Table II.A.1(1998) Number of private-sector establishments by firm size and State: United States, 1998 (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	6,197,685	3,758,930	764,744	519,511	388,344	766,156	4,840,741	1,356,944
New England:								
Massachusetts	149,552	89,074	19,652	13,280	9,701	17,845	116,845	32,708
New Hampshire	31,724	19,913	3,771	2,951	1,915	3,175	25,657	6,067
Connecticut	80,621	50,351	10,586	5,789	5,368	8,527	64,220	16,400
Middle Atlantic:								
New York	429,898	285,912	47,650	32,155	20,642	43,540	354,505	75,393
New Jersey	204,113	138,222	21,913	14,277	10,795	18,906	168,386	35,727
Pennsylvania	260,089	159,341	32,785	20,853	16,248	30,862	204,920	55,169
East North Central:								
Ohio	253,277	133,780	35,568	22,760	20,171	40,997	181,819	71,458
Indiana	134,634	76,468	17,131	10,974	11,285	18,777	100,160	34,474
Illinois	271,302	159,752	35,537	26,580	14,912	34,520	211,094	60,208
Michigan	210,802	124,021	29,977	19,103	14,204	23,498	164,953	45,849
Wisconsin	130,139	79,348	15,849	13,625	7,783	13,534	102,726	27,413
West North Central:								
Minnesota	128,790	79,816	15,581	12,628	8,206	12,558	102,619	26,171
Iowa	82,599	53,504	8,515	6,233	5,196	9,151	65,733	16,866
Missouri	135,217	82,138	15,955	11,675	6,594	18,855	103,767	31,450
Nebraska	53,836	36,601	5,837	3,266	3,228	4,904	44,323	9,513
Kansas	70,181	42,925	9,049	5,783	4,223	8,199	55,678	14,502
South Atlantic:								
Delaware	18,936	10,924	2,608	1,485	1,505	2,415	14,406	4,530
Maryland	110,787	63,666	13,609	9,474	6,589	17,449	83,475	27,312
Virginia	157,564	94,146	19,147	10,856	12,438	20,977	121,368	36,195
West Virginia	35,982	21,272	3,907	3,191	2,481	5,131	27,388	8,594
North Carolina	180,444	107,862	20,506	14,706	12,345	25,025	137,428	43,016
South Carolina	82,505	47,008	10,355	8,197	5,260	11,683	62,028	20,476
Georgia	171,846	103,733	16,944	18,881	8,603	23,685	130,957	40,890
Florida	353,593	216,599	43,849	21,223	19,266	52,655	274,145	79,448
East South Central:								
Kentucky	84,840	51,134	9,559	7,258	5,299	11,590	65,118	19,722
Tennessee	118,453	67,474	14,284	9,546	8,308	18,841	88,249	30,204
Alabama	84,800	48,384	10,839	8,094	5,479	12,004	63,710	21,089
West South Central:								
Arkansas	54,166	35,277	4,877	4,273	3,540	6,199	42,803	11,364
Louisiana	91,535	53,948	11,303	8,631	6,479	11,174	70,139	21,396
Oklahoma	74,488	46,759	7,972	6,173	4,209	9,375	58,538	15,950
Texas	408,568	238,625	50,602	35,445	28,550	55,345	311,158	97,410
Mountain:								
Idaho	33,242	22,315	3,839	2,904	1,567	2,616	28,047	5,195
Wyoming	17,382	11,680	1,879	1,037	825	1,960	14,263	3,119
Colorado	110,144	72,391	11,348	9,168	5,220	12,016	89,776	20,369
New Mexico	36,438	21,844	5,005	3,039	2,043	4,507	28,475	7,963
Arizona	93,910	55,044	11,380	6,564	6,963	13,960	70,289	23,621
Utah	41,963	24,680	5,526	3,580	2,788	5,388	32,681	9,282
Pacific:								
Washington	144,003	90,745	18,618	11,891	8,306	14,443	116,636	27,367
Oregon	89,268	56,940	11,633	6,860	5,633	8,201	72,290	16,978
California	667,286	383,623	95,475	61,136	46,368	80,685	518,864	148,421
States not shown separately	308,768	201,689	34,320	23,966	17,809	30,983	251,102	57,666

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.1(1998) Standard error for number of private-sector establishments by firm size and State: United States, 1998 (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	40,508	33,260	13,807	10,866	9,118	18,911	34,437	25,525
New England:								
Massachusetts	2,751	2,595	1,208	1,297	821	1,311	2,520	962
New Hampshire	2,129	1,911	292	370	370	557	2,089	467
Connecticut	2,298	2,246	833	579	834	1,019	2,438	1,330
Middle Atlantic:								
New York	16,190	17,149	3,314	3,127	1,173	3,616	17,220	5,306
New Jersey	6,864	7,810	2,100	2,206	1,625	2,408	7,006	3,282
Pennsylvania	8,186	8,119	3,540	1,635	1,262	2,110	6,901	3,831
East North Central:								
Ohio	7,435	5,404	2,664	2,777	2,736	4,647	4,710	5,433
Indiana	5,051	4,402	1,458	718	1,631	1,552	3,897	1,928
Illinois	8,540	4,676	3,044	3,274	1,496	4,234	3,354	6,518
Michigan	7,057	5,924	2,607	2,000	2,410	3,062	7,157	3,619
Wisconsin	3,657	3,899	1,085	1,118	927	1,473	3,824	2,014
West North Central:								
Minnesota	3,959	4,382	1,506	1,568	1,256	2,177	3,830	2,540
Iowa	2,049	1,886	894	590	533	1,089	1,707	1,103
Missouri	5,516	4,610	1,422	1,862	1,501	1,844	3,644	2,668
Nebraska	1,365	1,243	597	611	330	509	1,137	862
Kansas	1,862	1,503	799	733	619	753	1,552	1,003
South Atlantic:								
Delaware	813	629	309	244	262	312	727	302
Maryland	6,104	4,257	1,259	839	693	1,679	5,198	1,506
Virginia	6,657	6,168	2,098	1,360	1,651	2,565	6,260	2,301
West Virginia	1,000	807	442	374	236	832	654	894
North Carolina	4,219	4,257	1,391	1,495	1,092	2,146	3,399	2,491
South Carolina	3,230	3,026	1,715	1,050	962	1,227	2,513	1,608
Georgia	9,810	7,173	3,102	2,078	1,884	2,528	7,305	3,403
Florida	8,242	7,573	1,832	2,345	2,450	3,532	7,870	4,697
East South Central:								
Kentucky	5,241	4,323	912	990	1,010	1,798	4,053	1,634
Tennessee	3,743	2,632	1,005	925	1,231	2,176	2,476	2,317
Alabama	3,536	3,158	578	1,179	900	1,123	3,367	1,617
West South Central:								
Arkansas	2,429	2,491	497	477	425	610	2,298	712
Louisiana	2,926	1,576	640	987	1,042	1,892	1,637	1,678
Oklahoma	3,445	3,530	584	1,232	576	873	3,276	1,088
Texas	8,108	9,514	2,994	2,241	1,777	3,935	9,713	3,891
Mountain:								
Idaho	940	799	237	426	311	387	906	300
Wyoming	344	354	206	170	103	246	255	184
Colorado	3,930	4,623	1,243	1,344	582	1,239	4,262	1,465
New Mexico	1,815	1,189	723	521	292	734	1,125	894
Arizona	4,105	3,521	982	650	580	1,318	3,506	1,208
Utah	2,180	2,107	751	312	240	391	2,243	404
Pacific:								
Washington	4,345	3,534	1,057	1,069	904	1,145	3,649	1,232
Oregon	3,997	2,955	1,045	1,095	456	989	3,390	1,529
California	16,549	9,306	6,023	3,781	4,463	6,676	13,337	6,064
States not shown separately	6,243	4,855	2,010	1,528	1,827	3,117	5,490	4,213

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.1.a(1998) Percent of number of private-sector establishments by firm size and State: United States, 1998 (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	6,197,685	60.7%	12.3%	8.4%	6.3%	12.4%	78.1%	21.9%
New England:								
Massachusetts	149,552	59.6%	13.1%	8.9%	6.5%	11.9%	78.1%	21.9%
New Hampshire	31,724	62.8%	11.9%	9.3%	6.0%	10.0%	80.9%	19.1%
Connecticut	80,621	62.5%	13.1%	7.2%	6.7%	10.6%	79.7%	20.3%
Middle Atlantic:								
New York	429,898	66.5%	11.1%	7.5%	4.8%	10.1%	82.5%	17.5%
New Jersey	204,113	67.7%	10.7%	7.0%	5.3%	9.3%	82.5%	17.5%
Pennsylvania	260,089	61.3%	12.6%	8.0%	6.2%	11.9%	78.8%	21.2%
East North Central:								
Ohio	253,277	52.8%	14.0%	9.0%	8.0%	16.2%	71.8%	28.2%
Indiana	134,634	56.8%	12.7%	8.2%	8.4%	13.9%	74.4%	25.6%
Illinois	271,302	58.9%	13.1%	9.8%	5.5%	12.7%	77.8%	22.2%
Michigan	210,802	58.8%	14.2%	9.1%	6.7%	11.1%	78.3%	21.7%
Wisconsin	130,139	61.0%	12.2%	10.5%	6.0%	10.4%	78.9%	21.1%
West North Central:								
Minnesota	128,790	62.0%	12.1%	9.8%	6.4%	9.8%	79.7%	20.3%
Iowa	82,599	64.8%	10.3%	7.5%	6.3%	11.1%	79.6%	20.4%
Missouri	135,217	60.7%	11.8%	8.6%	4.9%	13.9%	76.7%	23.3%
Nebraska	53,836	68.0%	10.8%	6.1%	6.0%	9.1%	82.3%	17.7%
Kansas	70,181	61.2%	12.9%	8.2%	6.0%	11.7%	79.3%	20.7%
South Atlantic:								
Delaware	18,936	57.7%	13.8%	7.8%	7.9%	12.8%	76.1%	23.9%
Maryland	110,787	57.5%	12.3%	8.6%	5.9%	15.7%	75.3%	24.7%
Virginia	157,564	59.8%	12.2%	6.9%	7.9%	13.3%	77.0%	23.0%
West Virginia	35,982	59.1%	10.9%	8.9%	6.9%	14.3%	76.1%	23.9%
North Carolina	180,444	59.8%	11.4%	8.1%	6.8%	13.9%	76.2%	23.8%
South Carolina	82,505	57.0%	12.6%	9.9%	6.4%	14.2%	75.2%	24.8%
Georgia	171,846	60.4%	9.9%	11.0%	5.0%	13.8%	76.2%	23.8%
Florida	353,593	61.3%	12.4%	6.0%	5.4%	14.9%	77.5%	22.5%
East South Central:								
Kentucky	84,840	60.3%	11.3%	8.6%	6.2%	13.7%	76.8%	23.2%
Tennessee	118,453	57.0%	12.1%	8.1%	7.0%	15.9%	74.5%	25.5%
Alabama	84,800	57.1%	12.8%	9.5%	6.5%	14.2%	75.1%	24.9%
West South Central:								
Arkansas	54,166	65.1%	9.0%	7.9%	6.5%	11.4%	79.0%	21.0%
Louisiana	91,535	58.9%	12.3%	9.4%	7.1%	12.2%	76.6%	23.4%
Oklahoma	74,488	62.8%	10.7%	8.3%	5.7%	12.6%	78.6%	21.4%
Texas	408,568	58.4%	12.4%	8.7%	7.0%	13.5%	76.2%	23.8%
Mountain:								
Idaho	33,242	67.1%	11.5%	8.7%	4.7%	7.9%	84.4%	15.6%
Wyoming	17,382	67.2%	10.8%	6.0%	4.7%	11.3%	82.1%	17.9%
Colorado	110,144	65.7%	10.3%	8.3%	4.7%	10.9%	81.5%	18.5%
New Mexico	36,438	59.9%	13.7%	8.3%	5.6%	12.4%	78.1%	21.9%
Arizona	93,910	58.6%	12.1%	7.0%	7.4%	14.9%	74.8%	25.2%
Utah	41,963	58.8%	13.2%	8.5%	6.6%	12.8%	77.9%	22.1%
Pacific:								
Washington	144,003	63.0%	12.9%	8.3%	5.8%	10.0%	81.0%	19.0%
Oregon	89,268	63.8%	13.0%	7.7%	6.3%	9.2%	81.0%	19.0%
California	667,286	57.5%	14.3%	9.2%	6.9%	12.1%	77.8%	22.2%
States not shown separately	308,768	65.3%	11.1%	7.8%	5.8%	10.0%	81.3%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Percents may not add to 100% because of rounding.

Table II.A.1.a(1998) Standard error for percent of number of private-sector establishments by firm size and State: United States, 1998:(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	40,508	0.43%	0.18%	0.18%	0.14%	0.27%	0.35%	0.35%
New England:								
Massachusetts	2,751	1.13%	0.87%	0.81%	0.61%	0.79%	0.60%	0.60%
New Hampshire	2,129	1.86%	0.74%	1.21%	1.33%	1.56%	1.65%	1.65%
Connecticut	2,298	2.01%	0.88%	0.64%	1.09%	1.35%	1.73%	1.73%
Middle Atlantic:								
New York	16,190	1.94%	0.67%	0.81%	0.41%	0.89%	1.38%	1.38%
New Jersey	6,864	2.43%	1.21%	1.04%	0.80%	1.31%	1.69%	1.69%
Pennsylvania	8,186	2.09%	1.43%	0.49%	0.55%	0.70%	1.25%	1.25%
East North Central:								
Ohio	7,435	1.68%	1.20%	1.02%	0.98%	1.56%	1.60%	1.60%
Indiana	5,051	1.72%	1.07%	0.56%	1.05%	1.21%	0.96%	0.96%
Illinois	8,540	2.15%	1.18%	0.96%	0.46%	1.18%	1.76%	1.76%
Michigan	7,057	1.25%	1.18%	0.87%	1.34%	1.30%	1.66%	1.66%
Wisconsin	3,657	1.56%	0.82%	1.00%	0.71%	1.07%	1.55%	1.55%
West North Central:								
Minnesota	3,959	2.25%	1.34%	1.28%	0.92%	1.59%	1.77%	1.77%
Iowa	2,049	1.48%	1.18%	0.66%	0.63%	1.22%	1.14%	1.14%
Missouri	5,516	1.99%	1.34%	1.45%	0.95%	1.06%	1.32%	1.32%
Nebraska	1,365	1.25%	1.24%	1.00%	0.60%	0.99%	1.41%	1.41%
Kansas	1,862	1.87%	1.13%	0.89%	0.84%	0.96%	1.20%	1.20%
South Atlantic:								
Delaware	813	1.65%	1.52%	1.25%	1.34%	1.59%	1.45%	1.45%
Maryland	6,104	1.57%	0.91%	0.54%	0.74%	1.34%	1.20%	1.20%
Virginia	6,657	2.15%	1.25%	1.11%	0.99%	1.86%	1.59%	1.59%
West Virginia	1,000	2.51%	1.13%	1.11%	0.67%	2.00%	1.99%	1.99%
North Carolina	4,219	1.60%	0.80%	0.83%	0.63%	1.03%	1.11%	1.11%
South Carolina	3,230	2.75%	2.02%	1.39%	1.04%	1.29%	1.49%	1.49%
Georgia	9,810	2.20%	2.11%	1.02%	0.93%	1.32%	1.28%	1.28%
Florida	8,242	1.10%	0.60%	0.68%	0.71%	0.88%	1.24%	1.24%
East South Central:								
Kentucky	5,241	2.18%	1.28%	1.34%	1.37%	1.57%	1.31%	1.31%
Tennessee	3,743	1.56%	1.03%	0.80%	0.91%	1.51%	1.42%	1.42%
Alabama	3,536	2.24%	0.98%	1.34%	1.05%	1.30%	1.94%	1.94%
West South Central:								
Arkansas	2,429	1.93%	0.99%	1.05%	0.74%	1.27%	1.37%	1.37%
Louisiana	2,926	0.77%	0.80%	1.13%	1.24%	1.66%	1.21%	1.21%
Oklahoma	3,445	1.88%	1.06%	1.76%	0.77%	1.10%	1.34%	1.34%
Texas	8,108	1.41%	0.74%	0.60%	0.53%	0.99%	1.16%	1.16%
Mountain:								
Idaho	940	1.25%	0.77%	1.15%	1.00%	1.10%	0.93%	0.93%
Wyoming	344	1.39%	1.29%	0.99%	0.64%	1.24%	0.88%	0.88%
Colorado	3,930	2.01%	1.33%	1.23%	0.47%	1.25%	1.54%	1.54%
New Mexico	1,815	2.57%	2.13%	1.46%	0.70%	1.22%	1.48%	1.48%
Arizona	4,105	1.69%	1.06%	0.91%	0.61%	1.23%	1.01%	1.01%
Utah	2,180	1.93%	1.92%	0.65%	0.62%	1.16%	1.44%	1.44%
Pacific:								
Washington	4,345	0.67%	0.95%	0.75%	0.64%	0.67%	0.63%	0.63%
Oregon	3,997	1.78%	1.17%	1.11%	0.52%	1.07%	1.44%	1.44%
California	16,549	0.59%	0.66%	0.64%	0.63%	0.98%	0.70%	0.70%
States not shown separately	6,243	1.22%	0.59%	0.50%	0.58%	0.88%	1.20%	1.20%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.1.b(1998) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1998 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low wage employees	Unincor-porated	In business less than 5 years	In retail	At least 75% full-time employees	In manu-facturing	In multi-establishment enterprises	With union employees
United States	55.2%	17.3%	32.2%	28.0%	23.2%	67.4%	5.4%	24.2%	4.6%
New England:									
Massachusetts	63.9%	8.9%	27.5%	24.5%	22.6%	66.6%	5.8%	23.4%	4.3%
New Hampshire	66.1%	13.3%	32.3%	31.4%	23.1%	65.5%	7.0%	21.3%	3.4%
Connecticut	63.2%	7.4%	34.2%	21.1%	24.9%	61.6%	7.2%	21.1%	4.7%
Middle Atlantic:									
New York	58.4%	15.5%	24.8%	23.8%	22.8%	66.0%	4.9%	18.9%	8.0%
New Jersey	57.4%	13.4%	20.8%	29.1%	22.7%	67.1%	5.2%	18.0%	3.9%
Pennsylvania	63.3%	22.6%	38.3%	23.0%	23.5%	63.5%	6.5%	23.1%	5.3%
East North Central:									
Ohio	61.5%	19.8%	28.5%	27.6%	24.6%	63.0%	7.1%	29.5%	7.6%
Indiana	52.9%	16.9%	32.7%	29.7%	26.7%	67.4%	6.7%	27.7%	5.3%
Illinois	58.0%	14.2%	24.9%	23.7%	21.3%	67.1%	5.6%	24.0%	8.2%
Michigan	59.6%	14.6%	27.7%	27.3%	23.4%	67.7%	8.1%	26.5%	5.3%
Wisconsin	56.6%	16.3%	34.0%	26.5%	21.8%	59.5%	6.8%	23.8%	7.0%
West North Central:									
Minnesota	56.3%	15.9%	31.9%	23.9%	20.3%	62.6%	5.8%	22.8%	5.0%
Iowa	51.1%	21.4%	39.3%	29.6%	23.1%	61.5%	5.1%	23.4%	5.5%
Missouri	55.1%	23.0%	35.9%	27.1%	25.3%	66.5%	7.4%	25.2%	7.1%
Nebraska	46.2%	23.3%	46.7%	21.6%	19.7%	60.5%	3.5%	20.3%	3.4%
Kansas	51.1%	23.1%	39.2%	26.0%	19.3%	61.9%	4.9%	24.8%	3.7%
South Atlantic:									
Delaware	58.0%	16.9%	19.7%	26.6%	23.5%	62.4%	3.6%	27.3%	4.7%
Maryland	61.1%	15.2%	23.1%	35.1%	19.9%	68.8%	2.8%	27.1%	5.8%
Virginia	55.0%	18.4%	23.8%	35.5%	25.5%	66.7%	3.8%	26.3%	1.4%
West Virginia	53.3%	29.9%	40.2%	28.1%	25.7%	65.5%	2.8%	28.4%	3.0%
North Carolina	56.6%	15.0%	31.1%	25.4%	26.0%	70.2%	4.9%	25.8%	3.9%
South Carolina	54.3%	16.9%	29.1%	34.7%	24.5%	73.9%	5.2%	27.4%	1.8%
Georgia	51.8%	13.0%	23.1%	30.7%	23.3%	74.3%	4.6%	25.8%	2.2%
Florida	55.1%	14.3%	19.0%	33.8%	24.2%	72.7%	4.3%	24.4%	2.3%
East South Central:									
Kentucky	53.8%	26.0%	34.3%	25.7%	24.3%	70.0%	3.5%	26.1%	5.1%
Tennessee	49.6%	20.8%	46.4%	29.1%	27.9%	68.1%	4.7%	28.6%	4.5%
Alabama	56.2%	22.6%	34.7%	32.5%	26.5%	73.8%	5.6%	27.5%	3.3%
West South Central:									
Arkansas	44.4%	26.1%	35.7%	22.6%	26.3%	67.6%	5.0%	23.4%	3.2%
Louisiana	46.8%	26.6%	31.9%	28.2%	23.9%	71.3%	3.1%	24.9%	3.5%
Oklahoma	46.0%	25.0%	33.9%	26.1%	23.5%	69.8%	5.5%	22.9%	4.7%
Texas	49.6%	20.3%	37.2%	32.4%	23.2%	71.6%	5.7%	26.3%	2.5%
Mountain:									
Idaho	42.4%	19.9%	43.8%	26.6%	21.9%	62.2%	4.1%	19.3%	2.8%
Wyoming	44.1%	20.6%	41.0%	27.8%	21.9%	60.4%	2.3%	21.8%	2.8%
Colorado	57.2%	12.7%	32.1%	37.7%	23.2%	69.5%	4.1%	21.0%	1.2%
New Mexico	47.5%	23.1%	37.1%	27.7%	26.0%	68.3%	3.6%	25.0%	3.4%
Arizona	53.7%	17.1%	29.3%	37.4%	26.5%	72.4%	5.1%	26.7%	3.7%
Utah	57.4%	18.8%	29.0%	33.8%	25.6%	65.4%	5.2%	23.8%	4.3%
Pacific:									
Washington	54.0%	12.5%	33.3%	26.0%	20.8%	63.1%	4.9%	22.8%	5.7%
Oregon	50.4%	11.5%	36.1%	24.4%	23.1%	66.7%	4.9%	21.2%	4.9%
California	54.3%	15.6%	43.5%	26.6%	20.5%	68.1%	6.1%	24.7%	4.7%
States not shown separately	49.8%	22.5%	38.6%	26.1%	22.3%	63.9%	4.6%	22.4%	2.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.1.b(1998) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1998 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low wage employees	Unincor-porated	In business less than 5 years	In retail	At least 75% full-time employees	In manu-facturing	In multi-establishment enterprises	With union employees
United States	0.59%	0.39%	0.52%	0.23%	0.32%	0.53%	0.14%	0.35%	0.31%
New England:									
Massachusetts	1.77%	0.81%	1.98%	1.43%	1.20%	1.23%	0.90%	1.07%	0.76%
New Hampshire	3.18%	1.66%	3.70%	4.29%	2.04%	3.48%	0.47%	1.80%	0.67%
Connecticut	2.64%	1.45%	1.26%	2.56%	1.78%	1.55%	1.13%	2.21%	0.87%
Middle Atlantic:									
New York	2.15%	1.64%	1.66%	2.16%	0.94%	2.17%	0.76%	1.83%	1.16%
New Jersey	3.45%	1.26%	3.82%	1.50%	1.27%	2.96%	1.13%	1.88%	0.87%
Pennsylvania	1.86%	1.92%	2.29%	3.34%	2.23%	2.18%	0.84%	1.16%	1.07%
East North Central:									
Ohio	2.68%	2.73%	2.13%	2.13%	2.21%	2.44%	0.70%	1.93%	1.41%
Indiana	2.91%	2.28%	2.73%	2.00%	1.19%	2.61%	0.93%	1.69%	1.12%
Illinois	1.97%	1.80%	2.07%	1.84%	1.87%	2.21%	0.66%	1.58%	1.79%
Michigan	2.33%	2.32%	1.14%	2.84%	2.17%	1.54%	0.81%	1.98%	0.90%
Wisconsin	2.43%	2.51%	2.32%	2.71%	2.81%	3.67%	0.88%	1.36%	1.47%
West North Central:									
Minnesota	2.43%	1.77%	1.61%	2.08%	1.64%	2.44%	0.69%	2.34%	1.09%
Iowa	3.03%	2.51%	2.16%	2.77%	1.71%	1.14%	0.57%	0.98%	1.48%
Missouri	3.03%	1.99%	3.10%	2.09%	1.84%	3.25%	1.03%	1.73%	1.20%
Nebraska	2.41%	2.31%	3.32%	3.20%	1.57%	2.28%	0.66%	1.38%	1.31%
Kansas	2.00%	2.25%	3.14%	2.83%	2.01%	2.68%	0.61%	1.52%	0.88%
South Atlantic:									
Delaware	2.63%	2.36%	2.31%	3.10%	1.75%	3.08%	0.82%	1.26%	1.35%
Maryland	2.39%	2.00%	2.12%	3.77%	2.09%	2.10%	0.58%	1.37%	1.37%
Virginia	3.41%	2.31%	2.87%	2.29%	1.78%	3.13%	0.57%	2.69%	0.43%
West Virginia	2.40%	2.29%	3.33%	4.29%	1.95%	2.23%	0.71%	2.27%	0.64%
North Carolina	3.48%	1.79%	1.74%	1.51%	1.16%	2.71%	0.84%	1.59%	0.93%
South Carolina	2.80%	1.80%	2.10%	2.50%	1.94%	2.12%	1.20%	1.67%	1.17%
Georgia	3.33%	2.36%	2.06%	2.06%	1.25%	2.20%	0.58%	1.43%	0.96%
Florida	1.72%	1.41%	2.00%	1.54%	1.64%	1.56%	0.41%	1.15%	0.65%
East South Central:									
Kentucky	3.03%	2.25%	2.13%	2.18%	1.57%	3.21%	0.74%	1.73%	1.01%
Tennessee	1.91%	1.78%	3.14%	3.63%	2.12%	2.16%	0.55%	1.17%	1.33%
Alabama	2.67%	2.11%	2.56%	2.86%	2.83%	1.90%	0.72%	1.99%	1.03%
West South Central:									
Arkansas	3.15%	1.48%	2.62%	2.19%	1.77%	2.72%	0.85%	1.70%	1.09%
Louisiana	2.41%	2.27%	2.07%	2.52%	1.95%	2.03%	0.95%	1.28%	0.87%
Oklahoma	2.19%	1.99%	4.01%	2.17%	1.79%	2.57%	1.00%	1.67%	1.34%
Texas	1.16%	1.86%	1.39%	1.76%	1.84%	1.53%	1.03%	1.67%	0.75%
Mountain:									
Idaho	2.67%	2.04%	2.58%	2.62%	1.44%	2.64%	0.91%	1.50%	0.91%
Wyoming	1.34%	1.15%	2.54%	2.99%	1.42%	1.77%	0.62%	1.06%	0.87%
Colorado	2.96%	1.36%	2.46%	3.97%	2.17%	2.07%	0.69%	1.78%	0.70%
New Mexico	2.19%	1.30%	2.63%	2.02%	1.64%	2.63%	0.68%	1.48%	0.96%
Arizona	2.21%	1.96%	2.04%	1.87%	2.06%	1.78%	0.59%	1.19%	0.60%
Utah	2.50%	1.51%	2.81%	4.26%	2.96%	2.52%	0.91%	1.53%	1.43%
Pacific:									
Washington	1.50%	1.43%	1.56%	2.15%	1.55%	2.48%	0.64%	0.78%	0.81%
Oregon	2.41%	2.34%	2.42%	1.41%	1.99%	2.79%	0.80%	1.19%	1.21%
California	2.07%	1.20%	1.26%	0.87%	1.27%	1.37%	0.33%	0.95%	0.49%
States not shown separately	1.22%	1.49%	1.73%	2.25%	1.40%	1.68%	1.04%	0.85%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2(1998) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1998
(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	55.2%	35.9%	66.7%	83.8%	94.1%	99.2%	43.7%	96.3%
New England:								
Massachusetts	63.9%	46.3%	78.9%	90.1%	94.3%	99.1%	54.4%	97.5%
New Hampshire	66.1%	53.5%	70.7%	90.3%	95.3%	100.0%	58.7%	97.5%
Connecticut	63.2%	47.9%	75.1%	90.5%	97.3%	98.9%	54.4%	97.9%
Middle Atlantic:								
New York	58.4%	43.4%	77.9%	84.7%	94.8%	99.5%	50.4%	96.4%
New Jersey	57.4%	42.1%	79.3%	91.1%	89.9%	100.0%	49.3%	95.9%
Pennsylvania	63.3%	47.7%	74.6%	88.0%	93.5%	99.5%	54.4%	96.5%
East North Central:								
Ohio	61.5%	36.7%	71.3%	91.6%	98.1%	99.6%	47.1%	98.4%
Indiana	52.9%	29.5%	62.9%	85.6%	97.3%	93.1%	38.7%	94.1%
Illinois	58.0%	38.2%	72.8%	80.4%	97.5%	100.0%	46.6%	97.8%
Michigan	59.6%	40.0%	76.8%	91.3%	87.4%	98.6%	49.9%	94.5%
Wisconsin	56.6%	33.5%	82.4%	93.9%	98.4%	100.0%	45.6%	98.0%
West North Central:								
Minnesota	56.3%	37.2%	75.6%	85.5%	94.5%	99.9%	46.2%	95.8%
Iowa	51.1%	31.3%	68.4%	88.6%	94.8%	100.0%	39.0%	98.2%
Missouri	55.1%	33.8%	70.9%	90.3%	92.3%	100.0%	42.4%	97.0%
Nebraska	46.2%	31.4%	48.0%	85.1%	98.2%	94.5%	35.9%	94.4%
Kansas	51.1%	31.1%	61.8%	85.1%	93.0%	98.9%	39.3%	96.5%
South Atlantic:								
Delaware	58.0%	40.0%	73.8%	91.1%	67.5%	96.2%	49.6%	84.8%
Maryland	61.1%	39.7%	73.9%	88.4%	100.0%	100.0%	48.8%	99.0%
Virginia	55.0%	36.5%	59.8%	85.1%	87.6%	98.3%	43.5%	93.4%
West Virginia	53.3%	34.3%	57.9%	67.7%	94.3%	100.0%	40.0%	95.6%
North Carolina	56.6%	36.0%	70.8%	89.6%	87.4%	99.5%	44.4%	95.9%
South Carolina	54.3%	29.2%	75.5%	78.4%	97.1%	100.0%	39.8%	98.0%
Georgia	51.8%	33.8%	44.2%	80.6%	87.6%	100.0%	38.0%	95.8%
Florida	55.1%	37.4%	62.9%	69.2%	97.2%	100.0%	42.5%	98.3%
East South Central:								
Kentucky	53.8%	31.7%	70.8%	88.2%	91.0%	98.3%	41.7%	93.7%
Tennessee	49.6%	23.0%	58.3%	85.6%	96.5%	99.5%	33.2%	97.7%
Alabama	56.2%	30.3%	71.4%	98.1%	100.0%	98.8%	41.9%	99.3%
West South Central:								
Arkansas	44.4%	23.3%	57.9%	81.2%	100.0%	96.8%	30.6%	96.5%
Louisiana	46.8%	24.3%	58.0%	78.5%	85.5%	97.1%	33.1%	91.7%
Oklahoma	46.0%	25.9%	48.3%	83.2%	93.2%	98.7%	32.4%	96.2%
Texas	49.6%	27.1%	55.6%	81.1%	90.3%	99.7%	35.4%	94.7%
Mountain:								
Idaho	42.4%	24.6%	55.0%	80.1%	97.8%	100.0%	32.7%	94.2%
Wyoming	44.1%	26.4%	54.7%	78.9%	92.8%	100.0%	32.4%	97.1%
Colorado	57.2%	41.7%	70.4%	85.0%	96.3%	100.0%	48.0%	97.9%
New Mexico	47.5%	27.1%	55.0%	74.4%	92.8%	99.8%	34.7%	93.6%
Arizona	53.7%	32.8%	59.6%	78.4%	96.3%	98.5%	39.5%	96.2%
Utah	57.4%	42.7%	51.0%	73.7%	96.2%	100.0%	46.6%	95.2%
Pacific:								
Washington	54.0%	36.3%	65.3%	90.8%	90.7%	99.4%	44.0%	96.4%
Oregon	50.4%	31.5%	71.9%	79.4%	91.5%	98.7%	40.4%	92.8%
California	54.3%	35.1%	58.6%	76.9%	96.4%	98.8%	42.3%	95.9%
States not shown separately	49.8%	31.7%	65.5%	78.4%	98.7%	99.4%	38.9%	97.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2(1998) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	0.59%	0.56%	0.94%	0.87%	0.56%	0.16%	0.63%	0.22%
New England:								
Massachusetts	1.77%	2.66%	3.23%	4.48%	2.14%	0.70%	2.16%	0.82%
New Hampshire	3.18%	4.70%	7.22%	3.35%	2.82%	0.00%	4.04%	2.07%
Connecticut	2.64%	3.85%	4.80%	7.06%	2.27%	1.18%	3.30%	0.94%
Middle Atlantic:								
New York	2.15%	2.58%	3.40%	2.91%	4.79%	0.76%	2.15%	1.14%
New Jersey	3.45%	3.60%	3.52%	3.64%	7.79%	0.00%	3.46%	2.36%
Pennsylvania	1.86%	2.52%	2.81%	3.26%	3.52%	0.78%	2.23%	1.24%
East North Central:								
Ohio	2.68%	2.88%	7.06%	2.81%	1.37%	0.27%	2.76%	0.51%
Indiana	2.91%	3.99%	4.19%	5.57%	3.33%	4.16%	3.63%	2.44%
Illinois	1.97%	3.96%	4.54%	4.47%	2.51%	0.04%	2.80%	0.81%
Michigan	2.33%	3.44%	5.14%	3.19%	4.59%	1.26%	2.85%	2.07%
Wisconsin	2.43%	2.96%	3.72%	2.68%	3.14%	0.00%	2.51%	1.10%
West North Central:								
Minnesota	2.43%	3.01%	4.16%	4.86%	5.51%	0.05%	2.57%	1.59%
Iowa	3.03%	3.54%	7.48%	2.59%	5.69%	0.00%	3.38%	1.76%
Missouri	3.03%	3.43%	8.55%	4.13%	3.31%	0.00%	3.95%	1.44%
Nebraska	2.41%	3.81%	5.47%	4.63%	0.85%	5.14%	3.36%	2.94%
Kansas	2.00%	1.67%	5.68%	4.71%	4.65%	1.34%	1.82%	1.46%
South Atlantic:								
Delaware	2.63%	2.56%	3.61%	4.93%	9.24%	2.79%	2.37%	3.91%
Maryland	2.39%	3.33%	4.44%	4.42%	0.00%	0.00%	2.87%	0.50%
Virginia	3.41%	3.83%	6.79%	4.43%	5.00%	1.16%	3.74%	2.93%
West Virginia	2.40%	2.72%	7.14%	6.32%	3.02%	0.00%	2.38%	2.18%
North Carolina	3.48%	4.77%	3.21%	4.22%	5.99%	0.60%	4.19%	2.32%
South Carolina	2.80%	3.70%	4.41%	7.03%	2.81%	0.00%	3.04%	0.94%
Georgia	3.33%	4.82%	5.68%	4.68%	6.56%	0.00%	4.16%	1.74%
Florida	1.72%	2.69%	3.69%	4.21%	3.00%	0.00%	2.23%	1.11%
East South Central:								
Kentucky	3.03%	4.43%	4.66%	3.19%	3.80%	1.69%	3.96%	2.23%
Tennessee	1.91%	2.52%	5.67%	4.90%	1.95%	0.54%	2.61%	1.22%
Alabama	2.67%	2.67%	2.76%	3.18%	0.00%	0.78%	2.67%	0.57%
West South Central:								
Arkansas	3.15%	4.17%	8.39%	5.72%	0.00%	3.22%	3.56%	1.57%
Louisiana	2.41%	2.82%	6.71%	4.26%	4.51%	2.80%	2.59%	2.26%
Oklahoma	2.19%	2.75%	4.95%	3.33%	3.65%	0.92%	2.46%	1.04%
Texas	1.16%	2.28%	4.68%	3.96%	3.39%	0.24%	1.33%	1.46%
Mountain:								
Idaho	2.67%	3.86%	5.64%	5.48%	1.38%	0.00%	3.20%	2.30%
Wyoming	1.34%	2.14%	5.98%	4.73%	5.73%	0.00%	1.28%	1.62%
Colorado	2.96%	3.82%	5.96%	5.82%	3.41%	0.00%	3.23%	1.50%
New Mexico	2.19%	2.32%	6.30%	6.08%	5.17%	0.08%	2.44%	2.20%
Arizona	2.21%	3.63%	5.68%	3.42%	1.05%	1.09%	2.74%	1.28%
Utah	2.50%	5.02%	4.00%	5.95%	2.09%	0.00%	3.76%	1.27%
Pacific:								
Washington	1.50%	2.33%	2.90%	2.07%	3.61%	0.61%	1.73%	1.21%
Oregon	2.41%	3.07%	4.03%	5.64%	4.56%	1.22%	2.57%	2.53%
California	2.07%	2.87%	3.54%	2.55%	1.18%	0.59%	2.27%	0.82%
States not shown separately	1.22%	2.41%	4.11%	3.99%	0.90%	0.68%	1.88%	0.98%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.a(1998) Percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and State: United States, 1998:(40 States are shown separately)

Division/State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	26.9%	11.9%	29.9%	67.0%	11.2%	52.3%
New England:						
Massachusetts	25.1%	15.9%	19.7%	58.5%	15.6%	44.1%
New Hampshire	19.6%	10.6%	32.5%	53.3%	10.3%	43.1%
Connecticut	20.8%	10.1%	12.4% *	69.8%	9.1%	46.3%
Middle Atlantic:						
New York	26.2%	14.6%	26.8%	72.1%	14.3%	55.5%
New Jersey	24.3%	16.6%	17.2% *	56.0%	15.6%	45.4%
Pennsylvania	22.5%	12.3%	15.8%	60.5%	12.6%	43.2%
East North Central:						
Ohio	33.9%	15.8%	41.3%	69.5%	14.1%	58.0%
Indiana	31.2%	12.5%	52.5%	61.3%	11.0%	55.4%
Illinois	27.4%	12.3%	25.2%	71.5%	10.6%	55.4%
Michigan	27.8%	9.8%	58.5%	80.3%	8.9%	63.7%
Wisconsin	28.2%	15.5%	42.3%	67.1%	16.3%	49.1%
West North Central:						
Minnesota	26.0%	10.5%	55.8%	69.8%	8.3%	59.6%
Iowa	30.6%	15.2%	47.0%	67.6%	13.1%	57.6%
Missouri	24.0%	7.4%	18.9% *	67.3%	7.9%	47.2%
Nebraska	28.2%	11.2% *	42.6%	76.5%	10.4% *	59.8%
Kansas	27.5%	10.5%	32.1%	73.3%	8.7%	56.9%
South Atlantic:						
Delaware	27.0%	13.0%	26.3%	71.1%	11.8%	55.1%
Maryland	26.5%	9.9%	19.8%	68.7%	9.8%	51.7%
Virginia	27.3%	8.8% *	27.6%	73.3%	8.6% *	56.5%
West Virginia	34.9%	16.8%	36.3% *	72.7%	16.0%	60.0%
North Carolina	31.7%	11.6%	42.2%	77.8%	11.8%	61.2%
South Carolina	31.1%	8.6% *	53.0%	72.2%	7.4% *	60.3%
Georgia	30.8%	11.9%	54.4%	68.4%	10.0%	57.4%
Florida	26.5%	8.5%	17.9% *	67.4%	8.2%	53.7%
East South Central:						
Kentucky	32.4%	10.8%	47.2%	79.0%	10.6%	64.5%
Tennessee	38.2%	10.3%	31.0%	83.3%	8.4% *	67.7%
Alabama	28.2%	9.0%	21.0%	74.7%	7.9% *	54.2%
West South Central:						
Arkansas	30.9%	12.5%	24.2% *	72.4%	10.5%	55.2%
Louisiana	34.8%	17.1%	48.3%	67.9%	14.0%	59.4%
Oklahoma	29.5%	9.1%	38.7%	69.1%	7.8% *	56.3%
Texas	29.2%	10.4%	37.3%	64.6%	10.0%	52.2%
Mountain:						
Idaho	23.5%	7.7%	46.2%	68.8%	5.9% *	56.5%
Wyoming	31.4%	15.0%	62.8%	60.7%	14.2%	57.7%
Colorado	26.0%	11.2%	34.9%	74.1%	9.9%	60.8%
New Mexico	28.0%	10.8% *	21.6% *	69.3%	11.1% *	50.4%
Arizona	29.0%	12.0%	27.1%	63.0%	11.3%	50.7%
Utah	19.7%	3.9% *	30.5%	59.1%	3.0% *	48.5%
Pacific:						
Washington	22.6%	9.3%	28.4%	67.6%	8.9%	49.4%
Oregon	21.6%	11.6%	20.3% *	58.0%	12.0%	39.4%
California	21.9%	11.4%	12.1%	53.9%	11.9%	37.5%
States not separately shown	24.8%	12.3%	21.9%	63.1%	11.2%	48.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.a(1998) Standard error for percent of private-sector establishments that offer health insurance and self-insure at least one plan by firm size and State: United States, 1998:(40 States are shown separately)

