

Appendix B Data Tables

Table B.1
Coverage and Average Premiums for Employer-Sponsored Insurance (ESI), 2002-2003 Averages

Firm Size	Total	Less than 10	10-24	24-99	100-999	1,000 or more	Less than 50	50 or more
ESI Coverage								
Percent of firms that offer ESI to employees								
North Carolina	53.6%	29.4%	67.5%	79.3%	99.3%	98.9%	39.1%	96.1%
United States	56.7%	36.2%	67.0%	81.7%	94.5%	98.7%	43.9%	96.0%
Percent of workers in firm offering ESI to employees								
North Carolina	87.3%	36.7%	67.7%	81.2%	98.8%	99.3%	57.2%	97.5%
United States	87.6%	46.6%	71.1%	85.3%	96.2%	99.1%	62.6%	97.3%
Percent of employees in firm that offers, who are eligible for ESI								
North Carolina	81.5%	87.9%	83.3%	75.1%	80.9%	82.2%	84.1%	81.0%
United States	77.8%	81.7%	78.1%	74.5%	75.7%	78.9%	78.3%	77.7%
Percent of employees who are eligible that enroll								
North Carolina	83.4%	86.2%	79.8%	78.4%	85.5%	83.8%	80.3%	84.1%
United States	80.7%	80.0%	77.6%	77.5%	79.7%	82.3%	77.9%	81.4%
Overall percent of employees enrolling in ESI through their firm								
North Carolina	59.4%	27.8%	44.9%	47.8%	68.3%	68.4%	38.6%	66.4%
United States	54.9%	30.4%	43.0%	49.2%	58.0%	64.3%	38.1%	61.5%
Premiums								
Average total premium for employee coverage								
North Carolina	\$3,289	\$3,429	\$4,154	\$3,013	\$3,512	\$3,097	\$3,597	\$3,206
United States	\$3,335	\$3,700	\$3,438	\$3,300	\$3,302	\$3,280	\$3,499	\$3,286
Employee share of employee coverage								
North Carolina	\$558	\$242	\$626	\$500	\$546	\$607	\$470	\$582
United States	\$586	\$452	\$499	\$600	\$598	\$615	\$509	\$609
Firm share of employee coverage								
North Carolina	\$2,731	\$3,187	\$3,528	\$2,513	\$2,966	\$2,490	\$3,128	\$2,624
United States	\$2,750	\$3,248	\$2,939	\$2,700	\$2,705	\$2,666	\$2,991	\$2,677
Total premium for family coverage								
North Carolina	\$8,244	\$8,739	\$9,901	\$7,989	\$8,034	\$8,197	\$8,938	\$8,151
United States	\$8,859	\$8,944	\$8,823	\$8,869	\$8,721	\$8,895	\$8,912	\$8,849
Employee share of family coverage								
North Carolina	\$2,235	\$2,013	\$2,665	\$3,167	\$2,805	\$2,006	\$2,494	\$2,197
United States	\$2,135	\$1,906	\$2,441	\$2,768	\$2,395	\$1,942	\$2,325	\$2,099
Firm share of family coverage								
North Carolina	\$6,010	\$6,726	\$7,236	\$4,822	\$5,229	\$6,191	\$6,444	\$5,955
United States	\$6,724	\$7,038	\$6,382	\$6,102	\$6,327	\$6,953	\$6,587	\$6,751

Source: Medical Expenditure Panel Survey, Agency for Healthcare Research and Quality, US DHHS, 2002-2003.

Table B.2
Coverage and Average Premiums for Employer Sponsored Insurance, 2002-2003 Averages

Characteristic	Thousands of Uninsured	Percent of the Uninsured	Risk of Being Uninsured
Total	1,344	100	18
Family Poverty Status			
<100%	399	29.7	35.4
100-200% FPG	401	29.9	29.4
200-300% FPG	223	16.6	18.3
300%+ FPG	321	23.9	8.5
Race/Ethnicity			
White, not Latino	659	49	13.6
Black, not Latino	309	23	18.4
Not white, black, or Latino	87	6.5	20.7
Latino	289	21.5	53.6
Labor Force Status (civilian adults only)			
Not in labor force	294	25.4	19.6
Unemployed	99	8.6	43.7
Part time	180	15.5	24.5
Full time	586	50.5	18.3
Size of Employer (full- and part-time workers)			
1-24	404	52.8	33.4
25-99	93	12.1	21.3
100-999	87	11.3	14.1
GT 1,000	127	16.5	8.3
Unknown size	56	7.3	39.2
Family Connection to Workforce^a			
No workers	164	12.2	18.4
Only part-time workers	141	10.5	28.5
1 full-time worker	596	44.3	18.2
2+ full-time workers	444	33	15.7
Age			
0-17	243	18.1	11.3
18-24	244	18.2	28.3
25-34	358	26.6	29.5
35-44	207	15.4	17.8
45-54	189	14	16.2
55-64	103	7.7	11
Citizenship			
Citizen	1,081	80.4	15.4
Not a citizen	264	19.6	57.7

^a *Family*, as used in Current Population Survey analyses throughout this report, is broadly defined and includes more individuals than those typically eligible for dependent health insurance coverage. See Appendix F for more details.

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Characteristic	Thousands of Uninsured	Percent of the Uninsured	Risk of Being Uninsured
Gender			
Male	749	55.7	20.2
Female	596	44.3	15.8
Urban/Rural			
Urban	883	65.6	16.6
Rural	462	34.4	21.4
Health Status			
Excellent	418	31.1	15.2
Very Good	426	31.7	17.9
Good	362	26.9	21.6
Fair	107	7.9	22.5
Poor	33	2.4	15.4
Industry (full- and part-time workers)			
Agriculture	32	4.2	40.2
Construction	192	25.1	48
Manufacturing	70	9.2	12.7
Transportation	20	2.7	12.1
Trade	89	11.6	15.6
Health & Education	76	10	9.2
Finance	20	2.6	8.7
Government	5	0.6	2.7
Hospitality	102	13.3	33
Other	159	20.8	25.9

Percent of the Uninsured is the percent of all uninsured in that category. For example, 29.7% of the uninsured have family income below the poverty line. Risk of Being Uninsured is the percent individuals in that category who are uninsured. For example, 35.4% of those with incomes below the poverty line are uninsured.

Source: Holmes M. Analysis of US Census. Current Population Survey (CPS) 2003-2004 (2002-2003). Cecil G. Sheps Center for Health Services Research. The University of North Carolina at Chapel Hill. 2005.

