	3,267	11,549	4,537	1,380	5,917	82.5%	****	136.7%	****	95.2%	****
Arkansas	6,745	3,183	9,928	3,947	1,394	5,341	70.9%	****	128.3%	****	85.9%	****
California	8,420	3,073	11,493	4,600	1,679	6,279	83.0%	****	83.0%	****	83.0%	****
Colorado	8,344	2,851	11,195	4,105	1,956	6,061	103.3%	****	45.8%	****	84.7%	****
Connecticut	9,469	2,947	12,416	5,836	1,496	7,332	62.3%	****	97.0%	****	69.3%	****
Florida	7,446	3,600	11,046	3,832	2,427	6,259	94.3%	****	48.3%	****	76.5%	****
Georgia	7,884	2,909	10,793	4,366	1,787	6,153	80.6%	****	62.8%	****	75.4%	****
Hawaii	6,946	2,480	9,426	5,217	1,618	6,834	33.1%	****	53.3%	****	37.9%	****
Illinois	9,038	2,743	11,781	5,467	1,456	6,923	65.3%	****	88.4%	****	70.2%	****
Indiana	8,769	2,685	11,454	4,915	1,437	6,351	78.4%	****	86.9%	****	80.3%	****
Iowa	7,899	2,651	10,550	4,158	1,705	5,863	90.0%	****	55.5%	****	79.9%	****
Kansas	8,125	2,923	11,048	4,506	1,709	6,215	80.3%	****	71.0%	****	77.8%	****
Kentucky	7,395	2,469	9,864	4,450	1,647	6,097	66.2%	****	49.9%	****	61.8%	****
Louisiana	7,767	3,029	10,796	4,384	1,864	6,248	77.2%	****	62.5%	***	72.8%	****
Maine	8,703	3,660	12,363	4,659	2,002	6,661	86.8%	****	82.8%	****	85.6%	****
Maryland	8,282	2,990	11,272	4,623	1,760	6,383	79.1%	****	69.9%	****	76.6%	****
Massachusetts	9,162	3,128	12,290	5,818	1,894	7,712	57.5%	****	65.2%	****	59.4%	****
Michigan	9,041	2,411	11,452	5,255	851	6,106	72.0%	****	183.4%	****	87.6%	****
Minnesota	8,296	3,099	11,395	4,993	1,521	6,514	66.1%	****	103.7%	****	74.9%	****
Mississippi	6,741	3,028	9,769	3,712	1,879	5,591	81.6%	****	61.2%	****	74.7%	****
Missouri	8,628	2,543	11,171	4,623	1,435	6,058	86.6%	****	77.2%	****	84.4%	****
Nebraska	7,736	3,041	10,777	4,054	1,959	6,013	90.8%	****	55.2%	****	79.2%	****
Nevada	7,602	2,144	9,746	4,153	1,570	5,723	83.1%	****	36.5%	**	70.3%	****
New Jersey	9,252	2,981	12,233	5,745	1,767	7,511	61.1%	****	68.7%	***	62.9%	****
New Mexico	8,318	2,961	11,279	3,564	1,939	5,503	133.4%	****	52.7%	****	105.0%	****
New York	9,455	2,620	12,075	5,319	1,510	6,829	77.7%	****	73.5%	****	76.8%	****
North Carolina	8,079	2,871	10,950	4,189	1,755	5,944	92.9%	****	63.6%	****	84.2%	****
Ohio	8,479	2,488	10,967	4,784	1,047	5,831	77.2%	****	137.6%	****	88.1%	****
Oklahoma	7,511	3,081	10,592	4,247	1,729	5,976	76.9%	***	78.1%	**	77.2%	****
Oregon	8,319	3,294	11,613	3,874	1,846	5,720	114.7%	****	78.4%	****	103.0%	****
Pennsylvania	9,007	2,787	11,794	4,907	1,565	6,472	83.6%	****	78.1%	***	82.2%	****
South Carolina	7,957	2,999	10,956	3,860	1,613	5,472	106.1%	****	86.0%	****	100.2%	****
Tennessee	7,232	2,764	9,996	4,086	2,028	6,114	77.0%	****	36.3%	***	63.5%	****
Texas	8,666	3,024	11,690	4,407	1,888	6,295	96.6%	****	60.2%	****	85.7%	****
Utah	8,358	2,617	10,975	4,804	1,510	6,314	74.0%	****	73.3%	****	73.8%	****
Virginia	7,897	3,600	11,497	4,590	1,890	6,480	72.1%	****	90.5%	****	77.4%	****
Washington	8,537	2,886	11,423	4,453	1,271	5,724	91.7%	****	127.1%	****	99.6%	****
West Virginia	8,856	2,426	11,282	5,087	1,410	6,496	74.1%	****	72.1%	***	73.7%	****
Wisconsin	9,232	2,426	11,658	5,254	1,304	6,558	75.7%	****	86.0%	****	77.8%	****
State	2006			1997			Change (2006-1997)					
Alaska	9,328	2,870	12,198	5,877	1,692	7,569	59%	****	70%	****	61%	****
District of Columbia	9,719	2,543	12,262	5,242	2,358	7,599	85%	****	8%		61%	****
Rhode Island	9,566	2,368	11,934	5,281	1,506	6,787	81%	****	57%	**	76%	****
State	2006			1998			Change (2006-1998)					
Delaware	10,079	2,522	12,601	5,833	1,557	7,390	73%	****	62%	****	71%	****
Idaho	8,607	2,168	10,775	4,571	1,786	6,357	88%	****	21%		69%	****
New Hampshire	9,368	3,318	12,686	5,224	2,425	7,650	79%	****	37%	***	66%	****
Wyoming	9,803	2,284	12,087	6,041	1,379	7,420	62%	****	66%	***	63%	****
State	2006			1999			Change (2006-1999)					
Montana	8,309	2,759	11,068	5,051	1,805	6,856	65%	****	53%	****	61%	****
Vermont	9,012	2,619	11,631	6,088	1,606	7,694	48%	****	63%	****	51%	****
State	2006			2000			Change (2006-2000)					
North Dakota	7,004	3,056	10,060	5,128	2,042	7,170	37%	****	50%	****	40%	****
South Dakota	7,323	2,552	9,875	5,746	2,168	7,914	27%	***	18%		25%	****