Division/State	Total	Less than 100 employees	100 - 499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	0.41%	1.30%	0.91%	0.54%	0.74%
New England:						
Massachusetts	1.84%	1.92%	5.01%	5.24%	2.06%	4.20%
New Hampshire	2.86%	2.56%	7.58%	6.33%	2.71%	4.12%
Connecticut	2.71%	2.29%	6.78% *	6.09%	2.24%	4.21%
Middle Atlantic:						
New York	2.04%	1.31%	6.49%	3.77%	1.55%	2.90%
New Jersey	2.27%	2.71%	5.31% *	6.95%	2.43%	5.49%
Pennsylvania	1.79%	1.83%	4.67%	5.27%	1.85%	3.55%
East North Central:						
Ohio	2.69%	2.71%	8.58%	6.79%	2.99%	5.12%
Indiana	2.80%	2.57%	9.05%	7.88%	3.19%	6.06%
Illinois	3.43%	2.17%	7.42%	4.93%	1.87%	4.45%
Michigan	2.02%	1.60%	9.75%	3.27%	1.78%	5.39%
Wisconsin	1.83%	2.28%	11.03%	5.99%	2.29%	3.95%
West North Central:						
Minnesota	2.31%	2.03%	7.74%	6.98%	2.37%	5.55%
Iowa	2.41%	3.02%	9.23%	5.05%	2.64%	3.85%
Missouri	3.63%	1.91%	10.35% *	7.67%	1.95%	5.01%
Nebraska	3.60%	4.02% *	10.98%	6.84%	3.72% *	5.42%
Kansas	2.57%	2.79%	6.97%	6.95%	2.61%	4.78%
South Atlantic:						
Delaware	2.84%	2.15%	7.06%	6.77%	2.46%	4.83%
Maryland	2.38%	1.80%	5.79%	6.79%	1.95%	4.91%
Virginia	2.51%	2.83% *	6.11%	5.07%	2.95% *	3.64%
West Virginia	3.34%	1.82%	11.65% *	7.68%	1.77%	7.82%
North Carolina	3.35%	2.98%	8.18%	4.01%	3.28%	3.06%
South Carolina	3.54%	2.63% *	10.50%	4.26%	2.61% *	5.22%
Georgia	3.55%	3.18%	9.63%	3.73%	2.41%	4.46%
Florida	1.63%	1.97%	7.04% *	3.94%	2.16%	3.24%
East South Central:						
Kentucky	3.55%	2.81%	10.87%	3.13%	2.78%	4.38%
Tennessee	3.36%	2.36%	7.01%	3.65%	2.53% *	4.51%
Alabama	1.11%	2.32%	5.83%	5.01%	2.44% *	3.36%
West South Central:						
Arkansas	1.87%	2.15%	8.25% *	6.96%	2.80%	3.57%
Louisiana	3.14%	2.83%	9.39%	4.45%	2.48%	4.49%
Oklahoma	3.61%	2.12%	10.05%	7.17%	2.39% *	4.96%
Texas	1.78%	2.00%	8.53%	3.07%	2.14%	2.74%
Mountain:						
Idaho	2.57%	2.05%	11.27%	9.00%	2.30% *	4.12%
Wyoming	2.95%	1.22%	9.21%	8.17%	1.86%	5.50%
Colorado	2.31%	2.45%	9.00%	6.52%	2.70%	5.13%
New Mexico	3.63%	3.57% *	9.82% *	6.36%	3.63% *	5.54%
Arizona	2.88%	2.35%	6.73%	5.69%	2.59%	3.61%
Utah	3.40%	1.32% *	5.70%	6.34%	1.35% *	5.00%
Pacific:						
Washington	1.64%	1.32%	6.05%	5.13%	1.51%	4.29%
Oregon	2.15%	1.78%	9.26% *	7.44%	2.20%	5.32%
California	1.47%	1.76%	1.96%	2.89%	1.88%	2.64%
States not separately shown	1.64%	0.83%	4.55%	3.83%	0.81%	2.66%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.b(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (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	49.2%	72.7%	58.2%	45.7%	28.8%	13.4%	66.4%	21.5%
New England:								
Massachusetts	42.5%	66.2%	46.5%	30.3%	17.5% *	5.2%	58.6%	10.6%
New Hampshire	49.0%	78.0%	29.9% *	32.8%	8.3% *	4.5% *	64.5%	9.5%
Connecticut	49.8%	74.1%	53.6%	19.1% *	33.2% *	6.3% *	64.8%	17.4%
Middle Atlantic:								
New York	51.1%	67.5%	61.8%	47.6%	26.2%	8.5% *	64.7%	17.7%
New Jersey	57.2%	78.3%	62.4%	41.7%	16.0% *	19.2%	72.5%	20.1%
Pennsylvania	56.4%	74.9%	66.2%	47.5%	45.1%	13.8%	69.7%	28.4%
East North Central:								
Ohio	39.8%	65.2%	54.0%	41.5%	24.0% *	7.4%	58.9%	16.6%
Indiana	39.9%	59.3%	55.0%	35.9%	19.6% *	20.6%	54.6%	22.3%
Illinois	51.6%	76.7%	58.3%	41.0%	20.9% *	21.8%	67.3%	25.5%
Michigan	57.0%	81.5%	63.3%	55.5%	28.5% *	15.0% *	72.8%	27.1%
Wisconsin	44.5%	71.8%	48.7%	30.6%	12.7% *	17.8% *	59.0%	19.3%
West North Central:								
Minnesota	49.0%	76.7%	50.4%	43.6%	18.5% *	5.9% *	66.7%	15.5%
Iowa	51.2%	77.4%	48.5%	39.2%	13.2% *	32.5%	67.7%	25.7%
Missouri	52.8%	77.6%	69.7%	34.5%	45.6%	18.7%	71.8%	25.4%
Nebraska	49.1%	71.6%	50.8%	37.9%	26.4% *	14.3%	64.7%	21.3%
Kansas	52.1%	78.1%	54.3%	61.6%	29.6%	12.8% *	71.6%	21.6%
South Atlantic:								
Delaware	51.4%	76.4%	59.4%	52.8%	18.5%	11.2% *	70.1%	16.6%
Maryland	38.3%	58.8%	46.1%	36.4%	21.3% *	11.3% *	53.7%	15.0%
Virginia	47.7%	73.9%	65.7%	33.7%	30.6%	9.1% *	67.4%	16.9%
West Virginia	43.1%	71.1%	60.8%	37.2%	11.0% *	12.7% *	64.4%	14.7%
North Carolina	50.4%	79.2%	59.4%	48.1%	35.2%	8.1%	71.6%	19.1%
South Carolina	48.0%	77.6%	64.7%	38.5%	23.6%	17.9% *	69.7%	21.3%
Georgia	47.3%	76.6%	56.7%	45.0%	28.4%	8.3% *	68.5%	20.3%
Florida	41.9%	70.0%	42.1%	30.8%	28.7%	6.3% *	61.2%	13.0%
East South Central:								
Kentucky	44.0%	57.1%	50.7%	42.5%	42.8%	22.6%	52.9%	30.8%
Tennessee	41.5%	80.6%	50.8%	42.6%	28.3%	10.3% *	66.2%	17.1%
Alabama	44.4%	65.6%	53.6%	41.5%	27.3% *	22.0%	59.6%	24.9%
West South Central:								
Arkansas	46.3%	67.2%	64.2%	54.3%	24.9% *	17.3% *	65.7%	23.2%
Louisiana	44.5%	68.8%	66.1%	48.6%	22.7%	10.5% *	67.2%	17.5%
Oklahoma	50.7%	73.8%	70.0%	46.1%	35.4%	21.4%	68.9%	28.2%
Texas	46.9%	69.7%	57.0%	57.8%	38.1%	13.5%	65.6%	24.5%
Mountain:								
Idaho	59.0%	78.1%	74.5%	61.2%	31.5%	20.7%	74.4%	30.2%
Wyoming	53.0%	79.4%	61.6%	44.2%	24.6% *	21.7% *	72.6%	23.2%
Colorado	52.8%	74.4%	58.4%	50.2%	22.7%	9.4%	69.8%	16.1%
New Mexico	39.3%	58.7%	60.7%	46.0%	20.0%	5.4%	58.8%	13.4%
Arizona	43.3%	73.2%	53.0%	39.5%	29.3%	7.6%	64.7%	17.3%
Utah	40.3%	49.3%	54.1%	40.3%	9.7% *	30.9%	49.0%	25.4%
Pacific:								
Washington	61.3%	79.9%	71.8%	61.0%	44.1%	18.8%	76.3%	31.9%
Oregon	63.8%	76.0%	80.6%	72.8%	52.4%	20.6% *	77.3%	38.8%
California	51.6%	77.4%	60.1%	53.3%	27.6%	14.6%	70.3%	22.7%
States not shown separately	53.3%	69.1%	63.1%	55.4%	41.9%	18.2%	66.2%	30.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.b(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (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	0.61%	0.94%	1.23%	0.50%	0.86%	0.80%	0.76%	0.58%
New England:								
Massachusetts	1.79%	3.83%	5.96%	4.00%	6.10% *	1.34%	3.17%	1.55%
New Hampshire	3.50%	3.93%	9.49% *	6.62%	3.93% *	2.49% *	3.53%	2.49%
Connecticut	2.35%	3.63%	4.96%	6.61% *	10.54% *	2.68% *	2.38%	4.82%
Middle Atlantic:								
New York	2.49%	4.07%	6.69%	3.61%	4.79%	2.56% *	3.58%	2.38%
New Jersey	3.23%	4.66%	9.07%	7.41%	6.79% *	5.28%	3.97%	3.42%
Pennsylvania	2.73%	4.94%	4.24%	6.00%	6.75%	3.11%	3.40%	2.76%
East North Central:								
Ohio	2.91%	4.73%	6.96%	5.53%	8.31% *	1.69%	3.63%	3.41%
Indiana	3.36%	6.19%	6.73%	7.68%	6.72% *	4.85%	5.24%	3.90%
Illinois	2.86%	5.35%	7.21%	4.23%	8.22% *	4.82%	3.69%	4.85%
Michigan	3.66%	5.48%	4.33%	7.51%	9.55% *	4.88% *	4.52%	4.72%
Wisconsin	2.70%	6.48%	5.12%	6.14%	9.52% *	5.54% *	3.79%	3.68%
West North Central:								
Minnesota	4.13%	5.74%	5.98%	8.31%	5.87% *	2.59% *	5.02%	1.98%
Iowa	1.88%	3.74%	12.47%	4.70%	6.54% *	6.30%	3.63%	4.64%
Missouri	2.49%	5.42%	6.82%	4.34%	11.90%	5.45%	2.69%	3.98%
Nebraska	2.81%	5.36%	12.18%	5.70%	9.43% *	3.73%	4.55%	4.00%
Kansas	4.88%	7.06%	7.99%	7.60%	7.67%	4.34% *	5.22%	4.92%
South Atlantic:								
Delaware	2.66%	5.68%	8.41%	5.91%	5.12%	3.77% *	4.33%	3.04%
Maryland	3.31%	5.11%	6.85%	8.11%	6.80% *	3.59% *	3.74%	2.68%
Virginia	2.99%	5.67%	7.37%	5.80%	7.90%	3.95% *	4.25%	3.70%
West Virginia	3.19%	7.02%	8.83%	9.66%	3.85% *	6.66% *	5.15%	3.94%
North Carolina	3.16%	4.89%	7.38%	9.28%	9.92%	2.41%	4.45%	3.35%
South Carolina	4.74%	7.02%	7.47%	5.74%	4.89%	5.89% *	5.33%	5.20%
Georgia	3.07%	6.65%	12.36%	6.37%	7.08%	3.76% *	4.11%	4.13%
Florida	3.50%	5.45%	7.68%	6.54%	5.04%	2.11% *	4.43%	3.09%
East South Central:								
Kentucky	3.45%	7.28%	2.97%	6.26%	9.97%	6.11%	4.09%	5.02%
Tennessee	3.97%	3.97%	7.73%	7.30%	5.64%	4.98% *	3.65%	3.60%
Alabama	3.07%	7.15%	6.84%	4.67%	10.06% *	5.10%	4.97%	2.96%
West South Central:								
Arkansas	3.44%	9.02%	6.64%	8.84%	8.44% *	5.21% *	5.29%	2.24%
Louisiana	2.14%	5.66%	7.89%	8.03%	5.15%	4.96% *	3.03%	3.28%
Oklahoma	3.51%	5.74%	11.45%	6.52%	8.34%	4.56%	3.40%	3.15%
Texas	3.14%	4.83%	7.45%	4.70%	6.65%	1.87%	4.34%	2.77%
Mountain:								
Idaho	4.15%	4.96%	5.34%	6.50%	8.61%	5.20%	3.99%	4.97%
Wyoming	3.68%	4.77%	9.52%	4.08%	8.27% *	7.89% *	5.02%	5.41%
Colorado	2.55%	2.41%	6.24%	4.03%	4.29%	2.53%	2.36%	2.08%
New Mexico	4.03%	7.24%	8.20%	7.93%	4.64%	1.59%	5.45%	1.76%
Arizona	3.55%	7.24%	5.00%	6.09%	4.59%	2.17%	5.26%	2.75%
Utah	3.67%	10.79%	9.53%	6.91%	3.59% *	6.94%	6.30%	5.00%
Pacific:								
Washington	2.21%	2.79%	4.57%	3.57%	6.40%	3.31%	2.25%	3.23%
Oregon	2.41%	2.46%	4.45%	8.48%	7.34%	6.86% *	2.12%	4.96%
California	2.24%	3.11%	3.52%	5.55%	5.30%	2.57%	2.27%	2.39%
States not shown separately	2.18%	4.32%	7.44%	5.79%	4.86%	3.69%	2.64%	3.10%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.b.(1)(1998) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (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	16.0%	22.2%	19.0%	15.7%	10.2%	6.2%	20.8%	8.4%
New England:								
Massachusetts	23.9%						31.9%	7.9%
New Hampshire	29.3%						39.0%	4.5% *
Connecticut	21.1%						27.8%	6.4% *
Middle Atlantic:								
New York	23.1%						28.8%	9.1%
New Jersey	16.6%		These cell estimates have been suppressed				21.0%	5.9% *
Pennsylvania	17.7%		because the size of their standard errors makes				19.8%	13.3%
East North Central:								
Ohio	9.1%		them extremely unreliable. Column or row				12.6%	4.8% *
Indiana	6.8% *		estimates should be used in place of these				8.5%	4.9% *
Illinois	12.7%		estimates.				12.6%	12.8% *
Michigan	12.7%						14.0%	10.3% *
Wisconsin	14.7%						18.0%	8.9% *
West North Central:								
Minnesota	13.2%						18.7%	2.9%
Iowa	9.1%						9.1%	9.0% *
Missouri	12.4%						14.3%	9.7% *
Nebraska	2.0% *						2.0% *	2.1% *
Kansas	10.5%						16.2%	1.8% *
South Atlantic:								
Delaware	21.3%						29.2%	6.7% *
Maryland	15.3%						20.5%	7.4% *
Virginia	13.0%						16.1%	8.2% *
West Virginia	6.5%						10.0% *	2.0%
North Carolina	11.2%						16.4%	3.4% *
South Carolina	9.1%						10.1%	7.9% *
Georgia	10.7%						14.4%	6.0%
Florida	15.2%						21.7%	5.5% *
East South Central:								
Kentucky	10.6%						10.3%	11.0% *
Tennessee	11.2%						20.4%	2.1% *
Alabama	7.7%						11.8%	2.6% *
West South Central:								
Arkansas	9.9%						13.5%	5.5%
Louisiana	13.4%						19.7%	6.0% *
Oklahoma	12.9%						14.2%	11.2%
Texas	9.9%						13.5%	5.6%
Mountain:								
Idaho	7.8%						8.8%	5.9% *
Wyoming	5.8% *						5.3% *	6.5% *
Colorado	23.9%						32.0%	6.5%
New Mexico	17.2%						28.0%	3.0% *
Arizona	18.3%						27.9%	6.5%
Utah	13.7%						16.2%	9.4%
Pacific:								
Washington	14.5%						17.6%	8.5%
Oregon	31.6%						38.6%	18.8%
California	27.6%						34.7%	16.5%
States not shown separately	16.3%						19.9%	10.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.b.(1)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (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	0.63%	1.17%	0.78%	1.15%	0.79%	0.59%	0.86%	0.42%
New England:								
Massachusetts	1.90%						2.87%	1.40%
New Hampshire	4.46%						5.31%	1.38% *
Connecticut	2.24%						2.97%	2.55% *
Middle Atlantic:								
New York	1.79%						3.02%	1.43%
New Jersey	2.56%						3.62%	3.04% *
Pennsylvania	2.12%						3.30%	2.86%
East North Central:								
Ohio	1.26%						2.04%	1.58% *
Indiana	2.16% *						2.29%	2.78% *
Illinois	3.23%						3.07%	4.23% *
Michigan	1.90%						2.74%	3.32% *
Wisconsin	2.11%						3.11%	2.73% *
West North Central:								
Minnesota	2.23%						2.89%	0.83%
Iowa	1.64%						1.96%	3.61% *
Missouri	2.73%						2.91%	3.97% *
Nebraska	0.97% *						1.07% *	1.18% *
Kansas	1.29%						2.03%	0.72% *
South Atlantic:								
Delaware	3.56%						4.69%	2.32% *
Maryland	3.18%						4.39%	2.31% *
Virginia	1.99%						3.33%	2.95% *
West Virginia	1.71%						3.16% *	0.57%
North Carolina	2.56%						3.41%	1.43% *
South Carolina	2.23%						2.44%	4.04% *
Georgia	2.04%						3.41%	1.59%
Florida	2.23%						3.44%	1.79% *
East South Central:								
Kentucky	2.50%						2.45%	4.26% *
Tennessee	1.75%						2.93%	0.88% *
Alabama	1.94%						3.21%	1.29% *
West South Central:								
Arkansas	1.96%						3.55%	1.03%
Louisiana	2.52%						3.39%	2.93% *
Oklahoma	1.92%						2.91%	2.94%
Texas	1.16%						2.12%	0.86%
Mountain:								
Idaho	1.67%						2.26%	2.37% *
Wyoming	2.16% *						1.95% *	5.42% *
Colorado	2.89%						4.25%	1.86%
New Mexico	4.03%						6.17%	1.41% *
Arizona	2.54%						4.04%	1.86%
Utah	2.34%						3.26%	2.54%
Pacific:								
Washington	1.70%						2.16%	1.81%
Oregon	2.10%						2.42%	3.87%
California	1.19%						1.99%	1.58%
States not shown separately	1.41%						2.41%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.b.(2)(1998) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (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	26.4%	35.7%	31.8%	27.9%	18.9%	9.0%	34.2%	13.8%
New England:								
Massachusetts	14.5%						19.7%	4.1%
New Hampshire	12.1%						14.8%	5.2% *
Connecticut	22.7%						27.6%	12.1% *
Middle Atlantic:								
New York	22.3%						27.0%	10.9%
New Jersey	33.8%		These cell estimates have been suppressed				41.6%	14.9%
Pennsylvania	26.6%		because the size of their standard errors makes				32.3%	14.7%
East North Central:								
Ohio	24.0%		them extremely unreliable. Column or row				34.7%	10.9% *
Indiana	26.4%		estimates should be used in place of these				34.0%	17.2%
Illinois	36.6%			estimates.			46.1%	20.6%
Michigan	31.2%						38.5%	17.2%
Wisconsin	21.0%						25.0%	14.1%
West North Central:								
Minnesota	23.8%						30.5%	11.2%
Iowa	27.7%						35.1%	16.3% *
Missouri	35.7%						48.1%	17.9%
Nebraska	34.2%						43.7%	17.5%
Kansas	27.7%						36.7%	13.7%
South Atlantic:								
Delaware	22.2%						28.0%	11.4%
Maryland	19.9%						28.1%	7.6%
Virginia	20.1%						28.2%	7.4%
West Virginia	17.4%						22.9%	10.1% *
North Carolina	27.0%						35.3%	14.9%
South Carolina	35.8%						50.5%	17.6%
Georgia	31.2%						44.3%	14.6%
Florida	23.4%						33.7%	7.9%
East South Central:								
Kentucky	27.8%						28.7%	26.5%
Tennessee	28.8%						43.5%	14.1%
Alabama	28.8%						36.5%	18.9%
West South Central:								
Arkansas	28.3%						39.3%	15.1%
Louisiana	28.9%						42.0%	13.5%
Oklahoma	37.3%						47.7%	24.4%
Texas	32.8%						44.9%	18.3%
Mountain:								
Idaho	22.1%						24.2%	18.0%
Wyoming	15.4%						19.0%	9.9% *
Colorado	24.8%						31.6%	10.2%
New Mexico	14.2%						18.1%	9.1%
Arizona	21.3%						31.6%	8.7%
Utah	21.0%						22.2%	19.1%
Pacific:								
Washington	39.7%						47.6%	24.4%
Oregon	26.6%						29.4%	21.3%
California	23.2%						32.9%	8.2%
States not shown separately	20.8%						22.1%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.b.(2)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (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	0.28%	0.81%	0.98%	0.90%	0.69%	0.73%	0.49%	0.66%
New England:								
Massachusetts	1.33%						2.23%	1.21%
New Hampshire	2.16%						3.04%	1.76% *
Connecticut	2.19%						2.17%	3.75% *
Middle Atlantic:								
New York	1.82%						2.57%	2.11%
New Jersey	2.30%						3.35%	2.88%
Pennsylvania	2.55%						3.45%	2.89%
East North Central:								
Ohio	2.54%						4.15%	3.42% *
Indiana	1.99%						3.75%	3.44%
Illinois	3.01%						3.61%	4.89%
Michigan	3.33%						3.78%	3.93%
Wisconsin	3.42%						4.19%	3.52%
West North Central:								
Minnesota	2.35%						3.24%	2.40%
Iowa	2.43%						4.26%	5.10% *
Missouri	2.37%						2.81%	3.14%
Nebraska	3.19%						5.65%	3.92%
Kansas	3.70%						4.71%	3.31%
South Atlantic:								
Delaware	2.70%						4.15%	2.90%
Maryland	2.74%						3.56%	2.24%
Virginia	3.25%						4.58%	2.13%
West Virginia	2.46%						3.26%	3.92% *
North Carolina	1.84%						4.83%	2.48%
South Carolina	4.58%						5.84%	4.12%
Georgia	3.10%						3.91%	3.56%
Florida	3.00%						5.18%	2.17%
East South Central:								
Kentucky	2.90%						3.22%	4.77%
Tennessee	3.66%						4.55%	3.37%
Alabama	2.33%						3.24%	3.39%
West South Central:								
Arkansas	3.95%						6.27%	2.41%
Louisiana	2.44%						4.20%	2.35%
Oklahoma	3.18%						3.21%	2.95%
Texas	2.75%						3.35%	3.19%
Mountain:								
Idaho	3.60%						4.21%	4.72%
Wyoming	2.63%						3.45%	5.74% *
Colorado	2.97%						3.70%	2.46%
New Mexico	2.00%						3.35%	1.84%
Arizona	2.01%						2.76%	2.10%
Utah	3.47%						5.03%	4.66%
Pacific:								
Washington	2.48%						2.70%	2.93%
Oregon	2.84%						3.59%	4.33%
California	2.46%						3.10%	1.81%
States not shown separately	1.73%						1.87%	2.73%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.b.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (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	10.6%	17.5%	10.9%	6.7%	3.9%	3.6%	14.6%	4.2%
New England:								
Massachusetts	6.4%						9.0%	1.3% *
New Hampshire	9.1%						11.9%	2.0% *
Connecticut	11.5%						16.3%	1.3% *
Middle Atlantic:								
New York	10.6%		These cell estimates have been suppressed				13.0%	4.5% *
New Jersey	9.6%		because the size of their standard errors makes				13.0%	1.2% *
Pennsylvania	17.1%		them extremely unreliable. Column or row				21.2%	8.5%
East North Central:								
Ohio	9.1%		estimates should be used in place of these				13.9%	3.3%
Indiana	11.0%		estimates.				17.0%	3.9% *
Illinois	8.8%						10.6%	5.6%
Michigan	17.8%						23.9%	6.0% *
Wisconsin	11.4%						15.9%	3.6% *
West North Central:								
Minnesota	13.2%						18.8%	2.5% *
Iowa	19.0%						25.8%	8.6% *
Missouri	6.6%						9.4% *	2.4% *
Nebraska	14.8%						19.5%	6.5%
Kansas	15.5%						20.8%	7.2%
South Atlantic:								
Delaware	11.4%						15.7%	3.4% *
Maryland	6.4% *						9.2% *	2.1% *
Virginia	17.0%						24.8%	4.9% *
West Virginia	23.3%						34.4%	8.4% *
North Carolina	13.2%						19.9%	3.2% *
South Carolina	8.1% *						10.9%	4.6% *
Georgia	9.2%						13.6%	3.6% *
Florida	5.6%						8.5%	1.3% *
East South Central:								
Kentucky	10.4%						15.1%	3.4% *
Tennessee	5.1% *						5.1% *	5.2% *
Alabama	11.2%						11.3%	11.0%
West South Central:								
Arkansas	9.2%						13.5% *	4.2%
Louisiana	6.1%						8.6% *	3.1% *
Oklahoma	7.7%						11.8%	2.6% *
Texas	7.8%						10.0%	5.1% *
Mountain:								
Idaho	32.1%						42.6%	12.4%
Wyoming	34.8%						49.9%	11.7%
Colorado	6.1%						7.8% *	2.3% *
New Mexico	9.5%						14.6%	2.9% *
Arizona	7.1%						9.7%	4.0% *
Utah	9.6%						12.3%	4.8% *
Pacific:								
Washington	12.4%						15.7%	6.1%
Oregon	8.4% *						11.0% *	3.4% *
California	6.8%						9.4%	2.9%
States not shown separately	20.0%						28.2%	5.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.b.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1998 (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	0.26%	0.41%	0.78%	0.71%	0.48%	0.39%	0.41%	0.29%
New England:								
Massachusetts	1.05%						1.36%	0.64% *
New Hampshire	1.84%						2.55%	1.02% *
Connecticut	1.89%						2.72%	0.61% *
Middle Atlantic:								
New York	1.16%						1.47%	1.47% *
New Jersey	1.98%						2.63%	0.71% *
Pennsylvania	1.20%						1.76%	1.37%
East North Central:								
Ohio	1.09%						2.14%	0.91%
Indiana	2.12%						3.64%	1.46% *
Illinois	1.08%						1.72%	1.41%
Michigan	2.16%						2.98%	1.84% *
Wisconsin	2.18%						3.35%	1.42% *
West North Central:								
Minnesota	2.79%						4.19%	0.93% *
Iowa	1.69%						3.62%	2.78% *
Missouri	1.49%						3.20% *	0.79% *
Nebraska	2.30%						3.51%	1.84%
Kansas	2.62%						2.86%	2.06%
South Atlantic:								
Delaware	2.11%						3.07%	1.53% *
Maryland	2.02% *						3.03% *	1.13% *
Virginia	2.38%						4.21%	1.89% *
West Virginia	3.83%						5.83%	3.64% *
North Carolina	2.54%						3.82%	1.62% *
South Carolina	2.51% *						2.95%	3.40% *
Georgia	2.13%						3.92%	1.28% *
Florida	1.34%						2.05%	0.45% *
East South Central:								
Kentucky	1.83%						3.29%	1.63% *
Tennessee	2.22% *						1.75% *	2.96% *
Alabama	1.46%						2.20%	2.94%
West South Central:								
Arkansas	2.20%						5.06% *	1.20%
Louisiana	1.72%						3.17% *	1.38% *
Oklahoma	1.36%						3.04%	1.02% *
Texas	1.37%						2.13%	1.94% *
Mountain:								
Idaho	2.95%						5.75%	2.35%
Wyoming	3.56%						5.92%	3.48%
Colorado	1.70%						2.56% *	0.94% *
New Mexico	1.59%						2.12%	1.38% *
Arizona	1.30%						1.72%	1.48% *
Utah	2.01%						2.24%	2.58% *
Pacific:								
Washington	1.66%						2.44%	1.24%
Oregon	2.90% *						4.04% *	1.74% *
California	1.53%						2.46%	0.77%
States not shown separately	1.67%						2.88%	1.29%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.c(1998) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (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	28.9%	48.1%	32.9%	19.9%	8.3%	7.1%	41.3%	8.7%
New England:								
Massachusetts	31.1%	49.7%	30.5%	24.1%	10.0% *	3.7%	42.9%	7.6%
New Hampshire	25.7%	41.8%	13.3% *	14.3%	5.3% *	3.2% *	33.9%	4.8% *
Connecticut	31.0%	50.2%	30.7%	11.1% *	6.1% *	4.2% *	42.8%	5.3% *
Middle Atlantic:								
New York	39.2%	56.1%	43.7%	28.1%	14.5% *	5.0% *	51.0%	10.0%
New Jersey	42.2%	65.6%	31.7%	24.6%	9.3% *	8.7% *	55.5%	10.1%
Pennsylvania	39.0%	59.7%	42.9%	25.5%	18.6% *	2.6%	52.5%	10.7%
East North Central:								
Ohio	30.9%	55.7%	47.6%	19.1%	11.5% *	6.0%	48.7%	9.2%
Indiana	26.2%	53.8%	28.3%	14.9% *	4.4% *	9.2% *	40.6%	9.0%
Illinois	36.0%	53.8%	44.5%	26.9%	5.1% *	16.8%	47.6%	16.7%
Michigan	39.1%	58.3%	45.1%	34.4%	8.8%	12.0% *	52.8%	13.1%
Wisconsin	29.7%	50.1%	30.9%	13.2%	10.8% *	14.9% *	39.5%	12.7%
West North Central:								
Minnesota	31.2%	47.6%	44.1%	23.2%	6.1% *	2.7% *	44.3%	6.3%
Iowa	30.6%	47.7%	29.5% *	12.6%	2.4% *	26.3%	40.0%	16.1%
Missouri	31.1%	56.5%	37.8%	17.5%	3.8% *	6.0% *	47.8%	6.9%
Nebraska	28.6%	52.7%	21.2% *	5.0% *	1.2% *	6.2% *	42.3%	4.4%
Kansas	29.7%	56.1%	26.3% *	17.9%	4.3% *	8.3% *	44.7%	6.3% *
South Atlantic:								
Delaware	25.5%	45.4%	22.9%	18.9%	4.3% *	3.3% *	37.1%	3.9% *
Maryland	18.4%	29.7%	23.4%	17.4% *	3.4% *	5.3% *	27.0%	5.5% *
Virginia	23.9%	39.4%	40.1%	10.1% *	1.1% *	7.2% *	35.8%	5.2% *
West Virginia	27.5%	45.3%	39.4%	21.1%	2.0% *	11.3% *	40.4%	10.3% *
North Carolina	24.3%	45.8%	27.0%	18.3% *	2.2% *	2.2% *	38.4%	3.5%
South Carolina	16.7%	30.0%	21.1%	8.4% *	2.0% *	9.1% *	24.3%	7.4% *
Georgia	24.0%	49.7%	17.4% *	13.8% *	3.0% *	1.4% *	41.0%	2.5% *
Florida	20.4%	38.6%	15.9% *	11.6% *	6.8% *	2.2% *	31.9%	3.4% *
East South Central:								
Kentucky	27.3%	41.7%	27.5%	18.0%	13.8% *	17.5% *	34.9%	16.1%
Tennessee	17.8%	39.0%	16.9% *	12.2% *	4.1% *	8.9% *	28.7%	6.9% *
Alabama	21.1%	36.2%	24.1%	15.8% *	1.7% *	13.2% *	29.9%	9.9% *
West South Central:								
Arkansas	20.8%	37.7% *	20.4% *	22.0%	8.6% *	4.3% *	31.4%	8.1%
Louisiana	18.9%	38.4%	26.8% *	7.0% *	3.6% *	6.0% *	31.3%	4.3% *
Oklahoma	27.5%	47.4%	38.0%	15.2% *	5.1% *	13.5%	40.8%	11.1% *
Texas	21.2%	43.6%	20.4% *	16.3%	4.8% *	5.5% *	34.0%	5.8%
Mountain:								
Idaho	28.1%	43.1%	30.3% *	20.4%	12.2% *	11.2% *	37.4%	10.7%
Wyoming	33.0%	50.3%	40.3%	29.9%	4.5% *	14.4% *	47.1%	11.5% *
Colorado	23.7%	33.7%	26.0% *	22.8%	7.1% *	4.4% *	31.6%	6.5%
New Mexico	20.7%	41.4%	20.1% *	16.4% *	5.6% *	2.2% *	31.9%	5.8% *
Arizona	21.3%	39.8%	27.6%	14.3%	8.1% *	3.1% *	33.9%	5.9% *
Utah	26.3%	35.8%	30.9%	11.6% *	3.2% *	24.0%	31.9%	16.6%
Pacific:								
Washington	30.3%	44.2%	30.2%	24.4%	20.5%	8.0% *	38.0%	15.1%
Oregon	31.6%	44.0%	35.4%	27.9% *	20.4%	9.8% *	39.9%	16.2%
California	25.9%	40.5%	36.3%	20.3%	9.3% *	6.5%	37.2%	8.4%
States not shown separately	30.6%	48.1%	28.0%	25.9%	15.0%	7.7% *	40.5%	13.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.c(1998) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (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	0.44%	1.22%	1.24%	0.78%	0.56%	0.53%	0.77%	0.37%
New England:								
Massachusetts	1.67%	3.26%	4.67%	4.59%	4.29% *	1.04%	2.71%	1.34%
New Hampshire	3.20%	6.14%	5.57% *	4.28%	2.07% *	2.98% *	4.39%	1.82% *
Connecticut	1.96%	4.42%	4.19%	5.54% *	4.57% *	2.33% *	3.40%	2.80% *
Middle Atlantic:								
New York	1.59%	3.12%	8.42%	6.94%	4.41% *	2.39% *	2.23%	2.13%
New Jersey	3.25%	3.88%	8.41%	6.08%	6.48% *	4.48% *	3.75%	2.27%
Pennsylvania	2.06%	2.84%	5.35%	5.66%	6.89% *	0.71%	2.82%	2.24%
East North Central:								
Ohio	2.01%	5.18%	7.56%	4.53%	3.99% *	1.71%	3.76%	1.85%
Indiana	2.36%	4.41%	6.22%	4.67% *	1.82% *	3.66% *	3.17%	2.56%
Illinois	2.71%	5.98%	7.79%	3.91%	2.31% *	4.61%	3.73%	3.95%
Michigan	3.01%	5.19%	3.43%	6.19%	1.88%	4.85% *	4.11%	2.68%
Wisconsin	2.89%	8.18%	5.69%	3.79%	7.51% *	5.73% *	4.64%	3.27%
West North Central:								
Minnesota	3.92%	6.50%	5.82%	6.97%	4.78% *	1.17% *	5.07%	1.55%
Iowa	2.31%	5.75%	12.17% *	3.18%	4.84% *	6.94%	4.75%	3.88%
Missouri	2.22%	7.02%	10.93%	5.17%	2.60% *	2.82% *	3.91%	1.41%
Nebraska	3.01%	7.98%	8.51% *	2.59% *	0.75% *	1.93% *	6.54%	1.26%
Kansas	3.82%	7.96%	8.35% *	4.97%	2.46% *	4.19% *	6.78%	1.98% *
South Atlantic:								
Delaware	2.28%	5.25%	4.04%	4.58%	3.99% *	1.23% *	3.99%	1.23% *
Maryland	3.82%	6.91%	6.46%	5.36% *	1.29% *	3.81% *	5.04%	2.22% *
Virginia	1.29%	5.87%	5.71%	3.51% *	0.56% *	3.41% *	3.36%	2.13% *
West Virginia	3.99%	8.10%	9.05%	5.61%	0.91% *	5.77% *	6.54%	3.59% *
North Carolina	1.93%	6.29%	6.10%	6.33% *	1.39% *	0.95% *	2.85%	0.99%
South Carolina	2.86%	6.95%	5.60%	2.86% *	3.11% *	4.37% *	3.59%	3.20% *
Georgia	2.19%	7.37%	13.23% *	5.02% *	1.14% *	0.50% *	4.18%	0.77% *
Florida	1.86%	3.37%	4.94% *	4.47% *	3.13% *	1.68% *	2.61%	1.92% *
East South Central:								
Kentucky	3.00%	8.09%	7.35%	5.21%	5.65% *	5.33% *	3.66%	4.10%
Tennessee	3.05%	6.76%	5.83% *	4.46% *	4.71% *	4.56% *	4.29%	3.29% *
Alabama	2.80%	6.87%	6.78%	4.96% *	1.29% *	5.87% *	4.06%	3.42% *
West South Central:								
Arkansas	3.66%	11.42% *	10.82% *	4.98%	7.43% *	1.45% *	6.59%	2.07%
Louisiana	3.09%	8.15%	9.91% *	5.90% *	1.51% *	3.88% *	5.01%	2.55% *
Oklahoma	3.68%	5.65%	7.64%	5.19% *	2.31% *	4.02%	4.97%	3.44% *
Texas	3.33%	5.38%	6.96% *	2.61%	3.48% *	2.02% *	4.60%	1.57%
Mountain:								
Idaho	3.66%	6.60%	10.29% *	5.29%	3.80% *	4.48% *	4.44%	2.78%
Wyoming	3.48%	6.59%	8.34%	5.09%	3.20% *	8.19% *	3.79%	5.22% *
Colorado	3.15%	4.79%	9.47% *	6.46%	2.73% *	1.91% *	4.63%	1.72%
New Mexico	1.80%	4.88%	7.78% *	6.86% *	2.30% *	0.97% *	2.95%	1.77% *
Arizona	2.23%	4.41%	5.00%	3.74%	3.99% *	1.13% *	3.29%	2.21% *
Utah	2.11%	8.55%	8.03%	6.04% *	1.17% *	6.34%	4.57%	3.58%
Pacific:								
Washington	2.41%	3.98%	4.43%	2.21%	3.88%	2.43% *	2.68%	2.84%
Oregon	2.78%	5.27%	7.11%	10.92% *	4.89%	3.34% *	4.48%	2.92%
California	2.21%	4.22%	5.26%	4.71%	3.25% *	1.41%	3.23%	1.86%
States not shown separately	2.92%	6.59%	5.61%	4.67%	4.18%	2.33% *	4.70%	2.73%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.c.(1)(1998) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (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	9.0%	14.0%	10.2%	7.0%	2.4%	3.5%	12.4%	3.4%
New England:								
Massachusetts	17.8%						24.2%	5.2%
New Hampshire	12.9%						17.1%	2.1% *
Connecticut	12.5%						17.5%	1.5% *
Middle Atlantic:								
New York	17.1%		These cell estimates have been suppressed				21.8%	5.5%
New Jersey	15.1%		because the size of their standard errors makes				19.9%	3.3% *
Pennsylvania	11.5%		them extremely unreliable. Column or row				14.5%	5.4% *
East North Central:								
Ohio	5.8%		estimates should be used in place of these				8.4%	2.8% *
Indiana	3.6%			estimates.			4.5% *	2.5% *
Illinois	8.2%						7.8% *	8.9% *
Michigan	5.9%						7.3%	3.2%
Wisconsin	9.2%						10.3%	7.3% *
West North Central:								
Minnesota	9.0%						13.4%	0.7% *
Iowa	6.2%						6.1%	6.2% *
Missouri	5.5% *						7.9%	2.1% *
Nebraska	0.6% *						0.9% *	0.1% *
Kansas	5.1%						8.2%	0.4% *
South Atlantic:								
Delaware	11.4%						16.5%	2.0% *
Maryland	6.4% *						8.5% *	3.1% *
Virginia	6.4%						9.7%	1.4% *
West Virginia	4.2%						6.6%	0.9% *
North Carolina	5.3%						8.4%	0.7% *
South Carolina	4.3% *						4.0% *	4.6% *
Georgia	6.2% *						10.4% *	0.9% *
Florida	8.9%						13.9%	1.4% *
East South Central:								
Kentucky	8.1%						7.2%	9.4% *
Tennessee	4.2%						8.0%	0.3% *
Alabama	3.5% *						4.6% *	2.1% *
West South Central:								
Arkansas	4.3%						5.2% *	3.3% *
Louisiana	6.1% *						8.4% *	3.4% *
Oklahoma	4.9% *						4.4% *	5.6% *
Texas	4.0%						6.3%	1.3% *
Mountain:								
Idaho	3.8% *						3.7% *	3.9% *
Wyoming	4.0% *						3.5% *	4.8% *
Colorado	11.5%						16.5%	0.6% *
New Mexico	7.1% *						11.9% *	0.6% *
Arizona	7.5%						12.1%	1.8% *
Utah	8.7%						9.6% *	7.1% *
Pacific:								
Washington	6.5%						7.8%	4.0% *
Oregon	15.1%						20.6%	4.9%
California	11.9%						16.9%	4.2%
States not shown separately	8.9%						11.7%	3.9% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.c.(1)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (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	0.30%	0.64%	0.92%	0.77%	0.32%	0.47%	0.37%	0.27%
New England:								
Massachusetts	1.63%						2.73%	0.97%
New Hampshire	2.52%						3.28%	0.93% *
Connecticut	2.97%						4.41%	0.74% *
Middle Atlantic:								
New York	1.31%						2.18%	1.43%
New Jersey	2.51%						3.74%	1.37% *
Pennsylvania	1.82%						2.68%	1.67% *
East North Central:								
Ohio	1.14%						2.23%	1.01% *
Indiana	1.04%						1.39% *	2.68% *
Illinois	2.41%						2.44% *	3.16% *
Michigan	1.40%						2.10%	0.91%
Wisconsin	1.97%						3.03%	2.40% *
West North Central:								
Minnesota	2.26%						2.87%	0.39% *
Iowa	1.77%						1.66%	3.82% *
Missouri	1.75% *						2.20%	1.62% *
Nebraska	0.53% *						0.75% *	0.11% *
Kansas	0.94%						1.65%	0.24% *
South Atlantic:								
Delaware	1.30%						2.02%	0.98% *
Maryland	2.01% *						2.90% *	2.16% *
Virginia	1.37%						2.32%	0.90% *
West Virginia	0.94%						1.80%	0.48% *
North Carolina	1.42%						2.10%	0.47% *
South Carolina	2.32% *						1.63% *	3.27% *
Georgia	2.13% *						3.40% *	0.62% *
Florida	1.40%						2.26%	1.25% *
East South Central:								
Kentucky	2.04%						2.00%	4.15% *
Tennessee	1.05%						2.09%	0.15% *
Alabama	1.31% *						1.80% *	1.34% *
West South Central:								
Arkansas	1.29%						1.98% *	1.12% *
Louisiana	2.64% *						3.38% *	2.41% *
Oklahoma	1.68% *						1.69% *	2.61% *
Texas	0.93%						1.20%	0.99% *
Mountain:								
Idaho	1.24% *						1.46% *	2.15% *
Wyoming	2.10% *						1.41% *	5.48% *
Colorado	2.30%						3.44%	0.37% *
New Mexico	2.26% *						3.93% *	0.35% *
Arizona	1.75%						2.36%	1.33% *
Utah	2.02%						3.51% *	2.45% *
Pacific:								
Washington	1.38%						1.57%	1.48% *
Oregon	1.88%						2.81%	1.37%
California	1.32%						1.87%	1.00%
States not shown separately	1.18%						1.39%	1.36% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.c.(2)(1998) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (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	15.1%	23.6%	16.5%	11.3%	5.8%	5.4%	20.6%	6.1%
New England:								
Massachusetts	9.7%						13.3%	2.5% *
New Hampshire	7.6%						9.5%	2.7% *
Connecticut	12.6%						16.6%	4.1% *
Middle Atlantic:								
New York	15.9%						19.9%	6.0% *
New Jersey	21.3%		These cell estimates have been suppressed				27.0%	7.4%
Pennsylvania	17.2%		because the size of their standard errors makes				23.5%	4.1% *
East North Central:								
Ohio	19.7%		them extremely unreliable. Column or row				29.7%	7.4%
Indiana	16.2%		estimates should be used in place of these				23.6%	7.3%
Illinois	27.3%		estimates.				35.0%	14.4%
Michigan	22.0%						28.7%	9.3% *
Wisconsin	14.7%						18.0%	8.8% *
West North Central:								
Minnesota	12.2%						16.4%	4.4% *
Iowa	16.3%						19.9%	10.8% *
Missouri	21.9%						32.4%	6.8%
Nebraska	17.2%						25.5%	2.4% *
Kansas	16.4%						24.3%	4.1% *
South Atlantic:								
Delaware	9.1%						12.2%	3.3% *
Maryland	7.8%						11.5%	2.2%
Virginia	10.3%						15.1%	2.8% *
West Virginia	11.6%						14.4%	7.9% *
North Carolina	13.8%						21.6%	2.4% *
South Carolina	12.3%						16.8%	6.6% *
Georgia	15.2%						26.0%	1.6% *
Florida	9.8%						14.9%	2.2% *
East South Central:								
Kentucky	17.1%						18.4%	15.3%
Tennessee	13.3%						20.2%	6.4% *
Alabama	14.4%						19.0%	8.5% *
West South Central:								
Arkansas	10.5%						16.4%	3.5% *
Louisiana	11.7%						19.3%	2.7% *
Oklahoma	20.9%						29.3%	10.4% *
Texas	13.8%						22.3%	3.6% *
Mountain:								
Idaho	11.9%						14.6%	6.7% *
Wyoming	10.3%						13.0%	6.2% *
Colorado	10.3%						13.0%	4.4% *
New Mexico	7.2%						9.1%	4.6%
Arizona	11.2%						18.4%	2.5% *
Utah	12.4%						12.3% *	12.5%
Pacific:								
Washington	19.5%						22.9%	12.9%
Oregon	14.9%						17.4%	10.3%
California	12.7%						17.5%	5.3%
States not shown separately	11.3%						12.6%	9.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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 2.A.2.c.(2)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (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	0.28%	1.03%	0.37%	0.50%	0.42%	0.54%	0.62%	0.43%
New England:								
Massachusetts	1.69%						2.42%	1.07% *
New Hampshire	1.52%						2.21%	0.98% *
Connecticut	1.59%						1.84%	2.77% *
Middle Atlantic:								
New York	1.73%						2.26%	2.17% *
New Jersey	2.63%						3.31%	1.89%
Pennsylvania	1.96%						3.16%	1.33% *
East North Central:								
Ohio	1.84%						3.80%	1.75%
Indiana	1.90%						3.57%	2.08%
Illinois	2.33%						3.08%	3.73%
Michigan	2.85%						3.82%	2.82% *
Wisconsin	2.61%						3.40%	2.81% *
West North Central:								
Minnesota	2.69%						4.10%	1.38% *
Iowa	1.88%						3.57%	4.06% *
Missouri	1.78%						3.15%	1.39%
Nebraska	3.14%						5.74%	1.30% *
Kansas	3.15%						5.22%	1.89% *
South Atlantic:								
Delaware	2.13%						3.45%	1.21% *
Maryland	1.95%						2.88%	0.56%
Virginia	2.36%						3.89%	1.52% *
West Virginia	2.27%						3.17%	3.78% *
North Carolina	1.74%						2.77%	0.90% *
South Carolina	2.58%						2.52%	3.26% *
Georgia	2.68%						6.21%	0.56% *
Florida	1.68%						2.88%	1.15% *
East South Central:								
Kentucky	2.66%						2.85%	4.13%
Tennessee	3.49%						4.34%	3.32% *
Alabama	2.46%						3.67%	3.34% *
West South Central:								
Arkansas	2.61%						4.23%	1.47% *
Louisiana	1.97%						3.69%	1.38% *
Oklahoma	3.13%						4.18%	3.33% *
Texas	2.09%						2.93%	1.41% *
Mountain:								
Idaho	2.56%						3.03%	2.12% *
Wyoming	2.28%						2.36%	5.38% *
Colorado	2.15%						2.82%	1.93% *
New Mexico	1.63%						2.49%	1.25%
Arizona	1.63%						2.35%	1.50% *
Utah	2.62%						3.96% *	3.60%
Pacific:								
Washington	1.80%						1.92%	2.82%
Oregon	1.87%						2.44%	3.09%
California	1.69%						2.55%	1.43%
States not shown separately	1.33%						1.55%	2.49%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.c.(3)(1998) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (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	6.9%	11.8%	7.8%	3.4%	1.1%	2.3%	9.8%	2.1%
New England:								
Massachusetts	4.4%						6.0%	1.1% *
New Hampshire	6.1%						8.2%	0.8% *
Connecticut	8.1%						11.5%	0.8% *
Middle Atlantic:								
New York	9.6%						11.8%	4.1% *
New Jersey	7.4%		These cell estimates have been suppressed				10.1%	0.8% *
Pennsylvania	12.1%		because the size of their standard errors makes				16.9%	2.2% *
East North Central:								
Ohio	7.1%		them extremely unreliable. Column or row				11.7%	1.5% *
Indiana	9.5%		estimates should be used in place of these				15.4%	2.4% *
Illinois	5.6%			estimates.			6.5%	4.0% *
Michigan	13.7%						19.1%	3.5%
Wisconsin	8.0%						11.3% *	2.4% *
West North Central:								
Minnesota	10.4%						15.1%	1.5% *
Iowa	11.6%						15.0%	6.4% *
Missouri	4.6% *						7.5% *	0.5% *
Nebraska	11.4%						15.8%	3.6% *
Kansas	9.0%						13.6%	1.9% *
South Atlantic:								
Delaware	6.3%						8.8%	1.8% *
Maryland	4.5% *						7.0% *	0.8% *
Virginia	8.1%						11.6%	2.5% *
West Virginia	15.5%						21.8%	7.1% *
North Carolina	5.4% *						8.4% *	0.8% *
South Carolina	4.1% *						4.4% *	3.7% *
Georgia	3.9% *						6.7% *	0.4% *
Florida	3.0% *						4.7% *	0.5% *
East South Central:								
Kentucky	6.6%						10.7%	0.5% *
Tennessee	3.3% *						2.4% *	4.3% *
Alabama	6.4%						6.3%	6.6% *
West South Central:								
Arkansas	6.7% *						10.4% *	2.1% *
Louisiana	3.5% *						5.2% *	1.6% *
Oklahoma	5.5%						8.5% *	1.9% *
Texas	4.1%						5.9% *	1.9% *
Mountain:								
Idaho	14.0%						19.1%	4.2% *
Wyoming	22.0%						32.9%	5.5% *
Colorado	3.0% *						3.4% *	2.2% *
New Mexico	7.1%						11.4%	1.4% *
Arizona	4.3%						6.4%	1.8% *
Utah	8.1%						10.0%	4.8% *
Pacific:								
Washington	6.6%						8.5%	2.7% *
Oregon	3.7% *						3.9% *	3.4% *
California	3.6%						5.1% *	1.2% *
States not shown separately	12.1%						18.1%	1.7% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.c.(3)(1998) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1998 (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	0.23%	0.40%	0.91%	0.55%	0.14%	0.38%	0.38%	0.20%
New England:								
Massachusetts	1.10%						1.52%	0.59% *
New Hampshire	0.75%						1.03%	0.83% *
Connecticut	1.76%						2.24%	0.42% *
Middle Atlantic:								
New York	1.03%						1.45%	1.46% *
New Jersey	1.83%						2.37%	0.68% *
Pennsylvania	1.43%						2.05%	0.77% *
East North Central:								
Ohio	1.20%						2.27%	0.90% *
Indiana	2.25%						3.45%	1.19% *
Illinois	1.13%						1.82%	1.66% *
Michigan	2.13%						3.02%	0.74%
Wisconsin	2.30%						3.58% *	1.15% *
West North Central:								
Minnesota	2.53%						3.71%	0.83% *
Iowa	1.78%						3.64%	3.06% *
Missouri	1.65% *						3.24% *	0.25% *
Nebraska	1.69%						2.67%	1.19% *
Kansas	1.99%						3.43%	0.90% *
South Atlantic:								
Delaware	1.67%						2.48%	0.85% *
Maryland	1.91% *						2.94% *	0.57% *
Virginia	0.90%						2.04%	1.34% *
West Virginia	3.60%						5.52%	3.62% *
North Carolina	1.61% *						2.57% *	0.50% *
South Carolina	1.79% *						1.57% *	3.21% *
Georgia	1.67% *						3.67% *	0.23% *
Florida	1.08% *						1.78% *	0.35% *
East South Central:								
Kentucky	1.42%						2.47%	0.22% *
Tennessee	2.31% *						1.70% *	2.80% *
Alabama	1.21%						1.45%	2.83% *
West South Central:								
Arkansas	2.09% *						4.43% *	0.89% *
Louisiana	1.58% *						2.41% *	1.20% *
Oklahoma	1.57%						3.63% *	0.88% *
Texas	1.19%						1.95% *	0.86% *
Mountain:								
Idaho	2.41%						3.92%	1.45% *
Wyoming	3.01%						5.06%	2.58% *
Colorado	1.09% *						1.52% *	0.96% *
New Mexico	1.59%						2.31%	1.02% *
Arizona	0.80%						0.85%	1.09% *
Utah	2.01%						2.49%	2.58% *
Pacific:								
Washington	1.35%						2.16%	0.84% *
Oregon	1.53% *						1.55% *	1.70% *
California	1.00%						1.78% *	0.49% *
States not shown separately	1.69%						3.07%	0.53% *

