

Table II.B.2(1997) Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1997  
(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               | 85.7% | 47.3%                  | 70.4%             | 86.5%             | 96.9%             | 97.6%                  | 62.3%                  | 96.6%                |
| New England:                |       |                        |                   |                   |                   |                        |                        |                      |
| Maine                       | 80.4% | 40.8%                  | 67.9%             | 85.2%             | 98.2%             | 100.0%                 | 57.8%                  | 98.4%                |
| Massachusetts               | 89.1% | 64.9%                  | 77.2%             | 89.0%             | 100.0%            | 94.2%                  | 73.4%                  | 96.1%                |
| Connecticut                 | 87.2% | 63.4%                  | 79.2%             | 93.6%             | 99.9%             | 100.0%                 | 71.2%                  | 99.5%                |
| Rhode Island                | 88.5% | 56.0%                  | 80.9%             | 90.8%             | 98.2%             | 99.8%                  | 70.1%                  | 98.5%                |
| Middle Atlantic:            |       |                        |                   |                   |                   |                        |                        |                      |
| New York                    | 86.9% | 56.4%                  | 78.2%             | 81.8%             | 95.7%             | 99.6%                  | 66.6%                  | 96.9%                |
| New Jersey                  | 89.0% | 52.4%                  | 72.1%             | 92.9%             | 97.6%             | 100.0%                 | 67.6%                  | 98.5%                |
| Pennsylvania                | 88.7% | 46.0%                  | 86.5%             | 88.9%             | 96.7%             | 98.6%                  | 70.0%                  | 97.1%                |
| East North Central:         |       |                        |                   |                   |                   |                        |                        |                      |
| Ohio                        | 87.4% | 40.3%                  | 66.5%             | 95.0%             | 96.8%             | 98.5%                  | 62.7%                  | 97.8%                |
| Indiana                     | 89.2% | 37.6%                  | 69.9%             | 94.9%             | 99.1%             | 99.9%                  | 61.8%                  | 99.3%                |
| Illinois                    | 88.2% | 38.2%                  | 74.5%             | 88.6%             | 98.0%             | 99.1%                  | 64.1%                  | 98.0%                |
| Michigan                    | 90.0% | 49.6%                  | 73.1%             | 94.4%             | 98.6%             | 100.0%                 | 70.5%                  | 98.6%                |
| Wisconsin                   | 88.5% | 43.9%                  | 82.6%             | 88.7%             | 99.7%             | 100.0%                 | 66.5%                  | 99.2%                |
| West North Central:         |       |                        |                   |                   |                   |                        |                        |                      |
| Minnesota                   | 87.2% | 49.1%                  | 77.9%             | 88.9%             | 96.8%             | 97.5%                  | 66.3%                  | 97.0%                |
| Iowa                        | 85.5% | 40.4%                  | 73.6%             | 87.3%             | 98.5%             | 99.9%                  | 59.7%                  | 97.8%                |
| Missouri                    | 86.9% | 38.1%                  | 78.2%             | 87.5%             | 94.8%             | 98.4%                  | 61.7%                  | 97.3%                |
| Kansas                      | 86.5% | 59.6%                  | 74.6%             | 84.3%             | 98.3%             | 99.7%                  | 68.6%                  | 97.8%                |
| South Atlantic:             |       |                        |                   |                   |                   |                        |                        |                      |
| Maryland                    | 89.7% | 54.1%                  | 74.3%             | 95.2%             | 98.7%             | 100.0%                 | 71.1%                  | 99.4%                |
| District of Columbia        | 94.2% | 86.9%                  | 89.9%             | 88.5%             | 99.5%             | 98.0%                  | 87.0%                  | 98.1%                |
| Virginia                    | 84.1% | 42.2%                  | 70.2%             | 91.7%             | 92.5%             | 92.6%                  | 64.6%                  | 92.3%                |