Significant difference between periods is indicated by: \*p<0.1, \*\*p<0.05, \*\*\*p<0.01, \*\*\*\*p<0.001

Source: Agency for Healthcare Research and Quality. Average total family premium (in dollars) and employee contribution per enrolled employee at private-sector establishments that offer health insurance by State (Table II.C.1, Table II.C.2): United States 1996, 1997, 1998, 1999, 2000, 2006. 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 27, 2009)

Note 1: When 1996 state estimates are not available more recent years are used: Alaska, District of Columbia, Rhode Island, 1997; Delaware, Idaho, New Hampshire, Wyoming, 1998; Montana, Vermont, 1999; North Dakota, South Dakota, 2000.

Note 2: In 2000 MEPS changed its definition of "family premium" and removed "employee-plus-one" plans from this definition in 2001. The result is a slight increase in the overall average of "family premiums" beginning in 2001.

Note 3: Dollars are adjusted to 2006 dollars using the CPI-U, available at <ftp://ftp.bls.gov/pub/special.requests/cpi/cpiiai.txt>.

**Table J. Median Income for Full-Time Workers (18-64 years) by State, 2006/07 and 1994/95 (2006 Dollars)**

	2006/07 Average		1994/95 Average		Percent Change in Median Income	Absolute Change in Median Income
	Median Income	SE	Median Income	SE		
United States	\$37,460	\$151	\$34,199	\$198	9.5%	\$3,261 ****
Alabama	33,015	988	31,101	911	6.2%	1,915
Alaska	40,419	1,050	44,288	1,057	-8.7%	(3,869) ***
Arizona	35,002	899	31,616	692	10.7%	3,385 ***
Arkansas	31,383	651	27,492	603	14.2%	3,892 ****
California	39,446	470	38,224	463	3.2%	1,223 *
Colorado	40,419	789	36,239	838	11.5%	4,180 ****
Connecticut	46,322	953	42,965	1,136	7.8%	3,357 **
Delaware	36,489	1,008	34,861	708	4.7%	1,628
District of Columbia	44,027	1,176	37,660	968	16.9%	6,367 ****
Florida	34,515	283	31,831	392	8.4%	2,685 ****
Georgia	37,446	602	32,858	486	14.0%	4,589 ****
Hawaii	35,002	681	34,218	812	2.3%	784
Idaho	35,002	682	30,855	576	13.4%	4,147 ****
Illinois	39,446	621	37,789	544	4.4%	1,657 **
Indiana	35,988	990	32,178	651	11.8%	3,810 ***
Iowa	34,515	468	32,196	754	7.2%	2,319 ***
Kansas	35,974	770	32,178	599	11.8%	3,796 ****
Kentucky	34,015	660	32,450	822	4.8%	1,566
Louisiana	34,515	1,254	31,400	763	9.9%	3,116 **
Maine	34,515	723	33,207	885	3.9%	1,309
Maryland	42,157	822	38,885	897	8.4%	3,272 ***
Massachusetts	47,335	898	40,245	541	17.6%	7,090 ****
Michigan	39,446	481	39,069	537	1.0%	378
Minnesota	39,446	871	34,585	678	14.1%	4,861 ****
Mississippi	30,557	642	28,153	822	8.5%	2,404 **
Missouri	35,002	731	31,838	571	9.9%	3,164 ****
Montana	32,278	935	28,512	647	13.2%	3,766 ****
Nebraska	34,515	704	28,756	617	20.0%	5,760 ****
Nevada	35,988	615	34,879	722	3.2%	1,109
New Hampshire	41,391	889	36,864	887	12.3%	4,527 ****
New Jersey	44,877	974	41,723	610	7.6%	3,154 ***
New Mexico	34,515	881	29,513	688	16.9%	5,002 ****
New York	39,446	267	39,234	510	0.5%	212
North Carolina	32,529	774	30,775	500	5.7%	1,754 *
North Dakota	30,557	971	28,833	615	6.0%	1,724
Ohio	35,488	784	36,509	494	-2.8%	(1,022)
Oklahoma	33,015	593	31,093	786	6.2%	1,923 *
Oregon	37,717	894	35,541	954	6.1%	2,176 *
Pennsylvania	37,946	689	35,541	510	6.8%	2,406 ***
Rhode Island	40,419	849	38,922	1,167	3.8%	1,497
South Carolina	31,793	842	30,855	687	3.0%	939
South Dakota	31,543	839	29,018	558	8.7%	2,525 **
Tennessee	33,057	960	32,858	721	0.6%	199
Texas	34,515	533	31,788	430	8.6%	2,727 ****
Utah	35,988	1,143	32,858	673	9.5%	3,130 **
Vermont	35,002	946	33,980	696	3.0%	1,022
Virginia	40,419	645	33,981	636	18.9%	6,438 ****