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.d(1998) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1998 (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	32.4%	14.5%	22.1%	28.8%	39.8%	69.5%	17.6%	56.4%
New England:								
Massachusetts	32.7%	15.4%	18.8%	38.8%	51.4%	71.5%	18.4%	61.3%
New Hampshire	23.1%	8.8% *	18.7% *	27.2%	40.7%	61.2%	12.4%	50.4%
Connecticut	34.4%	20.7%	28.3%	33.2%	51.3%	69.3%	24.0%	56.9%
Middle Atlantic:								
New York	34.5%	14.4%	27.4%	50.7%	52.6%	79.5%	19.8%	70.6%
New Jersey	33.5%	15.6%	31.0%	41.6%	51.0%	76.1%	21.3%	62.8%
Pennsylvania	30.6%	13.8%	24.6%	33.9%	53.4%	63.7%	16.7%	59.7%
East North Central:								
Ohio	31.8%	15.2%	12.8%	26.9%	20.7%	71.5%	15.6%	51.5%
Indiana	27.6%	10.1% *	7.9% *	13.3%	35.9%	64.8%	9.5%	49.2%
Illinois	35.0%	14.2%	17.6%	32.0%	44.0%	82.9%	16.8%	65.4%
Michigan	30.6%	10.4% *	30.7%	25.2%	54.2%	65.3%	17.0%	56.4%
Wisconsin	25.8%	12.3%	17.3% *	21.0%	22.0%	67.4%	15.2%	44.4%
West North Central:								
Minnesota	23.0%	4.0% *	20.1%	27.1%	24.8%	66.3%	9.7%	48.3%
Iowa	22.9%	12.5% *	6.7% *	25.8%	23.2%	50.6%	13.8%	37.1%
Missouri	28.8%	13.0%	12.4% *	29.2%	48.2%	55.4%	12.6%	52.2%
Nebraska	18.1%	10.4% *	13.7% *	5.5% *	16.4% *	48.5%	10.7%	31.2%
Kansas	22.1%	11.1%	10.1% *	17.6%	18.8% *	52.8%	11.4%	38.8%
South Atlantic:								
Delaware	27.0%	11.9%	14.7%	19.4% *	30.1%	68.8%	13.7%	51.9%
Maryland	35.7%	16.3%	28.0%	37.0%	50.6%	61.9%	22.0%	56.3%
Virginia	33.4%	16.9%	17.0% *	27.1%	50.3%	64.1%	17.8%	57.8%
West Virginia	28.0%	16.9%	25.6% *	13.2% *	22.7% *	53.6%	18.2%	41.1%
North Carolina	26.7%	10.1%	13.4% *	6.6% *	18.6%	74.4%	10.1%	51.2%
South Carolina	25.8%	8.0% *	12.0% *	11.6% *	21.5%	65.8%	8.6%	47.1%
Georgia	36.3%	12.1% *	27.7% *	36.3%	45.2%	71.8%	15.7%	62.4%
Florida	39.7%	16.0%	34.7%	29.1%	56.2%	76.0%	20.8%	68.0%
East South Central:								
Kentucky	23.4%	8.3% *	8.8% *	9.2% *	30.2%	58.6%	8.4% *	45.4%
Tennessee	31.6%	8.7% *	15.6% *	17.7% *	23.7%	67.2%	11.9%	51.3%
Alabama	19.8%	4.7% *	3.7% *	13.6% *	14.7% *	55.2%	5.4%	38.1%
West South Central:								
Arkansas	29.7%	32.2% *	6.0% *	13.5%	16.3% *	54.8%	23.5%	37.1%
Louisiana	26.3%	8.6% *	9.8% *	10.7%	19.0% *	71.0%	9.2%	46.5%
Oklahoma	29.3%	11.1% *	25.1% *	20.9%	17.1% *	64.7%	15.9%	45.8%
Texas	33.7%	16.6%	19.1% *	20.7%	34.3%	67.7%	17.8%	52.7%
Mountain:								
Idaho	22.0%	15.1% *	15.8% *	9.7% *	23.6% *	51.4%	14.3%	36.4%
Wyoming	21.0%	13.0%	7.4% *	11.7% *	6.4% *	50.3%	11.9%	34.9%
Colorado	24.0%	10.8%	15.8% *	10.4% *	52.6%	59.4%	10.7%	52.6%
New Mexico	28.5%	11.0% *	7.4% *	23.5% *	41.6%	61.5%	10.5%	52.4%
Arizona	36.0%	12.9%	20.5%	31.1%	41.9%	72.9%	15.4%	61.0%
Utah	37.2%	22.3%	38.7%	17.8% *	34.7%	76.3%	24.2%	59.5%
Pacific:								
Washington	30.6%	14.3%	17.5%	29.2%	39.9%	75.1%	16.8%	57.4%
Oregon	32.3%	16.7%	21.9% *	25.2% *	30.3%	83.6%	19.3%	56.4%
California	44.3%	21.8%	35.0%	43.7%	56.2%	82.7%	27.4%	70.5%
States not shown separately	26.3%	15.0%	23.4%	32.3%	27.4%	47.6%	19.4%	38.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.d(1998) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1998 (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%	0.74%	1.39%	0.81%	1.76%	1.17%	0.55%	1.12%
New England:								
Massachusetts	2.89%	2.12%	5.24%	3.68%	7.25%	3.85%	2.97%	3.19%
New Hampshire	3.25%	2.93% *	5.90% *	5.97%	8.90%	10.05%	1.41%	7.54%
Connecticut	2.78%	3.99%	7.05%	7.74%	9.72%	6.95%	3.94%	4.07%
Middle Atlantic:								
New York	2.50%	3.65%	5.53%	5.79%	6.06%	5.32%	2.45%	3.40%
New Jersey	3.36%	4.14%	4.96%	8.04%	8.71%	7.28%	3.28%	5.57%
Pennsylvania	1.75%	3.12%	5.71%	4.47%	5.82%	5.26%	1.96%	3.64%
East North Central:								
Ohio	2.54%	3.39%	3.32%	4.91%	5.93%	6.37%	2.19%	4.14%
Indiana	3.12%	3.90% *	5.33% *	3.07%	8.77%	6.94%	2.12%	5.25%
Illinois	3.65%	4.12%	3.08%	6.81%	8.95%	3.94%	2.81%	5.09%
Michigan	1.97%	3.36% *	5.10%	5.94%	10.00%	9.05%	2.69%	5.84%
Wisconsin	2.19%	3.17%	5.61% *	3.44%	5.53%	6.32%	1.92%	4.44%
West North Central:								
Minnesota	2.82%	2.01% *	5.74%	6.14%	5.38%	7.31%	2.68%	4.28%
Iowa	3.10%	4.29% *	5.36% *	5.38%	4.62%	8.24%	3.40%	6.00%
Missouri	1.56%	3.61%	4.27% *	7.17%	9.69%	6.68%	1.78%	3.34%
Nebraska	2.67%	4.44% *	10.46% *	5.38% *	5.22% *	6.70%	2.65%	4.17%
Kansas	2.51%	3.03%	5.65% *	4.99%	6.34% *	6.41%	2.73%	4.07%
South Atlantic:								
Delaware	1.79%	2.90%	4.37%	8.88% *	8.77%	5.31%	2.19%	4.14%
Maryland	2.99%	4.57%	5.61%	6.25%	10.60%	7.44%	2.35%	5.85%
Virginia	4.29%	4.70%	6.91% *	6.74%	8.08%	7.33%	3.35%	6.54%
West Virginia	3.20%	4.46%	7.68% *	5.16% *	7.11% *	5.29%	3.93%	4.48%
North Carolina	1.53%	2.85%	4.04% *	2.86% *	5.44%	3.91%	1.95%	2.49%
South Carolina	2.26%	2.58% *	4.70% *	6.41% *	5.11%	6.98%	1.46%	3.92%
Georgia	2.16%	4.18% *	11.77% *	7.88%	12.35%	5.57%	3.35%	5.33%
Florida	3.64%	4.81%	6.70%	5.13%	5.90%	4.18%	4.03%	2.95%
East South Central:								
Kentucky	1.77%	4.03% *	3.84% *	3.82% *	7.03%	8.70%	2.68% *	5.55%
Tennessee	4.86%	4.08% *	4.99% *	5.91% *	4.40%	8.02%	2.98%	6.08%
Alabama	2.81%	2.59% *	2.76% *	4.62% *	6.02% *	6.33%	1.46%	5.14%
West South Central:								
Arkansas	4.74%	10.09% *	3.20% *	3.75%	5.47% *	7.41%	6.80%	4.92%
Louisiana	3.51%	5.90% *	4.96% *	3.02%	6.31% *	8.16%	2.46%	5.93%
Oklahoma	3.06%	3.75% *	7.84% *	5.22%	10.03% *	8.97%	2.34%	5.93%
Texas	1.43%	3.38%	6.35% *	5.99%	5.72%	3.18%	1.95%	2.94%
Mountain:								
Idaho	3.14%	4.87% *	6.34% *	3.40% *	10.94% *	8.96%	3.88%	5.98%
Wyoming	2.82%	3.31%	4.06% *	5.27% *	2.77% *	7.66%	2.78%	5.69%
Colorado	2.50%	2.62%	5.01% *	3.35% *	10.25%	8.31%	2.19%	5.22%
New Mexico	2.31%	4.29% *	5.98% *	8.58% *	6.55%	6.09%	2.85%	3.87%
Arizona	2.26%	2.54%	5.04%	5.00%	5.33%	4.55%	2.20%	2.99%
Utah	4.31%	6.28%	11.57%	6.59% *	6.67%	6.33%	5.87%	5.22%
Pacific:								
Washington	1.84%	2.46%	3.76%	3.72%	4.88%	6.47%	1.97%	4.64%
Oregon	3.03%	3.61%	6.87% *	9.20% *	8.17%	8.98%	2.94%	6.92%
California	2.35%	4.41%	4.46%	3.72%	6.19%	3.43%	2.64%	3.53%
States not shown separately	2.60%	2.95%	5.23%	6.67%	6.08%	6.60%	2.05%	4.41%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.e(1998) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1998 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	32.4%	22.8%	86.4%	38.6%	60.9%	16.2%	15.4%	68.2%
New England:								
Massachusetts	32.7%	15.9%	92.2%	62.8%	42.5%	13.1%	12.7%	56.1%
New Hampshire	23.1%	20.8%	84.7%	58.7%	35.5%	13.3%	12.6%	68.7%
Connecticut	34.4%	22.0%	87.4%	47.7%	57.0%	14.3%	14.6%	65.4%
Middle Atlantic:								
New York	34.5%	24.0%	86.5%	51.9%	50.1%	17.2%	17.7%	59.8%
New Jersey	33.5%	17.8%	89.2%	35.0%	62.4%	14.3%	13.8%	67.2%
Pennsylvania	30.6%	30.9%	79.2%	37.7%	53.2%	12.3%	12.6%	58.3%
East North Central:								
Ohio	31.8%	24.8%	85.4%	30.9%	65.0%	15.9%	15.7%	68.9%
Indiana	27.6%	25.5%	85.7%	21.1%	74.6%	16.2%	14.7%	65.1%
Illinois	35.0%	19.4%	89.8%	30.8%	75.8%	19.9%	18.7%	69.3%
Michigan	30.6%	32.5%	77.2%	29.3%	59.4%	15.4%	16.6%	71.8%
Wisconsin	25.8%	23.2%	82.4%	33.2%	58.4%	18.2%	16.1%	70.8%
West North Central:								
Minnesota	23.0%	27.4%	81.4%	28.5%	58.8%	14.2%	11.5%	66.6%
Iowa	22.9%	33.1%	75.3%	17.3%	64.1%	22.6%	19.1%	59.4%
Missouri	28.8%	12.9%	91.4%	30.8%	74.6%	20.0%	19.2%	67.8%
Nebraska	18.1%	26.0%	78.9%	11.9%	71.6%	14.7%	12.5%	63.5%
Kansas	22.1%	27.7%	78.1%	23.2%	61.1%	14.5%	13.2%	59.1%
South Atlantic:								
Delaware	27.0%	24.9%	84.3%	45.0%	51.0%	18.1%	20.2%	65.3%
Maryland	35.7%	24.6%	87.4%	42.0%	63.2%	17.7%	18.0%	68.9%
Virginia	33.4%	30.2%	80.5%	38.8%	55.2%	16.7%	16.6%	66.6%
West Virginia	28.0%	45.7%	64.6%	23.1%	51.6%	17.3%	17.3%	66.7%
North Carolina	26.7%	30.1%	83.5%	31.2%	57.9%	16.7%	15.1%	74.6%
South Carolina	25.8%	17.5%	91.3%	22.0%	78.6%	20.7%	19.1%	70.6%
Georgia	36.3%	21.7%	88.6%	31.4%	69.8%	14.1%	12.2%	62.5%
Florida	39.7%	17.7%	91.4%	44.2%	64.9%	16.1%	16.3%	71.5%
East South Central:								
Kentucky	23.4%	20.5%	83.9%	28.5%	64.1%	16.4%	13.4%	71.6%
Tennessee	31.6%	17.1%	94.5%	31.1%	75.2%	20.4%	17.2%	71.4%
Alabama	19.8%	25.7%	82.9%	19.0%	69.1%	14.1%	10.3%	67.7%
West South Central:								
Arkansas	29.7%	28.9%	85.1%	20.5%	67.8%	16.9%	15.9%	76.8%
Louisiana	26.3%	21.3%	89.7%	28.8%	72.8%	16.6%	14.8%	69.1%
Oklahoma	29.3%	21.4%	87.6%	28.7%	71.7%	19.7%	17.0%	68.0%
Texas	33.7%	18.5%	90.8%	31.1%	74.3%	17.6%	15.3%	74.3%
Mountain:								
Idaho	22.0%	50.5%	57.6%	16.5%	46.1%	15.1%	13.8%	66.8%
Wyoming	21.0%	61.7%	45.5%	12.1%	38.9%	14.3%	13.4%	64.3%
Colorado	24.0%	12.3%	91.9%	48.1%	54.1%	11.5%	10.1%	71.7%
New Mexico	28.5%	30.8%	84.3%	47.4%	49.8%	18.6%	16.4%	71.6%
Arizona	36.0%	24.8%	88.1%	48.6%	58.2%	17.8%	16.5%	77.0%
Utah	37.2%	21.2%	87.9%	40.6%	62.5%	15.7%	16.2%	69.5%
Pacific:								
Washington	30.6%	24.3%	86.9%	32.4%	66.3%	13.6%	13.4%	71.7%
Oregon	32.3%	16.8%	89.4%	56.5%	48.7%	17.4%	16.1%	71.5%
California	44.3%	14.7%	93.5%	60.5%	54.3%	15.8%	15.1%	72.8%
States not shown separately	26.3%	32.6%	75.0%	33.6%	50.4%	14.6%	15.1%	67.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.A.2.e(1998) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1998 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.55%	0.33%	0.24%	0.82%	0.45%	0.50%	0.59%	0.39%
New England:								
Massachusetts	2.89%	0.92%	1.06%	1.95%	1.95%	0.73%	0.92%	1.59%
New Hampshire	3.25%	2.08%	1.83%	3.60%	3.33%	2.51%	1.98%	3.12%
Connecticut	2.78%	2.41%	2.16%	3.25%	2.50%	1.61%	1.07%	2.81%
Middle Atlantic:								
New York	2.50%	1.92%	1.24%	2.11%	1.96%	2.01%	2.17%	2.68%
New Jersey	3.36%	1.41%	1.75%	2.67%	3.13%	2.61%	2.79%	2.54%
Pennsylvania	1.75%	1.74%	1.74%	2.80%	2.06%	2.09%	2.19%	2.46%
East North Central:								
Ohio	2.54%	1.39%	1.70%	2.67%	2.74%	1.81%	1.74%	2.50%
Indiana	3.12%	1.41%	1.82%	2.49%	3.00%	2.06%	1.76%	3.02%
Illinois	3.65%	3.40%	2.82%	3.53%	2.81%	2.57%	2.63%	2.55%
Michigan	1.97%	2.70%	2.06%	2.62%	2.56%	2.29%	2.70%	2.18%
Wisconsin	2.19%	2.78%	2.89%	2.46%	2.82%	2.07%	1.80%	2.70%
West North Central:								
Minnesota	2.82%	2.72%	2.19%	2.97%	2.92%	2.32%	1.89%	2.32%
Iowa	3.10%	2.65%	1.97%	2.90%	2.50%	2.90%	3.35%	3.56%
Missouri	1.56%	2.53%	1.92%	2.87%	2.72%	2.24%	2.01%	2.81%
Nebraska	2.67%	3.26%	2.79%	2.11%	2.85%	2.68%	3.04%	2.98%
Kansas	2.51%	2.36%	2.72%	2.40%	2.76%	2.31%	1.73%	3.42%
South Atlantic:								
Delaware	1.79%	2.36%	2.04%	3.68%	3.32%	2.52%	2.98%	2.57%
Maryland	2.99%	3.20%	2.95%	3.12%	4.38%	3.00%	3.25%	2.74%
Virginia	4.29%	2.49%	2.53%	2.45%	3.73%	2.07%	2.27%	3.64%
West Virginia	3.20%	3.08%	2.28%	3.05%	2.09%	2.08%	2.32%	3.32%
North Carolina	1.53%	3.02%	2.68%	3.76%	4.08%	2.80%	2.21%	2.75%
South Carolina	2.26%	2.56%	1.51%	2.45%	2.28%	3.17%	3.22%	3.98%
Georgia	2.16%	3.55%	2.04%	2.64%	2.98%	1.35%	1.51%	3.99%
Florida	3.64%	2.02%	1.54%	2.84%	2.64%	2.45%	2.77%	2.15%
East South Central:								
Kentucky	1.77%	2.98%	2.66%	5.47%	3.26%	3.06%	3.21%	2.79%
Tennessee	4.86%	2.93%	1.03%	3.11%	1.76%	2.84%	2.49%	3.66%
Alabama	2.81%	2.40%	2.44%	2.61%	2.20%	1.71%	2.29%	2.72%
West South Central:								
Arkansas	4.74%	4.96%	3.09%	2.79%	2.66%	3.12%	3.35%	2.47%
Louisiana	3.51%	2.93%	1.64%	3.18%	2.33%	3.20%	2.69%	3.67%
Oklahoma	3.06%	3.16%	2.93%	2.00%	1.89%	3.61%	2.59%	3.47%
Texas	1.43%	2.00%	1.56%	1.97%	1.80%	1.44%	1.19%	1.96%
Mountain:								
Idaho	3.14%	4.63%	4.12%	2.73%	3.21%	2.74%	2.44%	4.21%
Wyoming	2.82%	3.13%	2.71%	2.34%	2.42%	2.94%	3.11%	3.78%
Colorado	2.50%	2.31%	2.55%	3.25%	3.93%	2.96%	3.09%	2.42%
New Mexico	2.31%	4.18%	3.10%	3.40%	3.42%	3.01%	3.24%	3.90%
Arizona	2.26%	3.50%	2.57%	2.16%	2.27%	2.22%	2.17%	2.36%
Utah	4.31%	1.88%	1.38%	3.67%	3.94%	3.28%	3.04%	4.06%
Pacific:								
Washington	1.84%	2.63%	2.15%	1.89%	2.60%	1.99%	1.93%	1.74%
Oregon	3.03%	3.42%	2.50%	1.97%	3.47%	1.87%	1.97%	2.45%
California	2.35%	1.99%	1.31%	1.87%	1.32%	1.18%	1.12%	1.94%
States not shown separately	2.60%	3.32%	1.59%	2.28%	1.59%	2.28%	2.50%	1.71%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.1(1998) Number of private-sector employees by firm size and State: United States, 1998 (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	110,575,764	16,352,183	10,577,655	16,852,534	19,603,265	47,190,127	35,600,529	74,975,235
New England:								
Massachusetts	3,005,523	366,957	263,569	449,607	570,472	1,354,918	857,511	2,148,011
New Hampshire	532,868	96,451	99,696	113,176	91,381	132,163	244,790	288,077
Connecticut	1,524,108	207,504	141,504	214,650	263,227	697,222	448,058	1,076,050
Middle Atlantic:								
New York	7,282,483	1,234,546	654,725	1,188,304	1,351,061	2,853,848	2,609,341	4,673,143
New Jersey	3,551,845	533,435	316,808	513,770	552,820	1,635,011	1,120,961	2,430,884
Pennsylvania	5,082,962	641,804	452,884	712,229	1,139,134	2,136,911	1,470,112	3,612,851
East North Central:								
Ohio	4,852,123	548,837	446,154	665,701	943,793	2,247,638	1,345,232	3,506,891
Indiana	2,576,677	305,161	208,413	368,963	547,373	1,146,767	696,484	1,880,192
Illinois	5,305,065	676,726	477,357	917,836	884,969	2,348,177	1,571,213	3,733,852
Michigan	4,144,942	587,029	430,882	587,363	691,687	1,847,982	1,293,256	2,851,686
Wisconsin	2,393,411	352,426	221,694	422,157	525,830	871,305	805,195	1,588,216
West North Central:								
Minnesota	2,376,401	295,514	238,775	459,134	431,739	951,238	730,326	1,646,075
Iowa	1,225,773	234,941	106,343	157,534	231,249	495,707	422,870	802,903
Missouri	2,285,749	340,667	243,582	354,003	276,887	1,070,610	702,960	1,582,789
Nebraska	784,106	144,003	66,445	89,764	164,108	319,786	262,744	521,362
Kansas	1,069,047	145,140	102,988	182,706	224,730	413,484	337,240	731,807
South Atlantic:								
Delaware	359,071	57,234	35,443	47,807	59,189	159,396	121,497	237,574
Maryland	1,879,435	247,660	196,972	338,079	285,108	811,616	634,231	1,245,204
Virginia	2,824,101	345,607	248,231	428,775	655,456	1,146,032	865,570	1,958,530
West Virginia	543,060	136,187	58,249	99,307	73,414	175,903	241,372	301,689
North Carolina	3,311,571	439,496	284,495	431,197	501,515	1,654,868	941,607	2,369,964
South Carolina	1,499,978	179,827	137,946	201,001	259,282	721,922	411,963	1,088,015
Georgia	3,270,721	508,490	318,972	514,038	489,701	1,439,520	1,073,613	2,197,108
Florida	5,831,822	879,369	553,650	836,544	956,702	2,605,557	1,853,069	3,978,753
East South Central:								
Kentucky	1,429,645	210,277	126,301	247,555	251,581	593,931	451,205	978,440
Tennessee	2,261,402	346,609	195,447	497,297	591,824	630,224	704,529	1,556,873
Alabama	1,603,461	213,533	144,032	250,237	222,597	773,062	485,660	1,117,802
West South Central:								
Arkansas	940,298	149,128	73,310	131,068	180,620	406,171	288,835	651,463
Louisiana	1,491,682	305,939	175,527	243,310	234,638	532,268	610,983	880,699
Oklahoma	1,135,898	165,347	101,394	201,184	178,202	489,771	362,893	773,004
Texas	7,906,546	981,101	703,520	991,050	1,300,840	3,930,035	2,231,611	5,674,936
Mountain:								
Idaho	447,649	88,015	55,064	75,542	57,462	171,566	191,628	256,022
Wyoming	162,341	42,627	22,916	23,749	19,943	53,107	77,365	84,976
Colorado	1,715,736	430,674	268,638	263,837	218,054	534,532	827,222	888,514
New Mexico	523,249	101,264	61,703	75,254	101,079	183,949	200,666	322,583
Arizona	1,785,283	256,100	177,682	210,325	254,835	886,342	541,715	1,243,567
Utah	833,698	103,415	82,679	152,602	131,555	363,447	291,716	541,982
Pacific:								
Washington	2,150,516	411,550	230,420	357,323	343,268	807,955	816,701	1,333,815
Oregon	1,349,822	226,077	147,788	213,225	263,103	499,630	481,937	867,885
California	12,466,620	1,701,805	1,275,274	1,862,814	2,223,060	5,403,667	4,041,429	8,425,190
States not shown separately	4,859,078	1,113,710	430,183	762,520	859,775	1,692,890	1,933,220	2,925,858

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.1(1998) Standard error for number of private-sector employees by firm size and State: United States, 1998 (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	1,378,821	491,344	312,617	414,979	627,974	842,339	645,162	990,623
New England:								
Massachusetts	113,731	19,992	21,120	41,125	44,820	119,744	32,378	122,034
New Hampshire	69,828	14,952	41,885	29,460	12,876	18,590	45,583	32,737
Connecticut	160,046	14,284	14,312	22,249	49,153	127,519	21,744	153,551
Middle Atlantic:								
New York	450,178	206,887	67,040	186,167	111,518	308,130	245,745	326,054
New Jersey	145,219	59,360	44,269	57,618	77,544	190,602	65,887	181,632
Pennsylvania	297,166	44,519	60,007	64,736	92,210	216,402	36,527	269,832
East North Central:								
Ohio	219,538	56,698	44,050	58,496	111,149	139,983	60,424	207,685
Indiana	152,287	25,657	22,029	32,008	42,797	150,490	24,920	150,112
Illinois	462,865	55,969	62,216	118,264	139,167	422,091	107,293	460,811
Michigan	231,516	48,131	50,061	53,733	66,140	220,739	80,956	229,408
Wisconsin	128,653	53,351	23,877	51,003	65,675	70,700	68,272	75,485
West North Central:								
Minnesota	183,496	22,562	32,504	81,134	65,084	148,516	27,352	174,756
Iowa	60,648	28,792	10,795	9,177	23,282	52,718	18,026	54,034
Missouri	193,920	35,895	25,008	37,812	40,541	204,342	35,150	195,321
Nebraska	26,107	13,262	6,824	10,501	29,126	29,748	17,928	33,381
Kansas	49,179	9,117	9,069	16,470	26,291	47,218	17,684	50,811
South Atlantic:								
Delaware	49,105	11,234	4,358	11,820	10,481	44,046	13,156	49,429
Maryland	105,113	20,702	21,891	62,215	38,701	81,087	50,076	86,393
Virginia	219,619	30,099	37,400	77,701	91,383	180,091	74,248	233,622
West Virginia	50,376	45,463	7,162	6,901	6,299	28,222	51,915	27,989
North Carolina	371,519	21,407	25,827	29,394	59,315	342,893	39,125	349,763
South Carolina	76,070	16,674	23,361	20,285	38,871	96,579	26,623	87,463
Georgia	250,499	80,675	113,420	73,246	98,975	176,356	148,687	169,250
Florida	189,332	99,007	27,692	97,285	135,876	191,545	107,159	123,097
East South Central:								
Kentucky	90,245	33,871	21,777	21,581	37,777	88,478	25,930	90,480
Tennessee	306,629	94,781	18,003	232,379	241,626	78,966	82,729	303,313
Alabama	160,559	21,579	11,805	21,151	17,593	177,935	35,539	167,198
West South Central:								
Arkansas	36,647	36,151	9,418	23,454	23,886	34,956	32,157	41,814
Louisiana	99,629	64,292	24,875	30,796	45,911	84,430	59,901	89,582
Oklahoma	76,340	14,871	9,713	32,724	26,540	63,781	18,226	69,994
Texas	443,502	61,404	85,913	93,585	119,506	392,556	130,720	409,140
Mountain:								
Idaho	62,803	8,198	5,845	10,125	13,463	54,002	13,786	52,531
Wyoming	10,175	2,530	2,453	2,254	3,482	9,247	2,562	9,938
Colorado	206,238	117,368	99,330	37,290	23,902	82,810	187,504	71,839
New Mexico	36,130	10,710	9,508	10,205	12,922	24,203	20,203	24,150
Arizona	154,237	32,964	32,350	27,414	27,320	138,892	33,465	145,301
Utah	113,290	10,023	13,549	43,107	16,848	103,521	64,451	101,623
Pacific:								
Washington	171,427	33,744	14,971	19,324	18,503	191,589	46,827	185,596
Oregon	110,405	25,015	13,611	31,579	30,247	96,206	32,316	102,009
California	594,711	156,743	109,220	161,155	139,034	479,151	213,543	498,887
States not shown separately	286,024	256,109	25,473	51,618	71,590	168,931	254,083	196,819

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.1.a(1998) Percent of number of private-sector employees by firm size and State: United States, 1998 (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	110,575,764	14.8%	9.6%	15.2%	17.7%	42.7%	32.2%	67.8%
New England:								
Massachusetts	3,005,523	12.2%	8.8%	15.0%	19.0%	45.1%	28.5%	71.5%
New Hampshire	532,868	18.1%	18.7%	21.2%	17.1%	24.8%	45.9%	54.1%
Connecticut	1,524,108	13.6%	9.3%	14.1%	17.3%	45.7%	29.4%	70.6%
Middle Atlantic:								
New York	7,282,483	17.0%	9.0%	16.3%	18.6%	39.2%	35.8%	64.2%
New Jersey	3,551,845	15.0%	8.9%	14.5%	15.6%	46.0%	31.6%	68.4%
Pennsylvania	5,082,962	12.6%	8.9%	14.0%	22.4%	42.0%	28.9%	71.1%
East North Central:								
Ohio	4,852,123	11.3%	9.2%	13.7%	19.5%	46.3%	27.7%	72.3%
Indiana	2,576,677	11.8%	8.1%	14.3%	21.2%	44.5%	27.0%	73.0%
Illinois	5,305,065	12.8%	9.0%	17.3%	16.7%	44.3%	29.6%	70.4%
Michigan	4,144,942	14.2%	10.4%	14.2%	16.7%	44.6%	31.2%	68.8%
Wisconsin	2,393,411	14.7%	9.3%	17.6%	22.0%	36.4%	33.6%	66.4%
West North Central:								
Minnesota	2,376,401	12.4%	10.0%	19.3%	18.2%	40.0%	30.7%	69.3%
Iowa	1,225,773	19.2%	8.7%	12.9%	18.9%	40.4%	34.5%	65.5%
Missouri	2,285,749	14.9%	10.7%	15.5%	12.1%	46.8%	30.8%	69.2%
Nebraska	784,106	18.4%	8.5%	11.4%	20.9%	40.8%	33.5%	66.5%
Kansas	1,069,047	13.6%	9.6%	17.1%	21.0%	38.7%	31.5%	68.5%
South Atlantic:								
Delaware	359,071	15.9%	9.9%	13.3%	16.5%	44.4%	33.8%	66.2%
Maryland	1,879,435	13.2%	10.5%	18.0%	15.2%	43.2%	33.7%	66.3%
Virginia	2,824,101	12.2%	8.8%	15.2%	23.2%	40.6%	30.6%	69.4%
West Virginia	543,060	25.1%	10.7%	18.3%	13.5%	32.4%	44.4%	55.6%
North Carolina	3,311,571	13.3%	8.6%	13.0%	15.1%	50.0%	28.4%	71.6%
South Carolina	1,499,978	12.0%	9.2%	13.4%	17.3%	48.1%	27.5%	72.5%
Georgia	3,270,721	15.5%	9.8%	15.7%	15.0%	44.0%	32.8%	67.2%
Florida	5,831,822	15.1%	9.5%	14.3%	16.4%	44.7%	31.8%	68.2%
East South Central:								
Kentucky	1,429,645	14.7%	8.8%	17.3%	17.6%	41.5%	31.6%	68.4%
Tennessee	2,261,402	15.3%	8.6%	22.0%	26.2%	27.9%	31.2%	68.8%
Alabama	1,603,461	13.3%	9.0%	15.6%	13.9%	48.2%	30.3%	69.7%
West South Central:								
Arkansas	940,298	15.9%	7.8%	13.9%	19.2%	43.2%	30.7%	69.3%
Louisiana	1,491,682	20.5%	11.8%	16.3%	15.7%	35.7%	41.0%	59.0%
Oklahoma	1,135,898	14.6%	8.9%	17.7%	15.7%	43.1%	31.9%	68.1%
Texas	7,906,546	12.4%	8.9%	12.5%	16.5%	49.7%	28.2%	71.8%
Mountain:								
Idaho	447,649	19.7%	12.3%	16.9%	12.8%	38.3%	42.8%	57.2%
Wyoming	162,341	26.3%	14.1%	14.6%	12.3%	32.7%	47.7%	52.3%
Colorado	1,715,736	25.1%	15.7%	15.4%	12.7%	31.2%	48.2%	51.8%
New Mexico	523,249	19.4%	11.8%	14.4%	19.3%	35.2%	38.4%	61.6%
Arizona	1,785,283	14.3%	10.0%	11.8%	14.3%	49.6%	30.3%	69.7%
Utah	833,698	12.4%	9.9%	18.3%	15.8%	43.6%	35.0%	65.0%
Pacific:								
Washington	2,150,516	19.1%	10.7%	16.6%	16.0%	37.6%	38.0%	62.0%
Oregon	1,349,822	16.7%	10.9%	15.8%	19.5%	37.0%	35.7%	64.3%
California	12,466,620	13.7%	10.2%	14.9%	17.8%	43.3%	32.4%	67.6%
States not shown separately	4,859,078	22.9%	8.9%	15.7%	17.7%	34.8%	39.8%	60.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Percents may not add to 100% because of rounding.