| North Carolina              | 86.1% | 36.0%                  | 82.4%             | 77.3%             | 95.1%             | 100.0%                 | 54.4%                  | 98.1%                |
| South Carolina              | 86.4% | 45.8%                  | 69.4%             | 83.6%             | 98.2%             | 99.5%                  | 62.3%                  | 98.2%                |
| Georgia                     | 88.0% | 57.3%                  | 67.3%             | 84.6%             | 100.0%            | 99.1%                  | 63.6%                  | 98.6%                |
| Florida                     | 85.0% | 45.8%                  | 64.7%             | 81.6%             | 91.2%             | 100.0%                 | 57.0%                  | 96.4%                |
| East South Central:         |       |                        |                   |                   |                   |                        |                        |                      |
| Kentucky                    | 89.0% | 44.2%                  | 69.1%             | 93.0%             | 100.0%            | 100.0%                 | 64.2%                  | 99.1%                |
| Tennessee                   | 86.2% | 33.3%                  | 58.5%             | 87.0%             | 96.8%             | 100.0%                 | 53.5%                  | 97.9%                |
| Alabama                     | 89.1% | 39.9%                  | 76.9%             | 93.0%             | 98.2%             | 99.6%                  | 66.2%                  | 98.2%                |
| Mississippi                 | 81.7% | 40.3%                  | 63.4%             | 78.6%             | 96.3%             | 99.6%                  | 58.3%                  | 96.7%                |
| West South Central:         |       |                        |                   |                   |                   |                        |                        |                      |
| Arkansas                    | 81.9% | 32.2%                  | 54.3%             | 65.5%             | 92.9%             | 99.9%                  | 46.6%                  | 95.4%                |
| Louisiana                   | 80.0% | 33.7%                  | 82.7%             | 75.3%             | 87.2%             | 100.0%                 | 63.7%                  | 93.1%                |
| Oklahoma                    | 84.4% | 36.4%                  | 66.2%             | 91.0%             | 96.2%             | 99.6%                  | 56.7%                  | 97.7%                |
| Texas                       | 84.1% | 43.3%                  | 51.1%             | 80.5%             | 96.8%             | 99.4%                  | 52.4%                  | 97.7%                |
| Mountain:                   |       |                        |                   |                   |                   |                        |                        |                      |
| Colorado                    | 84.5% | 41.4%                  | 70.3%             | 86.5%             | 98.2%             | 99.7%                  | 57.9%                  | 98.5%                |
| Arizona                     | 84.9% | 42.5%                  | 53.8%             | 84.4%             | 100.0%            | 97.2%                  | 57.5%                  | 96.2%                |
| Utah                        | 86.2% | 56.6%                  | 61.2%             | 83.7%             | 98.3%             | 98.9%                  | 62.8%                  | 97.3%                |
| Nevada                      | 88.2% | 50.2%                  | 78.1%             | 85.1%             | 92.6%             | 98.9%                  | 66.7%                  | 97.6%                |
| Pacific:                    |       |                        |                   |                   |                   |                        |                        |                      |
| Washington                  | 83.4% | 50.9%                  | 64.1%             | 82.9%             | 98.2%             | 100.0%                 | 59.4%                  | 99.4%                |
| Oregon                      | 85.2% | 51.8%                  | 74.6%             | 93.1%             | 89.6%             | 100.0%                 | 65.4%                  | 97.3%                |
| California                  | 79.8% | 43.2%                  | 63.2%             | 78.9%             | 98.1%             | 86.6%                  | 57.0%                  | 89.5%                |
| Alaska                      | 76.8% | 37.0%                  | 65.9%             | 89.1%             | 99.3%             | 100.0%                 | 50.9%                  | 99.4%                |
| Hawaii                      | 96.7% | 83.2%                  | 96.6%             | 99.5%             | 99.1%             | 99.1%                  | 91.7%                  | 99.2%                |
| States not shown separately | 81.1% | 51.4%                  | 60.1%             | 90.2%             | 96.8%             | 99.2%                  | 58.9%                  | 97.9%                |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B.2(1997) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1997 (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               | 0.55% | 1.19%                  | 1.13%             | 0.60%             | 0.57%             | 1.43%                  | 0.79%                  | 0.85%                |
