

Table II.D.3(1996) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.7%	22.9%	27.5%	33.0%	30.6%	22.4%	27.7%	25.3%
New England:								
Maine	30.1%	21.3%	40.7%	50.6%	35.3%	23.0%	39.6%	27.8%
Massachusetts	24.5%	18.3%	22.5%	32.0%	24.3%	23.4%	22.4%	24.9%
Connecticut	20.4%	16.2%	13.7%	23.3% *	22.8%	20.4%	19.5%	20.6%
Middle Atlantic:								
New York	22.1%	24.5%	27.5%	25.9%	25.1%	18.0%	26.9%	20.6%
New Jersey	23.5%	23.8%	20.7% *	28.1%	37.4%	16.8%	26.2%	23.0%
Pennsylvania	24.2%	17.3%	18.4%	24.7%	29.3%	23.4%	21.1%	24.8%
East North Central:								
Ohio	18.0%	13.6%	14.3%	20.8%	19.5%	17.6%	17.8%	18.0%
Indiana	22.6%	20.9%	38.4%	33.3%	31.1%	16.6%	36.6%	20.7%
Illinois	21.0%	14.5%	18.1% *	27.4%	27.1%	18.9%	19.0%	21.6%
Michigan	13.9%	10.4% *	7.7% *	13.8% *	13.9%	15.3%	11.1%	14.6%
Wisconsin	19.9%	12.8%	26.6%	24.8%	23.6%	16.6%	21.2%	19.7%
West North Central:								
Minnesota	23.4%	20.3%	23.3% *	34.4%	26.9%	20.9%	26.5%	22.6%
Iowa	29.1%	18.3%	35.6%	31.7%	33.0%	24.6%	24.7%	30.4%
Missouri	23.7%	15.7% *	43.4%	29.4%	24.0% *	21.7%	27.7%	22.9%
Nebraska	32.6%	14.1% *	38.4%	35.4%	36.4%	32.5%	27.7%	33.8%
Kansas	27.5%	35.1%	24.2% *	40.0%	38.8%	18.0%	32.3%	26.1%
South Atlantic:								
Maryland	27.6%	28.7%	31.5%	50.1%	31.2%	18.5%	34.7%	25.8%
Virginia	29.2%	34.0%	30.4%	45.0%	30.7%	25.6%	37.2%	27.9%
West Virginia	21.7%	8.2% *	11.7%	39.9%	27.6%	18.8%	15.3%	23.0%
North Carolina	29.5%	26.0%	50.6%	46.9%	30.8%	25.8%	40.4%	27.9%
South Carolina	29.5%	52.8%	51.4%	36.1%	46.9%	20.9%	47.2%	26.1%
Georgia	29.1%	20.4% *	26.5%	40.6%	48.6%	23.2%	27.6%	29.3%
Florida	38.8%	38.8%	36.6%	37.2%	36.6%	40.2%	34.0%	39.8%
East South Central:								
Kentucky	27.0%	21.7% *	19.5% *	46.5%	20.2% *	28.4%	26.1%	27.2%
Tennessee	33.2%	21.6% *	38.9%	33.0%	32.8%	33.4%	32.4%	33.3%
Alabama	40.2%	26.7% *	51.4%	43.5%	43.9%	38.7%	40.6%	40.1%
Mississippi	33.6%	32.0%	38.3%	47.1%	45.6%	27.0%	36.7%	33.1%
West South Central:								
Arkansas	26.1%	12.1% *	43.3%	36.0%	36.5%	22.4%	27.1%	25.9%
Louisiana	29.8%	57.9%	21.8% *	37.9%	49.3%	17.9%	41.9%	26.8%
Oklahoma	28.9%	27.4%	24.0%	46.8%	24.9% *	26.2%	27.8%	29.3%
Texas	30.0%	24.7%	42.9%	42.7%	41.8%	23.6%	37.1%	29.0%
Mountain:								
Colorado	32.3%	32.1%	49.3%	36.0%	39.4%	27.5%	40.5%	30.2%
New Mexico	35.2%	46.3%	38.9%	25.9%	41.1%	32.4%	33.8%	35.8%
Arizona	23.3%	16.3% *	30.8%	34.6%	38.6%	17.9%	24.3%	23.1%
Utah	23.9%	17.3%	26.4%	37.0%	21.5%	22.1%	29.7%	22.8%
Nevada	27.4%	32.7%	43.2%	35.4%	32.3%	23.1%	39.2%	25.1%
Pacific:								
Washington	22.2%	24.5% *	32.9%	23.3%	21.1%	19.0%	25.5%	21.1%
Oregon	32.3%	28.0%	29.5% *	31.0%	39.0%	30.7%	29.0%	33.2%
California	26.7%	23.0%	29.8%	41.9%	36.1%	20.0%	32.5%	25.4%
Hawaii	23.7%	25.0%	24.0%	29.6%	33.0%	16.5%	24.6%	23.3%
States not shown separately	25.5%	14.0%	23.8%	31.6%	30.1%	21.9%	25.0%	25.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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