Table II.B.1.a(1998) Standard error for percent of number of private-sector employees by firm size and State: United States, 1998:(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	1,378,821	0.35%	0.25%	0.33%	0.56%	0.54%	0.38%	0.38%
New England:								
Massachusetts	113,731	0.68%	0.93%	1.48%	1.61%	2.54%	1.72%	1.72%
New Hampshire	69,828	2.70%	3.43%	2.12%	2.68%	3.56%	3.45%	3.45%
Connecticut	160,046	1.29%	1.18%	2.59%	2.03%	3.61%	2.41%	2.41%
Middle Atlantic:								
New York	450,178	2.37%	0.71%	1.95%	1.48%	2.79%	2.12%	2.12%
New Jersey	145,219	1.81%	1.23%	1.99%	2.21%	4.10%	3.03%	3.03%
Pennsylvania	297,166	1.11%	0.95%	1.56%	1.52%	2.24%	1.13%	1.13%
East North Central:								
Ohio	219,538	1.60%	0.85%	1.08%	1.66%	1.77%	1.47%	1.47%
Indiana	152,287	1.46%	0.81%	1.63%	1.71%	3.10%	1.63%	1.63%
Illinois	462,865	1.58%	0.93%	2.60%	2.15%	4.40%	3.12%	3.12%
Michigan	231,516	0.82%	1.46%	1.31%	1.91%	2.87%	2.31%	2.31%
Wisconsin	128,653	1.72%	0.85%	1.67%	2.28%	2.65%	1.52%	1.52%
West North Central:								
Minnesota	183,496	1.13%	1.60%	2.85%	2.64%	3.68%	2.06%	2.06%
Iowa	60,648	2.23%	1.11%	0.68%	1.75%	3.05%	1.64%	1.64%
Missouri	193,920	1.78%	1.63%	1.76%	1.84%	4.44%	2.71%	2.71%
Nebraska	26,107	1.64%	0.83%	1.66%	3.24%	3.07%	2.79%	2.79%
Kansas	49,179	1.24%	0.81%	1.66%	2.24%	2.95%	2.05%	2.05%
South Atlantic:								
Delaware	49,105	2.30%	2.58%	3.25%	2.97%	5.77%	4.42%	4.42%
Maryland	105,113	1.06%	0.83%	2.43%	2.24%	2.92%	1.89%	1.89%
Virginia	219,619	1.60%	1.65%	2.43%	2.50%	3.58%	2.75%	2.75%
West Virginia	50,376	4.38%	1.31%	2.13%	1.85%	4.10%	4.35%	4.35%
North Carolina	371,519	1.26%	0.90%	1.52%	1.74%	3.23%	2.34%	2.34%
South Carolina	76,070	1.39%	1.60%	1.85%	2.84%	4.62%	2.76%	2.76%
Georgia	250,499	2.10%	2.76%	2.43%	3.20%	4.18%	2.97%	2.97%
Florida	189,332	1.45%	0.64%	1.46%	2.72%	2.71%	1.19%	1.19%
East South Central:								
Kentucky	90,245	2.34%	1.37%	2.31%	2.72%	4.27%	2.78%	2.78%
Tennessee	306,629	3.15%	1.78%	5.91%	5.67%	3.66%	4.41%	4.41%
Alabama	160,559	1.52%	0.93%	1.87%	1.72%	4.51%	3.10%	3.10%
West South Central:								
Arkansas	36,647	3.48%	0.93%	2.20%	2.43%	3.31%	3.07%	3.07%
Louisiana	99,629	3.99%	1.22%	1.92%	3.07%	3.77%	3.38%	3.38%
Oklahoma	76,340	1.47%	0.99%	3.41%	2.12%	3.73%	1.94%	1.94%
Texas	443,502	1.08%	0.71%	1.40%	1.49%	2.48%	1.68%	1.68%
Mountain:								
Idaho	62,803	1.94%	2.22%	1.04%	3.56%	5.57%	3.30%	3.30%
Wyoming	10,175	1.88%	2.05%	1.80%	1.81%	3.77%	2.91%	2.91%
Colorado	206,238	3.80%	2.76%	2.22%	1.60%	4.71%	4.27%	4.27%
New Mexico	36,130	1.59%	1.20%	2.18%	1.77%	3.97%	2.30%	2.30%
Arizona	154,237	2.12%	1.45%	1.71%	1.63%	3.49%	2.26%	2.26%
Utah	113,290	1.44%	1.64%	2.83%	3.06%	6.37%	4.92%	4.92%
Pacific:								
Washington	171,427	1.91%	1.05%	1.44%	1.29%	4.17%	3.22%	3.22%
Oregon	110,405	1.50%	1.48%	2.29%	2.34%	4.15%	2.51%	2.51%
California	594,711	1.02%	0.76%	1.41%	1.32%	2.02%	1.39%	1.39%
States not shown separately	286,024	3.64%	0.58%	1.54%	1.52%	2.88%	3.28%	3.28%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1998
(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	87.0%	51.2%	70.6%	86.6%	96.7%	99.1%	64.7%	97.5%
New England:								
Massachusetts	91.7%	59.3%	81.0%	92.6%	97.9%	99.7%	73.5%	99.0%
New Hampshire	91.0%	68.8%	85.5%	97.6%	99.3%	100.0%	81.1%	99.4%
Connecticut	91.0%	59.5%	80.9%	91.6%	97.0%	99.9%	72.4%	98.7%
Middle Atlantic:								
New York	89.4%	60.8%	77.9%	91.1%	97.4%	100.0%	73.2%	98.5%
New Jersey	89.2%	53.9%	81.0%	91.0%	94.3%	100.0%	70.6%	97.8%
Pennsylvania	90.5%	57.3%	78.3%	87.2%	98.2%	100.0%	71.1%	98.3%
East North Central:								
Ohio	87.3%	44.8%	70.9%	88.8%	93.5%	97.8%	64.1%	96.1%
Indiana	87.1%	40.0%	65.5%	87.4%	95.4%	99.4%	58.5%	97.6%
Illinois	88.8%	54.0%	72.4%	86.8%	99.6%	98.8%	66.0%	98.3%
Michigan	90.8%	57.5%	86.1%	92.0%	96.5%	99.9%	73.7%	98.5%
Wisconsin	90.3%	50.3%	82.9%	95.7%	99.9%	100.0%	72.7%	99.2%
West North Central:								
Minnesota	87.3%	45.7%	74.9%	89.9%	94.1%	99.1%	64.7%	97.4%
Iowa	85.8%	47.2%	68.2%	91.0%	98.9%	100.0%	59.8%	99.4%
Missouri	87.2%	50.1%	66.6%	90.5%	97.1%	100.0%	61.9%	98.4%
Nebraska	82.1%	40.7%	46.5%	92.8%	99.4%	96.2%	51.8%	97.3%
Kansas	84.9%	42.2%	61.3%	86.2%	94.8%	99.8%	57.8%	97.4%
South Atlantic:								
Delaware	89.1%	57.3%	71.5%	96.4%	95.3%	99.9%	71.5%	98.1%
Maryland	89.9%	50.8%	79.7%	91.9%	100.0%	100.0%	72.0%	99.0%
Virginia	87.3%	48.9%	62.2%	87.2%	97.7%	98.5%	64.8%	97.3%
West Virginia	83.2%	63.7%	68.6%	81.0%	93.5%	100.0%	66.5%	96.6%
North Carolina	89.2%	45.3%	72.5%	95.1%	96.8%	99.8%	64.3%	99.0%
South Carolina	87.1%	35.1%	75.5%	82.0%	97.1%	100.0%	56.4%	98.7%
Georgia	86.9%	56.8%	68.0%	84.8%	94.0%	100.0%	64.7%	97.7%
Florida	84.5%	45.0%	66.7%	73.9%	98.0%	100.0%	57.0%	97.3%
East South Central:								
Kentucky	85.3%	48.4%	67.6%	85.5%	92.4%	99.0%	64.3%	94.9%
Tennessee	86.9%	47.2%	64.1%	93.5%	98.5%	99.7%	60.5%	98.9%
Alabama	89.1%	42.2%	74.1%	99.1%	100.0%	98.4%	66.5%	98.9%
West South Central:								
Arkansas	85.2%	44.0%	55.2%	83.9%	100.0%	99.5%	54.5%	98.8%
Louisiana	80.4%	55.6%	55.0%	76.7%	93.3%	99.1%	58.3%	95.7%
Oklahoma	82.2%	42.3%	49.1%	83.8%	89.1%	99.4%	54.3%	95.3%
Texas	85.6%	38.1%	62.9%	81.5%	94.1%	99.8%	56.5%	97.0%
Mountain:								
Idaho	77.6%	37.0%	54.2%	78.8%	94.2%	100.0%	51.1%	97.6%
Wyoming	73.8%	33.5%	59.6%	80.4%	98.2%	100.0%	47.7%	97.5%
Colorado	88.0%	68.4%	83.1%	90.9%	99.5%	100.0%	76.1%	99.0%
New Mexico	80.4%	43.0%	58.1%	76.8%	99.4%	99.6%	54.5%	96.6%
Arizona	87.3%	55.9%	64.3%	84.9%	92.9%	99.9%	63.1%	97.8%
Utah	87.9%	54.7%	64.3%	87.2%	96.0%	100.0%	70.2%	97.4%
Pacific:								
Washington	85.3%	48.9%	72.0%	90.9%	97.7%	100.0%	63.5%	98.7%
Oregon	83.1%	40.8%	74.1%	77.3%	99.0%	99.1%	59.6%	96.2%
California	83.6%	48.6%	63.8%	80.3%	96.4%	95.2%	60.6%	94.6%
States not shown separately	84.9%	60.9%	69.5%	81.2%	97.4%	99.9%	66.1%	97.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1998 (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	0.27%	1.37%	1.32%	0.92%	0.37%	0.49%	0.97%	0.29%
New England:								
Massachusetts	0.75%	3.26%	3.70%	2.41%	1.30%	0.17%	2.55%	0.36%
New Hampshire	1.53%	6.30%	7.49%	1.48%	0.88%	0.00%	4.11%	0.42%
Connecticut	0.90%	3.26%	5.36%	5.34%	2.09%	0.16%	1.79%	0.65%
Middle Atlantic:								
New York	1.01%	3.82%	3.44%	2.44%	1.49%	0.03%	3.02%	0.66%
New Jersey	2.57%	4.59%	3.80%	4.99%	4.26%	0.00%	4.23%	1.43%
Pennsylvania	0.51%	2.81%	2.93%	4.91%	0.90%	0.03%	1.68%	0.54%
East North Central:								
Ohio	1.92%	4.66%	7.72%	3.92%	3.87%	1.57%	3.86%	1.36%
Indiana	1.69%	4.03%	4.68%	6.14%	3.08%	0.57%	4.34%	1.12%
Illinois	0.95%	5.00%	5.22%	2.89%	0.26%	0.98%	2.64%	0.73%
Michigan	0.57%	2.93%	3.63%	3.14%	2.73%	0.07%	2.79%	0.38%
Wisconsin	1.09%	4.98%	5.54%	2.15%	0.08%	0.00%	3.16%	0.46%
West North Central:								
Minnesota	1.89%	5.44%	6.90%	4.14%	3.46%	0.99%	3.26%	1.32%
Iowa	1.24%	6.15%	7.33%	2.69%	0.80%	0.00%	4.01%	0.29%
Missouri	1.95%	3.93%	8.56%	2.27%	7.62%	0.00%	4.61%	0.97%
Nebraska	2.35%	6.20%	5.64%	3.12%	0.46%	3.34%	5.23%	2.22%
Kansas	2.11%	2.10%	5.11%	4.33%	4.13%	0.18%	2.74%	1.39%
South Atlantic:								
Delaware	2.03%	6.34%	3.42%	3.68%	2.11%	0.55%	2.68%	1.53%
Maryland	1.76%	4.77%	5.44%	4.08%	0.00%	0.00%	3.66%	0.53%
Virginia	2.03%	5.13%	7.33%	5.98%	1.73%	0.84%	5.93%	0.96%
West Virginia	2.35%	8.86%	8.38%	3.11%	3.24%	0.00%	5.87%	1.72%
North Carolina	1.64%	6.34%	3.98%	1.81%	2.56%	0.26%	3.49%	0.62%
South Carolina	1.90%	3.21%	4.78%	7.12%	3.65%	0.00%	3.78%	0.78%
Georgia	1.96%	8.26%	9.53%	6.14%	2.39%	0.00%	5.63%	0.67%
Florida	1.84%	2.90%	2.87%	6.54%	3.74%	0.00%	3.54%	1.46%
East South Central:								
Kentucky	1.69%	6.49%	5.37%	3.94%	3.61%	0.47%	2.29%	2.00%
Tennessee	1.30%	7.29%	6.39%	4.37%	1.58%	0.22%	4.77%	0.67%
Alabama	1.40%	4.54%	3.16%	1.38%	0.00%	2.10%	3.44%	1.32%
West South Central:								
Arkansas	1.56%	7.75%	9.22%	5.62%	0.00%	0.34%	4.33%	0.40%
Louisiana	2.36%	8.99%	7.24%	3.66%	2.42%	1.64%	5.25%	1.70%
Oklahoma	1.54%	4.55%	5.51%	3.62%	5.88%	0.59%	2.67%	1.23%
Texas	1.01%	4.28%	5.44%	5.10%	1.93%	0.23%	2.52%	0.93%
Mountain:								
Idaho	2.98%	6.23%	6.32%	6.56%	4.26%	0.00%	5.12%	1.30%
Wyoming	1.76%	2.05%	5.26%	4.93%	1.56%	0.00%	1.48%	1.38%
Colorado	1.53%	7.14%	5.02%	6.49%	0.64%	0.00%	4.14%	0.98%
New Mexico	2.16%	5.53%	6.73%	5.95%	0.35%	0.37%	3.27%	1.57%
Arizona	0.84%	4.46%	5.83%	2.41%	2.35%	0.04%	2.48%	0.43%
Utah	1.39%	4.50%	5.53%	4.96%	2.19%	0.00%	4.18%	0.65%
Pacific:								
Washington	1.65%	3.86%	3.72%	2.95%	1.00%	0.04%	2.79%	0.53%
Oregon	2.01%	4.44%	5.51%	6.16%	0.62%	1.43%	4.07%	1.24%
California	2.49%	4.55%	4.97%	2.98%	1.73%	4.45%	3.20%	2.82%
States not shown separately	1.30%	7.10%	3.93%	4.97%	1.44%	0.11%	3.88%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.a(1998) Percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and State: United States, 1998 (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	77.6%	78.1%	76.0%	74.0%	75.2%	79.8%	75.8%	78.1%
New England:								
Massachusetts	76.4%	77.5%	74.7%	79.2%	74.9%	76.2%	76.9%	76.2%
New Hampshire	81.5%	80.1%	88.8%	85.4%	71.1%	81.2%	84.2%	79.6%
Connecticut	77.5%	80.2%	73.9%	68.8%	76.3%	80.5%	74.8%	78.3%
Middle Atlantic:								
New York	74.8%	70.6%	78.0%	61.5%	68.2%	83.3%	67.6%	77.7%
New Jersey	77.4%	70.0%	74.2%	74.6%	74.7%	80.9%	72.1%	79.2%
Pennsylvania	80.2%	75.3%	80.2%	70.3%	79.1%	84.6%	74.2%	82.0%
East North Central:								
Ohio	80.7%	71.0%	82.5%	77.0%	80.2%	82.8%	77.2%	81.6%
Indiana	80.5%	82.6%	77.9%	78.7%	74.7%	83.7%	81.6%	80.2%
Illinois	79.2%	84.7%	73.3%	74.1%	73.8%	82.9%	76.2%	80.0%
Michigan	81.1%	72.5%	69.5%	75.8%	81.8%	86.2%	71.6%	84.3%
Wisconsin	76.8%	58.6%	69.9%	76.5%	80.0%	80.1%	70.0%	79.3%
West North Central:								
Minnesota	75.8%	74.1%	71.2%	72.4%	71.7%	80.2%	74.1%	76.3%
Iowa	77.1%	63.2%	80.2%	73.5%	70.1%	84.0%	70.1%	79.3%
Missouri	76.3%	81.8%	76.7%	75.7%	80.1%	74.5%	79.0%	75.5%
Nebraska	75.9%	66.0%	81.8%	73.9%	78.8%	76.2%	73.5%	76.5%
Kansas	79.4%	80.2%	78.4%	63.5%	85.0%	82.6%	75.7%	80.4%
South Atlantic:								
Delaware	73.1%	46.0%	75.3%	67.7%	55.3%	86.1%	59.7%	78.0%
Maryland	78.1%	79.0%	79.5%	78.1%	71.9%	79.8%	78.0%	78.1%
Virginia	73.3%	82.9%	81.3%	71.0%	66.3%	75.6%	80.1%	71.3%
West Virginia	77.8%	87.7%	70.8%	76.1%	77.2%	75.4%	83.4%	74.7%
North Carolina	80.5%	79.7%	87.5%	78.1%	73.1%	82.5%	82.6%	79.9%
South Carolina	81.2%	82.6%	71.9%	82.5%	67.8%	86.8%	77.3%	82.0%
Georgia	83.0%	91.2%	90.4%	80.8%	82.7%	81.0%	88.3%	81.3%
Florida	74.1%	85.2%	77.4%	79.7%	76.7%	69.6%	81.0%	72.2%
East South Central:								
Kentucky	75.1%	67.4%	83.5%	71.8%	76.6%	75.8%	74.1%	75.4%
Tennessee	80.0%	74.9%	72.0%	85.0%	83.1%	76.2%	77.3%	80.7%
Alabama	81.8%	82.1%	86.3%	77.8%	76.2%	84.1%	82.1%	81.7%
West South Central:								
Arkansas	78.7%	74.8%	71.7%	73.1%	69.4%	85.6%	72.6%	80.1%
Louisiana	74.4%	85.2%	74.8%	73.8%	75.4%	70.6%	77.6%	73.0%
Oklahoma	73.2%	63.4%	81.7%	74.4%	72.0%	73.8%	74.9%	72.8%
Texas	76.4%	88.0%	71.3%	70.4%	79.5%	76.2%	73.5%	77.1%
Mountain:								
Idaho	71.9%	66.0%	70.7%	71.7%	69.8%	74.0%	69.7%	72.8%
Wyoming	71.9%	75.4%	75.6%	63.8%	69.9%	73.7%	72.8%	71.5%
Colorado	73.9%	77.9%	64.4%	82.7%	74.6%	71.5%	73.9%	73.9%
New Mexico	73.3%	72.5%	72.6%	70.3%	71.3%	75.7%	72.4%	73.6%
Arizona	72.9%	79.8%	61.7%	68.6%	66.6%	75.7%	69.4%	73.8%
Utah	71.5%	72.8%	60.5%	73.7%	70.8%	72.3%	74.7%	70.2%
Pacific:								
Washington	79.7%	73.0%	78.4%	69.4%	74.5%	88.0%	75.3%	81.5%
Oregon	80.5%	84.1%	78.9%	70.3%	77.1%	85.4%	79.1%	81.0%
California	76.8%	81.4%	71.6%	73.1%	72.3%	79.8%	75.6%	77.1%
States not shown separately	79.1%	83.3%	82.0%	73.9%	76.5%	80.1%	81.2%	78.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.a(1998) Standard error for percent of private-sector employees eligible for health insurance in establishments that offer health insurance by firm size and State: United States, 1998 (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	0.39%	1.27%	0.62%	1.31%	0.74%	0.31%	0.90%	0.30%
New England:								
Massachusetts	1.62%	2.93%	2.18%	2.62%	2.34%	3.04%	1.85%	2.08%
New Hampshire	2.37%	4.19%	6.33%	4.13%	4.09%	2.62%	3.81%	2.53%
Connecticut	1.79%	3.11%	5.04%	2.95%	3.55%	3.60%	2.04%	2.23%
Middle Atlantic:								
New York	1.47%	3.87%	2.40%	5.10%	2.87%	2.71%	4.22%	1.77%
New Jersey	3.22%	4.32%	3.86%	5.70%	6.17%	4.44%	4.18%	3.67%
Pennsylvania	1.29%	2.93%	3.26%	4.91%	2.10%	2.04%	2.46%	1.12%
East North Central:								
Ohio	1.25%	2.97%	4.80%	2.87%	2.49%	2.32%	2.46%	1.65%
Indiana	1.89%	3.90%	3.16%	2.41%	4.56%	2.09%	1.90%	2.34%
Illinois	1.57%	3.35%	4.24%	3.28%	4.84%	2.83%	3.81%	1.68%
Michigan	1.76%	4.33%	5.06%	4.11%	3.32%	3.51%	2.94%	2.07%
Wisconsin	2.20%	7.66%	4.40%	1.90%	3.61%	3.66%	4.65%	1.88%
West North Central:								
Minnesota	2.64%	4.52%	4.17%	4.21%	6.71%	2.85%	2.74%	3.42%
Iowa	1.93%	7.69%	5.63%	3.99%	2.04%	2.32%	6.01%	1.63%
Missouri	2.22%	3.92%	5.44%	2.83%	3.97%	4.13%	3.73%	2.71%
Nebraska	2.11%	6.27%	4.64%	3.77%	3.48%	3.72%	2.94%	2.65%
Kansas	1.55%	3.22%	5.60%	5.48%	4.14%	1.69%	2.88%	2.19%
South Atlantic:								
Delaware	2.79%	10.48%	5.79%	6.02%	5.82%	1.75%	6.76%	2.27%
Maryland	1.87%	3.87%	2.79%	3.02%	5.86%	2.96%	1.51%	2.35%
Virginia	2.69%	2.79%	6.00%	5.22%	6.85%	3.20%	2.45%	2.91%
West Virginia	2.54%	7.90%	8.60%	4.71%	3.76%	2.28%	3.78%	2.00%
North Carolina	1.94%	4.33%	2.39%	4.83%	4.36%	3.01%	2.69%	2.41%
South Carolina	2.78%	3.47%	8.56%	2.67%	6.85%	1.61%	1.98%	3.25%
Georgia	2.24%	5.81%	10.84%	3.98%	3.48%	3.02%	2.61%	2.63%
Florida	2.05%	2.09%	4.77%	4.46%	5.00%	3.11%	3.14%	2.80%
East South Central:								
Kentucky	2.29%	5.83%	3.51%	4.45%	4.15%	4.16%	2.83%	3.20%
Tennessee	2.60%	5.25%	5.59%	5.90%	3.44%	4.47%	2.82%	3.04%
Alabama	2.47%	3.84%	3.08%	3.19%	4.77%	3.49%	2.90%	2.76%
West South Central:								
Arkansas	1.95%	6.12%	4.83%	3.68%	3.52%	2.48%	2.94%	2.06%
Louisiana	2.85%	8.76%	5.21%	5.29%	5.59%	3.35%	5.18%	2.76%
Oklahoma	2.84%	8.13%	4.74%	2.23%	4.49%	4.18%	4.66%	3.28%
Texas	0.48%	1.62%	5.27%	3.99%	2.90%	1.75%	3.58%	0.66%
Mountain:								
Idaho	2.19%	4.23%	5.00%	4.11%	5.91%	5.37%	3.10%	3.41%
Wyoming	2.36%	5.41%	5.69%	4.86%	6.20%	6.17%	2.63%	3.87%
Colorado	1.97%	3.83%	6.19%	4.70%	3.99%	3.56%	2.59%	2.42%
New Mexico	2.95%	4.63%	6.53%	4.70%	4.39%	5.82%	3.49%	3.60%
Arizona	2.40%	3.18%	5.48%	3.79%	4.48%	3.30%	3.70%	2.52%
Utah	2.50%	4.38%	7.86%	6.16%	3.88%	2.95%	3.00%	3.03%
Pacific:								
Washington	1.99%	4.90%	2.61%	2.63%	2.13%	2.49%	2.89%	1.93%
Oregon	2.09%	2.53%	3.42%	5.56%	3.50%	2.92%	2.91%	2.33%
California	1.02%	2.94%	2.20%	2.01%	2.81%	2.57%	1.41%	1.70%
States not shown separately	1.35%	4.59%	3.87%	3.09%	1.63%	2.19%	2.58%	1.37%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.a.(1)(1998) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	85.3%	82.8%	79.0%	78.7%	82.8%	89.4%	80.1%	86.8%
New England:								
Massachusetts	79.8%	74.9%	67.8%	74.4%	75.1%	86.1%	70.8%	82.5%
New Hampshire	83.2%	79.8%	90.2%	79.6%	76.2%	87.5%	82.0%	84.1%
Connecticut	84.9%	79.7%	74.9%	79.5%	85.7%	88.3%	78.1%	86.8%
Middle Atlantic:								
New York	84.3%	79.3%	77.4%	79.6%	82.2%	88.6%	77.4%	86.8%
New Jersey	87.9%	87.8%	80.1%	83.2%	86.2%	90.8%	85.1%	88.8%
Pennsylvania	84.9%	82.2%	77.4%	80.5%	82.4%	88.8%	78.5%	86.6%
East North Central:								
Ohio	85.4%	80.4%	78.8%	77.3%	79.9%	91.0%	78.0%	87.2%
Indiana	86.2%	87.0%	75.2%	80.0%	76.9%	92.8%	80.8%	87.4%
Illinois	88.1%	80.4%	84.6%	82.0%	88.0%	91.8%	81.7%	89.9%
Michigan	86.5%	78.7%	82.6%	79.3%	82.5%	91.6%	79.8%	88.4%
Wisconsin	83.9%	73.8%	69.6%	70.9%	87.3%	91.7%	70.2%	88.4%
West North Central:								
Minnesota	80.8%	79.9%	79.1%	82.6%	80.1%	80.9%	79.7%	81.2%
Iowa	86.3%	86.4%	76.4%	73.0%	82.3%	92.6%	81.7%	87.6%
Missouri	88.4%	92.7%	82.5%	76.3%	86.4%	92.8%	86.7%	88.9%
Nebraska	86.6%	77.4%	65.2%	79.1%	88.0%	91.6%	75.8%	89.4%
Kansas	85.7%	78.6%	77.3%	80.1%	80.1%	92.7%	76.8%	88.1%
South Atlantic:								
Delaware	87.2%	76.0%	80.2%	85.1%	80.0%	91.5%	83.3%	88.3%
Maryland	82.6%	71.8%	72.4%	75.2%	77.0%	90.7%	74.7%	85.5%
Virginia	85.5%	79.1%	77.4%	79.6%	80.7%	91.9%	79.6%	87.4%
West Virginia	88.2%	95.5%	86.4%	83.9%	85.0%	87.8%	92.3%	85.8%
North Carolina	87.4%	88.4%	82.0%	81.3%	87.0%	89.6%	83.1%	88.6%
South Carolina	89.1%	84.9%	88.9%	84.3%	80.3%	92.9%	86.4%	89.7%
Georgia	85.7%	89.4%	70.4%	79.8%	84.4%	89.7%	79.6%	87.9%
Florida	80.7%	80.6%	79.9%	75.3%	83.5%	81.2%	77.7%	81.6%
East South Central:								
Kentucky	84.7%	70.1%	76.1%	76.5%	84.6%	91.2%	75.5%	87.5%
Tennessee	84.0%	84.4%	78.0%	73.6%	90.8%	86.9%	79.6%	85.2%
Alabama	83.8%	78.3%	77.0%	66.5%	79.1%	92.0%	74.2%	86.7%
West South Central:								
Arkansas	82.5%	58.8%	79.3%	75.7%	73.5%	91.0%	69.8%	85.3%
Louisiana	82.9%	87.6%	75.8%	77.1%	78.8%	86.4%	82.8%	83.0%
Oklahoma	86.4%	84.6%	86.5%	77.2%	81.2%	91.5%	80.2%	88.1%
Texas	86.6%	86.1%	84.9%	80.1%	86.2%	88.2%	84.7%	87.0%
Mountain:								
Idaho	85.6%	88.5%	77.3%	85.1%	82.1%	87.6%	82.7%	86.7%
Wyoming	86.0%	79.8%	74.4%	75.8%	83.1%	95.0%	77.2%	90.1%
Colorado	83.9%	85.4%	76.4%	79.5%	81.7%	89.0%	81.5%	85.6%
New Mexico	80.0%	78.0%	68.1%	72.1%	77.5%	86.2%	72.8%	82.4%
Arizona	83.7%	79.1%	83.6%	77.1%	78.0%	87.1%	79.8%	84.8%
Utah	71.9%	75.8%	68.6%	48.2%	74.9%	79.5%	57.2%	78.0%
Pacific:								
Washington	89.8%	88.6%	84.8%	84.6%	86.0%	93.9%	86.4%	91.0%
Oregon	87.8%	81.7%	81.2%	81.1%	88.0%	92.0%	78.7%	90.8%
California	86.7%	88.6%	80.4%	81.6%	82.9%	90.2%	84.5%	87.4%
States not shown separately	84.4%	81.8%	79.8%	81.7%	79.2%	89.6%	80.9%	86.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.a.(1)(1998) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	0.20%	0.69%	0.76%	0.59%	0.62%	0.28%	0.50%	0.30%
New England:								
Massachusetts	1.66%	2.18%	2.73%	1.64%	2.08%	2.93%	0.92%	2.17%
New Hampshire	1.91%	3.13%	4.61%	4.03%	3.04%	2.89%	3.74%	2.32%
Connecticut	1.20%	3.79%	4.15%	3.02%	1.96%	2.32%	1.98%	1.55%
Middle Atlantic:								
New York	1.16%	2.23%	2.89%	2.92%	3.52%	2.33%	1.27%	1.63%
New Jersey	1.21%	2.18%	3.37%	2.76%	2.24%	1.83%	2.07%	1.39%
Pennsylvania	0.82%	3.17%	3.06%	2.31%	2.74%	1.45%	1.62%	1.03%
East North Central:								
Ohio	0.79%	3.56%	4.80%	2.23%	2.89%	1.63%	1.89%	0.83%
Indiana	0.83%	2.32%	4.92%	3.49%	4.76%	1.27%	1.46%	0.97%
Illinois	1.16%	2.58%	2.36%	4.11%	2.33%	1.96%	1.58%	1.42%
Michigan	1.29%	3.99%	3.59%	4.13%	3.40%	1.62%	2.50%	1.59%
Wisconsin	1.18%	4.39%	4.34%	2.94%	2.78%	1.89%	2.28%	1.63%
West North Central:								
Minnesota	2.22%	3.80%	3.28%	3.07%	2.87%	4.67%	2.32%	2.75%
Iowa	1.08%	2.97%	3.56%	4.14%	3.69%	0.72%	1.60%	1.36%
Missouri	1.74%	1.73%	6.84%	3.41%	3.42%	1.99%	2.44%	2.28%
Nebraska	1.30%	3.79%	4.64%	3.85%	3.91%	2.35%	3.58%	1.24%
Kansas	1.41%	2.45%	3.40%	2.56%	3.50%	1.89%	2.37%	1.83%
South Atlantic:								
Delaware	1.92%	5.90%	4.09%	4.02%	3.34%	2.32%	3.18%	1.73%
Maryland	0.99%	3.58%	4.57%	2.39%	3.63%	2.08%	2.62%	1.25%
Virginia	1.45%	3.67%	5.87%	3.79%	3.07%	2.00%	3.84%	1.91%
West Virginia	1.88%	3.85%	10.30%	3.99%	2.18%	2.08%	2.20%	1.77%
North Carolina	1.26%	3.69%	2.37%	2.36%	2.55%	1.41%	2.67%	1.21%
South Carolina	1.44%	3.27%	2.18%	2.44%	5.02%	1.74%	0.96%	1.67%
Georgia	1.68%	3.27%	5.86%	3.83%	3.34%	2.54%	2.31%	1.75%
Florida	2.32%	2.58%	3.99%	3.39%	2.73%	3.47%	2.33%	2.49%
East South Central:								
Kentucky	1.16%	4.96%	4.24%	3.08%	1.85%	2.94%	2.85%	1.23%
Tennessee	2.65%	2.76%	3.92%	3.92%	4.14%	3.19%	2.18%	3.24%
Alabama	1.81%	3.69%	4.63%	3.39%	3.67%	1.07%	2.50%	1.86%
West South Central:								
Arkansas	2.58%	8.88%	3.74%	3.67%	4.13%	2.19%	4.72%	2.30%
Louisiana	1.46%	2.95%	3.63%	6.45%	4.56%	2.23%	2.43%	1.36%
Oklahoma	1.78%	4.60%	4.63%	3.66%	5.24%	2.22%	2.21%	2.32%
Texas	1.15%	3.09%	2.66%	3.72%	2.97%	1.24%	1.67%	1.26%
Mountain:								
Idaho	1.78%	2.55%	4.46%	2.25%	4.20%	3.31%	2.18%	1.94%
Wyoming	2.51%	3.68%	4.92%	4.46%	5.14%	2.44%	2.71%	3.06%
Colorado	1.74%	2.99%	2.93%	3.40%	3.79%	1.80%	1.94%	1.81%
New Mexico	1.13%	1.90%	5.14%	4.12%	3.63%	3.06%	1.46%	1.63%
Arizona	2.05%	2.47%	3.46%	3.43%	2.47%	3.15%	1.51%	2.63%
Utah	3.69%	3.15%	5.15%	8.63%	3.88%	4.59%	6.09%	2.72%
Pacific:								
Washington	1.03%	1.73%	2.90%	1.52%	1.65%	1.37%	1.70%	1.33%
Oregon	1.59%	1.80%	2.52%	5.76%	2.95%	1.79%	3.43%	1.70%
California	1.26%	3.45%	2.70%	1.56%	1.42%	2.63%	1.19%	1.74%
States not shown separately	0.99%	2.15%	3.10%	2.66%	2.08%	2.07%	1.57%	1.38%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.b(1998) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	66.2%	64.7%	60.0%	58.2%	62.3%	71.4%	60.7%	67.9%
New England:								
Massachusetts	60.9%	58.0%	50.7%	58.9%	56.3%	65.6%	54.4%	62.9%
New Hampshire	67.8%	63.9%	80.1%	68.0%	54.2%	71.1%	69.0%	67.0%
Connecticut	65.8%	63.9%	55.4%	54.7%	65.4%	71.1%	58.4%	68.0%
Middle Atlantic:								
New York	63.0%	56.0%	60.3%	49.0%	56.0%	73.9%	52.3%	67.5%
New Jersey	68.1%	61.5%	59.5%	62.0%	64.4%	73.5%	61.4%	70.3%
Pennsylvania	68.1%	61.9%	62.1%	56.6%	65.2%	75.1%	58.2%	71.0%
East North Central:								
Ohio	68.9%	57.1%	65.0%	59.6%	64.1%	75.3%	60.3%	71.2%
Indiana	69.4%	71.9%	58.6%	62.9%	57.5%	77.6%	66.0%	70.1%
Illinois	69.8%	68.1%	62.0%	60.8%	64.9%	76.1%	62.2%	71.9%
Michigan	70.1%	57.1%	57.4%	60.2%	67.6%	78.9%	57.1%	74.5%
Wisconsin	64.4%	43.2%	48.7%	54.2%	69.8%	73.5%	49.1%	70.1%
West North Central:								
Minnesota	61.3%	59.2%	56.3%	59.8%	57.4%	64.8%	59.1%	61.9%
Iowa	66.5%	54.6%	61.2%	53.7%	57.7%	77.7%	57.3%	69.4%
Missouri	67.4%	75.8%	63.3%	57.8%	69.2%	69.2%	68.5%	67.1%
Nebraska	65.7%	51.1%	53.4%	58.5%	69.3%	69.8%	55.8%	68.4%
Kansas	68.1%	63.1%	60.6%	50.9%	68.1%	76.5%	58.1%	70.8%
South Atlantic:								
Delaware	63.7%	34.9%	60.4%	57.6%	44.2%	78.8%	49.7%	68.9%
Maryland	64.4%	56.7%	57.6%	58.7%	55.4%	72.4%	58.2%	66.7%
Virginia	62.7%	65.6%	62.9%	56.5%	53.5%	69.5%	63.8%	62.3%
West Virginia	68.6%	83.8%	61.2%	63.8%	65.7%	66.2%	77.0%	64.0%
North Carolina	70.4%	70.5%	71.7%	63.5%	63.6%	73.9%	68.7%	70.8%
South Carolina	72.3%	70.2%	63.9%	69.5%	54.5%	80.6%	66.8%	73.5%
Georgia	71.2%	81.5%	63.6%	64.5%	69.8%	72.7%	70.3%	71.4%
Florida	59.8%	68.7%	61.9%	60.0%	64.0%	56.5%	62.9%	58.9%
East South Central:								
Kentucky	63.6%	47.2%	63.5%	54.9%	64.8%	69.1%	56.0%	66.0%
Tennessee	67.2%	63.2%	56.2%	62.5%	75.4%	66.2%	61.5%	68.8%
Alabama	68.6%	64.2%	66.4%	51.7%	60.3%	77.4%	61.0%	70.8%
West South Central:								
Arkansas	64.9%	44.0%	56.9%	55.3%	51.0%	77.9%	50.7%	68.4%
Louisiana	61.6%	74.6%	56.7%	56.8%	59.4%	61.0%	64.2%	60.6%
Oklahoma	63.3%	53.7%	70.7%	57.4%	58.5%	67.5%	60.1%	64.2%
Texas	66.2%	75.8%	60.5%	56.4%	68.5%	67.2%	62.2%	67.1%
Mountain:								
Idaho	61.5%	58.4%	54.6%	61.0%	57.3%	64.8%	57.6%	63.0%
Wyoming	61.9%	60.2%	56.3%	48.4%	58.1%	70.0%	56.2%	64.4%
Colorado	62.0%	66.5%	49.2%	65.8%	61.0%	63.6%	60.3%	63.3%
New Mexico	58.6%	56.5%	49.4%	50.7%	55.3%	65.2%	52.7%	60.7%
Arizona	61.0%	63.1%	51.6%	52.9%	52.0%	65.9%	55.4%	62.6%
Utah	51.4%	55.2%	41.5%	35.5%	53.0%	57.5%	42.7%	54.7%
Pacific:								
Washington	71.6%	64.7%	66.4%	58.7%	64.0%	82.6%	65.0%	74.1%
Oregon	70.7%	68.7%	64.0%	56.9%	67.9%	78.6%	62.3%	73.6%
California	66.6%	72.1%	57.6%	59.6%	60.0%	72.0%	63.9%	67.5%
States not shown separately	66.7%	68.1%	65.5%	60.4%	60.6%	71.8%	65.7%	67.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.b(1998) Standard error for percent of private-sector that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	0.40%	1.40%	0.71%	1.28%	0.93%	0.39%	0.97%	0.41%
New England:								
Massachusetts	2.15%	2.99%	1.75%	2.51%	1.50%	4.24%	1.68%	2.92%
New Hampshire	2.98%	4.08%	7.66%	5.11%	4.42%	3.58%	5.21%	3.40%
Connecticut	1.81%	3.67%	5.13%	2.95%	2.97%	4.26%	2.04%	2.28%
Middle Atlantic:								
New York	1.27%	3.28%	3.29%	5.21%	3.54%	3.00%	3.45%	1.89%
New Jersey	3.35%	3.39%	4.65%	5.52%	6.31%	4.75%	4.31%	3.91%
Pennsylvania	1.48%	3.05%	2.43%	4.44%	3.47%	2.65%	2.47%	1.59%
East North Central:								
Ohio	1.26%	3.92%	5.06%	3.38%	3.61%	2.39%	2.89%	1.38%
Indiana	1.50%	3.57%	4.08%	3.41%	3.11%	2.70%	1.41%	1.91%
Illinois	1.81%	4.17%	3.24%	4.64%	5.08%	3.36%	3.73%	2.03%
Michigan	2.19%	5.00%	5.74%	3.83%	4.11%	3.55%	3.38%	1.96%
Wisconsin	2.34%	7.24%	5.36%	2.76%	4.84%	4.18%	3.56%	2.55%
West North Central:								
Minnesota	2.35%	4.12%	4.12%	3.17%	6.85%	3.35%	2.50%	3.30%
Iowa	1.45%	7.31%	4.66%	3.27%	2.37%	2.07%	5.23%	1.42%
Missouri	2.60%	4.39%	6.13%	3.61%	4.56%	3.76%	3.94%	2.81%
Nebraska	2.36%	6.10%	5.12%	4.72%	4.73%	3.64%	3.69%	2.61%
Kansas	1.27%	3.78%	4.81%	4.63%	4.37%	2.45%	2.56%	2.02%
South Atlantic:								
Delaware	3.15%	9.19%	6.37%	4.81%	4.66%	3.23%	6.18%	3.19%
Maryland	2.07%	3.65%	4.10%	3.49%	5.51%	3.59%	2.79%	2.53%
Virginia	1.99%	4.58%	4.91%	5.59%	6.13%	3.16%	3.58%	2.39%
West Virginia	3.47%	8.99%	7.58%	5.75%	3.55%	2.61%	4.51%	2.67%
North Carolina	2.39%	4.92%	1.69%	5.04%	5.22%	3.37%	3.00%	2.85%
South Carolina	2.64%	5.09%	7.19%	2.94%	6.72%	1.83%	1.92%	3.13%
Georgia	2.20%	6.20%	8.26%	4.28%	5.25%	2.77%	2.89%	2.56%
Florida	2.88%	2.47%	4.43%	4.18%	5.51%	4.06%	1.96%	3.70%
East South Central:								
Kentucky	2.28%	6.28%	5.40%	3.85%	3.60%	4.95%	3.73%	3.09%
Tennessee	3.37%	4.17%	3.89%	5.49%	5.06%	4.68%	2.65%	4.09%
Alabama	3.10%	4.76%	4.20%	2.80%	4.66%	3.06%	3.54%	3.36%
West South Central:								
Arkansas	2.92%	8.36%	4.70%	4.63%	4.63%	3.27%	4.48%	2.81%
Louisiana	3.13%	7.55%	4.38%	5.97%	4.79%	3.54%	5.06%	2.85%
Oklahoma	2.58%	7.51%	5.51%	3.76%	5.87%	3.63%	4.07%	3.50%
Texas	0.68%	2.90%	4.15%	4.32%	3.15%	1.40%	3.16%	1.00%
Mountain:								
Idaho	2.64%	4.88%	4.59%	3.80%	5.71%	6.11%	2.56%	3.69%
Wyoming	2.89%	4.29%	6.58%	5.94%	7.00%	6.23%	2.97%	4.27%
Colorado	2.20%	4.85%	5.35%	4.37%	4.75%	3.83%	2.35%	2.49%
New Mexico	2.80%	3.82%	4.75%	4.58%	5.32%	6.55%	3.26%	3.64%
Arizona	2.25%	3.23%	5.58%	4.16%	3.72%	3.81%	3.42%	2.70%
Utah	2.97%	3.84%	7.02%	5.00%	4.67%	4.10%	4.51%	2.86%
Pacific:								
Washington	2.31%	4.88%	2.89%	2.08%	2.32%	2.96%	2.69%	2.65%
Oregon	2.20%	2.50%	3.41%	6.66%	3.59%	3.40%	3.16%	2.83%
California	1.42%	4.17%	2.74%	1.68%	3.01%	3.21%	1.75%	2.23%
States not shown separately	1.32%	4.54%	3.35%	2.98%	1.86%	2.55%	2.12%	1.55%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.c(1998) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 1998 (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	57.2%	30.3%	25.7%	34.0%	49.3%	77.5%	29.2%	66.1%
New England:								
Massachusetts	60.6%	27.3%	18.4%	43.9%	57.7%	78.9%	27.5%	70.4%
New Hampshire	51.3%	9.8% *	61.9%	50.0%	50.8%	66.8%	36.3%	61.7%
Connecticut	60.8%	30.9%	31.4%	29.6%	64.1%	78.6%	33.3%	69.2%
Middle Atlantic:								
New York	64.9%	36.0%	28.5%	60.3%	65.3%	80.5%	41.9%	74.4%
New Jersey	61.7%	17.3% *	30.4%	44.1%	40.4%	86.3%	32.2%	71.5%
Pennsylvania	62.7%	16.8%	28.8%	40.9%	66.7%	80.5%	24.1%	74.1%
East North Central:								
Ohio	52.6%	22.3%	13.0%	29.8%	33.4%	75.5%	21.4%	60.5%
Indiana	47.2%	16.2% *	10.9% *	16.6%	30.4%	71.3%	12.5%	54.9%
Illinois	62.2%	27.1%	25.8%	37.9%	51.2%	85.7%	27.3%	72.1%
Michigan	56.7%	31.1% *	27.6%	31.0%	48.2%	77.7%	26.3%	66.9%
Wisconsin	49.5%	16.8% *	25.2%	23.1%	42.7%	77.6%	23.3%	59.2%
West North Central:								
Minnesota	47.7%	3.5% *	27.8%	15.9%	34.5%	77.5%	17.7%	56.6%
Iowa	34.0%	10.8% *	6.8% *	28.4%	25.0%	48.9%	17.3%	39.2%
Missouri	57.7%	18.7% *	13.9% *	33.3%	47.3%	80.5%	16.4%	69.3%
Nebraska	37.2%	11.9% *	19.9% *	8.4% *	22.0%	59.6%	13.2%	43.6%
Kansas	35.1%	12.9% *	15.3% *	21.2% *	34.3% *	47.3%	16.1%	40.4%
South Atlantic:								
Delaware	60.1%	10.5% *	16.7% *	39.3%	46.6%	88.0%	22.2%	74.2%
Maryland	61.5%	30.1%	33.5%	33.1%	67.7%	80.4%	32.1%	72.3%
Virginia	56.3%	21.0% *	15.6% *	40.5%	53.0%	74.2%	26.8%	65.0%
West Virginia	36.2%	9.5% *	30.6%	14.9% *	23.8%	65.3%	14.8% *	48.0%
North Carolina	50.6%	17.9% *	10.5% *	6.2% *	33.8%	75.5%	11.0%	60.8%
South Carolina	53.5%	10.3% *	13.2% *	15.1% *	33.5%	78.7%	10.0%	62.8%
Georgia	52.5%	9.1% *	68.8%	46.0%	31.3% *	67.4%	33.2%	58.7%
Florida	65.8%	34.0%	33.1%	37.2%	59.9%	84.1%	31.4%	75.1%
East South Central:								
Kentucky	43.0%	10.2% *	6.7% *	10.8% *	22.9%	73.6%	9.4%	53.5%
Tennessee	49.1%	60.4%	24.3%	12.0% *	58.7%	69.5%	40.0%	51.6%
Alabama	36.5%	8.4% *	4.4% *	15.5%	14.3%	57.7%	10.4%	44.2%
West South Central:								
Arkansas	39.3%	61.6%	5.5% *	16.7%	20.5% *	53.5%	33.2%	40.7%
Louisiana	40.2%	4.1% *	9.6% *	17.8%	21.6% *	73.1%	7.4% *	54.1%
Oklahoma	56.0%	21.5% *	32.1% *	25.9%	33.5% *	81.2%	30.4%	62.9%
Texas	55.1%	15.9%	18.0% *	26.3%	45.8%	71.8%	19.2%	63.3%
Mountain:								
Idaho	49.8%	30.0%	13.3% *	14.2%	20.0% *	81.6%	18.7%	62.0%
Wyoming	29.6%	15.2% *	10.0% *	15.8% *	6.4% *	52.1%	13.2%	37.0%
Colorado	49.3%	59.9%	14.3% *	21.5%	44.1%	72.7%	33.6%	60.6%
New Mexico	48.1%	42.8%	4.3% *	20.1% *	47.7%	66.9%	23.9%	56.6%
Arizona	61.4%	24.0% *	17.9% *	29.6%	43.0%	84.5%	19.5%	73.2%
Utah	66.1%	24.6% *	30.5% *	48.0%	55.1%	88.2%	41.4%	75.7%
Pacific:								
Washington	57.4%	32.8%	21.1%	34.1%	45.8%	85.2%	28.2%	68.9%
Oregon	60.7%	26.4%	23.2%	21.1% *	62.2%	87.8%	23.8%	73.4%
California	71.8%	44.2%	40.4%	50.3%	69.3%	88.5%	42.1%	80.9%
States not shown separately	51.8%	65.9%	22.7%	37.7%	39.6%	62.6%	51.7%	51.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.2.c(1998) Standard error for percent of private-sector employees working establishments that offer two or more health insurance plans by firm size and State: United States, 1998 (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	0.40%	3.33%	1.98%	1.09%	1.40%	0.71%	1.43%	0.67%
New England:								
Massachusetts	2.37%	3.33%	4.87%	4.27%	4.67%	3.32%	4.53%	2.44%
New Hampshire	5.47%	3.36% *	14.64%	9.00%	8.68%	9.57%	7.95%	6.82%
Connecticut	5.05%	4.95%	9.02%	8.53%	8.33%	7.43%	4.44%	5.95%
Middle Atlantic:								
New York	5.53%	8.13%	6.58%	7.61%	8.24%	7.81%	6.01%	6.43%
New Jersey	2.55%	5.35% *	6.52%	5.15%	7.04%	3.18%	4.98%	4.05%
Pennsylvania	1.88%	4.25%	5.81%	5.11%	4.26%	3.91%	3.73%	2.64%
East North Central:								
Ohio	3.86%	4.84%	3.37%	4.25%	6.16%	5.56%	2.48%	4.86%
Indiana	3.44%	6.16% *	6.86% *	4.50%	7.23%	4.99%	2.40%	3.92%
Illinois	4.41%	7.41%	5.36%	7.29%	5.58%	5.00%	3.95%	4.04%
Michigan	4.61%	9.56% *	6.50%	4.68%	10.25%	9.33%	4.27%	6.21%
Wisconsin	3.95%	5.68% *	6.43%	1.39%	7.57%	6.61%	2.75%	4.71%
West North Central:								
Minnesota	4.44%	2.50% *	7.21%	4.48%	6.08%	7.52%	4.98%	5.56%
Iowa	4.37%	4.76% *	4.92% *	5.01%	5.70%	6.97%	3.47%	5.16%
Missouri	3.83%	6.39% *	5.39% *	7.98%	7.70%	5.08%	3.43%	3.99%
Nebraska	5.35%	5.91% *	11.59% *	5.74% *	6.16%	7.68%	3.55%	6.38%
Kansas	4.00%	4.90% *	7.67% *	6.90% *	10.46% *	5.81%	3.96%	5.14%
South Atlantic:								
Delaware	4.35%	4.26% *	5.01% *	8.98%	9.55%	6.39%	5.14%	4.47%
Maryland	3.00%	7.96%	5.99%	7.10%	8.84%	3.04%	4.46%	3.30%
Virginia	4.76%	6.94% *	9.35% *	8.78%	8.87%	5.77%	5.38%	4.92%
West Virginia	4.25%	6.49% *	8.63%	6.00% *	7.09%	4.07%	6.59% *	4.33%
North Carolina	3.97%	6.15% *	3.56% *	2.72% *	7.70%	4.71%	3.05%	4.68%
South Carolina	4.29%	4.14% *	7.39% *	5.22% *	7.43%	5.42%	2.35%	4.18%
Georgia	5.49%	5.85% *	17.66%	7.66%	9.88% *	7.72%	7.92%	6.14%
Florida	2.15%	8.01%	6.15%	7.56%	7.37%	2.62%	4.95%	2.68%
East South Central:								
Kentucky	4.50%	4.75% *	3.59% *	3.67% *	5.06%	7.32%	2.15%	4.97%
Tennessee	6.01%	17.11%	6.68%	8.15% *	11.30%	6.21%	8.70%	6.76%
Alabama	6.36%	5.54% *	2.99% *	4.53%	3.83%	9.75%	2.38%	7.33%
West South Central:								
Arkansas	4.50%	16.72%	3.22% *	4.26%	7.69% *	7.03%	7.97%	4.01%
Louisiana	3.70%	10.92% *	7.55% *	4.93%	7.09% *	5.11%	2.39% *	4.86%
Oklahoma	4.30%	7.80% *	9.86% *	5.89%	10.23% *	6.31%	4.39%	5.53%
Texas	3.35%	4.57%	9.88% *	5.43%	5.70%	4.63%	3.04%	3.96%
Mountain:								
Idaho	6.30%	8.33%	5.15% *	3.25%	10.01% *	6.75%	4.34%	6.85%
Wyoming	4.18%	4.92% *	6.15% *	7.56% *	2.15% *	5.39%	3.45%	4.53%
Colorado	3.59%	14.20%	8.54% *	6.04%	8.26%	7.96%	6.62%	6.06%
New Mexico	4.43%	11.47%	3.61% *	7.02% *	7.04%	6.38%	5.72%	5.57%
Arizona	4.64%	7.93% *	6.59% *	3.87%	5.49%	3.90%	5.40%	4.08%
Utah	5.25%	7.61% *	12.16% *	11.46%	9.40%	4.59%	8.72%	5.10%
Pacific:								
Washington	2.57%	7.34%	4.51%	3.08%	3.94%	3.74%	3.62%	3.29%
Oregon	5.04%	5.55%	5.73%	10.75% *	8.35%	4.99%	3.41%	6.39%
California	1.59%	6.37%	5.82%	3.84%	3.53%	2.05%	4.48%	1.43%
States not shown separately	4.25%	13.43%	5.41%	6.08%	2.97%	6.62%	7.46%	4.17%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.3(1998) Number of full-time private-sector employees by firm size and State: United States, 1998 (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	92,399,464	12,355,069	8,410,827	13,820,157	16,499,202	41,314,209	27,736,792	64,662,672
New England:								
Massachusetts	2,476,211	274,799	202,334	359,095	471,463	1,168,520	647,934	1,828,277
New Hampshire	444,823	74,647	85,862	100,339	68,780	115,194	202,339	242,484
Connecticut	1,230,409	145,192	103,819	160,427	214,678	606,293	322,652	907,757
Middle Atlantic:								
New York	6,001,734	921,398	544,454	963,844	1,114,501	2,457,538	2,068,917	3,932,817
New Jersey	2,984,723	394,997	263,482	451,267	465,652	1,409,326	896,085	2,088,639
Pennsylvania	4,159,166	441,827	346,855	546,348	929,856	1,894,281	1,055,726	3,103,440
East North Central:								
Ohio	3,939,569	372,503	334,060	535,099	783,897	1,914,010	983,421	2,956,148
Indiana	2,192,974	222,525	158,734	296,770	466,169	1,048,777	526,344	1,666,631
Illinois	4,531,319	532,228	396,122	740,503	783,044	2,079,423	1,254,704	3,276,615
Michigan	3,485,151	419,403	354,872	464,292	599,842	1,646,742	980,496	2,504,656
Wisconsin	1,954,710	218,882	155,569	334,727	461,195	784,337	555,635	1,399,075
West North Central:								
Minnesota	1,912,125	200,701	168,056	378,712	325,887	838,769	520,293	1,391,832
Iowa	962,766	151,319	80,676	111,252	183,185	436,334	288,430	674,336
Missouri	1,879,357	256,798	179,916	283,912	220,129	938,602	529,915	1,349,442
Nebraska	610,382	90,060	43,221	74,232	139,537	263,332	176,980	433,403
Kansas	870,517	100,029	69,185	142,314	191,698	367,291	233,264	637,253
South Atlantic:								
Delaware	299,573	41,613	27,006 *	38,849	47,112	144,992	92,707	206,865
Maryland	1,571,069	190,187	159,531	283,273	215,177	722,901	509,702	1,061,367
Virginia	2,243,407	266,887	200,619	338,030	449,628	988,243	690,241	1,553,166
West Virginia	451,799	113,461	43,076	79,705	58,281	157,276	194,232	257,567
North Carolina	2,870,207	346,941	234,354	361,287	434,939	1,492,686	756,569	2,113,639
South Carolina	1,329,035	144,837	114,194	166,837	225,783	677,384	336,595	992,440
Georgia	2,938,228	423,815	281,204	447,330	454,553	1,331,326	910,955	2,027,273
Florida	4,843,669	717,621	450,642	698,081	833,728	2,143,596	1,492,842	3,350,827
East South Central:								
Kentucky	1,180,385	157,039	100,119	205,057	221,205	496,966	352,693	827,692
Tennessee	1,909,902	281,229	152,212	434,402	491,828	550,231	572,565	1,337,337
Alabama	1,407,298	168,015	122,812	220,430	199,180	696,861	405,495	1,001,803
West South Central:								
Arkansas	801,597	111,657	57,721	108,470	148,871	374,878	224,698	576,899
Louisiana	1,237,327	257,990	147,050	220,996	197,220	414,070	520,594	716,732
Oklahoma	975,654	122,252	77,762	170,869	143,973	460,797	279,606	696,048
Texas	6,847,570	769,205	586,922	833,907	1,167,257	3,490,280	1,802,833	5,044,737
Mountain:								
Idaho	338,014	65,271	40,230	61,576	47,499	123,439	144,786	193,228
Wyoming	129,289	29,148	17,492	17,637	15,587	49,423	54,974	74,315
Colorado	1,471,741	355,674	224,913	236,857	195,411	458,887	693,196	778,545
New Mexico	441,695	78,656	49,467	60,118	87,051	166,403	157,664	284,031
Arizona	1,491,184	210,253	156,092	170,854	201,653	752,332	448,566	1,042,618
Utah	695,655	78,208	68,845	125,562	111,516	311,524	234,668	460,987
Pacific:								
Washington	1,793,887	276,894	175,850	285,999	293,993	761,150	590,814	1,203,074
Oregon	1,111,606	158,111	116,508	149,712	211,483	475,792	348,027	763,578
California	10,315,917	1,315,059	988,448	1,564,807	1,915,388	4,532,216	3,192,162	7,123,755
States not shown separately	4,067,817	857,736	330,543	596,377	711,372	1,571,790	1,486,473	2,581,345

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.3(1998) Standard error for number of full-time private-sector employees by firm size and State: United States, 1998
(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	1,309,263	473,148	345,938	417,244	553,151	739,736	677,618	836,988
New England:								
Massachusetts	108,204	19,121	15,500	37,700	38,961	114,538	30,003	114,058
New Hampshire	69,484	15,586	42,651	29,785	8,740	18,097	45,136	31,791
Connecticut	130,318	8,136	12,787	16,549	39,495	110,194	13,847	127,022
Middle Atlantic:								
New York	430,638	207,556	55,274	180,845	106,432	272,122	242,687	299,593
New Jersey	142,482	47,922	44,670	55,252	68,015	191,077	52,704	156,246
Pennsylvania	285,176	23,470	53,510	58,332	92,885	199,354	43,167	263,573
East North Central:								
Ohio	192,884	57,097	41,546	37,673	104,526	144,743	57,679	204,866
Indiana	127,633	20,672	19,141	32,496	44,821	133,247	20,054	133,392
Illinois	441,455	57,929	60,715	111,939	136,945	406,509	100,153	439,731
Michigan	215,218	32,864	41,782	45,705	64,822	218,201	57,344	223,213
Wisconsin	99,560	36,712	13,787	43,871	63,329	74,564	52,214	66,292
West North Central:								
Minnesota	170,024	18,486	21,493	74,008	47,078	147,453	27,204	160,294
Iowa	44,174	24,645	8,033	8,774	19,272	42,358	18,453	41,033
Missouri	206,459	36,368	26,019	37,414	36,675	198,920	40,860	192,461
Nebraska	29,072	5,180	5,637	10,501	28,055	32,236	13,688	36,424
Kansas	45,796	5,840	7,454	12,602	29,659	36,549	13,450	45,216
South Atlantic:								
Delaware	44,408	11,058	4,106 *	11,883	10,463	38,411	13,833	44,403
Maryland	98,136	17,270	22,008	51,679	25,474	71,908	47,176	81,850
Virginia	124,595	27,406	36,787	71,999	48,916	138,922	63,988	122,844
West Virginia	52,505	46,739	4,369	8,421	7,371	26,617	53,615	27,782
North Carolina	375,734	23,043	25,327	24,088	60,339	353,480	40,452	349,506
South Carolina	79,199	15,171	23,660	19,609	36,100	92,108	26,517	84,392
Georgia	236,967	85,214	107,190	64,848	94,930	170,095	144,052	167,031
Florida	162,278	83,257	25,116	104,078	124,161	173,960	95,755	106,435
East South Central:								
Kentucky	64,239	23,408	21,529	21,483	31,449	62,094	20,702	61,162
Tennessee	252,237	95,083	13,539	211,336	183,160	82,523	82,776	252,079
Alabama	158,880	18,176	12,891	21,650	17,028	172,541	32,545	165,155
West South Central:								
Arkansas	37,202	28,343	7,985	21,359	19,661	32,863	24,367	39,310
Louisiana	72,387	59,412	27,242	29,448	37,138	57,505	57,956	57,557
Oklahoma	69,638	14,910	9,613	28,120	21,088	57,051	21,158	63,156
Texas	463,798	57,692	75,010	81,370	120,587	402,075	109,817	432,221
Mountain:								
Idaho	35,066	8,093	6,166	8,834	11,938	28,001	11,720	27,488
Wyoming	10,932	2,068	2,387	1,819	2,706	9,042	2,465	9,524
Colorado	211,469	115,626	98,468	38,611	23,766	58,184	190,593	55,507
New Mexico	34,806	10,725	8,754	8,580	13,590	20,083	16,466	23,590
Arizona	121,818	32,106	31,517	22,273	22,401	107,468	34,853	111,420
Utah	96,068	9,179	13,619	39,602	16,041	83,749	59,398	82,056
Pacific:								
Washington	172,269	24,279	12,053	18,645	16,690	187,128	36,966	180,824
Oregon	101,693	16,367	10,686	20,862	23,835	94,792	20,859	92,462
California	535,616	152,861	101,192	126,875	140,211	408,070	186,006	446,083
States not shown separately	251,578	239,852	22,463	50,889	62,067	159,501	234,022	173,470

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.3.a(1998) Percent of number of full-time private-sector employees by firm size and State: United States, 1998:(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	92,399,464	13.4%	9.1%	15.0%	17.9%	44.7%	30.0%	70.0%
New England:								
Massachusetts	2,476,211	11.1%	8.2%	14.5%	19.0%	47.2%	26.2%	73.8%
New Hampshire	444,823	16.8%	19.3%	22.6%	15.5%	25.9%	45.5%	54.5%
Connecticut	1,230,409	11.8%	8.4%	13.0%	17.4%	49.3%	26.2%	73.8%
Middle Atlantic:								
New York	6,001,734	15.4%	9.1%	16.1%	18.6%	40.9%	34.5%	65.5%
New Jersey	2,984,723	13.2%	8.8%	15.1%	15.6%	47.2%	30.0%	70.0%
Pennsylvania	4,159,166	10.6%	8.3%	13.1%	22.4%	45.5%	25.4%	74.6%
East North Central:								
Ohio	3,939,569	9.5%	8.5%	13.6%	19.9%	48.6%	25.0%	75.0%
Indiana	2,192,974	10.1%	7.2%	13.5%	21.3%	47.8%	24.0%	76.0%
Illinois	4,531,319	11.7%	8.7%	16.3%	17.3%	45.9%	27.7%	72.3%
Michigan	3,485,151	12.0%	10.2%	13.3%	17.2%	47.3%	28.1%	71.9%
Wisconsin	1,954,710	11.2%	8.0%	17.1%	23.6%	40.1%	28.4%	71.6%
West North Central:								
Minnesota	1,912,125	10.5%	8.8%	19.8%	17.0%	43.9%	27.2%	72.8%
Iowa	962,766	15.7%	8.4%	11.6%	19.0%	45.3%	30.0%	70.0%
Missouri	1,879,357	13.7%	9.6%	15.1%	11.7%	49.9%	28.2%	71.8%
Nebraska	610,382	14.8%	7.1%	12.2%	22.9%	43.1%	29.0%	71.0%
Kansas	870,517	11.5%	7.9%	16.3%	22.0%	42.2%	26.8%	73.2%
South Atlantic:								
Delaware	299,573	13.9%	9.0% *	13.0%	15.7%	48.4%	30.9%	69.1%
Maryland	1,571,069	12.1%	10.2%	18.0%	13.7%	46.0%	32.4%	67.6%
Virginia	2,243,407	11.9%	8.9%	15.1%	20.0%	44.1%	30.8%	69.2%
West Virginia	451,799	25.1%	9.5%	17.6%	12.9%	34.8%	43.0%	57.0%
North Carolina	2,870,207	12.1%	8.2%	12.6%	15.2%	52.0%	26.4%	73.6%
South Carolina	1,329,035	10.9%	8.6%	12.6%	17.0%	51.0%	25.3%	74.7%
Georgia	2,938,228	14.4%	9.6%	15.2%	15.5%	45.3%	31.0%	69.0%
Florida	4,843,669	14.8%	9.3%	14.4%	17.2%	44.3%	30.8%	69.2%
East South Central:								
Kentucky	1,180,385	13.3%	8.5%	17.4%	18.7%	42.1%	29.9%	70.1%
Tennessee	1,909,902	14.7%	8.0%	22.7%	25.8%	28.8%	30.0%	70.0%
Alabama	1,407,298	11.9%	8.7%	15.7%	14.2%	49.5%	28.8%	71.2%
West South Central:								
Arkansas	801,597	13.9%	7.2%	13.5%	18.6%	46.8%	28.0%	72.0%
Louisiana	1,237,327	20.9%	11.9%	17.9%	15.9%	33.5%	42.1%	57.9%
Oklahoma	975,654	12.5%	8.0%	17.5%	14.8%	47.2%	28.7%	71.3%
Texas	6,847,570	11.2%	8.6%	12.2%	17.0%	51.0%	26.3%	73.7%
Mountain:								
Idaho	338,014	19.3%	11.9%	18.2%	14.1%	36.5%	42.8%	57.2%
Wyoming	129,289	22.5%	13.5%	13.6%	12.1%	38.2%	42.5%	57.5%
Colorado	1,471,741	24.2%	15.3%	16.1%	13.3%	31.2%	47.1%	52.9%
New Mexico	441,695	17.8%	11.2%	13.6%	19.7%	37.7%	35.7%	64.3%
Arizona	1,491,184	14.1%	10.5%	11.5%	13.5%	50.5%	30.1%	69.9%
Utah	695,655	11.2%	9.9%	18.0%	16.0%	44.8%	33.7%	66.3%
Pacific:								
Washington	1,793,887	15.4%	9.8%	15.9%	16.4%	42.4%	32.9%	67.1%
Oregon	1,111,606	14.2%	10.5%	13.5%	19.0%	42.8%	31.3%	68.7%
California	10,315,917	12.7%	9.6%	15.2%	18.6%	43.9%	30.9%	69.1%
States not shown separately	4,067,817	21.1%	8.1%	14.7%	17.5%	38.6%	36.5%	63.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Percents may not add to 100% because of rounding.
*Figure does not meet standard of reliability or precision.