| New England:                |       |                        |                   |                   |                   |                        |                        |                      |
| Maine                       | 1.92% | 5.50%                  | 7.25%             | 3.77%             | 1.20%             | 0.38%                  | 4.03%                  | 0.74%                |
| Massachusetts               | 1.67% | 4.13%                  | 10.10%            | 3.26%             | 0.00%             | 2.72%                  | 2.66%                  | 1.96%                |
| Connecticut                 | 1.55% | 6.40%                  | 3.48%             | 3.72%             | 0.29%             | 0.00%                  | 3.02%                  | 0.28%                |
| Rhode Island                | 1.55% | 3.29%                  | 6.00%             | 3.66%             | 2.15%             | 0.16%                  | 3.87%                  | 0.57%                |
| Middle Atlantic:            |       |                        |                   |                   |                   |                        |                        |                      |
| New York                    | 0.85% | 4.32%                  | 5.25%             | 5.19%             | 1.67%             | 0.19%                  | 2.67%                  | 0.91%                |
| New Jersey                  | 1.07% | 3.99%                  | 8.98%             | 3.97%             | 1.88%             | 0.00%                  | 2.43%                  | 0.67%                |
| Pennsylvania                | 1.59% | 2.65%                  | 3.09%             | 4.16%             | 4.28%             | 1.82%                  | 2.97%                  | 2.05%                |
| East North Central:         |       |                        |                   |                   |                   |                        |                        |                      |
| Ohio                        | 1.06% | 3.09%                  | 5.78%             | 2.03%             | 3.96%             | 1.06%                  | 2.68%                  | 0.58%                |
| Indiana                     | 1.28% | 3.82%                  | 6.31%             | 2.56%             | 0.94%             | 0.12%                  | 3.17%                  | 0.68%                |
| Illinois                    | 0.81% | 2.91%                  | 3.67%             | 4.15%             | 1.27%             | 0.38%                  | 3.30%                  | 0.64%                |
| Michigan                    | 1.08% | 3.40%                  | 6.12%             | 2.85%             | 0.77%             | 0.00%                  | 3.43%                  | 0.51%                |
| Wisconsin                   | 1.71% | 4.53%                  | 4.35%             | 2.94%             | 0.30%             | 0.00%                  | 3.62%                  | 0.36%                |
| West North Central:         |       |                        |                   |                   |                   |                        |                        |                      |
| Minnesota                   | 1.36% | 5.61%                  | 6.50%             | 3.78%             | 2.39%             | 1.79%                  | 4.32%                  | 1.28%                |
| Iowa                        | 0.95% | 3.63%                  | 5.74%             | 4.73%             | 1.27%             | 0.09%                  | 2.91%                  | 0.71%                |
| Missouri                    | 1.31% | 4.01%                  | 10.19%            | 3.32%             | 3.53%             | 0.73%                  | 4.08%                  | 0.83%                |
| Kansas                      | 1.97% | 6.02%                  | 6.08%             | 4.39%             | 1.67%             | 0.52%                  | 4.00%                  | 1.08%                |
| South Atlantic:             |       |                        |                   |                   |                   |                        |                        |                      |
| Maryland                    | 2.04% | 2.50%                  | 6.32%             | 3.29%             | 0.96%             | 0.07%                  | 3.09%                  | 0.65%                |
| District of Columbia        | 1.78% | 6.17%                  | 2.92%             | 4.04%             | 0.79%             | 1.26%                  | 3.73%                  | 0.85%                |
| Virginia                    | 2.02% | 5.56%                  | 7.32%             | 3.15%             | 3.64%             | 3.50%                  | 3.77%                  | 2.75%                |
| North Carolina              | 2.79% | 5.70%                  | 5.17%             | 5.10%             | 4.21%             | 0.00%                  | 3.54%                  | 0.97%                |