Table II.D.3(1996) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.12%	0.60%	0.65%	0.72%	0.65%	0.54%	0.58%
New England:								
Maine	2.52%	5.68%	8.77%	3.74%	5.62%	3.49%	4.02%	2.91%
Massachusetts	1.87%	2.51%	3.65%	4.22%	3.42%	2.83%	2.62%	2.23%
Connecticut	1.09%	4.86%	2.98%	8.54% *	4.20%	1.94%	2.32%	1.60%
Middle Atlantic:								
New York	1.34%	5.01%	4.35%	2.70%	3.95%	2.06%	2.61%	2.26%
New Jersey	3.27%	4.77%	6.38% *	4.50%	8.82%	2.18%	3.52%	3.67%
Pennsylvania	4.41%	3.80%	5.35%	3.76%	6.65%	6.00%	3.12%	5.22%
East North Central:								
Ohio	2.19%	2.56%	2.32%	3.45%	3.54%	2.94%	1.76%	2.36%
Indiana	3.11%	5.30%	9.30%	6.63%	3.93%	3.24%	4.04%	3.08%
Illinois	2.07%	3.34%	6.40% *	4.45%	3.76%	2.83%	2.88%	2.40%
Michigan	1.68%	4.78% *	5.02% *	4.36% *	2.88%	2.74%	3.07%	1.80%
Wisconsin	2.35%	3.02%	4.98%	4.81%	5.12%	2.75%	3.62%	2.47%
West North Central:								
Minnesota	2.83%	4.88%	7.10% *	6.01%	6.33%	3.73%	3.70%	3.25%
Iowa	1.73%	4.68%	7.24%	5.89%	4.76%	2.42%	3.45%	1.77%
Missouri	2.33%	6.11% *	4.23%	5.87%	7.95% *	2.82%	5.15%	3.16%
Nebraska	3.24%	4.98% *	9.47%	4.64%	7.16%	4.86%	4.26%	3.69%
Kansas	2.81%	5.69%	7.95% *	4.79%	7.50%	4.73%	4.13%	4.13%
South Atlantic:								
Maryland	2.32%	4.82%	5.17%	6.33%	7.38%	4.07%	3.90%	2.94%
Virginia	1.05%	5.80%	6.52%	3.91%	4.72%	1.37%	2.64%	1.03%
West Virginia	2.86%	4.69% *	2.70%	6.09%	8.12%	2.90%	3.45%	3.98%
North Carolina	2.39%	5.81%	5.49%	5.70%	4.09%	3.30%	3.58%	2.94%
South Carolina	2.51%	9.98%	7.65%	8.64%	6.47%	3.29%	6.13%	2.96%
Georgia	3.49%	9.22% *	5.92%	8.40%	5.26%	4.60%	3.89%	4.35%
Florida	1.71%	3.83%	6.30%	6.27%	4.84%	4.41%	2.52%	2.25%
East South Central:								
Kentucky	3.22%	7.59% *	10.14% *	5.77%	6.55% *	4.69%	4.92%	3.73%
Tennessee	3.37%	10.34% *	8.47%	5.43%	3.25%	4.35%	5.89%	3.48%
Alabama	1.98%	8.03% *	6.57%	3.26%	7.31%	3.37%	5.53%	2.64%
Mississippi	2.93%	7.91%	7.01%	7.95%	4.14%	4.01%	3.73%	3.19%
West South Central:								
Arkansas	2.99%	6.01% *	7.21%	6.99%	5.24%	4.34%	3.84%	3.43%
Louisiana	4.68%	13.41%	9.28% *	6.40%	4.11%	4.48%	7.20%	4.23%
Oklahoma	2.82%	4.48%	6.42%	5.03%	8.06% *	3.82%	3.73%	3.86%
Texas	2.18%	4.47%	8.27%	3.58%	5.25%	3.45%	4.00%	2.43%
Mountain:								
Colorado	2.62%	3.94%	9.74%	5.23%	5.61%	2.61%	4.57%	2.74%
New Mexico	1.28%	8.47%	6.78%	5.58%	5.65%	3.24%	2.97%	1.52%
Arizona	3.69%	8.39% *	7.24%	7.92%	9.34%	3.74%	4.60%	4.08%
Utah	2.83%	2.31%	4.30%	5.21%	4.02%	4.22%	3.76%	3.26%
Nevada	2.82%	7.63%	9.43%	5.80%	6.30%	4.73%	4.26%	3.05%
Pacific:								
Washington	2.58%	9.68% *	5.09%	5.99%	5.59%	2.46%	3.42%	3.89%
Oregon	3.58%	7.04%	9.10% *	4.81%	7.15%	4.17%	4.63%	4.29%
California	1.53%	2.91%	4.04%	2.60%	3.38%	1.97%	1.91%	1.72%
Hawaii	1.33%	3.73%	4.50%	5.77%	3.23%	2.14%	1.94%	1.99%
States not shown separately	1.62%	3.44%	4.28%	3.94%	5.46%	3.34%	1.96%	2.14%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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