Table II.B.3.a(1998) Standard error for percent of number of full-time private-sector employees by firm size and State: United States, 1998
(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	1,309,263	0.42%	0.29%	0.35%	0.61%	0.64%	0.44%	0.44%
New England:								
Massachusetts	108,204	0.82%	0.75%	1.67%	1.86%	2.68%	1.75%	1.75%
New Hampshire	69,484	3.24%	3.94%	2.40%	2.62%	3.97%	3.91%	3.91%
Connecticut	130,318	1.22%	1.29%	2.43%	2.17%	3.92%	2.39%	2.39%
Middle Atlantic:								
New York	430,638	2.93%	0.73%	2.13%	1.63%	2.97%	2.46%	2.46%
New Jersey	142,482	1.48%	1.36%	2.45%	2.45%	4.42%	2.70%	2.70%
Pennsylvania	285,176	0.90%	1.11%	1.75%	1.61%	2.10%	1.29%	1.29%
East North Central:								
Ohio	192,884	1.89%	1.18%	0.95%	1.88%	2.41%	2.05%	2.05%
Indiana	127,633	1.45%	0.99%	1.75%	2.00%	3.29%	1.69%	1.69%
Illinois	441,455	1.55%	1.17%	2.97%	2.52%	4.73%	3.11%	3.11%
Michigan	215,218	0.87%	1.64%	1.22%	2.26%	3.13%	2.33%	2.33%
Wisconsin	99,560	1.53%	0.65%	1.89%	3.04%	3.26%	1.86%	1.86%
West North Central:								
Minnesota	170,024	1.18%	1.57%	3.09%	2.71%	3.93%	2.39%	2.39%
Iowa	44,174	2.37%	1.24%	0.77%	1.89%	3.38%	1.98%	1.98%
Missouri	206,459	1.83%	1.85%	2.20%	2.01%	4.40%	2.72%	2.72%
Nebraska	29,072	1.14%	1.03%	2.19%	3.75%	3.82%	3.31%	3.31%
Kansas	45,796	1.03%	0.89%	1.57%	2.81%	2.91%	1.94%	1.94%
South Atlantic:								
Delaware	44,408	2.71%	2.75% *	3.53%	3.11%	5.72%	4.62%	4.62%
Maryland	98,136	1.05%	1.13%	2.32%	1.59%	3.03%	2.22%	2.22%
Virginia	124,595	1.57%	1.86%	2.86%	2.33%	4.50%	2.81%	2.81%
West Virginia	52,505	4.94%	0.98%	2.56%	2.29%	4.46%	4.97%	4.97%
North Carolina	375,734	1.28%	1.03%	1.18%	2.16%	3.49%	2.04%	2.04%
South Carolina	79,199	1.42%	1.73%	1.89%	2.91%	4.74%	2.78%	2.78%
Georgia	236,967	2.62%	2.81%	2.39%	3.38%	4.29%	3.24%	3.24%
Florida	162,278	1.43%	0.69%	1.91%	3.01%	3.11%	1.33%	1.33%
East South Central:								
Kentucky	64,239	1.86%	1.56%	2.62%	2.76%	4.09%	2.25%	2.25%
Tennessee	252,237	3.50%	1.86%	6.23%	5.85%	4.07%	4.95%	4.95%
Alabama	158,880	1.68%	1.05%	2.00%	1.84%	4.88%	3.36%	3.36%
West South Central:								
Arkansas	37,202	3.35%	0.89%	2.26%	2.55%	3.25%	2.85%	2.85%
Louisiana	72,387	4.10%	1.67%	2.34%	2.99%	3.67%	3.39%	3.39%
Oklahoma	69,638	1.59%	1.01%	3.10%	2.10%	3.76%	2.16%	2.16%
Texas	463,798	1.12%	0.63%	1.51%	1.64%	2.60%	1.67%	1.67%
Mountain:								
Idaho	35,066	1.95%	2.50%	1.42%	3.61%	4.70%	2.75%	2.75%
Wyoming	10,932	1.66%	2.49%	1.83%	1.84%	4.36%	2.78%	2.78%
Colorado	211,469	3.96%	2.82%	2.52%	1.71%	4.90%	4.65%	4.65%
New Mexico	34,806	1.82%	1.38%	2.12%	2.11%	3.78%	2.09%	2.09%
Arizona	121,818	2.18%	1.65%	1.64%	1.67%	3.15%	2.26%	2.26%
Utah	96,068	1.43%	1.71%	3.01%	3.34%	6.27%	4.93%	4.93%
Pacific:								
Washington	172,269	1.55%	1.04%	1.69%	1.46%	4.31%	3.08%	3.08%
Oregon	101,693	1.17%	1.40%	1.91%	2.50%	4.42%	2.12%	2.12%
California	535,616	1.24%	0.88%	1.34%	1.29%	2.11%	1.47%	1.47%
States not shown separately	251,578	4.22%	0.63%	1.68%	1.76%	3.26%	3.72%	3.72%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.3.b(1998) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1998 (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	90.0%	57.8%	76.2%	89.9%	97.1%	99.7%	71.0%	98.2%
New England:								
Massachusetts	93.9%	65.6%	85.9%	96.3%	97.5%	99.7%	79.6%	98.9%
New Hampshire	93.5%	75.0%	90.7%	98.5%	99.1%	100.0%	86.6%	99.3%
Connecticut	94.0%	69.3%	89.3%	92.5%	97.1%	100.0%	80.0%	99.0%
Middle Atlantic:								
New York	92.2%	69.0%	79.9%	95.0%	97.6%	100.0%	79.5%	98.8%
New Jersey	91.8%	59.0%	87.3%	94.5%	94.5%	100.0%	76.7%	98.2%
Pennsylvania	93.9%	66.7%	84.8%	91.8%	99.1%	100.0%	79.8%	98.7%
East North Central:								
Ohio	91.2%	53.2%	81.7%	91.6%	95.1%	98.5%	73.5%	97.1%
Indiana	91.2%	48.2%	75.4%	92.6%	96.4%	99.9%	67.5%	98.6%
Illinois	91.1%	61.7%	74.8%	90.2%	99.8%	98.7%	71.4%	98.6%
Michigan	93.9%	66.9%	91.5%	94.5%	97.1%	100.0%	81.4%	98.8%
Wisconsin	94.4%	63.0%	88.7%	97.0%	100.0%	100.0%	81.8%	99.4%
West North Central:								
Minnesota	90.8%	54.4%	80.9%	92.2%	93.9%	99.7%	71.0%	98.2%
Iowa	90.2%	52.6%	78.8%	94.8%	99.9%	100.0%	67.5%	99.8%
Missouri	91.3%	58.5%	76.3%	95.6%	99.6%	100.0%	71.0%	99.3%
Nebraska	87.2%	45.6%	59.4%	95.8%	100.0%	96.7%	60.8%	97.9%
Kansas	89.4%	48.7%	71.6%	89.6%	96.6%	100.0%	65.9%	98.0%
South Atlantic:								
Delaware	92.6%	63.8%	77.9%	97.7%	99.5%	100.0%	77.3%	99.5%
Maryland	91.8%	53.8%	85.3%	94.1%	100.0%	100.0%	76.1%	99.4%
Virginia	89.6%	53.8%	65.6%	91.8%	99.8%	98.8%	69.7%	98.5%
West Virginia	87.1%	69.8%	71.2%	88.6%	95.6%	100.0%	72.3%	98.3%
North Carolina	91.1%	49.3%	78.2%	96.5%	97.5%	99.7%	68.7%	99.2%
South Carolina	89.2%	38.9%	77.4%	86.2%	97.2%	100.0%	60.4%	98.9%
Georgia	89.2%	62.0%	71.8%	88.2%	94.8%	100.0%	69.5%	98.1%
Florida	86.5%	47.9%	72.0%	80.0%	98.0%	100.0%	62.4%	97.2%
East South Central:								
Kentucky	87.1%	52.4%	71.7%	86.4%	92.5%	98.9%	69.1%	94.7%
Tennessee	89.5%	54.2%	70.6%	95.6%	98.8%	99.7%	67.0%	99.2%
Alabama	91.0%	46.7%	77.4%	99.2%	100.0%	99.0%	70.7%	99.3%
West South Central:								
Arkansas	87.1%	47.2%	53.7%	85.3%	100.0%	99.6%	57.0%	98.9%
Louisiana	82.1%	62.2%	57.1%	79.3%	95.1%	98.8%	62.9%	96.1%
Oklahoma	85.1%	43.4%	55.9%	86.9%	88.6%	99.3%	59.3%	95.4%
Texas	88.0%	43.9%	68.5%	83.6%	94.6%	99.9%	62.1%	97.3%
Mountain:								
Idaho	80.3%	44.2%	58.5%	81.4%	95.5%	100.0%	56.9%	97.8%
Wyoming	79.1%	39.9%	64.4%	83.4%	98.1%	100.0%	53.7%	98.0%
Colorado	90.9%	75.2%	86.8%	94.0%	99.4%	100.0%	82.0%	98.9%
New Mexico	84.3%	48.7%	65.2%	81.4%	100.0%	99.5%	60.7%	97.4%
Arizona	88.5%	60.5%	67.7%	86.9%	92.6%	99.9%	66.7%	97.9%
Utah	90.6%	62.1%	71.8%	91.0%	95.5%	100.0%	76.9%	97.6%
Pacific:								
Washington	90.5%	58.4%	80.0%	95.0%	98.2%	100.0%	72.6%	99.3%
Oregon	87.5%	49.5%	76.5%	81.4%	99.4%	99.5%	66.8%	97.0%
California	88.0%	54.0%	69.8%	84.0%	96.3%	99.8%	66.3%	97.7%
States not shown separately	88.8%	68.5%	76.6%	84.7%	97.8%	100.0%	73.1%	97.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.3.b(1998) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1998 (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	0.16%	1.35%	1.12%	0.91%	0.34%	0.10%	0.78%	0.14%
New England:								
Massachusetts	0.61%	3.62%	3.76%	1.75%	1.61%	0.17%	2.46%	0.40%
New Hampshire	1.26%	7.04%	5.53%	0.96%	1.20%	0.00%	3.42%	0.48%
Connecticut	0.93%	3.73%	4.09%	4.11%	2.06%	0.00%	1.95%	0.58%
Middle Atlantic:								
New York	0.88%	3.24%	4.09%	1.67%	1.48%	0.03%	2.73%	0.65%
New Jersey	2.32%	5.16%	3.53%	4.35%	4.38%	0.00%	4.30%	1.48%
Pennsylvania	0.46%	2.77%	1.78%	5.19%	0.53%	0.01%	1.37%	0.51%
East North Central:								
Ohio	1.43%	3.97%	4.70%	3.65%	2.90%	0.90%	2.39%	1.03%
Indiana	1.51%	4.72%	4.18%	4.27%	2.69%	0.06%	4.33%	0.86%
Illinois	0.85%	5.26%	5.55%	2.92%	0.11%	1.02%	2.73%	0.64%
Michigan	0.59%	4.64%	3.73%	3.01%	1.79%	0.01%	2.90%	0.43%
Wisconsin	0.33%	5.29%	4.49%	1.28%	0.00%	0.00%	1.38%	0.40%
West North Central:								
Minnesota	1.82%	5.66%	6.47%	4.58%	3.65%	0.29%	3.00%	1.46%
Iowa	0.96%	5.65%	6.21%	1.84%	0.09%	0.00%	3.08%	0.12%
Missouri	0.84%	3.39%	7.14%	1.61%	2.85%	0.00%	3.28%	0.30%
Nebraska	2.21%	5.12%	5.51%	2.68%	0.04%	2.69%	4.76%	1.89%
Kansas	1.62%	2.82%	7.03%	3.64%	2.52%	0.00%	3.08%	0.77%
South Atlantic:								
Delaware	1.77%	6.56%	4.35%	2.91%	0.25%	0.00%	2.82%	0.58%
Maryland	1.55%	5.51%	3.90%	3.21%	0.00%	0.00%	3.28%	0.44%
Virginia	1.97%	5.83%	6.90%	6.05%	0.15%	0.66%	6.51%	0.61%
West Virginia	1.99%	9.60%	8.53%	2.08%	1.58%	0.00%	5.51%	0.67%
North Carolina	1.46%	7.21%	4.08%	1.49%	1.83%	0.29%	3.87%	0.47%
South Carolina	1.98%	3.95%	4.95%	7.01%	3.38%	0.00%	3.82%	0.73%
Georgia	1.70%	8.83%	10.07%	5.70%	1.84%	0.00%	5.78%	0.61%
Florida	2.00%	3.52%	3.54%	5.17%	4.59%	0.00%	3.74%	1.59%
East South Central:								
Kentucky	1.55%	6.18%	5.02%	4.32%	4.22%	0.58%	2.04%	2.11%
Tennessee	1.66%	7.65%	5.36%	2.83%	1.35%	0.28%	4.58%	0.45%
Alabama	1.40%	4.87%	4.31%	1.26%	0.00%	1.81%	3.40%	1.04%
West South Central:								
Arkansas	1.60%	8.22%	10.16%	5.91%	0.00%	0.28%	4.57%	0.38%
Louisiana	2.23%	10.19%	7.56%	4.69%	1.84%	1.84%	5.88%	1.47%
Oklahoma	1.73%	3.81%	6.26%	3.47%	5.46%	0.64%	2.55%	1.30%
Texas	1.13%	5.13%	5.59%	5.12%	1.85%	0.07%	2.77%	1.12%
Mountain:								
Idaho	2.41%	6.78%	5.61%	6.68%	2.37%	0.00%	4.96%	1.01%
Wyoming	1.68%	4.04%	5.74%	4.93%	1.68%	0.00%	2.48%	0.96%
Colorado	1.48%	7.12%	4.81%	6.31%	0.79%	0.00%	3.67%	1.09%
New Mexico	1.83%	5.64%	6.29%	5.77%	0.00%	0.42%	3.31%	1.69%
Arizona	0.84%	4.91%	5.79%	2.36%	2.91%	0.03%	2.64%	0.41%
Utah	1.02%	5.92%	4.85%	4.48%	2.80%	0.00%	4.47%	0.63%
Pacific:								
Washington	1.12%	3.60%	3.75%	1.93%	0.97%	0.04%	2.45%	0.41%
Oregon	1.39%	3.88%	5.69%	5.40%	0.36%	0.73%	3.59%	1.37%
California	1.35%	4.95%	5.38%	2.88%	1.81%	0.26%	3.53%	0.76%
States not shown separately	0.76%	7.38%	3.14%	4.81%	1.64%	0.03%	3.20%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.3.b.(1)(1998) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	85.1%	86.8%	84.7%	83.4%	84.2%	85.8%	84.7%	85.3%
New England:								
Massachusetts	84.7%	86.2%	88.3%	88.7%	82.2%	83.8%	87.3%	84.0%
New Hampshire	90.7%	88.9%	95.3%	91.6%	88.0%	89.5%	91.3%	90.4%
Connecticut	87.8%	90.2%	85.7%	88.5%	89.0%	87.2%	87.6%	87.9%
Middle Atlantic:								
New York	81.2%	75.9%	86.7%	67.9%	75.9%	88.8%	72.9%	84.7%
New Jersey	84.6%	82.1%	81.0%	81.2%	81.4%	87.5%	80.9%	85.8%
Pennsylvania	89.0%	89.2%	91.3%	83.2%	87.1%	91.0%	87.5%	89.4%
East North Central:								
Ohio	89.1%	84.0%	90.2%	87.7%	90.4%	89.3%	87.5%	89.5%
Indiana	87.5%	88.8%	84.3%	89.9%	83.1%	88.9%	89.4%	87.0%
Illinois	86.9%	90.6%	82.2%	85.8%	80.6%	89.7%	85.1%	87.4%
Michigan	89.1%	82.1%	77.2%	90.8%	89.9%	92.0%	82.4%	91.3%
Wisconsin	85.5%	65.4%	86.0%	90.0%	87.4%	85.9%	82.5%	86.5%
West North Central:								
Minnesota	83.9%	88.7%	87.6%	77.4%	88.2%	83.8%	88.6%	82.6%
Iowa	86.9%	82.6%	85.6%	87.1%	82.6%	89.7%	85.2%	87.5%
Missouri	85.5%	89.8%	88.1%	87.4%	92.1%	82.4%	88.5%	84.7%
Nebraska	86.6%	86.6%	91.8%	85.3%	89.5%	84.9%	88.4%	86.2%
Kansas	88.3%	92.9%	92.9%	76.4%	93.1%	88.9%	90.1%	87.9%
South Atlantic:								
Delaware	80.8%	46.7%	86.6%	77.8%	64.4%	92.4%	66.7%	85.7%
Maryland	85.6%	88.0%	88.6%	86.5%	88.2%	83.6%	87.9%	84.8%
Virginia	85.6%	92.3%	93.9%	82.0%	88.6%	83.3%	89.7%	84.3%
West Virginia	86.5%	95.0%	90.9%	83.9%	92.7%	80.4%	94.0%	82.4%
North Carolina	87.7%	90.1%	96.1%	90.3%	80.7%	87.8%	93.5%	86.3%
South Carolina	86.9%	89.4%	81.7%	91.7%	74.2%	90.4%	85.7%	87.1%
Georgia	87.5%	95.1%	93.1%	85.7%	88.0%	85.5%	92.7%	85.8%
Florida	81.3%	92.9%	84.8%	85.6%	85.2%	76.3%	88.4%	79.2%
East South Central:								
Kentucky	84.8%	81.3%	94.0%	83.5%	84.5%	84.6%	85.5%	84.6%
Tennessee	85.2%	78.1%	78.9%	93.5%	86.0%	81.6%	82.7%	86.0%
Alabama	88.3%	90.9%	93.4%	85.4%	82.7%	89.8%	89.2%	88.0%
West South Central:								
Arkansas	87.7%	91.1%	91.0%	84.4%	81.4%	90.2%	86.2%	88.0%
Louisiana	83.3%	88.8%	82.7%	77.9%	84.8%	82.9%	82.7%	83.6%
Oklahoma	79.4%	78.9%	86.8%	82.2%	87.7%	75.5%	84.7%	78.0%
Texas	83.1%	94.4%	76.4%	79.6%	86.7%	82.4%	80.5%	83.7%
Mountain:								
Idaho	81.9%	67.7%	83.9%	83.2%	76.8%	86.1%	78.1%	83.5%
Wyoming	81.1%	80.5%	87.7%	80.0%	87.7%	78.0%	83.5%	80.1%
Colorado	79.1%	81.1%	72.3%	86.5%	82.1%	76.0%	79.0%	79.1%
New Mexico	79.1%	78.2%	78.2%	79.7%	78.8%	79.4%	79.1%	79.1%
Arizona	81.6%	86.8%	65.5%	80.5%	79.3%	83.8%	77.3%	82.9%
Utah	78.0%	77.4%	63.3%	80.9%	81.7%	78.1%	80.0%	77.2%
Pacific:								
Washington	86.0%	84.4%	87.5%	78.2%	82.4%	90.2%	85.6%	86.1%
Oregon	86.9%	89.4%	88.3%	90.3%	84.8%	86.3%	89.9%	86.0%
California	83.8%	90.7%	79.9%	80.2%	80.7%	85.5%	83.6%	83.8%
States not shown separately	86.3%	92.6%	90.5%	85.4%	84.3%	84.4%	90.9%	84.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.3.b.(1)(1998) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	0.49%	1.15%	0.99%	1.38%	0.71%	0.75%	0.87%	0.48%
New England:								
Massachusetts	1.45%	3.47%	2.10%	1.86%	3.29%	2.91%	1.76%	1.59%
New Hampshire	2.17%	3.24%	3.94%	4.56%	3.26%	2.44%	3.75%	1.58%
Connecticut	1.93%	3.49%	4.35%	2.79%	4.12%	3.51%	2.34%	2.56%
Middle Atlantic:								
New York	1.73%	4.71%	1.66%	6.10%	3.80%	2.01%	5.31%	1.20%
New Jersey	3.07%	5.78%	4.69%	6.23%	5.49%	3.83%	5.12%	3.10%
Pennsylvania	0.99%	2.44%	2.49%	5.45%	1.81%	1.65%	2.44%	1.09%
East North Central:								
Ohio	0.99%	2.43%	3.40%	2.36%	2.19%	2.27%	2.50%	1.42%
Indiana	1.46%	4.38%	3.85%	2.69%	4.11%	2.13%	1.97%	1.80%
Illinois	1.41%	2.85%	4.00%	3.15%	3.95%	2.36%	2.98%	1.57%
Michigan	1.92%	4.65%	4.39%	2.26%	3.15%	2.70%	2.89%	1.60%
Wisconsin	2.58%	10.19%	4.82%	2.58%	3.69%	3.57%	5.52%	2.00%
West North Central:								
Minnesota	2.60%	3.49%	3.57%	4.88%	3.50%	3.49%	2.04%	3.00%
Iowa	1.93%	6.62%	4.72%	2.16%	3.57%	1.85%	4.61%	1.69%
Missouri	2.07%	3.15%	3.18%	2.68%	2.59%	4.18%	2.93%	2.90%
Nebraska	1.96%	5.52%	2.77%	3.41%	2.49%	3.41%	2.35%	2.24%
Kansas	1.33%	2.46%	3.46%	5.84%	2.05%	1.93%	2.17%	1.90%
South Atlantic:								
Delaware	3.02%	13.92%	3.74%	5.96%	6.94%	1.17%	8.30%	1.86%
Maryland	1.84%	3.48%	2.56%	3.06%	3.25%	2.92%	2.00%	2.19%
Virginia	1.27%	2.51%	3.54%	5.07%	2.10%	2.56%	2.91%	1.37%
West Virginia	2.18%	5.20%	9.83%	5.03%	1.83%	3.08%	1.59%	2.49%
North Carolina	1.46%	2.96%	1.56%	3.55%	4.35%	2.64%	1.43%	1.88%
South Carolina	3.01%	3.34%	7.63%	1.96%	7.84%	1.21%	2.48%	3.51%
Georgia	2.44%	2.11%	7.92%	4.43%	3.83%	3.38%	2.13%	2.92%
Florida	2.37%	1.61%	4.64%	4.36%	3.84%	4.04%	3.15%	3.36%
East South Central:								
Kentucky	2.14%	4.95%	2.05%	4.26%	3.13%	4.11%	2.39%	3.03%
Tennessee	2.81%	5.87%	6.37%	6.41%	4.00%	3.63%	3.14%	3.10%
Alabama	1.94%	2.57%	1.75%	2.62%	5.10%	2.81%	2.02%	2.52%
West South Central:								
Arkansas	0.79%	4.77%	6.47%	4.33%	3.87%	1.46%	3.16%	0.70%
Louisiana	2.46%	8.68%	4.55%	6.19%	3.48%	3.03%	4.75%	2.11%
Oklahoma	2.79%	6.79%	4.63%	2.35%	2.08%	4.30%	3.85%	3.33%
Texas	1.87%	1.44%	6.11%	4.51%	2.65%	2.72%	4.46%	1.76%
Mountain:								
Idaho	2.35%	6.32%	5.08%	3.97%	6.07%	5.34%	3.47%	3.42%
Wyoming	3.46%	5.27%	3.72%	5.89%	5.55%	7.04%	2.24%	4.86%
Colorado	2.37%	5.00%	6.72%	4.13%	3.46%	4.40%	3.60%	2.80%
New Mexico	3.15%	4.53%	5.80%	4.92%	4.30%	5.77%	3.45%	3.89%
Arizona	2.14%	2.54%	6.09%	3.59%	4.34%	3.09%	3.93%	2.36%
Utah	3.12%	5.03%	8.46%	6.64%	3.34%	4.06%	3.20%	3.62%
Pacific:								
Washington	1.70%	3.83%	2.31%	3.80%	1.50%	2.59%	2.46%	1.76%
Oregon	1.80%	2.83%	2.96%	2.71%	4.37%	3.05%	2.37%	2.44%
California	1.11%	1.47%	1.94%	2.68%	3.70%	2.50%	1.43%	1.85%
States not shown separately	1.90%	3.33%	3.39%	1.68%	2.86%	2.78%	2.00%	1.97%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.3.b.(1).(a)(1998) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	86.5%	84.2%	80.5%	80.1%	84.4%	90.5%	81.5%	88.1%
New England:								
Massachusetts	81.7%	78.3%	69.1%	76.6%	78.0%	87.2%	73.0%	84.3%
New Hampshire	85.0%	81.5%	91.0%	81.3%	79.8%	88.6%	83.5%	86.1%
Connecticut	86.0%	82.1%	77.6%	80.9%	86.0%	89.2%	80.7%	87.5%
Middle Atlantic:								
New York	86.4%	83.2%	79.8%	82.8%	85.1%	89.8%	80.8%	88.4%
New Jersey	88.9%	88.1%	80.5%	83.5%	87.2%	92.3%	85.3%	90.0%
Pennsylvania	86.9%	82.9%	78.1%	81.4%	87.7%	89.9%	79.6%	88.9%
East North Central:								
Ohio	86.8%	81.3%	80.2%	78.0%	83.0%	92.1%	79.3%	88.7%
Indiana	87.6%	88.5%	76.6%	81.3%	79.6%	93.5%	82.7%	88.7%
Illinois	88.6%	80.8%	86.0%	82.3%	88.5%	92.2%	82.4%	90.3%
Michigan	88.0%	79.4%	83.4%	80.7%	84.2%	93.4%	80.6%	90.2%
Wisconsin	85.9%	78.9%	73.5%	72.8%	88.8%	93.1%	73.3%	89.9%
West North Central:								
Minnesota	83.5%	80.7%	81.3%	88.4%	82.6%	82.6%	82.7%	83.7%
Iowa	89.4%	86.6%	80.0%	81.2%	86.2%	94.3%	84.3%	90.8%
Missouri	89.3%	93.0%	84.3%	76.8%	88.1%	93.5%	87.8%	89.7%
Nebraska	87.7%	78.3%	68.4%	79.6%	89.4%	92.6%	77.1%	90.4%
Kansas	87.3%	81.6%	82.0%	81.1%	82.9%	92.9%	80.0%	89.1%
South Atlantic:								
Delaware	88.9%	85.8%	82.3%	88.4%	81.5%	91.9%	87.1%	89.4%
Maryland	84.7%	74.4%	73.1%	78.4%	79.3%	92.7%	76.0%	88.0%
Virginia	86.8%	81.7%	77.6%	80.6%	81.9%	93.3%	80.9%	88.8%
West Virginia	89.0%	95.6%	87.4%	84.8%	86.4%	88.5%	92.6%	86.7%
North Carolina	88.5%	89.5%	82.8%	82.3%	88.3%	90.6%	84.4%	89.6%
South Carolina	90.3%	86.1%	90.0%	86.5%	81.5%	93.8%	87.5%	90.8%
Georgia	86.4%	90.3%	71.4%	81.0%	84.4%	90.2%	80.8%	88.3%
Florida	82.7%	83.0%	81.3%	76.8%	83.6%	84.1%	79.2%	83.8%
East South Central:								
Kentucky	85.4%	70.8%	77.8%	77.6%	86.0%	91.5%	76.5%	88.2%
Tennessee	84.1%	84.6%	78.0%	74.6%	89.4%	88.6%	80.3%	85.2%
Alabama	85.1%	78.3%	77.9%	67.7%	80.8%	93.3%	75.3%	88.0%
West South Central:								
Arkansas	83.2%	58.8%	81.1%	77.3%	74.8%	91.3%	71.2%	85.8%
Louisiana	84.9%	88.2%	77.5%	77.3%	81.2%	89.8%	83.5%	85.6%
Oklahoma	87.1%	85.4%	86.7%	77.5%	81.9%	92.4%	80.6%	88.9%
Texas	87.2%	86.6%	85.6%	80.8%	86.7%	88.9%	85.2%	87.7%
Mountain:								
Idaho	89.3%	89.6%	78.0%	86.0%	85.8%	93.7%	83.8%	91.5%
Wyoming	87.0%	83.5%	76.1%	76.0%	83.7%	95.3%	79.2%	90.4%
Colorado	84.2%	87.4%	76.5%	79.8%	81.6%	89.1%	82.5%	85.5%
New Mexico	81.3%	80.6%	69.6%	73.9%	78.2%	87.6%	74.8%	83.6%
Arizona	84.5%	80.7%	83.9%	78.3%	80.9%	87.3%	80.9%	85.5%
Utah	74.2%	78.6%	70.2%	50.1%	75.6%	82.7%	59.0%	80.6%
Pacific:								
Washington	90.9%	90.1%	86.5%	85.9%	86.9%	94.8%	88.0%	92.0%
Oregon	89.0%	83.6%	86.0%	81.5%	87.8%	93.0%	81.1%	91.6%
California	87.4%	89.4%	82.2%	82.8%	83.5%	90.5%	85.7%	87.9%
States not shown separately	85.3%	82.0%	82.0%	82.7%	80.9%	90.0%	81.9%	86.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.3.b.(1).(a)(1998) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	0.18%	0.69%	0.75%	0.75%	0.59%	0.32%	0.58%	0.30%
New England:								
Massachusetts	1.69%	2.32%	2.90%	1.67%	2.41%	2.96%	1.17%	2.16%
New Hampshire	1.76%	2.79%	4.43%	3.93%	2.99%	2.89%	3.34%	2.32%
Connecticut	1.09%	4.16%	4.38%	2.82%	1.90%	2.21%	2.17%	1.59%
Middle Atlantic:								
New York	1.24%	2.05%	2.46%	3.13%	3.32%	2.38%	1.42%	1.80%
New Jersey	1.33%	2.13%	3.49%	2.74%	2.48%	1.86%	2.14%	1.47%
Pennsylvania	0.77%	3.21%	3.10%	1.94%	1.84%	1.60%	1.44%	0.81%
East North Central:								
Ohio	0.92%	3.32%	4.69%	2.17%	2.35%	1.59%	1.85%	0.95%
Indiana	0.72%	2.29%	4.68%	3.17%	3.79%	1.17%	1.02%	0.79%
Illinois	1.23%	2.48%	1.83%	4.13%	2.35%	2.04%	1.73%	1.45%
Michigan	1.21%	4.26%	3.45%	3.83%	3.12%	1.52%	2.72%	1.36%
Wisconsin	1.22%	2.95%	5.06%	3.18%	2.61%	1.77%	2.64%	1.62%
West North Central:								
Minnesota	2.08%	3.60%	2.74%	1.70%	2.25%	5.02%	1.78%	2.76%
Iowa	1.04%	2.75%	3.61%	2.22%	2.79%	0.73%	2.01%	1.12%
Missouri	1.53%	1.95%	5.21%	3.34%	2.34%	1.90%	2.24%	2.07%
Nebraska	1.27%	3.61%	4.09%	3.90%	3.34%	2.55%	3.25%	1.13%
Kansas	1.18%	2.24%	3.52%	2.46%	2.81%	1.93%	2.16%	1.51%
South Atlantic:								
Delaware	1.49%	3.65%	3.86%	3.76%	2.66%	2.07%	2.44%	1.64%
Maryland	1.08%	3.64%	4.44%	2.70%	3.85%	2.09%	2.51%	1.12%
Virginia	1.27%	3.50%	5.96%	3.81%	2.96%	1.81%	3.79%	1.78%
West Virginia	1.87%	3.86%	10.47%	4.14%	2.18%	2.30%	2.24%	1.93%
North Carolina	1.25%	3.58%	2.28%	2.26%	2.46%	1.73%	2.52%	1.31%
South Carolina	1.23%	3.21%	2.02%	2.35%	4.60%	1.60%	1.10%	1.42%
Georgia	1.72%	3.46%	5.73%	3.30%	3.34%	2.46%	2.53%	1.67%
Florida	2.39%	2.29%	3.89%	3.81%	2.74%	3.81%	2.63%	2.56%
East South Central:								
Kentucky	0.95%	5.01%	4.02%	3.19%	2.14%	2.87%	2.92%	0.87%
Tennessee	2.40%	2.50%	4.35%	3.78%	3.89%	3.26%	2.27%	2.99%
Alabama	1.58%	3.71%	4.32%	3.38%	3.28%	0.55%	2.20%	1.69%
West South Central:								
Arkansas	2.60%	9.96%	3.62%	2.98%	4.11%	2.26%	4.65%	2.51%
Louisiana	1.29%	2.87%	3.53%	6.47%	3.62%	1.91%	2.32%	1.43%
Oklahoma	1.74%	4.13%	4.89%	3.62%	5.11%	1.91%	2.12%	2.19%
Texas	1.22%	3.05%	2.76%	3.65%	3.01%	1.38%	1.81%	1.31%
Mountain:								
Idaho	1.95%	2.21%	5.04%	1.99%	3.49%	3.36%	2.33%	1.80%
Wyoming	2.42%	2.37%	4.46%	4.70%	5.13%	2.46%	2.07%	3.02%
Colorado	1.73%	3.11%	2.97%	3.43%	3.82%	1.87%	1.90%	1.93%
New Mexico	1.11%	2.47%	4.55%	4.14%	3.69%	2.90%	1.66%	1.63%
Arizona	1.86%	2.51%	3.49%	3.45%	2.60%	3.12%	1.47%	2.46%
Utah	3.65%	3.48%	5.60%	8.65%	3.36%	4.28%	6.17%	2.45%
Pacific:								
Washington	0.93%	1.89%	2.74%	1.48%	1.73%	1.21%	1.58%	1.26%
Oregon	1.71%	1.88%	1.74%	5.87%	3.15%	1.98%	3.72%	1.85%
California	1.32%	3.39%	2.77%	1.52%	1.30%	2.83%	1.15%	1.83%
States not shown separately	1.06%	1.86%	3.55%	2.31%	1.67%	2.12%	1.97%	1.44%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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 2.B.3.b.(2)(1998) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	73.7%	73.1%	68.2%	66.9%	71.1%	77.7%	69.1%	75.1%
New England:								
Massachusetts	69.2%	67.5%	61.0%	67.9%	64.2%	73.1%	63.7%	70.8%
New Hampshire	77.1%	72.4%	86.7%	74.5%	70.2%	79.3%	76.2%	77.8%
Connecticut	75.5%	74.0%	66.5%	71.6%	76.5%	77.8%	70.7%	76.9%
Middle Atlantic:								
New York	70.1%	63.1%	69.2%	56.3%	64.5%	79.8%	58.9%	74.9%
New Jersey	75.2%	72.4%	65.2%	67.8%	71.0%	80.8%	69.1%	77.2%
Pennsylvania	77.3%	73.9%	71.3%	67.7%	76.4%	81.8%	69.6%	79.4%
East North Central:								
Ohio	77.4%	68.4%	72.4%	68.5%	75.1%	82.2%	69.4%	79.4%
Indiana	76.6%	78.6%	64.6%	73.1%	66.2%	83.1%	73.9%	77.2%
Illinois	77.0%	73.2%	70.7%	70.5%	71.3%	82.7%	70.2%	78.9%
Michigan	78.5%	65.2%	64.4%	73.3%	75.7%	85.9%	66.4%	82.4%
Wisconsin	73.5%	51.6%	63.3%	65.5%	77.6%	80.0%	60.5%	77.7%
West North Central:								
Minnesota	70.0%	71.6%	71.2%	68.4%	72.9%	69.2%	73.3%	69.1%
Iowa	77.7%	71.6%	68.5%	70.7%	71.2%	84.6%	71.8%	79.4%
Missouri	76.4%	83.5%	74.3%	67.1%	81.1%	77.1%	77.7%	76.0%
Nebraska	76.0%	67.8%	62.8%	67.9%	80.1%	78.6%	68.2%	77.9%
Kansas	77.1%	75.8%	76.1%	61.9%	77.1%	82.6%	72.1%	78.3%
South Atlantic:								
Delaware	71.9%	40.0% *	71.2%	68.7%	52.5%	84.9%	58.1%	76.6%
Maryland	72.5%	65.4%	64.8%	67.9%	69.9%	77.5%	66.8%	74.6%
Virginia	74.3%	75.4%	72.8%	66.1%	72.6%	77.7%	72.5%	74.8%
West Virginia	77.1%	90.9%	79.4%	71.2%	80.1%	71.2%	87.1%	71.5%
North Carolina	77.6%	80.7%	79.5%	74.4%	71.3%	79.6%	78.9%	77.3%
South Carolina	78.4%	77.0%	73.5%	79.3%	60.5%	84.8%	75.0%	79.1%
Georgia	75.6%	85.9%	66.5%	69.5%	74.2%	77.2%	74.9%	75.8%
Florida	67.2%	77.1%	69.0%	65.7%	71.3%	64.2%	70.0%	66.4%
East South Central:								
Kentucky	72.4%	57.6%	73.2%	64.8%	72.7%	77.4%	65.4%	74.6%
Tennessee	71.7%	66.1%	61.6%	69.7%	76.8%	72.3%	66.4%	73.3%
Alabama	75.1%	71.2%	72.8%	57.8%	66.8%	83.8%	67.2%	77.4%
West South Central:								
Arkansas	72.9%	53.6%	73.7%	65.2%	60.9%	82.3%	61.4%	75.5%
Louisiana	70.7%	78.3%	64.1%	60.2%	68.8%	74.4%	69.0%	71.5%
Oklahoma	69.1%	67.4%	75.3%	63.7%	71.9%	69.8%	68.2%	69.4%
Texas	72.5%	81.8%	65.4%	64.3%	75.2%	73.2%	68.5%	73.4%
Mountain:								
Idaho	73.1%	60.7%	65.4%	71.6%	65.9%	80.7%	65.4%	76.4%
Wyoming	70.6%	67.2%	66.7%	60.8%	73.4%	74.3%	66.1%	72.4%
Colorado	66.6%	70.9%	55.3%	69.1%	67.0%	67.7%	65.2%	67.7%
New Mexico	64.3%	63.0%	54.4%	58.9%	61.6%	69.6%	59.2%	66.1%
Arizona	69.0%	70.1%	55.0%	63.0%	64.2%	73.2%	62.5%	70.9%
Utah	57.9%	60.9%	44.4%	40.5%	61.8%	64.6%	47.1%	62.2%
Pacific:								
Washington	78.2%	76.0%	75.7%	67.2%	71.6%	85.5%	75.4%	79.2%
Oregon	77.3%	74.7%	75.9%	73.6%	74.5%	80.3%	72.9%	78.7%
California	73.2%	81.1%	65.7%	66.4%	67.4%	77.4%	71.7%	73.7%
States not shown separately	73.6%	75.9%	74.2%	70.6%	68.2%	76.0%	74.4%	73.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.3.b.(2)(1998) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	0.50%	1.30%	0.97%	1.43%	1.02%	0.68%	0.96%	0.49%
New England:								
Massachusetts	1.57%	3.44%	2.18%	2.05%	2.20%	3.27%	1.68%	2.07%
New Hampshire	2.56%	2.81%	6.37%	5.20%	3.78%	3.10%	4.64%	2.59%
Connecticut	1.92%	3.75%	4.22%	3.64%	3.04%	4.09%	2.40%	2.63%
Middle Atlantic:								
New York	1.53%	4.36%	2.66%	6.06%	4.44%	2.56%	4.49%	1.93%
New Jersey	3.20%	5.39%	4.92%	6.45%	5.90%	3.79%	5.17%	3.40%
Pennsylvania	1.00%	3.63%	2.71%	4.73%	2.49%	2.37%	2.54%	1.04%
East North Central:								
Ohio	1.26%	3.50%	4.24%	3.05%	3.26%	2.53%	2.59%	1.49%
Indiana	1.20%	4.58%	4.55%	3.88%	3.19%	2.67%	1.70%	1.54%
Illinois	1.70%	3.53%	3.79%	4.87%	4.33%	2.85%	3.43%	1.76%
Michigan	2.29%	5.29%	4.89%	3.59%	4.14%	3.00%	3.24%	1.81%
Wisconsin	2.70%	8.85%	6.02%	3.31%	4.79%	4.26%	3.96%	2.79%
West North Central:								
Minnesota	2.95%	4.59%	4.77%	3.68%	4.14%	4.75%	2.30%	3.58%
Iowa	1.51%	6.45%	5.46%	2.45%	2.97%	1.83%	4.15%	1.80%
Missouri	2.32%	3.40%	4.83%	3.77%	3.48%	3.55%	3.01%	2.88%
Nebraska	1.92%	5.05%	4.68%	4.72%	3.98%	3.41%	2.67%	2.07%
Kansas	1.35%	3.24%	3.50%	5.35%	3.09%	2.47%	2.18%	1.85%
South Atlantic:								
Delaware	3.00%	12.45% *	5.43%	5.51%	5.77%	2.54%	7.59%	2.87%
Maryland	2.31%	3.81%	3.66%	3.85%	4.58%	3.68%	3.19%	2.71%
Virginia	1.27%	3.70%	5.39%	5.42%	3.22%	2.55%	3.69%	1.83%
West Virginia	2.99%	7.01%	9.54%	5.45%	1.37%	3.44%	3.09%	2.83%
North Carolina	1.90%	4.62%	1.81%	4.17%	5.48%	2.64%	2.44%	2.46%
South Carolina	2.61%	4.56%	6.27%	2.87%	7.43%	1.11%	1.94%	3.14%
Georgia	2.54%	4.16%	6.50%	4.26%	5.47%	2.95%	2.74%	2.81%
Florida	3.49%	2.02%	4.34%	4.33%	4.90%	5.32%	1.92%	4.42%
East South Central:								
Kentucky	2.24%	6.07%	4.34%	3.50%	3.31%	4.95%	3.29%	3.04%
Tennessee	2.92%	4.44%	4.77%	5.46%	4.65%	4.44%	3.34%	3.49%
Alabama	2.48%	3.87%	4.68%	2.69%	5.12%	2.43%	2.89%	2.89%
West South Central:								
Arkansas	2.21%	6.56%	5.70%	4.36%	4.78%	2.40%	4.66%	1.99%
Louisiana	2.71%	7.46%	4.20%	5.95%	4.72%	3.03%	4.97%	2.50%
Oklahoma	2.61%	6.36%	5.90%	4.08%	5.32%	3.78%	3.49%	3.39%
Texas	1.59%	2.68%	5.08%	4.98%	2.77%	2.29%	3.89%	1.57%
Mountain:								
Idaho	3.02%	6.83%	5.09%	3.69%	5.40%	6.23%	3.37%	3.76%
Wyoming	3.42%	3.90%	5.85%	6.54%	5.13%	6.70%	2.21%	4.86%
Colorado	2.98%	5.44%	6.71%	4.24%	5.23%	4.85%	3.41%	3.40%
New Mexico	3.04%	3.69%	4.66%	5.22%	5.12%	6.56%	3.38%	3.92%
Arizona	2.10%	3.41%	6.39%	4.43%	4.97%	3.15%	3.95%	2.45%
Utah	3.68%	6.12%	8.55%	6.93%	3.64%	4.91%	5.76%	3.38%
Pacific:								
Washington	2.07%	4.18%	2.46%	3.10%	1.87%	2.95%	2.16%	2.47%
Oregon	1.54%	2.90%	3.63%	6.16%	4.53%	3.41%	3.76%	2.76%
California	1.60%	3.89%	2.56%	2.13%	3.85%	3.36%	1.92%	2.39%
States not shown separately	1.75%	3.63%	3.53%	1.97%	2.55%	2.73%	2.28%	1.79%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.4(1998) Number of part-time private-sector employees by firm size and State: United States, 1998 (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	18,176,301	3,997,114	2,166,829	3,032,377	3,104,063	5,875,919	7,863,738	10,312,563
New England:								
Massachusetts	529,311	92,158	61,234	90,512	99,009	186,398	209,577	319,734
New Hampshire	88,045	21,804	13,835	12,836	22,602	16,969	42,451	45,594
Connecticut	293,699	62,312	37,686	54,223	48,548	90,929	125,406	168,293
Middle Atlantic:								
New York	1,280,749	313,148	110,271	224,460	236,560	396,311	540,423	740,326
New Jersey	567,121	138,438	53,327	62,504 *	87,169	225,685	224,877	342,245
Pennsylvania	923,796	199,977	106,029	165,881	209,279	242,631	414,385	509,411
East North Central:								
Ohio	912,554	176,334	112,094	130,602	159,896	333,629	361,811	550,743
Indiana	383,703	82,636	49,679	72,192	81,204	97,991	170,141	213,562
Illinois	773,746	144,498	81,236	177,333	101,925	268,754	316,508	457,237
Michigan	659,791	167,626	76,010	123,071	91,844	201,240	312,760	347,031
Wisconsin	438,701	133,543	66,125	87,429	64,635	86,968	249,561	189,141
West North Central:								
Minnesota	464,276	94,813	70,720	80,422	105,852	112,469	210,033	254,243
Iowa	263,007	83,622	25,667	46,281	48,064	59,372	134,439	128,567
Missouri	406,391	83,869	63,666	70,091	56,758	132,008	173,044	233,347
Nebraska	173,724	53,943	23,225	15,531	24,571	56,454	85,765	87,959
Kansas	198,530	45,111	33,803	40,391	33,032	46,193	103,975	94,555
South Atlantic:								
Delaware	59,498	15,622	8,437	8,958	12,077	14,404	28,789	30,709
Maryland	308,366	57,473	37,441	54,806	69,932	88,715	124,530	183,837
Virginia	580,694	78,720	47,613 *	90,744	205,828	157,789	175,330	405,364
West Virginia	91,261	22,726	15,173	19,602	15,133	18,628	47,140	44,121
North Carolina	441,364	92,556	50,140	69,910	66,576	162,182	185,038	256,326
South Carolina	170,943	34,990	23,752	34,163	33,499	44,539	75,368	95,575
Georgia	332,493	84,674	37,768	66,708 *	35,148	108,194	162,658	169,835
Florida	988,153	161,748	103,007	138,463	122,974	461,960	360,227	627,926
East South Central:								
Kentucky	249,260	53,238	26,183	42,498	30,376 *	96,965	98,512	150,748
Tennessee	351,500	65,381	43,235 *	62,895	99,995	79,994	131,964	219,536
Alabama	196,163	45,518	21,220	29,807	23,417 *	76,202	80,165	115,998
West South Central:								
Arkansas	138,701	37,471	15,590	22,598	31,749	31,293	64,137	74,564
Louisiana	254,356	47,949	28,477	22,314	37,418	118,198	90,389	163,967
Oklahoma	160,244	43,094	23,631	30,315	34,230	28,974	83,287	76,957
Texas	1,058,976	211,896	116,598	157,143	133,583	439,756	428,777	630,198
Mountain:								
Idaho	109,635	22,744	14,833	13,966	9,964 *	48,127	46,841	62,793
Wyoming	33,052	13,478	5,423	6,112	4,356 *	3,683	22,392	10,661
Colorado	243,994	75,000	43,725	26,980	22,644	75,645	134,025	109,969
New Mexico	81,554	22,608	12,237	15,136	14,027	17,546	43,002	38,552
Arizona	294,099	45,847	21,590	39,470	53,182	134,010	93,150	200,949
Utah	138,043	25,206	13,834	27,040	20,039	51,923	57,049	80,995
Pacific:								
Washington	356,629	134,656	54,569	71,323	49,275	46,805	225,887	130,742
Oregon	238,216	67,967	31,279	63,513	51,620	23,838 *	133,909	104,307
California	2,150,702	386,745	286,827	298,007	307,672	871,452	849,268	1,301,435
States not shown separately	791,261	255,974	99,640	166,143	148,403	121,100	446,748	344,514