| South Carolina              | 1.54% | 4.04%                  | 6.34%             | 5.61%             | 1.46%             | 0.46%                  | 2.88%                  | 0.99%                |
| Georgia                     | 1.20% | 7.55%                  | 10.32%            | 4.40%             | 0.00%             | 0.85%                  | 5.32%                  | 0.60%                |
| Florida                     | 3.20% | 3.70%                  | 6.63%             | 4.64%             | 8.33%             | 0.00%                  | 3.15%                  | 4.32%                |
| East South Central:         |       |                        |                   |                   |                   |                        |                        |                      |
| Kentucky                    | 1.07% | 5.02%                  | 6.02%             | 10.37%            | 0.00%             | 0.00%                  | 3.66%                  | 0.77%                |
| Tennessee                   | 2.06% | 5.81%                  | 5.42%             | 6.95%             | 7.04%             | 0.00%                  | 4.64%                  | 1.05%                |
| Alabama                     | 1.41% | 5.99%                  | 8.40%             | 4.87%             | 2.75%             | 0.27%                  | 4.44%                  | 0.62%                |
| Mississippi                 | 2.37% | 5.75%                  | 5.50%             | 5.14%             | 1.77%             | 0.27%                  | 5.36%                  | 1.18%                |
| West South Central:         |       |                        |                   |                   |                   |                        |                        |                      |
| Arkansas                    | 1.57% | 1.37%                  | 7.65%             | 8.38%             | 5.25%             | 0.12%                  | 3.22%                  | 1.31%                |
| Louisiana                   | 2.58% | 4.83%                  | 10.62%            | 3.89%             | 4.61%             | 0.00%                  | 5.45%                  | 2.18%                |
| Oklahoma                    | 1.91% | 4.79%                  | 5.71%             | 3.13%             | 5.01%             | 0.25%                  | 3.64%                  | 1.06%                |
| Texas                       | 1.90% | 5.14%                  | 6.92%             | 4.41%             | 1.35%             | 0.58%                  | 4.23%                  | 0.96%                |
| Mountain:                   |       |                        |                   |                   |                   |                        |                        |                      |
| Colorado                    | 1.90% | 5.30%                  | 3.30%             | 4.43%             | 1.98%             | 0.26%                  | 3.60%                  | 0.82%                |
| Arizona                     | 4.03% | 5.43%                  | 7.35%             | 4.71%             | 0.00%             | 4.03%                  | 4.26%                  | 3.10%                |
| Utah                        | 1.58% | 7.65%                  | 3.00%             | 7.46%             | 1.55%             | 1.31%                  | 4.56%                  | 0.75%                |
| Nevada                      | 1.95% | 3.61%                  | 5.86%             | 7.52%             | 6.10%             | 1.08%                  | 4.71%                  | 1.33%                |
| Pacific:                    |       |                        |                   |                   |                   |                        |                        |                      |
| Washington                  | 1.15% | 6.26%                  | 4.63%             | 4.13%             | 3.13%             | 0.00%                  | 2.95%                  | 0.51%                |
| Oregon                      | 1.57% | 3.79%                  | 4.93%             | 2.92%             | 6.89%             | 0.00%                  | 1.73%                  | 1.94%                |
| California                  | 3.63% | 2.60%                  | 3.13%             | 2.43%             | 0.73%             | 7.64%                  | 1.59%                  | 4.98%                |
| Alaska                      | 1.98% | 6.84%                  | 4.94%             | 6.51%             | 0.72%             | 0.00%                  | 5.51%                  | 0.35%                |
| Hawaii                      | 0.51% | 2.41%                  | 1.87%             | 0.42%             | 0.44%             | 0.73%                  | 0.95%                  | 0.43%                |
| States not shown separately | 2.08% | 5.51%                  | 4.80%             | 2.85%             | 1.15%             | 0.68%                  | 4.31%                  | 0.64%                |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1997 Medical Expenditure Panel Survey - Insurance Component.  
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).