Washington	40,419	1,003	37,073	933	9.0%	3,345 **
West Virginia	33,185	1,059	31,953	693	3.9%	1,232
Wisconsin	37,474	831	33,736	485	11.1%	3,738 ****
Wyoming	34,515	951	31,516	679	9.5%	2,999 **

Significant difference between periods is indicated by: \*p<0.1, \*\*p<0.05, \*\*\*p<0.01, \*\*\*\*p<.001

Source: U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement, 2008, 2007, 1996, 1995.

SE= Standard Error

Note: Income is equal to the amount of earned income reported for longest job held last year.

Note 2: Income is adjusted to 2006 dollars using the CPI-U, available at [ftp://ftp.bls.gov/pub/special.requests/cpi/cpiiai.txt](http://ftp.bls.gov/pub/special.requests/cpi/cpiiai.txt).

Note 3: "Worker" is defined as having had any employment in the previous year.

## Methods and Resources

In this report, we use data from ongoing federal surveys of individuals and employers to examine trends in health insurance coverage, premiums and offer rates across all 50 states and the District of Columbia. Data on employer-sponsored health insurance premiums and offer rates, over the years 1996-2006, are from the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC). These data, collected and distributed by the Agency for Healthcare Research and Quality (AHRQ), provide national and state-level detail not available from other data sources. We use data from 1995-2008 Annual Social and Economic Supplement to the Current Population Survey (CPS) – representing calendar years 1994-2007 – to measure changes in health insurance coverage at the national and state levels over time for non-elderly population (under 65 years).

### 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 1996-2006 for 40 states, and changes based on later years for the remaining smaller states. 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 nation as a whole; however, the MEPS-IC data provide much richer detail at the state level on employer premiums and offer rates over time. In 2000 MEPS changed its definition of “family premium” and removed “employee-plus-one” plans from this definition in 2001. The result is a slight increase in the overall average of “family premiums” beginning in 2001.

### CPS

The CPS is a monthly survey conducted by the US Census Bureau 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 2008 CPS data ask questions about coverage during calendar year 2007. The ASEC data were collected through a combination of telephone and in-person interviews using computer-assisted instruments (U.S. Census Bureau 2002). The 1995, 1996, 1997, 2007, and 2008 ASEC data are used in these analyses, and estimates are reported as two or three-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 19 and 64, who were recorded as being full-time workers. All reported differences are significant at  $p < 0.01$ .

The addition of an insurance verification question to the CPS in 2000 results in more people reporting that they have health insurance coverage compared to earlier years. In order to make the data comparable over time, data from the early period were imputed to simulate the impact of having a verification question. CPS respondents are allowed to identify multiple sources of insurance coverage. In these analyses, an individual was defined as privately covered if they reported private coverage only. Individuals that reported both private and public coverage were considered to have public coverage.

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