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.4(1998) Standard error for number of part-time private-sector employees by firm size and State: United States, 1998
(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	465,371	108,853	53,032	90,202	142,181	413,965	100,273	436,072
New England:								
Massachusetts	57,498	5,168	7,849	8,945	13,220	49,636	9,409	58,674
New Hampshire	7,886	3,435	3,003	2,014	4,850	4,810	6,290	7,682
Connecticut	35,413	11,244	6,362	8,961	11,128	24,399	10,833	32,110
Middle Atlantic:								
New York	106,142	32,389	25,097	41,604	30,621	87,196	26,705	112,442
New Jersey	78,864	21,784	7,530	12,704 *	25,075	77,730	26,237	85,522
Pennsylvania	96,955	24,645	23,500	25,292	38,643	55,834	29,888	84,518
East North Central:								
Ohio	109,062	11,749	24,549	23,374	25,985	80,453	32,512	99,105
Indiana	31,169	11,035	10,579	10,609	13,652	22,730	19,465	27,741
Illinois	62,197	12,351	10,393	19,580	21,655	47,675	23,218	61,965
Michigan	47,707	22,283	18,548	17,226	29,722	39,675	32,784	50,010
Wisconsin	43,501	28,101	11,579	15,041	13,257	23,153	28,307	26,826
West North Central:								
Minnesota	41,983	9,176	15,240	15,737	34,837	23,678	19,064	35,917
Iowa	29,957	10,651	6,105	5,142	7,651	24,257	10,778	28,045
Missouri	71,554	7,289	23,168	6,235	11,926	55,655	25,063	55,422
Nebraska	18,246	9,362	5,928	2,902	3,056	14,618	11,425	13,880
Kansas	16,476	6,184	3,322	6,135	7,410	12,990	9,267	15,036
South Atlantic:								
Delaware	6,290	2,246	1,950	1,506	2,871	6,186	2,110	5,602
Maryland	24,155	5,136	4,552	12,821	24,971	14,398	7,367	21,004
Virginia	140,809	5,867	9,062 *	14,979	87,569	62,399	18,497	147,440
West Virginia	8,320	2,833	3,900	2,237	2,677	3,918	5,641	3,577
North Carolina	31,050	9,296	8,788	14,673	12,426	37,821	18,181	37,432
South Carolina	23,521	2,901	4,659	5,289	4,791	17,677	8,896	18,301
Georgia	38,450	8,790	11,970	18,346 *	9,711	32,924	18,137	37,535
Florida	67,241	18,315	15,499	40,743	21,223	42,419	51,473	46,592
East South Central:								
Kentucky	39,687	11,281	2,870	11,521	9,138 *	36,128	10,516	38,535
Tennessee	76,357	8,530	13,984 *	22,903	60,370	14,354	17,700	64,638
Alabama	20,585	6,432	3,407	7,137	6,203 *	13,064	8,593	15,350
West South Central:								
Arkansas	20,792	8,642	3,110	5,067	8,935	9,834	10,519	17,867
Louisiana	36,119	6,822	5,097	4,860	11,104	37,564	10,613	38,398
Oklahoma	14,839	7,828	4,628	9,097	9,600	9,996	9,455	12,880
Texas	95,532	17,065	15,363	28,051	33,437	104,911	32,858	117,818
Mountain:								
Idaho	28,928	2,067	1,894	1,895	2,388 *	27,521	3,918	26,452
Wyoming	2,138	1,496	692	1,134	1,334 *	1,145	1,888	1,849
Colorado	52,019	6,682	11,707	5,136	4,580	42,839	10,347	43,400
New Mexico	5,822	1,077	2,966	3,189	2,397	5,542	4,496	5,613
Arizona	39,848	3,353	5,026	11,030	7,143	34,796	9,298	36,129
Utah	19,975	1,982	2,671	3,995	4,880	20,971	6,015	21,065
Pacific:								
Washington	17,813	14,970	7,765	7,130	8,907	7,360	13,017	16,667
Oregon	27,171	17,626	4,823	17,290	13,681	4,667 *	21,002	17,413
California	252,452	27,823	33,845	46,678	42,375	258,374	49,254	242,005
States not shown separately	58,579	25,935	14,509	14,635	21,924	26,732	36,138	36,509

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.4.a(1998) Percent of number of part-time private-sector employees by firm size and State: United States, 1998 (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	18,176,301	22.0%	11.9%	16.7%	17.1%	32.3%	43.3%	56.7%
New England:								
Massachusetts	529,311	17.4%	11.6%	17.1%	18.7%	35.2%	39.6%	60.4%
New Hampshire	88,045	24.8%	15.7%	14.6%	25.7%	19.3%	48.2%	51.8%
Connecticut	293,699	21.2%	12.8%	18.5%	16.5%	31.0%	42.7%	57.3%
Middle Atlantic:								
New York	1,280,749	24.5%	8.6%	17.5%	18.5%	30.9%	42.2%	57.8%
New Jersey	567,121	24.4%	9.4%	11.0% *	15.4%	39.8%	39.7%	60.3%
Pennsylvania	923,796	21.6%	11.5%	18.0%	22.7%	26.3%	44.9%	55.1%
East North Central:								
Ohio	912,554	19.3%	12.3%	14.3%	17.5%	36.6%	39.6%	60.4%
Indiana	383,703	21.5%	12.9%	18.8%	21.2%	25.5%	44.3%	55.7%
Illinois	773,746	18.7%	10.5%	22.9%	13.2%	34.7%	40.9%	59.1%
Michigan	659,791	25.4%	11.5%	18.7%	13.9%	30.5%	47.4%	52.6%
Wisconsin	438,701	30.4%	15.1%	19.9%	14.7%	19.8%	56.9%	43.1%
West North Central:								
Minnesota	464,276	20.4%	15.2%	17.3%	22.8%	24.2%	45.2%	54.8%
Iowa	263,007	31.8%	9.8%	17.6%	18.3%	22.6%	51.1%	48.9%
Missouri	406,391	20.6%	15.7%	17.2%	14.0%	32.5%	42.6%	57.4%
Nebraska	173,724	31.1%	13.4%	8.9%	14.1%	32.5%	49.4%	50.6%
Kansas	198,530	22.7%	17.0%	20.3%	16.6%	23.3%	52.4%	47.6%
South Atlantic:								
Delaware	59,498	26.3%	14.2%	15.1%	20.3%	24.2%	48.4%	51.6%
Maryland	308,366	18.6%	12.1%	17.8%	22.7%	28.8%	40.4%	59.6%
Virginia	580,694	13.6%	8.2% *	15.6%	35.4%	27.2%	30.2%	69.8%
West Virginia	91,261	24.9%	16.6%	21.5%	16.6%	20.4%	51.7%	48.3%
North Carolina	441,364	21.0%	11.4%	15.8%	15.1%	36.7%	41.9%	58.1%
South Carolina	170,943	20.5%	13.9%	20.0%	19.6%	26.1%	44.1%	55.9%
Georgia	332,493	25.5%	11.4%	20.1% *	10.6%	32.5%	48.9%	51.1%
Florida	988,153	16.4%	10.4%	14.0%	12.4%	46.7%	36.5%	63.5%
East South Central:								
Kentucky	249,260	21.4%	10.5%	17.0%	12.2% *	38.9%	39.5%	60.5%
Tennessee	351,500	18.6%	12.3% *	17.9%	28.4%	22.8%	37.5%	62.5%
Alabama	196,163	23.2%	10.8%	15.2%	11.9% *	38.8%	40.9%	59.1%
West South Central:								
Arkansas	138,701	27.0%	11.2%	16.3%	22.9%	22.6%	46.2%	53.8%
Louisiana	254,356	18.9%	11.2%	8.8%	14.7%	46.5%	35.5%	64.5%
Oklahoma	160,244	26.9%	14.7%	18.9%	21.4%	18.1%	52.0%	48.0%
Texas	1,058,976	20.0%	11.0%	14.8%	12.6%	41.5%	40.5%	59.5%
Mountain:								
Idaho	109,635	20.7%	13.5%	12.7%	9.1% *	43.9%	42.7%	57.3%
Wyoming	33,052	40.8%	16.4%	18.5%	13.2% *	11.1%	67.7%	32.3%
Colorado	243,994	30.7%	17.9%	11.1%	9.3%	31.0%	54.9%	45.1%
New Mexico	81,554	27.7%	15.0%	18.6%	17.2%	21.5%	52.7%	47.3%
Arizona	294,099	15.6%	7.3%	13.4%	18.1%	45.6%	31.7%	68.3%
Utah	138,043	18.3%	10.0%	19.6%	14.5%	37.6%	41.3%	58.7%
Pacific:								
Washington	356,629	37.8%	15.3%	20.0%	13.8%	13.1%	63.3%	36.7%
Oregon	238,216	28.5%	13.1%	26.7%	21.7%	10.0% *	56.2%	43.8%
California	2,150,702	18.0%	13.3%	13.9%	14.3%	40.5%	39.5%	60.5%
States not shown separately	791,261	32.4%	12.6%	21.0%	18.8%	15.3%	56.5%	43.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
Percents may not add to 100% because of rounding.
*Figure does not meet standard of reliability or precision.

Table II.B.4.a(1998) Standard error for percent of number of part-time private-sector employees by firm size and State: United States, 1998
(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	465,371	0.86%	0.36%	0.68%	0.68%	1.53%	1.04%	1.04%
New England:								
Massachusetts	57,498	2.26%	2.58%	1.80%	1.66%	5.19%	4.30%	4.30%
New Hampshire	7,886	3.99%	2.71%	1.89%	5.37%	4.79%	6.49%	6.49%
Connecticut	35,413	2.81%	2.58%	4.27%	2.26%	4.72%	4.21%	4.21%
Middle Atlantic:								
New York	106,142	2.52%	1.59%	3.78%	2.44%	4.54%	4.55%	4.55%
New Jersey	78,864	5.85%	1.59%	3.44% *	3.19%	8.15%	7.88%	7.88%
Pennsylvania	96,955	2.88%	1.71%	2.62%	3.42%	4.06%	3.35%	3.35%
East North Central:								
Ohio	109,062	2.55%	2.85%	2.42%	2.16%	4.74%	4.50%	4.50%
Indiana	31,169	3.27%	2.26%	3.33%	4.04%	4.13%	4.99%	4.99%
Illinois	62,197	2.48%	1.36%	1.92%	3.15%	4.28%	4.44%	4.44%
Michigan	47,707	2.64%	2.97%	3.69%	3.73%	5.54%	5.47%	5.47%
Wisconsin	43,501	5.28%	1.96%	3.40%	2.77%	4.34%	4.47%	4.47%
West North Central:								
Minnesota	41,983	2.64%	2.02%	2.99%	6.51%	3.87%	4.22%	4.22%
Iowa	29,957	4.56%	1.74%	3.06%	2.55%	5.15%	4.86%	4.86%
Missouri	71,554	2.21%	3.65%	3.77%	3.06%	5.31%	3.76%	3.76%
Nebraska	18,246	3.64%	3.93%	1.73%	2.44%	5.12%	4.66%	4.66%
Kansas	16,476	3.24%	2.22%	3.35%	3.45%	4.04%	4.94%	4.94%
South Atlantic:								
Delaware	6,290	1.84%	3.13%	3.92%	4.38%	5.59%	4.21%	4.21%
Maryland	24,155	2.23%	1.37%	3.58%	5.94%	3.55%	2.88%	2.88%
Virginia	140,809	2.51%	3.50% *	4.00%	5.54%	4.52%	6.11%	6.11%
West Virginia	8,320	2.25%	2.94%	2.66%	2.96%	3.55%	2.25%	2.25%
North Carolina	31,050	2.22%	2.32%	3.94%	3.12%	6.00%	5.14%	5.14%
South Carolina	23,521	2.08%	2.06%	4.08%	2.90%	5.74%	3.34%	3.34%
Georgia	38,450	4.95%	3.22%	6.07% *	2.61%	7.76%	7.23%	7.23%
Florida	67,241	2.34%	1.68%	2.83%	2.02%	3.95%	3.33%	3.33%
East South Central:								
Kentucky	39,687	5.35%	1.72%	4.27%	3.80% *	6.82%	6.39%	6.39%
Tennessee	76,357	3.61%	4.05% *	5.13%	5.97%	5.05%	5.56%	5.56%
Alabama	20,585	2.54%	1.99%	2.87%	3.67% *	4.26%	3.52%	3.52%
West South Central:								
Arkansas	20,792	4.16%	2.48%	3.67%	3.28%	5.12%	5.16%	5.16%
Louisiana	36,119	4.38%	2.34%	1.79%	4.18%	8.08%	6.58%	6.58%
Oklahoma	14,839	5.37%	3.58%	5.44%	5.40%	4.78%	6.05%	6.05%
Texas	95,532	3.06%	2.17%	2.97%	2.27%	5.74%	5.55%	5.55%
Mountain:								
Idaho	28,928	4.28%	3.40%	1.88%	3.79% *	10.43%	7.44%	7.44%
Wyoming	2,138	3.84%	1.82%	2.96%	4.00% *	2.96%	4.68%	4.68%
Colorado	52,019	6.02%	4.11%	1.88%	2.40%	6.73%	5.73%	5.73%
New Mexico	5,822	2.65%	3.64%	3.46%	2.80%	5.63%	4.92%	4.92%
Arizona	39,848	3.01%	0.97%	3.08%	2.92%	6.76%	3.90%	3.90%
Utah	19,975	2.33%	2.68%	2.50%	3.67%	7.38%	5.95%	5.95%
Pacific:								
Washington	17,813	3.60%	3.20%	1.57%	2.20%	1.88%	3.55%	3.55%
Oregon	27,171	3.98%	2.76%	5.64%	4.95%	3.92% *	5.73%	5.73%
California	252,452	2.51%	1.32%	2.57%	2.86%	6.28%	3.72%	3.72%
States not shown separately	58,579	1.35%	1.57%	2.57%	2.02%	3.20%	2.94%	2.94%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.4.b(1998) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1998 (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	71.3%	30.9%	49.1%	71.6%	94.3%	94.6%	42.7%	93.1%
New England:								
Massachusetts	81.6%	40.5%	64.7%	77.8%	99.5%	99.8%	54.6%	99.3%
New Hampshire	78.2%	47.4%	53.0%	90.6%	100.0%	100.0%	54.9%	99.9%
Connecticut	78.2%	36.5%	58.0%	89.0%	96.8%	98.9%	52.7%	97.3%
Middle Atlantic:								
New York	76.6%	36.6%	67.8%	74.4%	96.5%	100.0%	49.2%	96.6%
New Jersey	75.7%	39.4%	49.6%	65.8%	93.3%	100.0%	46.4%	94.9%
Pennsylvania	75.0%	36.4%	57.1%	71.9%	94.5%	99.8%	49.1%	96.0%
East North Central:								
Ohio	70.2%	27.1%	38.7% *	77.7%	85.5%	93.3%	38.5%	91.0%
Indiana	63.7%	17.7% *	33.9% *	66.3%	89.5%	94.1%	30.6%	90.0%
Illinois	75.4%	25.8%	60.6%	72.6%	97.8%	99.9%	44.7%	96.6%
Michigan	74.3%	33.9%	60.5%	82.9%	92.8%	99.3%	49.4%	96.7%
Wisconsin	72.0%	29.6%	69.2%	91.1%	98.9%	100.0%	52.5%	97.7%
West North Central:								
Minnesota	72.8%	27.3%	60.5%	78.9%	94.7%	94.0%	49.0%	92.5%
Iowa	69.6%	37.3%	34.8% *	81.9%	95.2%	100.0%	43.1%	97.4%
Missouri	68.0%	24.4%	39.4% *	70.1%	87.4%	100.0%	34.0%	93.2%
Nebraska	64.2%	32.4%	22.5% *	78.7%	96.2%	93.8%	33.1%	94.6%
Kansas	65.1%	27.6%	40.2%	74.1%	83.9%	98.6%	39.8%	92.9%
South Atlantic:								
Delaware	71.3%	40.2%	50.9%	90.9%	78.7%	98.7%	53.0%	88.5%
Maryland	80.1%	41.1%	55.5%	80.4%	100.0%	100.0%	55.4%	96.9%
Virginia	78.6%	32.6%	47.8%	70.0%	93.2%	96.7%	45.7%	92.8%
West Virginia	63.8%	33.1%	61.1%	50.4%	85.5%	100.0%	42.5%	86.6%
North Carolina	76.3%	30.5%	46.2%	88.2%	92.8%	100.0%	46.4%	98.0%
South Carolina	70.5%	19.4% *	66.4%	61.8%	96.6%	100.0%	38.4%	95.9%
Georgia	66.3%	31.0%	39.5% *	62.3%	84.3%	100.0%	37.8%	93.7%
Florida	74.9%	32.2%	43.9%	43.5%	98.0%	100.0%	34.4%	98.1%
East South Central:								
Kentucky	76.8%	36.4%	51.7%	81.2%	91.2%	99.4%	47.2%	96.2%
Tennessee	72.7%	16.9% *	41.2%	78.8%	97.1%	100.0%	32.3%	97.0%
Alabama	75.0%	25.6%	54.9%	98.4%	100.0%	93.3%	45.2%	95.6%
West South Central:								
Arkansas	73.7%	34.6%	60.8%	77.0%	100.0%	97.7%	45.8%	97.6%
Louisiana	72.0%	19.8%	44.3%	50.9%	84.2%	100.0%	31.7%	94.2%
Oklahoma	64.6%	39.3%	26.5% *	66.1%	91.5%	100.0%	37.3%	94.2%
Texas	69.9%	17.0%	34.8%	70.2%	89.4%	98.7%	33.0%	95.0%
Mountain:								
Idaho	69.6%	16.4%	42.4%	67.1%	87.8%	100.0%	33.1%	96.8%
Wyoming	52.7%	19.7%	44.1%	71.8%	98.6%	100.0%	33.0%	94.1%
Colorado	70.0%	36.1%	64.4%	64.1%	100.0%	100.0%	45.4%	100.0%
New Mexico	59.8%	23.4%	29.3% *	58.6%	95.8%	100.0%	31.8%	91.0%
Arizona	81.2%	35.2%	40.0%	76.3%	93.9%	99.9%	45.9%	97.5%
Utah	74.0%	31.8%	26.9% *	69.3%	98.5%	100.0%	42.6%	96.1%
Pacific:								
Washington	59.3%	29.5%	46.3%	74.5%	94.7%	100.0%	39.6%	93.4%
Oregon	62.7%	20.7% *	64.9%	67.6%	97.4%	91.0%	40.9%	90.7%
California	62.3%	30.3%	43.0%	60.8%	96.9%	71.1%	38.8%	77.6%
States not shown separately	64.6%	35.2%	46.0%	68.4%	95.2%	98.9%	42.6%	93.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.4.b(1998) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1998 (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	1.32%	1.23%	1.69%	1.90%	0.94%	3.29%	1.51%	1.99%
New England:								
Massachusetts	2.09%	4.22%	6.35%	5.61%	0.31%	0.39%	2.69%	0.25%
New Hampshire	4.65%	5.43%	13.14%	4.33%	0.00%	0.00%	5.72%	0.07%
Connecticut	3.35%	5.38%	10.97%	8.34%	2.22%	1.05%	4.82%	1.59%
Middle Atlantic:								
New York	3.13%	6.65%	10.20%	8.22%	3.46%	0.00%	4.78%	1.95%
New Jersey	6.88%	5.19%	9.66%	10.70%	12.95%	10.54%	4.20%	6.72%
Pennsylvania	3.11%	4.94%	6.26%	7.12%	3.58%	1.44%	3.50%	2.81%
East North Central:								
Ohio	4.43%	6.59%	13.88% *	6.52%	7.92%	6.23%	7.55%	3.81%
Indiana	4.36%	6.59% *	11.05% *	10.91%	4.98%	8.05%	5.11%	3.84%
Illinois	2.21%	3.56%	11.19%	5.44%	2.96%	0.19%	4.90%	1.83%
Michigan	3.28%	4.54%	10.39%	7.54%	7.55%	0.49%	4.16%	1.94%
Wisconsin	5.23%	6.03%	8.81%	6.62%	1.25%	0.00%	7.32%	1.21%
West North Central:								
Minnesota	4.15%	6.19%	10.86%	6.47%	10.56%	4.97%	5.67%	3.80%
Iowa	4.96%	7.74%	13.86% *	6.80%	3.15%	0.00%	6.06%	1.11%
Missouri	4.74%	7.14%	13.06% *	6.76%	12.95%	0.00%	8.09%	3.77%
Nebraska	4.74%	8.54%	11.70% *	7.90%	3.41%	7.77%	6.92%	3.85%
Kansas	5.30%	4.61%	7.97%	10.40%	7.28%	2.60%	5.14%	4.38%
South Atlantic:								
Delaware	3.98%	6.76%	11.82%	9.85%	10.35%	8.57%	6.25%	5.42%
Maryland	3.43%	7.06%	9.79%	8.23%	0.00%	0.00%	5.68%	2.02%
Virginia	5.66%	6.33%	10.85%	11.41%	6.85%	6.75%	5.44%	6.62%
West Virginia	4.32%	6.37%	10.60%	8.96%	7.97%	0.00%	6.28%	6.72%
North Carolina	3.53%	6.01%	10.53%	4.80%	10.04%	0.00%	6.04%	3.00%
South Carolina	3.10%	6.38% *	11.90%	11.85%	5.54%	10.54%	7.66%	2.82%
Georgia	4.84%	6.11%	12.35% *	11.49%	12.11%	0.00%	6.00%	3.10%
Florida	2.87%	4.14%	6.64%	11.26%	1.09%	0.00%	3.67%	1.01%
East South Central:								
Kentucky	5.41%	8.29%	11.02%	7.08%	8.75%	0.21%	5.54%	3.85%
Tennessee	5.19%	7.69% *	11.43%	9.84%	3.48%	0.00%	6.99%	2.17%
Alabama	3.73%	5.92%	9.78%	2.05%	0.00%	3.71%	7.57%	2.70%
West South Central:								
Arkansas	4.51%	9.29%	13.10%	10.70%	0.00%	6.30%	7.37%	2.07%
Louisiana	6.16%	3.24%	9.89%	8.80%	10.74%	0.00%	2.53%	4.89%
Oklahoma	4.02%	7.61%	9.45% *	9.72%	13.83%	0.00%	5.84%	7.47%
Texas	4.37%	2.34%	6.73%	7.38%	4.92%	2.29%	3.67%	2.47%
Mountain:								
Idaho	7.09%	3.60%	10.98%	7.86%	13.53%	0.00%	5.86%	6.34%
Wyoming	4.30%	2.64%	9.95%	8.15%	10.84%	10.54%	2.91%	3.32%
Colorado	4.16%	4.71%	10.96%	10.86%	0.00%	0.00%	5.13%	0.07%
New Mexico	5.32%	5.50%	13.34% *	9.34%	3.70%	0.00%	6.02%	5.10%
Arizona	2.67%	6.87%	9.81%	5.49%	3.87%	0.05%	5.66%	1.45%
Utah	3.92%	7.74%	8.93% *	8.24%	0.72%	0.00%	3.12%	1.86%
Pacific:								
Washington	3.35%	5.51%	7.19%	7.15%	4.41%	0.00%	4.54%	2.13%
Oregon	6.21%	6.49% *	8.54%	11.20%	5.65%	7.77%	6.74%	4.91%
California	5.74%	4.28%	5.36%	7.11%	1.58%	10.99%	3.07%	8.29%
States not shown separately	3.11%	6.00%	7.01%	6.68%	2.34%	0.74%	5.33%	1.92%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.4.b.(1)(1998) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1998:(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	29.2%	27.8%	23.5%	19.8%	26.4%	35.6%	23.7%	31.1%
New England:								
Massachusetts	31.3%	35.4%	15.4% *	32.4%	40.9%	28.4%	29.8%	31.9%
New Hampshire	25.4%	32.3%	20.7% *	33.0%	20.3%	24.9%	30.7%	22.7%
Connecticut	25.4%	35.7%	23.7% *	8.3% *	19.5% *	35.4%	24.6%	25.7%
Middle Atlantic:								
New York	38.7%	41.0%	26.9%	26.5%	31.6%	49.3%	34.9%	40.0%
New Jersey	32.0%	17.9% *	15.1% *	5.9% *	38.3% *	39.8%	14.1% *	37.7%
Pennsylvania	31.1%	19.0%	26.3%	16.2% *	41.7%	34.5%	19.0%	36.1%
East North Central:								
Ohio	33.8%	16.7% *	34.1% *	25.5%	24.6% *	43.2%	23.9%	36.6%
Indiana	23.4%	37.6%	32.3% *	14.1% *	22.9% *	24.8% *	28.8%	22.0%
Illinois	24.7%	33.5%	19.6% *	13.6%	20.2% *	31.3%	19.8% *	26.2%
Michigan	27.1%	25.1%	14.9% *	11.6% *	26.7%	38.6%	15.9% *	32.3%
Wisconsin	25.9%	34.6%	21.2%	21.5%	26.6%	28.0% *	26.7%	25.3%
West North Central:								
Minnesota	34.3%	12.8% *	19.1% *	44.6%	21.4% *	51.7%	22.0% *	39.6%
Iowa	30.4%	13.8% *	41.6%	35.8%	20.2% *	41.9%	19.5% *	35.5%
Missouri	18.6% *	23.3% *	14.3% *	11.4% *	27.3% *	18.2% *	18.4% *	18.7%
Nebraska	24.6%	17.8% *	32.9% *	7.6% *	15.1% *	34.2%	17.0%	27.2%
Kansas	25.5%	30.6%	25.5% *	8.7% *	31.0% *	31.7%	21.8%	27.2%
South Atlantic:								
Delaware	22.2%	43.2%	20.0% *	20.7% *	10.2% *	22.5% *	26.6%	19.7% *
Maryland	33.8%	40.2%	20.1% *	27.2%	21.6% *	48.2%	21.8%	38.4%
Virginia	19.3%	30.6% *	8.6% *	17.4%	14.0% *	26.5% *	22.8%	18.6%
West Virginia	18.5%	10.7% *	4.0% *	20.3% *	10.8% *	33.3%	9.5% *	23.3%
North Carolina	24.4%	16.8% *	19.6% *	8.8% *	20.6% *	33.7% *	16.5% *	27.1%
South Carolina	25.4%	26.5% *	16.6% *	20.1% *	25.0%	31.2% *	18.3% *	27.7%
Georgia	29.3%	52.2%	52.7% *	33.6%	5.8% *	25.4% *	42.1%	24.4%
Florida	33.3%	33.9%	24.1% *	25.0% *	19.0% *	38.9%	24.9%	35.0%
East South Central:								
Kentucky	23.0%	8.3% *	27.4% *	11.9% *	18.4% *	30.6% *	14.4%	25.8%
Tennessee	44.7%	30.3% *	30.1%	13.5% *	68.9%	39.8%	28.9%	47.8%
Alabama	25.8%	22.1% *	28.0% *	21.4% *	21.5% *	29.3% *	26.0%	25.7%
West South Central:								
Arkansas	17.2%	8.9% *	8.8% *	13.0% *	13.4% *	29.6% *	13.3% *	18.8% *
Louisiana	24.8%	23.4% *	22.1% *	9.9% *	19.8% *	28.0%	19.1%	25.9%
Oklahoma	24.0%	15.0% *	46.2%	16.6%	7.7% *	47.2%	22.7% *	24.6%
Texas	22.0%	27.8%	20.5% *	12.0%	13.5% *	26.5%	18.5%	22.8%
Mountain:								
Idaho	36.4%	52.7%	21.1% *	10.3% *	33.3%	42.7%	25.0%	39.3%
Wyoming	18.1%	53.4%	18.9% *	9.7% *	6.6% *	15.4% *	30.1%	9.3% *
Colorado	33.4%	46.0%	9.7% *	33.6% *	10.3% *	44.6%	26.0%	37.6%
New Mexico	29.1%	31.3% *	21.5% *	18.3% *	22.7% *	40.3%	25.0%	30.7%
Arizona	24.3%	24.2% *	15.2%	10.3% *	19.2% *	29.9%	14.4% *	26.4%
Utah	31.2%	44.8%	23.5% *	30.2%	11.7% *	37.4%	36.0%	29.7%
Pacific:								
Washington	31.6%	26.3%	27.3%	24.8%	25.7%	52.3%	25.6%	36.1%
Oregon	38.8%	54.2%	37.6%	13.5%	44.9%	65.8%	33.2%	42.0%
California	29.5%	24.8% *	25.4%	21.2%	20.4%	38.0%	24.1%	31.2%
States not shown separately	28.3%	22.6%	34.9%	22.9%	38.3%	23.3% *	25.6%	29.9%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.4.b.(1)(1998) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1998:(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	1.04%	1.64%	1.74%	1.70%	1.55%	2.12%	1.29%	1.36%
New England:								
Massachusetts	2.03%	6.48%	5.50% *	7.17%	4.99%	5.59%	3.65%	2.77%
New Hampshire	3.09%	5.30%	13.02% *	7.03%	5.19%	5.41%	4.63%	4.07%
Connecticut	5.48%	7.56%	11.04% *	3.96% *	6.61% *	8.71%	5.92%	6.75%
Middle Atlantic:								
New York	4.84%	8.77%	7.19%	6.75%	6.38%	7.81%	4.89%	5.91%
New Jersey	5.09%	7.94% *	12.00% *	11.53% *	11.63% *	9.53%	6.61% *	7.25%
Pennsylvania	2.35%	4.24%	5.78%	5.10% *	4.48%	6.39%	1.94%	2.68%
East North Central:								
Ohio	4.12%	5.45% *	11.16% *	6.49%	8.73% *	5.30%	3.92%	4.33%
Indiana	4.13%	10.42%	11.79% *	7.13% *	8.80% *	11.95% *	6.16%	5.19%
Illinois	3.59%	10.01%	8.75% *	3.81%	7.94% *	5.37%	6.13% *	3.53%
Michigan	5.03%	4.47%	10.20% *	9.85% *	6.88%	11.01%	5.27% *	7.85%
Wisconsin	4.85%	3.84%	6.28%	5.97%	7.65%	10.61% *	4.62%	6.80%
West North Central:								
Minnesota	5.10%	7.64% *	14.19% *	11.91%	9.19% *	7.13%	8.47% *	6.43%
Iowa	4.68%	10.77% *	11.99%	10.03%	8.88% *	8.03%	9.62% *	5.89%
Missouri	5.71% *	8.75% *	13.50% *	8.94% *	10.15% *	10.29% *	7.92% *	5.40%
Nebraska	4.59%	9.46% *	15.58% *	3.78% *	7.37% *	8.24%	4.47%	5.36%
Kansas	3.84%	8.75%	10.52% *	4.37% *	9.70% *	6.54%	5.04%	6.09%
South Atlantic:								
Delaware	3.92%	11.24%	6.89% *	7.37% *	6.78% *	11.11% *	6.21%	6.21% *
Maryland	4.65%	8.74%	6.34% *	7.66%	11.03% *	8.16%	3.12%	7.10%
Virginia	4.09%	11.72% *	6.00% *	4.00%	8.29% *	9.87% *	3.85%	5.35%
West Virginia	4.04%	4.13% *	2.32% *	10.12% *	5.26% *	9.34%	3.47% *	6.02%
North Carolina	4.73%	11.86% *	8.40% *	7.22% *	7.62% *	10.13% *	7.33% *	5.70%
South Carolina	4.60%	8.32% *	6.94% *	10.49% *	7.19%	9.50% *	9.56% *	5.89%
Georgia	6.65%	13.30%	17.11% *	8.25%	6.24% *	10.94% *	11.43%	6.77%
Florida	4.33%	8.64%	9.44% *	8.10% *	6.82% *	6.31%	4.27%	5.24%
East South Central:								
Kentucky	4.31%	14.01% *	13.79% *	7.46% *	13.00% *	9.23% *	3.71%	5.88%
Tennessee	8.57%	10.54% *	7.37%	16.79% *	18.59%	8.23%	6.87%	10.16%
Alabama	3.44%	6.83% *	12.97% *	7.99% *	10.65% *	12.07% *	7.02%	5.36%
West South Central:								
Arkansas	5.00%	10.67% *	3.39% *	7.68% *	10.73% *	9.07% *	5.02% *	6.77% *
Louisiana	5.34%	11.29% *	7.81% *	10.69% *	7.99% *	7.49%	5.42%	6.80%
Oklahoma	4.77%	11.11% *	12.55%	4.88%	10.35% *	10.88%	7.54% *	5.91%
Texas	5.17%	7.99%	7.44% *	2.51%	4.98% *	7.54%	3.49%	6.04%
Mountain:								
Idaho	4.30%	12.09%	9.27% *	3.93% *	9.33%	9.81%	7.29%	5.46%
Wyoming	2.57%	10.65%	8.22% *	8.49% *	7.40% *	6.55% *	5.00%	2.91% *
Colorado	6.70%	8.93%	13.28% *	11.05% *	6.40% *	10.12%	6.45%	7.29%
New Mexico	4.54%	10.09% *	13.79% *	8.28% *	9.43% *	11.35%	7.16%	7.15%
Arizona	4.07%	8.13% *	4.05%	4.19% *	8.28% *	6.23%	5.43% *	4.46%
Utah	4.87%	10.67%	15.86% *	8.38%	6.02% *	9.64%	5.96%	7.34%
Pacific:								
Washington	2.91%	6.33%	7.42%	5.52%	4.51%	7.11%	2.87%	3.13%
Oregon	6.02%	8.85%	8.33%	3.84%	12.18%	9.15%	5.98%	8.20%
California	2.90%	7.50% *	4.77%	3.71%	5.31%	4.23%	2.22%	3.62%
States not shown separately	3.65%	4.59%	7.16%	5.86%	6.12%	10.26% *	5.57%	4.19%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.4.b.(1).(a)(1998) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	61.3%	57.6%	47.0%	44.0%	55.1%	70.0%	49.4%	64.5%
New England:								
Massachusetts	52.6%	35.3%	34.6%	45.3%	47.4%	66.0%	42.5%	55.9%
New Hampshire	45.2%	54.6%	47.6% *	37.4%	29.1% *	61.3%	49.3%	42.4%
Connecticut	65.5%	52.8%	34.6% *	32.9% *	80.8%	73.4%	42.3%	74.4%
Middle Atlantic:								
New York	59.1%	40.0%	31.8% *	34.2%	48.9%	75.9%	32.6%	67.6%
New Jersey	71.3%	82.9%	62.0%	34.9% *	74.5%	70.3%	76.7%	70.6%
Pennsylvania	52.4%	69.0%	65.5%	60.9%	31.5% *	65.7%	58.3%	51.1%
East North Central:								
Ohio	64.4%	61.2%	55.4%	65.5%	16.6% *	77.3%	53.5%	66.3%
Indiana	44.0%	61.4%	49.2%	32.4% *	16.4% *	62.0%	41.6%	44.8%
Illinois	76.5%	70.3%	48.4% *	74.5%	70.1%	82.6%	61.2%	80.2%
Michigan	53.0%	67.2%	51.0%	32.3% *	44.4%	56.3%	59.8%	51.5%
Wisconsin	43.9%	40.4% *	21.6% *	38.1%	51.0%	54.0%	36.1%	49.8%
West North Central:								
Minnesota	47.9%	56.3%	47.5% *	26.8% *	48.6%	58.1%	37.1%	50.5%
Iowa	44.5%	82.7%	23.1% *	17.6% *	18.7% *	65.3%	43.5%	44.7%
Missouri	63.7%	83.6%	20.9% *	54.7%	60.5% *	70.1%	52.7%	66.7%
Nebraska	68.0%	66.5%	21.2% *	46.6%	37.8%	79.8%	50.4%	71.8%
Kansas	54.2%	43.8% *	15.0% *	41.6% *	24.0% *	86.7%	27.8% *	64.2%
South Atlantic:								
Delaware	45.7%	31.2% *	37.3% *	27.9% *	32.5%	73.4%	37.6%	51.8%
Maryland	51.0%	47.3%	51.4%	12.1% *	49.1%	63.3%	45.9%	52.1%
Virginia	60.0%	35.2% *	65.9%	54.8%	62.2%	64.6%	50.7%	62.5%
West Virginia	63.7%	81.4%	17.4% *	56.4%	35.5% *	72.9%	66.5%	63.1%
North Carolina	58.7%	51.3% *	52.9%	18.4% *	51.7%	65.5%	40.4% *	62.5%
South Carolina	50.1%	52.0% *	60.7% *	15.9% *	55.3%	55.3%	50.8%	50.0%
Georgia	62.9%	72.5%	46.3% *	50.8%	93.0%	67.1%	53.9%	69.0%
Florida	53.2%	37.2% *	45.3% *	26.5%	78.2%	54.2%	38.9%	55.2%
East South Central:								
Kentucky	70.9%	39.9% *	45.3% *	36.4% *	35.0% *	86.8%	43.9%	75.7%
Tennessee	82.5%	77.5%	78.0%	16.2% *	99.3%	62.3%	61.4%	85.0%
Alabama	45.6%	78.2%	53.1% *	28.7% *	24.2% *	50.7%	45.5%	45.7%
West South Central:								
Arkansas	58.3%	57.4%	19.4% *	20.8% *	34.2% *	82.6%	30.3% *	66.3%
Louisiana	45.7%	53.0%	34.9% *	47.3% *	17.8% *	51.4%	47.8%	45.4%
Oklahoma	68.0%	71.8%	82.8%	64.9%	50.3%	68.1%	72.3%	66.3%
Texas	67.3%	69.5%	59.0%	53.6%	53.1%	71.3%	67.4%	67.3%
Mountain:								
Idaho	56.0%	76.8%	67.4%	44.4% *	38.0%	56.4%	63.9%	54.7%
Wyoming	59.4%	55.9%	37.4% *	70.4%	56.7%	78.9%	54.3%	71.5%
Colorado	77.1%	49.9%	72.7%	69.7%	87.7%	88.0%	53.5%	86.1%
New Mexico	51.3%	30.4% *	19.5% *	29.3% *	62.9%	59.8%	28.7% *	58.5%
Arizona	69.0%	34.1% *	68.8%	29.8% *	33.2% *	84.0%	40.3%	72.4%
Utah	36.1%	46.3% *	10.9% *	17.2% *	49.6% *	39.3%	27.3% *	39.4%
Pacific:								
Washington	65.8%	69.8%	53.3%	62.5%	67.6%	68.5%	60.2%	68.7%
Oregon	70.3%	64.3%	31.8% *	72.2%	89.4%	62.9%	51.6%	78.8%
California	74.6%	70.4%	48.6%	47.6%	66.8%	84.9%	56.7%	79.1%
States not shown separately	64.1%	77.9%	49.3%	65.5%	60.6%	68.1%	61.6%	65.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.4.b.(1).(a)(1998) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	1.46%	1.48%	2.92%	2.43%	3.15%	1.80%	1.41%	1.45%
New England:								
Massachusetts	3.36%	8.30%	7.83%	8.98%	6.84%	4.23%	5.48%	3.35%
New Hampshire	3.67%	10.71%	14.93% *	9.36%	10.38% *	11.54%	7.65%	8.17%
Connecticut	6.48%	11.76%	12.56% *	11.81% *	20.39%	11.67%	6.72%	10.48%
Middle Atlantic:								
New York	4.58%	6.81%	10.17% *	9.97%	7.97%	4.84%	5.16%	3.75%
New Jersey	6.31%	18.45%	16.75%	13.75% *	20.20%	16.10%	15.34%	11.94%
Pennsylvania	6.30%	13.70%	14.19%	13.51%	11.59% *	6.77%	10.10%	7.19%
East North Central:								
Ohio	6.97%	15.66%	14.11%	14.05%	11.08% *	8.58%	9.11%	8.26%
Indiana	7.81%	15.11%	13.42%	13.99% *	16.02% *	7.95%	10.44%	10.71%
Illinois	3.62%	14.45%	14.68% *	14.63%	12.96%	10.13%	9.88%	5.15%
Michigan	4.16%	9.91%	14.93%	12.92% *	12.59%	9.24%	10.06%	5.36%
Wisconsin	5.80%	12.38% *	12.76% *	8.22%	10.51%	12.00%	10.21%	8.56%
West North Central:								
Minnesota	7.83%	15.54%	14.56% *	12.16% *	12.73%	8.36%	11.01%	8.56%
Iowa	7.59%	18.60%	13.30% *	9.90% *	11.05% *	8.89%	10.16%	8.72%
Missouri	10.71%	21.87%	10.64% *	15.05%	18.18% *	14.14%	13.61%	12.07%
Nebraska	7.47%	15.80%	13.34% *	13.95%	10.34%	8.75%	13.39%	9.16%
Kansas	8.66%	15.29% *	7.78% *	13.96% *	13.26% *	7.53%	9.39% *	9.69%
South Atlantic:								
Delaware	7.11%	13.07% *	13.41% *	12.10% *	9.58%	17.82%	10.65%	10.59%
Maryland	4.90%	10.87%	14.77%	10.94% *	11.63%	7.40%	7.17%	5.90%
Virginia	6.72%	14.31% *	18.44%	14.63%	12.12%	7.71%	12.76%	7.41%
West Virginia	9.77%	19.53%	10.30% *	14.16%	11.65% *	12.63%	14.60%	11.18%
North Carolina	6.25%	16.12% *	15.59%	10.26% *	12.77%	8.43%	12.96% *	7.73%
South Carolina	7.07%	16.29% *	18.95% *	6.11% *	15.20%	11.49%	12.52%	8.52%
Georgia	11.35%	17.76%	14.65% *	14.84%	24.05%	15.48%	14.11%	15.14%
Florida	5.50%	12.04% *	16.04% *	7.52%	18.74%	6.36%	9.71%	4.54%
East South Central:								
Kentucky	8.21%	14.51% *	14.42% *	11.53% *	12.09% *	14.95%	9.79%	9.57%
Tennessee	10.99%	15.65%	22.27%	9.92% *	23.52%	8.31%	11.27%	11.46%
Alabama	6.96%	19.23%	16.54% *	13.08% *	11.54% *	12.58%	13.37%	8.19%
West South Central:								
Arkansas	8.75%	16.72%	6.87% *	13.92% *	13.07% *	14.69%	11.64% *	9.50%
Louisiana	6.60%	15.38%	10.80% *	15.22% *	17.80% *	11.36%	11.88%	8.86%
Oklahoma	5.56%	17.99%	20.13%	12.38%	14.60%	13.02%	13.70%	9.68%
Texas	6.06%	14.80%	14.78%	13.94%	13.17%	8.69%	8.66%	8.66%
Mountain:								
Idaho	4.03%	15.70%	15.58%	16.01% *	9.78%	12.14%	9.45%	7.61%
Wyoming	8.77%	14.00%	14.99% *	16.44%	15.85%	21.11%	11.55%	12.74%
Colorado	7.48%	13.81%	16.34%	15.82%	21.19%	15.62%	8.75%	10.97%
New Mexico	7.24%	14.96% *	13.33% *	9.73% *	10.96%	13.78%	13.10% *	7.72%
Arizona	7.48%	12.66% *	18.37%	12.55% *	13.92% *	9.13%	9.94%	8.34%
Utah	8.23%	15.61% *	5.38% *	13.98% *	15.77% *	9.53%	9.21% *	9.30%
Pacific:								
Washington	3.29%	6.85%	9.67%	10.60%	10.04%	7.28%	4.52%	4.54%
Oregon	6.85%	9.44%	13.07% *	11.86%	14.43%	6.07%	7.46%	7.45%
California	4.93%	10.86%	9.94%	8.71%	9.98%	6.23%	5.11%	5.17%
States not shown separately	3.88%	7.47%	11.86%	13.25%	7.85%	11.37%	6.84%	3.65%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.4.b.(2)(1998) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	17.9%	16.0%	11.0%	8.7%	14.5%	24.9%	11.7%	20.0%
New England:								
Massachusetts	16.5%	12.5%	5.3% *	14.7% *	19.4%	18.8%	12.7%	17.8%
New Hampshire	11.5%	17.7%	9.9% *	12.3%	5.9%	15.3%	15.1%	9.6%
Connecticut	16.6%	18.9%	8.2% *	2.7% *	15.8% *	26.0%	10.4%	19.1% *
Middle Atlantic:								
New York	22.8%	16.4% *	8.6% *	9.1% *	15.5%	37.4%	11.4%	27.1%
New Jersey	22.8%	14.8% *	9.4% *	2.0% *	28.5%	28.0%	10.8% *	26.6%
Pennsylvania	16.3%	13.1%	17.2%	9.9% *	13.1%	22.7%	11.1%	18.4%
East North Central:								
Ohio	21.8%	10.2% *	18.9% *	16.7% *	4.1% *	33.4%	12.8%	24.3%
Indiana	10.3%	23.1%	15.9% *	4.6% *	3.8% *	15.4% *	12.0% *	9.9%
Illinois	18.9%	23.5% *	9.5% *	10.1% *	14.2% *	25.9%	12.1% *	21.0%
Michigan	14.4%	16.9%	7.6% *	3.8% *	11.9% *	21.7% *	9.5% *	16.6%
Wisconsin	11.4% *	14.0%	4.6% *	8.2% *	13.5%	15.1% *	9.7%	12.6% *
West North Central:								
Minnesota	16.4%	7.2% *	9.1% *	12.0% *	10.4% *	30.0%	8.2%	20.0%
Iowa	13.5%	11.4% *	9.6% *	6.3% *	3.8% *	27.4%	8.5% *	15.9%
Missouri	11.9% *	19.5% *	3.0% *	6.2% *	16.5% *	12.7% *	9.7% *	12.4% *
Nebraska	16.7%	11.8% *	7.0% *	3.6% *	5.7% *	27.3%	8.6% *	19.5%
Kansas	13.8%	13.4% *	3.8% *	3.6% *	7.4% *	27.5%	6.1% *	17.5%
South Atlantic:								
Delaware	10.1% *	13.5%	7.5% *	5.8% *	3.3% *	16.5% *	10.0% *	10.2% *
Maryland	17.2%	19.0%	10.3% *	3.3% *	10.6% *	30.5%	10.0%	20.0%
Virginia	11.6%	10.8% *	5.7% *	9.6% *	8.7% *	17.1% *	11.6%	11.6% *
West Virginia	11.8%	8.7% *	0.7% *	11.4% *	3.8% *	24.3% *	6.3% *	14.7% *
North Carolina	14.3%	8.6% *	10.4%	1.6% *	10.7% *	22.1% *	6.7% *	16.9%
South Carolina	12.7%	13.8% *	10.1% *	3.2% *	13.8% *	17.3% *	9.3% *	13.8%
Georgia	18.5%	37.9%	24.4% *	17.1% *	5.4% *	17.0% *	22.7% *	16.8% *
Florida	17.7%	12.6% *	10.9% *	6.6% *	14.8% *	21.1%	9.7% *	19.3%
East South Central:								
Kentucky	16.3%	3.3% *	12.4% *	4.3% *	6.4% *	26.6%	6.3% *	19.5%
Tennessee	36.8%	23.5% *	23.5% *	2.2% *	68.5%	24.8%	17.7%	40.7%
Alabama	11.8%	17.3% *	14.9% *	6.1% *	5.2% *	14.8% *	11.8% *	11.7%
West South Central:								
Arkansas	10.0% *	5.1% *	1.7% *	2.7% *	4.6% *	24.5% *	4.0% *	12.4% *
Louisiana	11.4%	12.4% *	7.7% *	4.7% *	3.5% *	14.4%	9.1% *	11.8%
Oklahoma	16.3%	10.8% *	38.3% *	10.8%	3.9% *	32.2%	16.4% *	16.3%
Texas	14.8%	19.3% *	12.1% *	6.4%	7.2% *	18.9%	12.5%	15.3%
Mountain:								
Idaho	20.4%	40.5%	14.2% *	4.6% *	12.6% *	24.1%	16.0%	21.5%
Wyoming	10.7%	29.9%	7.1% *	6.8% *	3.7% *	12.1% *	16.3%	6.6% *
Colorado	25.8%	23.0%	7.1% *	23.5% *	9.0% *	39.3%	13.9%	32.3%
New Mexico	14.9%	9.5% *	4.2% *	5.4% *	14.3% *	24.1%	7.2% *	17.9%
Arizona	16.7%	8.2% *	10.5% *	3.1% *	6.4% *	25.1%	5.8% *	19.1%
Utah	11.3%	20.7% *	2.6% *	5.2% *	5.8% *	14.7%	9.8% *	11.7%
Pacific:								
Washington	20.8%	18.3%	14.5% *	15.5%	17.4%	35.8%	15.4%	24.8%
Oregon	27.3%	34.9%	11.9% *	9.7%	40.2%	41.4%	17.2% *	33.1%
California	22.0%	17.5% *	12.3% *	10.1%	13.6% *	32.3%	13.7%	24.7%
States not shown separately	18.1%	17.6%	17.2% *	15.0% *	23.2%	15.9% *	15.8%	19.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.B.4.b.(2)(1998) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998 (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	0.88%	0.97%	1.15%	0.68%	1.20%	1.77%	0.61%	1.06%
New England:								
Massachusetts	1.67%	2.68%	2.51% *	4.85% *	4.10%	4.72%	3.08%	1.76%
New Hampshire	1.82%	4.46%	5.60% *	3.42%	1.38%	3.64%	3.01%	2.30%
Connecticut	4.59%	4.69%	4.45% *	1.24% *	6.30% *	7.63%	2.50%	5.98% *
Middle Atlantic:								
New York	3.76%	6.21% *	3.54% *	5.06% *	3.85%	6.52%	2.37%	4.26%
New Jersey	3.83%	7.67% *	11.63% *	10.47% *	8.23%	8.24%	4.85% *	6.05%
Pennsylvania	1.95%	3.09%	4.79%	4.42% *	3.86%	4.39%	2.17%	1.98%
East North Central:								
Ohio	3.94%	3.30% *	11.46% *	6.53% *	1.33% *	5.19%	3.64%	4.34%
Indiana	1.58%	6.44%	6.93% *	1.50% *	1.13% *	9.12% *	3.66% *	1.66%
Illinois	2.98%	9.72% *	5.89% *	3.25% *	6.50% *	5.51%	4.71% *	3.21%
Michigan	3.14%	2.08%	5.34% *	2.80% *	3.98% *	7.25% *	3.22% *	4.91%
Wisconsin	3.46% *	4.01%	3.63% *	2.58% *	4.06%	6.90% *	2.32%	4.79% *
West North Central:								
Minnesota	3.47%	3.87% *	8.26% *	3.96% *	7.38% *	5.15%	1.80%	5.75%
Iowa	2.41%	10.41% *	4.84% *	2.08% *	2.76% *	5.17%	4.33% *	2.32%
Missouri	4.78% *	7.52% *	10.27% *	4.82% *	6.79% *	9.43% *	5.62% *	4.72% *
Nebraska	4.50%	9.19% *	10.50% *	1.75% *	3.22% *	7.69%	3.78% *	5.37%
Kansas	3.00%	10.51% *	1.51% *	1.53% *	2.97% *	6.04%	2.40% *	4.05%
South Atlantic:								
Delaware	3.37% *	3.56%	6.78% *	3.28% *	1.98% *	9.80% *	3.28% *	4.51% *
Maryland	2.48%	5.62%	4.11% *	1.48% *	3.72% *	5.44%	2.18%	3.81%
Virginia	2.88%	11.40% *	2.67% *	3.06% *	6.06% *	5.85% *	3.02%	3.48% *
West Virginia	3.15%	3.25% *	2.06% *	6.86% *	1.45% *	8.63% *	3.46% *	4.88% *
North Carolina	3.04%	8.25% *	2.86%	2.32% *	5.64% *	8.14% *	3.05% *	3.61%
South Carolina	2.56%	6.63% *	5.82% *	1.72% *	5.10% *	5.78% *	3.03% *	3.47%
Georgia	5.29%	10.92%	8.07% *	6.91% *	6.33% *	6.65% *	7.22% *	5.10% *
Florida	2.60%	7.40% *	10.54% *	2.56% *	6.47% *	3.42%	3.46% *	3.43%
East South Central:								
Kentucky	3.21%	2.92% *	14.38% *	2.42% *	7.21% *	7.37%	2.05% *	3.81%
Tennessee	9.05%	11.55% *	7.08% *	2.15% *	18.85%	5.52%	4.38%	10.52%
Alabama	3.19%	6.58% *	13.92% *	6.16% *	4.63% *	8.97% *	6.42% *	3.49%
West South Central:								
Arkansas	3.61% *	10.44% *	1.03% *	2.81% *	7.96% *	7.50% *	5.42% *	4.67% *
Louisiana	2.65%	5.31% *	3.57% *	10.15% *	6.29% *	3.40%	3.70% *	2.75%
Oklahoma	2.95%	10.96% *	11.51% *	2.66%	2.62% *	7.90%	6.78% *	3.85%
Texas	3.14%	6.59% *	6.83% *	1.81%	3.03% *	4.98%	2.13%	3.87%
Mountain:								
Idaho	3.06%	11.93%	7.16% *	3.47% *	4.37% *	7.02%	4.07%	4.00%
Wyoming	2.40%	8.82%	2.37% *	8.69% *	7.58% *	6.36% *	4.42%	2.94% *
Colorado	4.81%	6.41%	10.16% *	8.15% *	5.86% *	9.65%	2.52%	6.36%
New Mexico	4.11%	4.16% *	10.18% *	3.26% *	6.88% *	6.33%	2.56% *	4.80%
Arizona	3.94%	4.22% *	3.20% *	1.29% *	3.72% *	6.07%	1.78% *	4.35%
Utah	2.40%	9.67% *	2.68% *	2.24% *	6.25% *	4.15%	3.44% *	3.08%
Pacific:								
Washington	2.12%	4.80%	6.23% *	3.46%	3.91%	7.33%	1.96%	2.59%
Oregon	5.84%	6.75%	5.93% *	2.34%	11.08%	7.06%	5.39% *	7.59%
California	3.18%	5.37% *	3.84% *	1.95%	4.25% *	5.00%	1.56%	3.78%
States not shown separately	2.44%	4.56%	7.26% *	6.01% *	3.85%	7.75% *	2.94%	2.74%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.1(1998) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	2,174.35	2,333.64	2,271.47	2,076.68	2,114.39	2,180.23	2,235.23	2,151.79
New England:								
Massachusetts	2,391.53	2,899.58	2,399.56	2,438.48	2,370.62	2,292.17	2,561.10	2,340.05
New Hampshire	2,355.86	2,630.61	2,419.27	2,215.53	2,238.45	2,330.92	2,392.19	2,318.95
Connecticut	2,484.54	2,790.44	2,613.36	2,511.26	2,553.88	2,344.78	2,632.88	2,430.87
Middle Atlantic:								
New York	2,371.53	2,656.89	2,726.31	2,319.81	2,170.02	2,324.75	2,579.92	2,286.58
New Jersey	2,541.06	3,084.40	3,031.79	2,329.31	2,310.70	2,504.19	2,801.61	2,440.66
Pennsylvania	2,190.60	2,436.08	2,224.21	2,179.57	2,470.05	2,001.26	2,298.99	2,158.87
East North Central:								
Ohio	2,393.15	2,439.69	1,769.48	2,175.08	2,179.53	2,620.60	2,061.82	2,476.15
Indiana	2,134.43	2,223.95	2,183.02	1,999.99	2,170.97	2,142.67	2,114.23	2,139.97
Illinois	2,260.56	2,588.96	2,495.44	2,103.25	2,294.44	2,183.21	2,441.72	2,195.90
Michigan	2,179.64	2,244.79	2,587.74	2,046.77	1,916.39	2,225.05	2,292.57	2,137.29
Wisconsin	2,304.46	2,274.09	2,747.88	2,097.38	2,265.27	2,350.94	2,395.55	2,279.67
West North Central:								
Minnesota	2,145.19	1,973.64	2,098.08	2,226.95	1,901.63	2,244.87	2,280.49	2,095.74
Iowa	1,940.82	2,650.33	1,797.17	1,939.87	1,958.24	1,856.40	2,086.64	1,902.67
Missouri	2,051.69	1,941.30	2,166.58	2,027.42	2,079.72	2,059.77	2,022.48	2,062.76
Nebraska	2,284.45	2,076.37	1,740.69	1,830.98	2,688.91	2,187.38	1,879.80	2,380.13
Kansas	2,143.80	2,231.54	2,216.45	2,042.00	2,167.70	2,139.81	2,123.24	2,149.03
South Atlantic:								
Delaware	2,236.69	2,853.87	2,890.34	2,495.09	2,181.84	1,966.71	2,777.13	2,046.14
Maryland	2,333.59	2,392.34	2,738.46	2,120.97	2,409.81	2,298.14	2,483.72	2,257.04
Virginia	2,171.77	2,198.29	2,716.56	1,901.41	2,048.09	2,264.03	2,159.14	2,176.40
West Virginia	2,271.98	2,126.98	2,455.14	2,545.66	2,390.64	2,073.01	2,202.44	2,313.77
North Carolina	1,991.91	2,669.25	2,156.46	1,914.43	1,986.72	1,870.99	2,258.47	1,899.78
South Carolina	2,069.87	2,353.29	2,166.76	1,996.04	2,125.19	2,035.48	2,125.20	2,057.02
Georgia	2,052.46	2,154.25	2,246.00	2,200.57	1,879.72	2,011.19	2,233.79	1,993.96
Florida	2,077.07	2,359.96	2,100.47	1,994.53	2,138.78	1,997.91	2,128.34	2,057.62
East South Central:								
Kentucky	1,989.75	2,255.26	2,025.34	1,912.39	1,924.81	1,987.68	2,063.44	1,964.88
Tennessee	1,992.64	1,895.15	2,118.69	1,687.24	2,091.65	2,140.54	1,910.41	2,026.27
Alabama	2,085.81	1,924.83	2,018.37	2,120.79	2,014.82	2,138.55	2,047.09	2,100.99
West South Central:								
Arkansas	2,116.55	2,666.51	1,742.72	1,794.12	1,870.01	2,233.57	2,143.49	2,110.13
Louisiana	2,045.96	2,035.80	2,021.89	1,907.35	2,157.00	2,088.06	2,037.24	2,052.09
Oklahoma	2,147.21	2,132.68	1,910.61	1,976.71	2,084.45	2,265.08	2,039.03	2,179.53
Texas	2,087.19	2,450.87	2,401.61	1,969.04	2,144.21	1,991.11	2,270.45	2,029.70
Mountain:								
Idaho	1,973.47	2,238.43	2,154.72	1,831.52	2,249.06	1,853.89	2,040.38	1,939.68
Wyoming	2,326.99	2,011.03	2,529.72	2,583.08	1,991.73	2,424.78	2,254.55	2,372.92
Colorado	2,168.87	2,040.92	2,276.21	2,021.23	1,832.15	2,451.57	2,073.36	2,238.92
New Mexico	2,067.63	2,986.40	1,906.42	2,221.13	1,577.50	2,020.38	2,401.74	1,925.41
Arizona	2,150.94	1,922.16	2,024.14	1,914.30	1,947.38	2,338.58	1,946.62	2,220.94
Utah	2,174.50	2,798.68	2,033.50	2,107.15	2,124.86	2,101.83	2,409.80	2,092.72
Pacific:								
Washington	2,115.31	2,133.75	2,025.29	2,136.99	1,928.19	2,212.23	2,030.49	2,156.16
Oregon	2,210.96	2,173.67	2,042.62	2,037.32	2,423.09	2,216.25	2,096.86	2,259.48
California	2,052.40	2,055.80	1,930.32	1,943.10	1,779.20	2,222.77	1,999.87	2,073.55
States not shown separately	2,149.25	2,306.85	2,291.20	2,129.33	2,057.21	2,099.08	2,260.44	2,088.58

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.1(1998) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998:(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	17.02	58.75	26.57	24.61	33.34	22.84	22.77	17.37
New England:								
Massachusetts	54.69	118.99	68.02	82.76	86.16	94.12	76.06	56.41
New Hampshire	53.68	96.55	119.84	115.72	71.23	120.24	73.08	83.67
Connecticut	109.35	175.51	251.86	196.29	84.79	131.58	161.16	147.51
Middle Atlantic:								
New York	82.33	149.08	150.34	67.27	153.51	115.40	94.64	100.21
New Jersey	112.83	177.55	210.28	168.06	177.02	210.96	112.76	166.49
Pennsylvania	73.88	65.97	156.56	85.05	197.59	55.72	92.45	81.80
East North Central:								
Ohio	127.01	279.03	114.27	76.23	221.68	223.45	157.87	168.97
Indiana	102.55	270.66	262.96	95.43	232.91	88.40	81.97	111.81
Illinois	69.79	210.30	101.06	122.72	178.13	110.20	91.12	78.39
Michigan	69.97	96.29	156.44	148.69	96.33	111.51	140.65	86.89
Wisconsin	78.15	225.84	289.34	116.25	102.51	135.92	179.15	96.35
West North Central:								
Minnesota	77.52	132.16	253.84	247.91	125.41	140.73	224.72	82.73
Iowa	59.02	230.40	189.40	84.67	84.89	79.52	98.83	65.49
Missouri	73.88	186.70	192.81	146.14	158.19	96.08	114.04	80.15
Nebraska	198.06	295.02	180.86	78.17	254.91	284.80	123.21	221.84
Kansas	55.00	157.09	175.88	127.14	98.84	81.92	91.74	61.66
South Atlantic:								
Delaware	94.02	200.71	397.84	144.28	131.16	126.50	190.16	102.33
Maryland	65.62	110.54	244.48	101.29	181.68	86.80	81.77	91.10
Virginia	105.93	176.54	545.27	76.27	110.36	107.22	216.76	100.94
West Virginia	111.21	279.81	326.16	234.15	188.46	76.33	209.87	112.70
North Carolina	65.28	244.69	128.65	101.87	66.82	141.22	115.02	96.31
South Carolina	21.74	115.02	117.79	79.07	145.75	33.14	76.96	23.45
Georgia	96.75	340.02	306.88	167.52	151.54	80.65	156.14	94.02
Florida	57.15	128.36	134.69	103.11	123.23	71.67	76.43	67.49
East South Central:								
Kentucky	49.18	119.88	107.05	68.36	145.44	79.99	66.12	70.14
Tennessee	55.74	102.23	111.15	87.82	85.62	100.21	57.15	69.40
Alabama	106.17	75.99	51.46	67.21	73.41	207.10	80.84	129.34
West South Central:								
Arkansas	79.33	337.90	187.89	92.93	150.27	122.36	128.43	97.81
Louisiana	56.29	265.88	82.96	170.58	263.25	101.34	85.79	71.38
Oklahoma	54.39	169.29	95.75	96.78	73.48	121.08	57.65	75.00
Texas	38.81	144.02	219.51	89.16	120.67	55.91	63.00	43.03
Mountain:								
Idaho	68.71	154.90	143.62	133.29	141.63	107.90	92.05	90.06
Wyoming	109.12	157.58	238.15	276.39	84.70	158.49	163.84	141.93
Colorado	161.15	174.89	416.19	111.35	69.37	221.72	234.26	179.59
New Mexico	104.17	394.67	206.57	155.68	72.11	156.74	190.55	139.28
Arizona	131.54	135.35	86.01	77.35	100.00	209.14	85.65	160.49
Utah	46.26	420.05	301.86	132.10	131.54	133.91	115.99	86.78
Pacific:								
Washington	25.70	173.31	118.70	127.28	118.89	49.48	67.51	53.99
Oregon	98.51	119.71	226.05	172.70	210.54	120.06	118.10	111.16
California	72.61	130.55	58.32	60.20	78.16	113.88	74.64	93.99
States not shown separately	50.13	134.02	132.80	85.39	98.61	88.45	98.19	56.64

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.1.a(1998) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	2,008.07	2,284.41	2,085.96	1,947.42	1,941.73	1,970.81	2,132.82	1,958.19
New England:								
Massachusetts	2,269.87	2,973.80	2,289.68	2,327.07	2,147.70	2,147.73	2,523.81	2,182.44
New Hampshire	2,222.85	2,588.93	2,031.49	2,008.56	2,212.67	2,349.27	2,186.49	2,262.47
Connecticut	2,320.85	2,786.63	2,248.40	1,951.29	2,645.87	2,172.57	2,433.89	2,248.64
Middle Atlantic:								
New York	2,090.33	2,412.30	2,728.33	1,982.42	1,728.63	2,087.11	2,411.23	1,931.23
New Jersey	2,383.74	2,877.80	2,679.22 *	2,522.70	2,170.80	2,252.94	2,697.66	2,244.26
Pennsylvania	2,072.30	2,109.83	1,810.52	2,149.66	2,704.62	1,814.61	2,023.13	2,085.38
East North Central:								
Ohio	2,112.34	1,630.01	1,695.50	2,093.96	1,710.30	2,376.69	1,758.59	2,206.24
Indiana	1,894.38	1,554.89 *	1,723.67	1,955.87	1,662.91	1,993.62	1,676.74	1,934.93
Illinois	1,972.70	2,327.68 *	2,037.90	1,732.03	2,128.48	1,821.06	2,125.54	1,910.78
Michigan	2,146.53	2,281.03	1,973.03	2,140.47	1,900.32	2,228.10	2,117.06	2,157.13
Wisconsin	2,073.67	2,510.56	1,765.39	2,193.26	1,973.42	2,061.74	2,197.55	2,043.37
West North Central:								
Minnesota	2,097.37	1,673.96	2,034.31	1,820.63	1,937.63	2,418.15	1,852.17	2,262.32
Iowa	1,943.63	3,504.39	2,690.59	1,813.12	1,889.94	1,635.17	2,728.62	1,736.80
Missouri	1,925.02	2,633.89 *	1,280.37	1,838.19	1,794.23	1,943.42	2,085.97 *	1,890.89
Nebraska	2,023.93	1,621.57	1,977.59	1,773.12	2,492.91	2,039.95	1,657.70	2,095.03
Kansas	2,179.29	2,140.31	2,319.97	2,420.32	1,979.39	2,229.12	2,162.25	2,186.25
South Atlantic:								
Delaware	2,194.83	2,736.54	3,337.08	2,182.30	2,239.92	1,632.59	2,783.03	1,870.63
Maryland	2,144.08	2,560.53	2,047.48	1,964.13	2,150.64	2,129.57	2,200.98	2,121.40
Virginia	1,950.87	2,038.96	1,909.36	1,860.89	2,023.06	1,931.32	1,955.67	1,949.71
West Virginia	2,312.44	2,220.10	3,042.35	2,519.80	2,143.88	2,128.84	2,473.04	2,206.57
North Carolina	2,133.39	3,356.28	2,153.88 *	1,508.36	2,018.21	1,960.32	2,698.41	1,941.42
South Carolina	2,067.53	2,307.37	1,649.13	1,700.65	1,677.46 *	2,209.05	1,752.36	2,159.63
Georgia	2,055.75	2,436.45	2,146.11	1,553.02	2,344.73	2,053.91	2,202.17	1,979.31
Florida	2,006.32	2,450.03	2,036.44	1,868.19	2,062.63	1,892.52	2,136.29	1,960.22
East South Central:								
Kentucky	1,857.43	2,094.08	1,841.22	1,735.87	1,476.68	1,912.14	1,923.47	1,828.81
Tennessee	2,068.37	1,771.83	2,054.53	2,110.05	2,127.05	1,977.96	1,947.18	2,098.14
Alabama	2,076.84	1,945.47	2,185.36	2,557.65	2,079.78	1,963.26	2,155.19	2,029.27
West South Central:								
Arkansas	2,130.94	3,970.07 *	1,567.99	1,841.18	2,053.94	2,161.94	2,207.43	2,112.61
Louisiana	1,971.62	2,020.16	1,931.95	1,747.48	1,639.79	2,152.07	1,838.29	2,039.10
Oklahoma	1,863.80	2,221.47 *	1,584.12	1,640.95	1,601.04	2,005.79	1,676.35 *	1,897.82
Texas	1,953.56	2,117.27	2,379.47	1,826.23	2,081.38	1,832.51	2,204.50	1,876.95
Mountain:								
Idaho	1,943.06	2,467.93	1,928.53	1,964.98	1,930.37	1,843.49	1,946.62	1,941.82
Wyoming	1,987.43	1,734.67	1,845.97	1,881.39	2,220.48	2,155.45	1,804.94	2,168.15
Colorado	1,889.28	2,037.89	1,684.66	1,794.05	1,649.73	2,005.67	1,903.56	1,872.03
New Mexico	1,773.85	2,064.30	1,781.91	1,832.49	1,455.36	1,890.54	1,955.68	1,685.65
Arizona	1,869.07	1,889.33	1,855.27	1,854.97	1,680.74	1,963.30	1,883.55	1,863.41
Utah	2,147.53	3,261.42	2,079.99	1,884.91	1,688.80	2,023.37	2,709.40	1,929.95
Pacific:								
Washington	1,948.50	2,091.12	1,918.10	1,922.52	1,772.33	2,011.29	1,965.76	1,943.24
Oregon	1,992.27	1,925.38	1,871.59	1,922.92	2,005.02	2,115.41	1,908.42	2,053.82
California	1,789.35	1,826.25	1,881.36	1,915.31	1,679.58	1,767.41	1,887.33	1,751.92
States not shown separately	2,142.08	2,438.15	2,118.38	1,950.77	1,978.65	1,955.84	2,337.26	1,962.73

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.1.a(1998) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998:(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	15.09	96.63	28.37	21.96	50.17	17.61	39.87	20.24
New England:								
Massachusetts	41.77	305.60	70.79	60.15	36.34	55.35	106.31	50.58
New Hampshire	67.32	128.75	124.58	131.81	91.87	150.60	98.40	83.26
Connecticut	142.10	293.56	480.24	216.87	331.73	55.61	290.68	149.41
Middle Atlantic:								
New York	80.80	186.45	338.01	95.59	136.97	96.88	120.90	90.71
New Jersey	112.91	446.51	842.71 *	460.24	140.66	306.20	187.44	104.74
Pennsylvania	161.71	112.11	278.86	105.71	357.36	92.20	85.44	176.55
East North Central:								
Ohio	138.38	322.79	412.03	175.10	284.60	163.27	123.07	159.44
Indiana	73.74	476.66 *	424.56	451.33	446.12	72.69	347.64	67.00
Illinois	67.37	703.48 *	423.21	222.33	122.10	71.18	247.07	66.50
Michigan	43.83	514.39	246.59	326.67	349.71	84.76	327.03	62.23
Wisconsin	50.78	335.60	270.12	126.16	304.91	70.66	181.30	54.89
West North Central:								
Minnesota	77.31	258.75	341.43	193.24	420.79	294.47	129.09	129.40
Iowa	104.55	979.74	676.56	387.95	362.07	187.73	564.07	134.28
Missouri	127.06	946.14 *	296.08	58.90	370.18	177.14	808.44 *	139.25
Nebraska	113.34	421.59	589.96	357.83	642.44	213.04	369.07	123.61
Kansas	154.98	370.05	610.46	430.69	395.92	283.27	262.77	273.82
South Atlantic:								
Delaware	157.38	685.57	554.89	102.92	98.33	280.86	232.15	153.52
Maryland	85.41	293.60	275.57	215.91	148.91	159.28	157.47	105.02
Virginia	109.22	325.65	430.49	241.82	389.13	87.45	126.95	137.82
West Virginia	125.01	418.09	868.45	397.03	418.20	245.34	320.87	93.61
North Carolina	103.91	568.84	655.70 *	253.19	569.70	119.30	514.60	70.66
South Carolina	132.38	613.63	423.25	402.76	507.00 *	127.38	282.98	124.75
Georgia	110.88	493.79	474.43	191.61	606.90	128.29	275.12	114.63
Florida	69.45	244.79	325.97	35.15	139.21	96.37	72.45	91.58
East South Central:								
Kentucky	79.07	526.91	399.10	321.26	279.71	132.19	111.26	90.70
Tennessee	85.19	241.22	387.30	467.17	323.71	112.41	90.87	130.38
Alabama	82.62	294.49	404.31	508.75	449.26	324.41	238.32	301.94
West South Central:								
Arkansas	114.28	1,203.78 *	323.22	287.35	437.09	128.36	316.69	103.12
Louisiana	67.16	426.70	386.91	272.61	389.37	84.32	149.85	79.29
Oklahoma	80.38	755.94 *	338.60	331.95	350.00	67.46	662.04 *	60.95
Texas	40.15	359.57	550.82	235.75	156.11	95.58	132.26	47.38
Mountain:								
Idaho	121.64	700.77	554.86	432.31	404.02	354.71	295.95	132.14
Wyoming	314.61	455.85	518.81	497.47	663.97	557.97	345.97	409.28
Colorado	69.15	424.05	257.94	106.86	79.30	110.32	99.57	54.63
New Mexico	36.24	280.99	196.96	95.74	93.75	144.82	82.37	68.43
Arizona	66.95	74.37	114.16	134.51	124.34	141.14	53.03	85.19
Utah	154.29	632.28	425.50	308.08	273.64	87.24	369.51	102.30
Pacific:								
Washington	53.43	160.74	421.42	386.08	206.73	53.37	220.32	56.69
Oregon	58.53	86.77	100.16	256.94	172.93	204.78	56.11	101.36
California	45.35	196.13	97.05	81.33	72.95	70.22	92.91	55.52
States not shown separately	128.37	231.19	249.47	211.06	111.10	179.55	164.24	130.99

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.1.b(1998) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	2,223.72	2,276.01	2,375.82	2,126.77	2,173.34	2,244.03	2,249.55	2,214.54
New England:								
Massachusetts	2,420.22	2,919.56	2,581.51	2,417.68	2,526.68	2,310.85	2,651.01	2,364.07
New Hampshire	2,426.47	2,470.97	2,573.86	2,318.30	2,267.38	2,363.79	2,471.19	2,383.24
Connecticut	2,436.67	2,259.82	2,761.18	2,463.76	2,458.77	2,416.32	2,464.22	2,430.47
Middle Atlantic:								
New York	2,529.84	2,608.79	2,710.69	2,630.53	2,745.58	2,376.90	2,618.43	2,496.73
New Jersey	2,492.65	2,959.56	3,123.42	2,251.76	2,375.28	2,433.15	2,729.85	2,398.42
Pennsylvania	2,188.68	2,589.44	2,374.23	2,155.95	2,282.55	2,049.75	2,375.60	2,139.82
East North Central:								
Ohio	2,398.44	2,496.74	1,902.78	2,221.29	1,946.32	2,714.86	2,169.38	2,454.38
Indiana	2,176.20	2,057.27	2,450.77	1,968.87	2,312.14	2,162.71	2,118.92	2,195.57
Illinois	2,442.66	2,658.03	2,647.46	2,342.63	2,410.71	2,404.26	2,542.18	2,403.80
Michigan	2,256.29	2,325.05	2,988.25	2,261.50	1,839.31	2,299.41	2,583.88	2,142.12
Wisconsin	2,275.16	1,908.85	3,153.87	2,065.50	2,329.20	2,251.33	2,469.24	2,227.16
West North Central:								
Minnesota	2,077.02	2,126.65	2,039.65	2,017.16	1,882.92	2,197.64	2,156.08	2,055.45
Iowa	1,881.05	2,693.08	1,527.20	1,791.56	1,902.85	1,836.68	1,926.23	1,870.74
Missouri	2,104.25	1,737.31	2,283.54	2,071.41	2,168.88	2,177.95	1,965.11	2,173.04
Nebraska	2,247.28	2,182.70	1,569.27	1,802.56	2,741.61	1,944.61	1,890.66	2,331.65
Kansas	2,092.46	2,382.93	2,218.29	1,940.95	2,154.87	2,069.23	2,152.24	2,078.77
South Atlantic:								
Delaware	2,335.02	2,413.94	2,830.54	2,876.37	2,168.39	2,190.45	2,710.92	2,229.44
Maryland	2,458.50	2,203.21	2,898.27	2,314.17	2,574.27	2,395.62	2,545.24	2,402.95
Virginia	2,217.63	1,928.42	2,952.18	1,908.68	2,027.10	2,378.43	2,138.99	2,249.71
West Virginia	2,382.58	2,596.35	2,275.63	2,671.14	2,463.20	2,168.65	2,100.43	2,471.19
North Carolina	1,909.81	2,096.22	2,020.14	1,943.66	1,939.89	1,820.60	2,029.22	1,866.99
South Carolina	2,086.78	2,430.15	2,419.54	1,969.01	2,142.13	2,022.03	2,256.79	2,051.20
Georgia	2,005.17	1,911.72	2,537.60	2,520.64	1,766.68	1,912.02	2,196.22	1,954.87
Florida	2,081.71	2,067.75	2,129.88	2,071.39	2,233.80	2,006.08	2,033.21	2,102.03
East South Central:								
Kentucky	2,061.54	2,222.64	2,171.02	1,902.34	2,028.17	2,109.16	2,035.04	2,068.84
Tennessee	1,924.29	1,921.88	2,087.86	1,633.47	1,999.00	2,183.12	1,886.87	1,945.22
Alabama	2,105.23	1,880.93	2,003.81	1,950.06	2,088.39	2,218.45	1,944.52	2,161.65
West South Central:								
Arkansas	2,113.38	2,483.85	1,787.81	1,773.85	1,980.49	2,217.94	2,140.01	2,106.58
Louisiana	2,079.64	2,273.34	2,054.18	1,959.91	2,146.25	2,081.54	2,162.83	2,038.75
Oklahoma	2,263.83	2,118.06	2,079.79	2,206.11	2,277.35	2,336.98	2,161.46	2,300.74
Texas	2,146.87	2,494.31	2,436.26	2,060.53	2,145.40	2,070.20	2,305.86	2,095.92
Mountain:								
Idaho	1,957.59	2,090.49	2,010.81	1,697.11	2,251.84	1,961.00	1,861.11	2,012.30
Wyoming	2,468.56	2,132.82	3,496.31	2,841.50	2,077.24	2,214.99	2,661.93	2,385.82
Colorado	2,246.03	2,082.85	2,588.09	2,162.90	1,938.38	2,353.55	2,276.03	2,228.81
New Mexico	2,086.39	2,601.06	1,723.91	2,545.90	1,765.81	2,078.16	1,980.53	2,110.49
Arizona	2,187.08	2,296.31	2,189.86	1,936.30	2,295.44	2,197.50	2,155.14	2,195.83
Utah	2,063.98	2,175.68	1,685.06	2,166.65	2,237.14	1,932.63	2,137.51	2,034.29
Pacific:								
Washington	2,145.13	2,229.70	2,032.42	2,206.54	1,823.94	2,269.62	2,050.32	2,191.86
Oregon	2,376.40	2,579.43	2,319.54	2,140.21	2,665.20	2,268.13	2,424.19	2,364.86
California	2,312.43	2,227.96	1,915.29	2,031.86	1,957.61	2,565.03	2,098.37	2,409.59
States not shown separately	2,149.00	1,883.00	2,268.64	2,076.60	2,098.86	2,225.86	2,081.35	2,175.39

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.1.b(1998) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	15.91	66.98	40.33	32.15	46.00	21.52	28.48	13.93
New England:								
Massachusetts	79.80	137.30	105.66	98.19	119.32	123.25	75.65	88.35
New Hampshire	94.57	323.45	322.67	193.89	145.34	132.56	144.61	113.17
Connecticut	98.34	170.41	354.55	179.79	81.54	157.95	127.08	121.29
Middle Atlantic:								
New York	73.60	160.71	318.87	65.73	208.27	130.45	81.63	100.36
New Jersey	102.16	246.41	176.11	95.00	257.71	188.67	112.65	149.25
Pennsylvania	96.41	139.39	271.89	112.43	136.36	92.01	175.72	94.50
East North Central:								
Ohio	135.16	413.37	258.08	75.84	173.89	234.33	211.75	179.15
Indiana	114.32	150.26	398.48	223.97	306.70	97.09	89.54	138.93
Illinois	96.49	261.99	140.45	89.91	217.66	175.30	98.83	133.46
Michigan	95.36	156.12	232.99	125.41	165.01	191.06	134.74	132.47
Wisconsin	87.73	298.23	420.46	182.76	159.48	91.91	247.61	56.57
West North Central:								
Minnesota	85.37	322.50	373.83	126.25	131.89	176.58	179.06	95.68
Iowa	74.24	396.15	336.09	68.97	77.98	105.55	106.32	80.90
Missouri	93.08	264.92	246.91	240.48	131.14	153.22	160.29	75.59
Nebraska	180.23	397.94	205.27	72.50	270.43	306.27	139.87	202.43
Kansas	64.09	402.83	214.73	90.01	198.61	100.70	129.82	79.10
South Atlantic:								
Delaware	96.82	364.70	355.55	471.39	197.65	116.80	169.71	99.97
Maryland	124.55	260.45	335.64	129.04	252.01	108.40	122.17	137.01
Virginia	121.66	372.79	817.68	95.23	89.13	151.03	345.22	106.85
West Virginia	122.67	149.03	390.92	395.00	239.54	99.07	104.80	153.12
North Carolina	99.63	165.61	137.34	97.09	71.88	234.15	96.22	151.37
South Carolina	45.24	251.71	129.57	92.55	146.75	42.02	129.49	49.15
Georgia	125.42	406.34	456.37	312.01	176.91	99.97	203.26	114.30
Florida	87.06	202.48	324.61	212.02	146.55	92.76	178.95	71.11
East South Central:								
Kentucky	67.40	133.13	269.21	85.83	133.08	118.36	56.72	83.46
Tennessee	65.75	115.97	189.87	94.87	96.68	95.46	69.43	93.08
Alabama	145.59	153.16	156.43	62.46	84.78	280.70	57.11	172.69
West South Central:								
Arkansas	77.69	378.36	335.58	180.94	169.16	135.99	151.12	98.13
Louisiana	57.55	359.06	232.30	210.52	295.01	174.70	114.89	90.81
Oklahoma	88.95	254.81	341.88	131.64	167.21	143.31	91.36	108.38
Texas	46.91	151.23	187.54	106.06	167.28	51.53	81.57	55.96
Mountain:								
Idaho	61.79	365.57	332.26	229.75	251.79	71.44	153.14	45.43
Wyoming	152.00	292.19	853.78	517.35	320.62	206.60	298.29	184.00
Colorado	149.33	158.41	451.26	272.96	88.31	185.41	314.40	132.59
New Mexico	153.19	713.25	425.68	247.97	197.68	233.15	253.92	199.85
Arizona	110.06	294.89	95.57	113.37	285.84	178.45	157.02	124.82
Utah	83.88	305.84	253.84	413.80	178.11	131.86	139.08	85.55
Pacific:								
Washington	39.98	123.71	65.47	186.55	91.98	70.41	49.68	57.20
Oregon	159.37	198.04	382.20	305.94	261.20	78.49	226.74	170.43
California	94.93	180.52	213.56	96.16	136.68	112.89	88.96	110.64
States not shown separately	89.28	235.46	163.95	86.44	188.54	129.51	64.45	115.34

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.1.c(1998) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	2,367.95	2,603.57	2,324.29	2,168.86	2,377.86	2,357.61	2,443.39	2,340.41
New England:								
Massachusetts	3,047.10	2,547.52	2,054.74	3,470.26	3,882.94	2,921.07	2,469.88	3,254.13
New Hampshire	2,460.39	2,782.80	2,664.28	2,351.25	2,222.56	2,152.50	2,756.42	2,155.38
Connecticut	3,285.84	3,710.52	3,240.72	5,180.24	3,192.96	1,922.85	3,563.00	3,040.80
Middle Atlantic:								
New York	2,687.76	3,308.79	2,886.85	2,110.22	2,608.94	2,574.05	3,194.40	2,543.75
New Jersey	3,166.23	4,064.56	3,662.67	2,808.96	1,821.15	3,182.19	3,870.11	3,013.27
Pennsylvania	2,425.81	2,552.52	2,517.70	2,289.46	2,712.44	2,270.78	2,497.79	2,392.61
East North Central:								
Ohio	2,656.32	3,120.77	1,545.77	2,111.93	3,928.54	2,611.56	2,092.49	2,798.88
Indiana	2,198.74	3,210.22	1,700.89	2,512.20	1,920.32	2,218.10	2,573.40	2,143.85
Illinois	1,934.65	3,296.51	1,950.88	1,496.16	1,986.51	1,870.53	2,727.68	1,815.58
Michigan	2,031.40	2,071.92	2,594.59	1,715.91	2,260.44	2,004.86	1,890.42	2,097.23
Wisconsin	2,781.67	2,751.60	2,951.75	2,122.05	2,492.07	3,215.50	2,433.55	2,929.22
West North Central:								
Minnesota	2,589.52	2,081.95	2,382.34	4,880.59	1,954.90	2,223.19	3,610.13	2,097.14
Iowa	2,151.07	2,156.73	1,760.84	2,408.06	2,248.32	2,121.21	2,117.11	2,164.46
Missouri	2,032.81	2,608.46	3,543.26 *	3,086.48	2,505.76 *	1,819.22	2,929.69	1,890.86
Nebraska	2,763.58	1,984.88	2,468.22	2,104.15	1,932.06	3,263.92	1,980.79	2,982.25
Kansas	2,296.02	1,951.93	2,121.55	2,108.38	2,332.35	2,418.54	1,961.83	2,371.20
South Atlantic:								
Delaware	2,042.94	3,968.43	1,103.07 *	2,722.35	2,051.56 *	1,787.08	2,967.39	1,823.08
Maryland	2,137.60	2,706.77	3,047.14	1,384.19 *	2,075.94	2,268.23	2,772.90	1,982.00
Virginia	2,344.64	2,766.47	2,325.64 *	1,927.30	2,150.43	2,422.56	2,485.20	2,285.43
West Virginia	2,070.96	1,980.98	2,362.55	2,294.52	2,373.33	1,814.29	2,182.69	1,910.98
North Carolina	2,068.43	2,479.07	2,518.01	2,606.33	2,339.79	1,861.55	2,458.97	1,945.23
South Carolina	1,944.25	1,926.68	1,298.06	2,311.80	2,271.43	1,839.67	1,899.52	1,959.52
Georgia	2,328.65	2,753.21	2,784.00 *	1,883.11	1,971.27	2,830.10	2,628.93	2,256.91
Florida	2,446.26	3,802.26	2,088.73	2,122.06	2,175.33	2,296.04	2,993.48	2,300.70
East South Central:								
Kentucky	1,903.63	2,516.99	1,913.75	2,123.23	1,774.55	1,680.72	2,311.56	1,711.83
Tennessee	2,240.69	1,440.00 *	2,625.78 *	1,633.17	2,449.36	2,208.53	2,258.34	2,238.44
Alabama	1,999.95	2,065.30	1,801.50	2,555.72	1,666.18	1,822.74	2,354.10	1,852.82
West South Central:								
Arkansas	2,107.49	2,461.27	3,180.00 *	1,755.02	1,037.67	2,372.88	2,039.89	2,119.46
Louisiana	2,016.20	1,955.12	*****	1,801.40	2,760.96	1,967.43	1,956.31	2,167.51
Oklahoma	2,464.23	2,129.65	1,798.97	1,689.30	1,844.11	3,098.84	2,012.29	2,647.81
Texas	2,016.58	2,701.47	2,301.48	1,259.93 *	2,432.44	1,903.50	2,179.75	1,969.43
Mountain:								
Idaho	2,005.29	2,286.55	2,420.65	1,965.56	2,573.54	1,757.96	2,293.75	1,857.29
Wyoming	2,309.29	2,011.47	2,107.14	2,486.70	1,933.04	2,701.82	2,178.96	2,405.20
Colorado	3,112.34	1,784.09	1,752.00 *	1,327.39 *	1,955.62	3,612.51	1,681.26	3,471.84
New Mexico	3,014.70	4,362.61	2,889.01	1,888.04	1,034.09 *	2,168.83	3,684.34	1,940.63
Arizona	2,877.02	1,518.77	2,095.23	2,309.69	1,852.92	3,670.94	1,599.67	3,498.54
Utah	2,533.79	3,566.46	2,674.66	2,201.60	2,693.79	2,431.28	3,120.86	2,437.93
Pacific:								
Washington	2,360.76	1,968.95	2,157.65	2,121.11 *	2,852.85	2,639.15	2,038.24	2,700.14
Oregon	2,148.17	1,997.02	1,966.44	2,093.70	2,355.08	2,189.23	1,974.09	2,271.06
California	2,674.35	2,819.14	2,542.80	1,645.91	2,265.76	2,927.07	2,320.12	2,779.99
States not shown separately	2,164.16	2,495.18	2,549.93	2,575.60	2,035.59	1,793.32	2,537.78	1,962.34

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.1.c(1998) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	74.17	73.53	111.69	85.89	143.54	108.60	58.97	93.87
New England:								
Massachusetts	164.18	415.96	578.42	796.55	580.41	206.01	367.16	220.52
New Hampshire	122.36	523.31	745.05	466.97	389.12	368.77	444.92	177.60
Connecticut	315.89	647.02	836.09	1,392.73	894.53	296.58	393.86	450.87
Middle Atlantic:								
New York	181.80	467.14	750.18	407.24	303.62	174.93	417.85	129.36
New Jersey	306.47	795.66	1,043.23	796.17	525.48	414.45	359.92	352.20
Pennsylvania	95.55	332.13	397.24	139.90	389.58	119.98	101.53	122.23
East North Central:								
Ohio	301.99	625.62	358.25	261.47	874.89	365.87	251.49	322.77
Indiana	150.67	799.97	449.48	617.86	331.60	231.77	308.45	148.57
Illinois	341.05	763.73	484.03	427.00	419.48	246.01	547.46	141.42
Michigan	109.65	163.45	519.78	288.12	481.02	283.07	224.66	91.83
Wisconsin	290.38	532.03	656.36	456.74	557.10	514.69	193.77	388.79
West North Central:								
Minnesota	343.76	383.62	633.46	1,346.28	414.85	274.34	702.41	198.33
Iowa	91.90	423.12	393.13	408.10	316.22	106.04	261.17	122.99
Missouri	195.59	667.37	1,068.66 *	816.30	784.51 *	189.83	584.14	170.91
Nebraska	340.99	367.57	688.84	476.21	392.92	672.42	310.92	378.62
Kansas	158.85	439.82	416.27	534.53	268.67	383.05	224.08	164.27
South Atlantic:								
Delaware	371.49	570.02	384.27 *	714.91	673.77 *	368.34	425.60	275.50
Maryland	156.88	594.09	845.97	451.81 *	584.82	139.79	451.13	148.47
Virginia	134.84	480.62	704.35 *	407.62	559.18	384.27	239.53	220.38
West Virginia	164.53	522.50	461.79	351.22	512.65	165.19	313.23	102.68
North Carolina	207.32	437.76	586.11	630.26	606.91	172.13	244.33	170.78
South Carolina	122.18	469.06	366.26	429.67	502.32	128.41	322.42	124.12
Georgia	184.37	708.38	841.50 *	385.24	430.96	379.57	441.41	189.32
Florida	165.51	807.87	589.10	519.38	544.52	120.15	674.42	120.01
East South Central:								
Kentucky	141.82	551.93	388.15	211.71	457.84	228.94	369.29	197.53
Tennessee	154.49	455.37 *	790.69 *	457.39	694.74	184.42	552.62	177.87
Alabama	107.97	460.20	339.64	502.34	369.61	183.21	207.79	148.84
West South Central:								
Arkansas	220.05	597.67	1,005.60 *	357.06	242.74	222.46	351.94	247.45
Louisiana	176.67	549.18	*****	402.10	776.02	145.70	514.42	184.96
Oklahoma	300.96	432.03	519.20	446.27	542.10	551.73	286.36	456.11
Texas	120.95	481.17	508.81	396.86 *	694.16	139.31	384.84	141.59
Mountain:								
Idaho	175.85	270.47	210.64	288.60	396.25	242.06	139.16	199.68
Wyoming	165.89	137.69	292.94	327.55	129.72	249.24	225.91	175.83
Colorado	620.10	467.04	554.03 *	399.15 *	546.51	774.18	368.19	713.66
New Mexico	337.73	1,020.14	712.96	493.23	352.99 *	299.51	705.43	171.42
Arizona	421.47	341.99	405.94	657.96	467.40	700.46	243.30	545.10
Utah	266.44	878.75	762.80	598.28	645.43	541.66	514.79	485.95
Pacific:								
Washington	162.53	441.42	360.74	692.09 *	438.52	242.14	359.59	226.05
Oregon	121.65	403.29	526.18	589.59	634.67	241.30	357.19	183.25
California	332.44	633.63	540.64	456.76	464.65	422.35	262.71	354.18
States not shown separately	154.61	144.48	562.85	424.68	188.57	252.38	185.59	234.04

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.2(1998) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	383.48	271.60	342.01	344.77	362.05	439.11	308.12	411.40
New England:								
Massachusetts	531.26	388.02	495.63	621.69	535.27	531.12	486.34	544.90
New Hampshire	323.51	333.55	150.95 *	325.11	480.53	456.91	256.59 *	391.49
Connecticut	461.87	258.98	475.24 *	570.03	456.84	477.84	425.38	475.08
Middle Atlantic:								
New York	416.94	388.35	394.95 *	350.43	380.14	467.41	362.37	439.18
New Jersey	433.32	204.72	476.48	323.79	384.12	523.58	311.65	480.20
Pennsylvania	289.14	234.82 *	229.11 *	285.35	283.74	313.50	271.28	294.36
East North Central:								
Ohio	416.43	291.43 *	269.48	249.87	296.69	538.74	264.34	454.52
Indiana	323.75	390.59	283.82	347.35	285.50	332.53	340.02	319.30
Illinois	408.85	212.67 *	383.92	354.77	362.45	495.28	341.46	432.90
Michigan	346.72	160.50 *	284.54	246.87	366.09	425.57	230.95	390.13
Wisconsin	391.86	368.04	366.64	434.93	375.99	391.26	415.96	385.30
West North Central:								
Minnesota	373.41	295.66 *	328.91 *	340.09	376.08 *	412.69	315.05	394.74
Iowa	348.13	201.01 *	296.50 *	359.66	436.11	337.43	244.14 *	375.34
Missouri	343.31	146.26 *	251.32	421.02	239.09	415.88	195.72	399.26
Nebraska	858.75	413.07	381.52	375.92	1,782.67	396.98	390.01	969.59
Kansas	341.00	163.69 *	371.94 *	228.96	400.84	367.72	234.41	368.12
South Atlantic:								
Delaware	327.54	286.14 *	207.01	331.92	446.45	323.85	261.00	350.99
Maryland	388.15	382.91	461.44	281.90 *	517.41	376.10	353.34	405.91
Virginia	418.97	214.06	267.78 *	421.64	448.21	458.86	323.36	454.01
West Virginia	650.16	644.10	310.47 *	942.99 *	541.12	612.86	454.71	767.63
North Carolina	340.05	208.32 *	292.23 *	329.38	244.20	403.57	276.68 *	361.94
South Carolina	357.46	134.31 *	328.05	339.21	469.68	353.99	263.29	379.34
Georgia	438.30	211.81	687.30	365.14	337.65	501.02	403.92	449.39
Florida	456.26	249.00	429.95	552.21	404.67	506.18	385.57	483.07
East South Central:								
Kentucky	440.30	573.32	321.24	330.55	296.11	529.26	418.55	447.64
Tennessee	358.71	142.06 *	398.59	510.79	176.06 *	519.53	248.23	403.89
Alabama	407.40	353.74 *	374.17	449.91	477.38	386.07	348.35	430.54
West South Central:								
Arkansas	437.54	604.63	261.27 *	262.37	473.40	457.74	389.95	448.89
Louisiana	322.24	290.36	303.69 *	291.08	307.11	376.70	284.99	348.48
Oklahoma	310.42	250.20	103.63 *	374.11 *	292.54 *	329.19	262.06	324.86
Texas	383.61	292.67	391.01	237.07	278.72	470.10	309.41	406.89
Mountain:								
Idaho	281.76	253.06 *	293.31	170.65	351.17	322.26	228.17	308.82
Wyoming	352.07	170.83 *	214.79 *	334.82	330.66	497.31	218.57	436.71
Colorado	359.17	120.97 *	393.85 *	458.50	377.38	427.97	217.05	463.41
New Mexico	414.00	415.70	301.13 *	250.32	331.94	534.04	336.15	447.14
Arizona	427.43	277.05	310.29	366.66	249.75	546.84	323.84	462.92
Utah	543.05	732.62	285.79 *	745.76	414.28	520.15	714.18	483.58
Pacific:								
Washington	221.26	202.43 *	147.29	145.47	190.35	297.16	168.29	246.76
Oregon	197.84	142.02	72.39	106.48 *	204.73	278.10	103.79	237.83
California	334.89	135.62	312.91	267.77	344.96	405.55	225.76	378.83
States not shown separately	381.90	516.82	321.23	238.83	338.76	412.13	385.76	379.79

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.2(1998) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	6.85	21.85	15.52	11.03	25.06	9.13	8.92	7.14
New England:								
Massachusetts	31.48	56.40	79.34	76.24	72.12	30.49	50.64	33.16
New Hampshire	79.02	79.93	166.38 *	88.93	66.62	76.27	84.33 *	84.92
Connecticut	59.72	44.79	146.97 *	81.14	80.19	120.59	47.78	89.24
Middle Atlantic:								
New York	35.74	60.33	123.94 *	22.08	54.36	79.41	34.87	47.35
New Jersey	58.73	55.00	116.87	61.53	51.61	121.76	53.37	70.02
Pennsylvania	12.14	100.93 *	82.56 *	51.03	42.54	26.63	39.34	11.51
East North Central:								
Ohio	33.39	107.39 *	76.45	30.50	34.18	51.51	39.27	36.66
Indiana	29.61	89.01	45.36	88.98	75.35	52.43	50.27	41.03
Illinois	44.95	90.20 *	79.77	28.20	61.17	72.20	50.19	56.41
Michigan	50.61	79.94 *	67.57	62.66	70.48	114.38	62.34	73.92
Wisconsin	42.04	105.64	75.98	78.67	80.45	63.00	45.77	47.92
West North Central:								
Minnesota	33.10	118.07 *	154.35 *	46.32	149.48 *	44.70	55.61	34.16
Iowa	18.10	180.03 *	120.00 *	73.83	44.50	33.30	91.73 *	24.36
Missouri	42.35	73.68 *	65.41	94.86	64.45	65.34	32.89	54.66
Nebraska	227.97	92.59	104.58	49.53	453.23	56.56	58.56	268.15
Kansas	41.86	68.25 *	148.86 *	60.84	85.52	48.67	65.49	49.40
South Atlantic:								
Delaware	39.62	110.52 *	60.94	55.13	57.70	55.02	54.85	45.40
Maryland	29.26	59.11	128.51	84.68 *	106.00	27.19	57.47	29.25
Virginia	19.04	51.43	139.43 *	74.32	46.44	40.58	53.34	27.25
West Virginia	120.53	152.38	137.32 *	307.75 *	59.22	86.14	76.86	160.86
North Carolina	32.82	120.06 *	111.08 *	84.50	52.40	30.94	95.84 *	34.00
South Carolina	37.79	53.38 *	88.17	99.92	74.64	37.11	60.74	33.72
Georgia	40.59	39.59	178.63	77.63	61.14	59.05	81.63	50.03
Florida	23.59	61.53	107.79	83.59	52.81	58.08	74.54	35.37
East South Central:								
Kentucky	47.94	134.84	61.02	47.16	62.60	72.42	61.14	63.07
Tennessee	50.66	74.25 *	116.30	84.66	63.82 *	73.81	71.07	60.19
Alabama	43.36	109.49 *	90.26	132.52	62.63	76.40	64.28	64.99
West South Central:								
Arkansas	39.73	161.67	84.88 *	43.90	86.00	59.94	71.87	49.67
Louisiana	37.38	73.29	111.99 *	72.93	71.71	64.00	71.95	25.16
Oklahoma	26.01	63.79	90.20 *	131.34 *	92.39 *	54.82	34.16	32.99
Texas	17.96	57.80	95.25	26.33	50.64	36.34	54.86	26.00
Mountain:								
Idaho	30.28	143.65 *	76.38	30.77	81.99	37.17	35.81	40.75
Wyoming	28.77	51.84 *	94.87 *	74.25	42.52	76.64	43.34	46.10
Colorado	23.94	73.39 *	123.65 *	109.73	78.64	43.30	33.40	61.14
New Mexico	45.71	109.45	90.66 *	66.27	48.56	68.03	66.56	52.34
Arizona	47.92	72.25	49.18	65.25	35.48	51.17	49.73	47.55
Utah	71.30	179.10	99.99 *	217.68	52.23	42.79	161.29	37.14
Pacific:								
Washington	18.07	123.84 *	26.60	23.85	25.13	22.28	38.58	13.43
Oregon	21.99	41.35	21.08	53.35 *	38.78	53.65	22.68	26.57
California	23.25	38.87	55.40	47.99	35.14	40.41	40.18	31.47
States not shown separately	46.28	132.69	69.41	64.50	46.09	59.13	95.36	33.17

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.2.a(1998) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	359.14	313.17	417.56	344.50	324.95	380.74	355.80	360.47
New England:								
Massachusetts	521.53						510.66	525.27
New Hampshire	407.94						361.39	458.68
Connecticut	474.57						495.49	461.20
Middle Atlantic:								
New York	381.50		These cell estimates have been suppressed				363.72	390.32
New Jersey	354.35		because the size of their standard errors makes				214.00 *	416.71
Pennsylvania	187.95		them extremely unreliable. Column or row				148.15 *	198.52
East North Central:								
Ohio	390.17		estimates should be used in place of these				317.75	409.39
Indiana	486.80		estimates.				311.82 *	519.40
Illinois	354.58						284.84 *	382.84
Michigan	266.98						257.91 *	270.24
Wisconsin	427.25						467.80	417.33
West North Central:								
Minnesota	381.27						329.75	415.93
Iowa	445.68						587.62 *	408.28
Missouri	429.32						273.00 *	462.46
Nebraska	645.21						826.48	610.02
Kansas	365.79						354.10	370.56
South Atlantic:								
Delaware	312.59						228.71	358.82
Maryland	394.99						436.66	378.38
Virginia	411.23						361.40	423.28
West Virginia	432.29						375.85 *	469.49
North Carolina	327.68						243.92 *	356.15
South Carolina	246.41						221.83 *	253.60
Georgia	547.67						545.09	549.02
Florida	439.33						458.38	432.57
East South Central:								
Kentucky	426.41						654.13	327.71
Tennessee	229.44 *						244.99	225.62 *
Alabama	413.87						249.07 *	513.91 *
West South Central:								
Arkansas	349.83						334.18	353.58
Louisiana	223.61						219.50 *	225.69
Oklahoma	298.15						342.52	290.10
Texas	414.68						418.06	413.65
Mountain:								
Idaho	433.31						627.25	365.81
Wyoming	367.64						198.17	535.46
Colorado	292.95						230.59	368.25
New Mexico	438.86						431.84	442.26
Arizona	435.12						399.83	448.89
Utah	639.93						814.41 *	572.36
Pacific:								
Washington	195.76						109.74 *	221.98
Oregon	186.15						83.90	261.19
California	278.02						279.79	277.34
States not shown separately	447.55						625.38	284.14

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.2.a(1998) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	13.83	38.09	41.05	24.68	24.98	16.02	22.47	14.03
New England:								
Massachusetts	38.35						64.23	41.48
New Hampshire	70.57						78.68	92.47
Connecticut	63.77						111.70	54.17
Middle Atlantic:								
New York	36.97						77.33	40.13
New Jersey	92.87						181.81 *	106.80
Pennsylvania	20.20						75.22 *	29.61
East North Central:								
Ohio	55.75						89.50	54.45
Indiana	89.68						275.86 *	97.79
Illinois	48.19						134.00 *	50.92
Michigan	27.87						87.13 *	25.32
Wisconsin	84.93						116.99	85.97
West North Central:								
Minnesota	42.88						62.13	49.13
Iowa	128.15						427.73 *	111.92
Missouri	61.47						84.95 *	70.72
Nebraska	70.59						235.55	80.73
Kansas	68.50						91.08	95.71
South Atlantic:								
Delaware	56.57						62.31	68.33
Maryland	56.09						109.94	60.96
Virginia	33.20						68.75	35.87
West Virginia	73.02						157.85 *	68.75
North Carolina	24.77						157.35 *	45.47
South Carolina	54.43						80.32 *	55.89
Georgia	92.47						132.54	96.34
Florida	64.22						119.29	76.60
East South Central:								
Kentucky	57.53						114.00	67.16
Tennessee	83.63 *						51.85	155.70 *
Alabama	43.89						109.70 *	260.73 *
West South Central:								
Arkansas	56.31						100.00	67.89
Louisiana	49.69						72.78 *	41.09
Oklahoma	58.24						68.75	72.49
Texas	50.16						102.86	37.20
Mountain:								
Idaho	111.98						186.02	88.17
Wyoming	74.70						58.17	149.07
Colorado	15.37						60.57	54.28
New Mexico	63.08						89.60	79.71
Arizona	43.65						62.87	47.08
Utah	128.79						255.55 *	73.40
Pacific:								
Washington	23.29						51.17 *	24.13
Oregon	44.67						20.19	73.78
California	27.86						64.97	25.08
States not shown separately	90.05						154.40	42.45

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.2.b(1998) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	397.81	230.88	300.95	344.45	381.63	474.84	277.85	440.47
New England:								
Massachusetts	520.06						429.75	542.04
New Hampshire	232.39 *						132.02 *	329.41
Connecticut	465.76						465.65	465.79
Middle Atlantic:			These cell estimates have been suppressed					
New York	418.89		because the size of their standard errors makes				309.53	459.77
New Jersey	442.75		them extremely unreliable. Column or row				328.02	488.32
Pennsylvania	343.76		estimates should be used in place of these				286.44	358.75
East North Central:								
Ohio	436.26		estimates.				255.03	480.52
Indiana	306.33						367.72	285.58
Illinois	471.58						374.99	509.30
Michigan	404.64						218.13 *	469.65
Wisconsin	389.68						424.84	380.98
West North Central:								
Minnesota	380.99						279.55	408.66
Iowa	341.52						144.67	386.48
Missouri	321.91						153.98	404.94
Nebraska	953.06						342.96	1,097.39
Kansas	342.82						211.28 *	372.92
South Atlantic:								
Delaware	293.01						285.07 *	295.25
Maryland	393.36						311.00	446.11
Virginia	453.33						360.22	491.30
West Virginia	783.80						327.07	927.23
North Carolina	302.04						275.45 *	311.58
South Carolina	391.21						310.99	407.99
Georgia	393.80						327.08 *	411.37
Florida	457.73						330.69	510.97
East South Central:								
Kentucky	482.71						344.93	520.62
Tennessee	382.73						246.81 *	458.75
Alabama	385.98						360.67	394.87
West South Central:								
Arkansas	521.03						441.94	541.21
Louisiana	339.34						249.20 *	383.65
Oklahoma	302.41						253.14	320.18
Texas	377.04						269.01	411.66
Mountain:								
Idaho	306.61						200.71 *	366.66
Wyoming	394.99						245.28 *	459.04
Colorado	382.96						213.24	480.45
New Mexico	441.28						347.98	462.52
Arizona	430.46						298.57	466.57
Utah	502.84						733.01	409.94
Pacific:								
Washington	225.32						161.12	256.97
Oregon	196.34						115.79 *	215.79
California	389.81						151.06	498.19
States not shown separately	358.90						203.09 *	419.68

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.2.b(1998) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	5.01	6.91	18.50	17.84	38.10	15.26	6.81	7.02
New England:								
Massachusetts	29.73						53.37	36.41
New Hampshire	107.16 *						140.60 *	96.12
Connecticut	88.73						68.96	114.16
Middle Atlantic:								
New York	50.33						75.67	63.53
New Jersey	76.74						72.57	86.12
Pennsylvania	30.21						60.74	24.93
East North Central:								
Ohio	53.38						35.55	58.36
Indiana	33.42						58.81	42.93
Illinois	47.10						54.09	66.61
Michigan	69.54						87.55 *	91.82
Wisconsin	49.73						78.20	47.12
West North Central:								
Minnesota	42.83						80.92	43.77
Iowa	31.92						35.90	41.89
Missouri	43.02						37.43	55.79
Nebraska	267.36						61.42	312.21
Kansas	34.36						65.74 *	45.73
South Atlantic:								
Delaware	53.21						86.34 *	64.06
Maryland	45.81						76.12	39.04
Virginia	22.01						72.34	29.02
West Virginia	167.35						89.98	188.52
North Carolina	27.01						90.91 *	35.94
South Carolina	45.87						75.52	44.77
Georgia	50.48						106.22 *	52.62
Florida	55.05						72.32	68.38
East South Central:								
Kentucky	64.14						67.81	78.06
Tennessee	49.42						84.52 *	55.90
Alabama	58.42						69.01	72.31
West South Central:								
Arkansas	68.08						106.92	96.95
Louisiana	42.90						112.79 *	38.61
Oklahoma	23.06						44.26	33.12
Texas	26.48						41.87	31.72
Mountain:								
Idaho	37.47						89.69 *	47.49
Wyoming	50.52						96.14 *	56.97
Colorado	46.31						42.58	84.33
New Mexico	27.80						75.88	38.36
Arizona	57.05						76.84	55.52
Utah	97.15						190.79	47.23
Pacific:								
Washington	18.92						24.53	24.56
Oregon	25.81						50.41 *	29.39
California	34.02						34.23	53.58
States not shown separately	41.25						67.84 *	50.47

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.2.c(1998) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	380.68	299.78	313.68	347.38	377.16	419.90	312.50	405.57
New England:								
Massachusetts	650.10						538.37	690.17
New Hampshire	514.00						524.14	503.56
Connecticut	398.54 *						149.02 *	619.14
Middle Atlantic:			These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.					
New York	519.47						582.34	501.60
New Jersey	543.79						510.97 *	550.92
Pennsylvania	314.60						397.29 *	276.45
East North Central:								
Ohio	389.15						233.78 *	428.44
Indiana	239.12						167.07 *	249.67
Illinois	211.85 *						233.12 *	208.65 *
Michigan	303.81						228.43 *	339.02
Wisconsin	342.32						339.66 *	343.45 *
West North Central:								
Minnesota	319.73 *						409.16 *	276.58 *
Iowa	300.67						292.32	303.96
Missouri	234.55 *						721.10 *	157.54 *
Nebraska	485.78						329.85 *	529.34
Kansas	312.00 *						147.48 *	349.01 *
South Atlantic:								
Delaware	453.29						300.43 *	489.65
Maryland	348.37						499.63	311.32
Virginia	272.22						111.43 *	339.94
West Virginia	535.44						565.33	492.63
North Carolina	464.65						320.32 *	510.18
South Carolina	253.22 *						66.82 *	316.86 *
Georgia	413.83						232.60 *	457.13
Florida	542.07						402.61 *	579.16
East South Central:								
Kentucky	303.08						302.00 *	303.60
Tennessee	697.39						308.80 *	746.92
Alabama	505.49						419.63 *	541.16
West South Central:								
Arkansas	244.79						224.66 *	248.35
Louisiana	360.43						358.21 *	366.04
Oklahoma	420.14						144.95 *	531.92
Texas	347.86						320.13 *	355.87
Mountain:								
Idaho	186.15						128.26 *	215.86
Wyoming	317.92						211.02	396.59
Colorado	537.87						66.14 *	656.37
New Mexico	228.09						147.64 *	357.13
Arizona	392.59						186.67	492.79
Utah	513.08						302.80 *	547.42
Pacific:								
Washington	261.14 *						252.16 *	270.58
Oregon	281.77 *						180.22 *	353.46 *
California	476.62						281.70 *	534.75
States not shown separately	330.78						237.29	381.29

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.2.c(1998) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	20.23	46.01	60.56	39.28	28.49	25.29	33.62	22.17
New England:								
Massachusetts	123.92						158.46	119.42
New Hampshire	84.23						155.71	57.28
Connecticut	158.97 *						417.38 *	94.59
Middle Atlantic:								
New York	68.26						158.14	78.26
New Jersey	136.74						578.90 *	100.48
Pennsylvania	59.46						173.52 *	36.39
East North Central:								
Ohio	103.01						86.41 *	110.15
Indiana	30.59						133.38 *	71.46
Illinois	67.87 *						109.58 *	76.28 *
Michigan	54.79						130.33 *	65.93
Wisconsin	100.71						118.08 *	115.03 *
West North Central:								
Minnesota	121.09 *						159.53 *	121.77 *
Iowa	43.10						85.99	31.24
Missouri	102.81 *						220.26 *	85.66 *
Nebraska	82.90						123.71 *	104.10
Kansas	130.23 *						96.45 *	130.18 *
South Atlantic:								
Delaware	110.59						296.23 *	101.64
Maryland	67.39						126.40	91.25
Virginia	48.94						63.18 *	74.83
West Virginia	88.74						133.98	58.21
North Carolina	96.19						123.54 *	86.89
South Carolina	100.71 *						81.34 *	116.17 *
Georgia	96.43						131.85 *	124.31
Florida	92.18						162.62 *	77.79
East South Central:								
Kentucky	61.99						162.41 *	81.51
Tennessee	91.75						116.60 *	71.77
Alabama	142.75						365.22 *	128.70
West South Central:								
Arkansas	59.90						407.10 *	60.43
Louisiana	95.19						116.24 *	91.48
Oklahoma	90.08						65.41 *	116.57
Texas	52.31						142.77 *	47.72
Mountain:								
Idaho	34.59						44.76 *	50.78
Wyoming	45.35						42.51	76.70
Colorado	113.79						27.18 *	125.92
New Mexico	60.23						76.88 *	85.14
Arizona	56.83						55.33	64.50
Utah	94.05						147.55 *	110.30
Pacific:								
Washington	110.10 *						251.86 *	54.32
Oregon	94.93 *						122.73 *	109.34 *
California	77.89						143.10 *	96.98
States not shown separately	49.22						53.56	60.15

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.3(1998) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	17.6%	11.6%	15.1%	16.6%	17.1%	20.1%	13.8%	19.1%
New England:								
Massachusetts	22.2%	13.4%	20.7%	25.5%	22.6%	23.2%	19.0%	23.3%
New Hampshire	13.7%	12.7%	6.2% *	14.7% *	21.5%	19.6%	10.7% *	16.9%
Connecticut	18.6%	9.3%	18.2% *	22.7%	17.9%	20.4%	16.2%	19.5%
Middle Atlantic:								
New York	17.6%	14.6%	14.5% *	15.1%	17.5%	20.1%	14.0%	19.2%
New Jersey	17.1%	6.6% *	15.7%	13.9%	16.6%	20.9%	11.1%	19.7%
Pennsylvania	13.2%	9.6% *	10.3% *	13.1%	11.5%	15.7%	11.8%	13.6%
East North Central:								
Ohio	17.4%	11.9% *	15.2% *	11.5%	13.6%	20.6%	12.8%	18.4%
Indiana	15.2%	17.6%	13.0%	17.4%	13.2% *	15.5%	16.1%	14.9%
Illinois	18.1%	8.2% *	15.4%	16.9%	15.8%	22.7%	14.0%	19.7%
Michigan	15.9%	7.2% *	11.0%	12.1%	19.1%	19.1%	10.1%	18.3%
Wisconsin	17.0%	16.2%	13.3% *	20.7%	16.6%	16.6%	17.4%	16.9%
West North Central:								
Minnesota	17.4%	15.0% *	15.7%	15.3%	19.8% *	18.4%	13.8%	18.8%
Iowa	17.9%	7.6% *	16.5% *	18.5%	22.3%	18.2%	11.7% *	19.7%
Missouri	16.7%	7.5% *	11.6% *	20.8%	11.5%	20.2%	9.7%	19.4%
Nebraska	37.6%	19.9%	21.9% *	20.5%	66.3%	18.1%	20.7%	40.7%
Kansas	15.9%	7.3% *	16.8% *	11.2%	18.5%	17.2%	11.0%	17.1%
South Atlantic:								
Delaware	14.6%	10.0%	7.2% *	13.3%	20.5%	16.5%	9.4%	17.2%
Maryland	16.6%	16.0%	16.9% *	13.3% *	21.5%	16.4%	14.2%	18.0%
Virginia	19.3%	9.7%	9.9% *	22.2%	21.9%	20.3%	15.0%	20.9%
West Virginia	28.6%	30.3% *	12.6% *	37.0%	22.6%	29.6%	20.6%	33.2%
North Carolina	17.1%	7.8% *	13.6%	17.2%	12.3%	21.6%	12.3% *	19.1%
South Carolina	17.3%	5.7% *	15.1% *	17.0%	22.1%	17.4%	12.4%	18.4%
Georgia	21.4%	9.8%	30.6%	16.6%	18.0%	24.9%	18.1%	22.5%
Florida	22.0%	10.6%	20.5%	27.7%	18.9%	25.3%	18.1%	23.5%
East South Central:								
Kentucky	22.1%	25.4%	15.9%	17.3%	15.4%	26.6%	20.3%	22.8%
Tennessee	18.0%	7.5% *	18.8%	30.3%	8.4% *	24.3%	13.0%	19.9%
Alabama	19.5%	18.4% *	18.5%	21.2%	23.7%	18.1%	17.0%	20.5%
West South Central:								
Arkansas	20.7%	22.7%	15.0% *	14.6%	25.3%	20.5%	18.2%	21.3%
Louisiana	15.8%	14.3%	15.0% *	15.3%	14.2%	18.0%	14.0%	17.0%
Oklahoma	14.5%	11.7%	5.4% *	18.9% *	14.0%	14.5%	12.9%	14.9%
Texas	18.4%	11.9%	16.3%	12.0%	13.0%	23.6%	13.6%	20.0%
Mountain:								
Idaho	14.3%	11.3% *	13.6%	9.3%	15.6%	17.4%	11.2%	15.9%
Wyoming	15.1%	8.5% *	8.5% *	13.0%	16.6%	20.5%	9.7%	18.4%
Colorado	16.6%	5.9% *	17.3% *	22.7%	20.6%	17.5%	10.5%	20.7%
New Mexico	20.0%	13.9% *	15.8%	11.3% *	21.0%	26.4%	14.0%	23.2%
Arizona	19.9%	14.4%	15.3%	19.2%	12.8%	23.4%	16.6%	20.8%
Utah	25.0%	26.2%	14.1%	35.4%	19.5%	24.7%	29.6%	23.1%
Pacific:								
Washington	10.5%	9.5% *	7.3%	6.8%	9.9%	13.4%	8.3%	11.4%
Oregon	8.9%	6.5% *	3.5% *	5.2% *	8.4%	12.5%	4.9%	10.5%
California	16.3%	6.6%	16.2%	13.8%	19.4%	18.2%	11.3%	18.3%
States not shown separately	17.8%	22.4%	14.0%	11.2%	16.5%	19.6%	17.1%	18.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.3(1998) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	0.27%	0.79%	0.69%	0.57%	1.25%	0.48%	0.37%	0.28%
New England:								
Massachusetts	1.34%	1.90%	3.16%	2.43%	2.91%	1.54%	1.92%	1.46%
New Hampshire	3.25%	3.22%	7.96% *	4.64% *	2.94%	2.95%	4.01% *	3.25%
Connecticut	1.81%	1.55%	6.07% *	2.29%	3.28%	3.78%	2.18%	2.45%
Middle Atlantic:								
New York	1.30%	2.43%	5.10% *	0.93%	2.01%	3.16%	1.43%	1.81%
New Jersey	2.45%	2.11% *	4.57%	2.98%	2.10%	4.29%	2.00%	2.92%
Pennsylvania	0.75%	4.18% *	4.04% *	2.62%	1.86%	1.68%	1.84%	0.94%
East North Central:								
Ohio	1.81%	8.26% *	4.60% *	1.59%	2.20%	2.95%	2.44%	1.89%
Indiana	1.58%	4.59%	3.12%	4.38%	4.62% *	2.53%	2.09%	2.22%
Illinois	1.87%	2.80% *	3.40%	2.05%	2.42%	3.52%	2.15%	2.51%
Michigan	1.93%	4.08% *	3.25%	2.75%	4.60%	3.53%	2.91%	2.97%
Wisconsin	2.06%	3.97%	4.00% *	3.28%	3.89%	2.97%	2.37%	2.36%
West North Central:								
Minnesota	1.53%	5.49% *	3.65%	2.91%	6.81% *	1.53%	3.04%	1.37%
Iowa	1.04%	7.24% *	6.00% *	3.38%	2.23%	1.56%	4.11% *	1.23%
Missouri	1.96%	4.44% *	5.79% *	3.67%	3.34%	3.01%	1.64%	2.54%
Nebraska	7.63%	4.47%	7.59% *	3.05%	14.42%	2.86%	3.31%	8.56%
Kansas	2.05%	3.43% *	6.10% *	2.98%	4.36%	2.27%	2.67%	2.35%
South Atlantic:								
Delaware	1.70%	2.94%	3.14% *	2.89%	2.74%	2.68%	2.10%	2.09%
Maryland	1.56%	2.67%	5.77% *	4.60% *	5.86%	1.15%	2.86%	1.52%
Virginia	1.21%	2.35%	6.08% *	3.36%	2.08%	2.48%	2.61%	1.77%
West Virginia	4.20%	9.29% *	6.43% *	8.95%	2.08%	3.95%	4.83%	5.37%
North Carolina	1.58%	5.56% *	3.89%	3.77%	2.63%	2.35%	3.91% *	1.95%
South Carolina	1.75%	2.39% *	4.76% *	3.77%	2.93%	1.86%	2.90%	1.56%
Georgia	2.06%	2.02%	8.17%	3.36%	2.52%	3.17%	3.71%	2.56%
Florida	1.01%	2.84%	4.88%	4.61%	3.02%	2.74%	3.55%	1.83%
East South Central:								
Kentucky	2.33%	5.63%	3.30%	2.34%	3.01%	2.83%	2.69%	2.84%
Tennessee	2.78%	4.02% *	5.13%	5.04%	3.52% *	3.59%	3.59%	3.02%
Alabama	2.15%	5.54% *	4.81%	5.81%	3.09%	3.41%	3.92%	2.72%
West South Central:								
Arkansas	1.59%	6.00%	5.41% *	2.51%	4.43%	2.52%	3.07%	2.19%
Louisiana	1.73%	3.59%	5.04% *	4.04%	2.04%	2.52%	2.94%	1.18%
Oklahoma	1.30%	3.40%	5.50% *	6.00% *	4.04%	2.25%	1.66%	1.58%
Texas	0.95%	2.38%	3.74%	1.10%	2.47%	2.02%	2.28%	1.44%
Mountain:								
Idaho	1.56%	9.80% *	3.46%	1.93%	3.31%	2.14%	1.85%	2.04%
Wyoming	1.48%	2.70% *	5.70% *	3.65%	2.02%	3.70%	2.57%	2.41%
Colorado	1.28%	4.24% *	5.85% *	4.20%	5.12%	2.25%	1.69%	2.92%
New Mexico	2.29%	5.55% *	4.61%	4.01% *	2.79%	3.12%	3.66%	2.33%
Arizona	2.30%	4.22%	2.50%	3.52%	1.76%	2.89%	2.84%	2.39%
Utah	3.16%	5.32%	3.85%	7.61%	3.43%	2.16%	5.79%	1.96%
Pacific:								
Washington	0.79%	3.73% *	1.44%	1.25%	1.64%	0.97%	1.53%	0.66%
Oregon	0.61%	2.20% *	1.13% *	2.68% *	1.55%	2.12%	1.21%	0.87%
California	1.03%	1.67%	3.24%	2.61%	1.89%	1.50%	1.85%	1.26%
States not shown separately	1.83%	4.92%	3.03%	2.89%	2.29%	2.59%	3.29%	1.36%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.3.a(1998) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	17.9%	13.7%	20.0%	17.7%	16.7%	19.3%	16.7%	18.4%
New England:								
Massachusetts	23.0%						20.2%	24.1%
New Hampshire	18.4%						16.5%	20.3%
Connecticut	20.4%						20.4%	20.5%
Middle Atlantic:								
New York	18.3%		These cell estimates have been suppressed				15.1%	20.2%
New Jersey	14.9%		because the size of their standard errors makes				7.9% *	18.6%
Pennsylvania	9.1%		them extremely unreliable. Column or row				7.3% *	9.5%
East North Central:								
Ohio	18.5%		estimates should be used in place of these				18.1% *	18.6%
Indiana	25.7%		estimates.				18.6% *	26.8%
Illinois	18.0%						13.4% *	20.0%
Michigan	12.4%						12.2% *	12.5%
Wisconsin	20.6%						21.3%	20.4%
West North Central:								
Minnesota	18.2%						17.8%	18.4%
Iowa	22.9%						21.5% *	23.5%
Missouri	22.3%						13.1% *	24.5%
Nebraska	31.9%						49.9%	29.1%
Kansas	16.8%						16.4%	16.9%
South Atlantic:								
Delaware	14.2%						8.2% *	19.2%
Maryland	18.4%						19.8%	17.8%
Virginia	21.1%						18.5%	21.7%
West Virginia	18.7%						15.2% *	21.3%
North Carolina	15.4%						9.0% *	18.3%
South Carolina	11.9%						12.7% *	11.7%
Georgia	26.6%						24.8%	27.7%
Florida	21.9%						21.5%	22.1%
East South Central:								
Kentucky	23.0%						34.0%	17.9%
Tennessee	11.1% *						12.6%	10.8% *
Alabama	19.9%						11.6% *	25.3%
West South Central:								
Arkansas	16.4%						15.1% *	16.7%
Louisiana	11.3%						11.9% *	11.1%
Oklahoma	16.0%						20.4%	15.3%
Texas	21.2%						19.0%	22.0%
Mountain:								
Idaho	22.3%						32.2%	18.8%
Wyoming	18.5%						11.0% *	24.7%
Colorado	15.5%						12.1%	19.7%
New Mexico	24.7%						22.1%	26.2%
Arizona	23.3%						21.2%	24.1%
Utah	29.8%						30.1%	29.7%
Pacific:								
Washington	10.0%						5.6%	11.4%
Oregon	9.3%						4.4%	12.7% *
California	15.5%						14.8%	15.8%
States not shown separately	20.9%						26.8%	14.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.3.a(1998) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	0.66%	1.54%	1.92%	1.24%	1.32%	0.79%	0.93%	0.67%
New England:								
Massachusetts	1.84%						2.59%	2.10%
New Hampshire	2.92%						3.89%	3.26%
Connecticut	2.27%						4.56%	2.20%
Middle Atlantic:								
New York	1.41%						3.18%	1.89%
New Jersey	3.28%						9.11% *	3.59%
Pennsylvania	1.27%						4.05% *	1.96%
East North Central:								
Ohio	3.15%						5.59% *	2.95%
Indiana	4.30%						7.95% *	5.24%
Illinois	2.48%						6.33% *	2.75%
Michigan	1.34%						3.97% *	1.46%
Wisconsin	3.62%						5.03%	3.75%
West North Central:								
Minnesota	1.85%						3.27%	2.30%
Iowa	4.75%						8.75% *	4.60%
Missouri	3.36%						5.91% *	3.44%
Nebraska	3.79%						13.18%	3.30%
Kansas	4.20%						4.91%	4.57%
South Atlantic:								
Delaware	2.58%						2.59% *	2.85%
Maryland	2.98%						5.23%	3.63%
Virginia	2.07%						4.15%	2.04%
West Virginia	3.60%						7.00% *	3.32%
North Carolina	1.82%						9.30% *	2.25%
South Carolina	2.72%						4.30% *	2.82%
Georgia	4.41%						6.78%	4.54%
Florida	3.12%						5.49%	4.13%
East South Central:								
Kentucky	3.29%						6.37%	3.24%
Tennessee	3.78% *						2.58%	7.17% *
Alabama	2.06%						5.04% *	5.06%
West South Central:								
Arkansas	2.94%						6.52% *	3.71%
Louisiana	2.51%						4.05% *	2.35%
Oklahoma	3.00%						4.33%	3.41%
Texas	2.55%						4.68%	2.21%
Mountain:								
Idaho	5.72%						9.58%	5.07%
Wyoming	3.72%						3.87% *	5.80%
Colorado	1.10%						3.23%	3.05%
New Mexico	3.27%						4.86%	4.24%
Arizona	2.22%						3.19%	2.27%
Utah	4.21%						8.21%	3.44%
Pacific:								
Washington	1.01%						1.36%	1.13%
Oregon	2.12%						1.11%	4.27% *
California	1.48%						3.07%	1.25%
States not shown separately	3.23%						5.68%	2.69%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.3.b(1998) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	17.9%	10.1%	12.7%	16.2%	17.6%	21.2%	12.4%	19.9%
New England:								
Massachusetts	21.5%						16.2%	22.9%
New Hampshire	9.6% *						5.3% *	13.8%
Connecticut	19.1%						18.9%	19.2%
Middle Atlantic:			These cell estimates have been suppressed					
New York	16.6%		because the size of their standard errors makes				11.8%	18.4%
New Jersey	17.8%		them extremely unreliable. Column or row				12.0%	20.4%
Pennsylvania	15.7%		estimates should be used in place of these				12.1%	16.8%
East North Central:								
Ohio	18.2%		estimates.				11.8%	19.6%
Indiana	14.1%						17.4%	13.0%
Illinois	19.3%						14.8%	21.2%
Michigan	17.9%						8.4% *	21.9%
Wisconsin	17.1%						17.2%	17.1%
West North Central:								
Minnesota	18.3%						13.0% *	19.9%
Iowa	18.2%						7.5% *	20.7%
Missouri	15.3%						7.8%	18.6%
Nebraska	42.4%						18.1%	47.1%
Kansas	16.4%						9.8%	17.9%
South Atlantic:								
Delaware	12.5%						10.5% *	13.2%
Maryland	16.0%						12.2%	18.6%
Virginia	20.4%						16.8%	21.8%
West Virginia	32.9%						15.6%	37.5%
North Carolina	15.8%						13.6% *	16.7%
South Carolina	18.7%						13.8%	19.9%
Georgia	19.6%						14.9% *	21.0%
Florida	22.0%						16.3%	24.3%
East South Central:								
Kentucky	23.4%						16.9%	25.2%
Tennessee	19.9%						13.1% *	23.6%
Alabama	18.3%						18.5%	18.3%
West South Central:								
Arkansas	24.7%						20.7%	25.7%
Louisiana	16.3%						11.5% *	18.8%
Oklahoma	13.4%						11.7%	13.9%
Texas	17.6%						11.7%	19.6%
Mountain:								
Idaho	15.7%						10.8% *	18.2%
Wyoming	16.0%						9.2% *	19.2%
Colorado	17.1%						9.4%	21.6%
New Mexico	21.2%						17.6%	21.9%
Arizona	19.7%						13.9% *	21.2%
Utah	24.4%						34.3%	20.2%
Pacific:								
Washington	10.5%						7.9%	11.7%
Oregon	8.3%						4.8% *	9.1%
California	16.9%						7.2%	20.7%
States not shown separately	16.7%						9.8%	19.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.3.b(1998) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	0.33%	0.40%	0.77%	0.79%	1.73%	0.71%	0.33%	0.40%
New England:								
Massachusetts	0.95%						2.03%	1.21%
New Hampshire	4.38% *						6.72% *	3.72%
Connecticut	2.78%						3.34%	3.40%
Middle Atlantic:								
New York	2.08%						3.35%	2.54%
New Jersey	3.29%						2.53%	3.77%
Pennsylvania	1.16%						2.35%	1.04%
East North Central:								
Ohio	2.43%						2.08%	2.76%
Indiana	1.80%						3.27%	2.48%
Illinois	2.11%						2.21%	3.13%
Michigan	2.49%						3.75% *	3.67%
Wisconsin	2.23%						3.88%	2.11%
West North Central:								
Minnesota	1.86%						3.95% *	1.62%
Iowa	1.80%						2.32% *	2.25%
Missouri	1.77%						1.96%	2.40%
Nebraska	9.35%						3.54%	10.61%
Kansas	1.88%						2.49%	2.19%
South Atlantic:								
Delaware	2.31%						3.61% *	2.38%
Maryland	2.45%						3.42%	2.42%
Virginia	1.66%						3.67%	1.88%
West Virginia	5.53%						4.49%	5.89%
North Carolina	1.78%						4.34% *	2.79%
South Carolina	2.09%						3.36%	2.13%
Georgia	1.93%						4.58% *	2.20%
Florida	2.68%						2.84%	3.52%
East South Central:								
Kentucky	2.69%						3.23%	3.29%
Tennessee	2.78%						4.43% *	2.66%
Alabama	2.92%						4.06%	3.37%
West South Central:								
Arkansas	3.32%						4.73%	4.87%
Louisiana	2.04%						4.10% *	1.79%
Oklahoma	1.20%						1.93%	1.62%
Texas	1.08%						1.77%	1.36%
Mountain:								
Idaho	2.00%						4.33% *	2.39%
Wyoming	2.24%						3.95% *	3.70%
Colorado	2.36%						2.21%	3.68%
New Mexico	1.56%						4.18%	1.61%
Arizona	2.73%						4.23% *	2.79%
Utah	4.16%						6.73%	2.61%
Pacific:								
Washington	0.95%						1.21%	1.33%
Oregon	1.33%						2.40% *	1.56%
California	1.23%						1.42%	2.10%
States not shown separately	1.75%						2.79%	2.18%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.3.c(1998) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	16.1%	11.5%	13.5%	16.0%	15.9%	17.8%	12.8%	17.3%
New England:								
Massachusetts	21.3%						21.8% *	21.2%
New Hampshire	20.9%						19.0%	23.4%
Connecticut	12.1% *						4.2% *	20.4%
Middle Atlantic:								
New York	19.3%		These cell estimates have been suppressed				18.2%	19.7%
New Jersey	17.2%		because the size of their standard errors makes				13.2% *	18.3%
Pennsylvania	13.0%		them extremely unreliable. Column or row				15.9% *	11.6%
East North Central:								
Ohio	14.7%		estimates should be used in place of these				11.2% *	15.3%
Indiana	10.9%		estimates.				6.5% *	11.6%
Illinois	11.0% *						8.5% *	11.5%
Michigan	15.0%						12.1% *	16.2%
Wisconsin	12.3% *						14.0% *	11.7% *
West North Central:								
Minnesota	12.3% *						11.3% *	13.2% *
Iowa	14.0%						13.8% *	14.0%
Missouri	11.5% *						24.6%	8.3% *
Nebraska	17.6%						16.7% *	17.7% *
Kansas	13.6%						7.5% *	14.7%
South Atlantic:								
Delaware	22.2%						10.1% *	26.9%
Maryland	16.3%						18.0%	15.7%
Virginia	11.6%						4.5% *	14.9%
West Virginia	25.9%						25.9% *	25.8%
North Carolina	22.5%						13.0% *	26.2%
South Carolina	13.0% *						3.5% *	16.2% *
Georgia	17.8%						8.8% *	20.3%
Florida	22.2%						13.4% *	25.2%
East South Central:								
Kentucky	15.9%						13.1% *	17.7% *
Tennessee	31.1%						13.7% *	33.4%
Alabama	25.3% *						17.8% *	29.2%
West South Central:								
Arkansas	11.6%						11.0% *	11.7% *
Louisiana	17.9% *						18.3% *	16.9% *
Oklahoma	17.0%						7.2% *	20.1% *
Texas	17.2%						14.7% *	18.1%
Mountain:								
Idaho	9.3%						5.6% *	11.6%
Wyoming	13.8%						9.7% *	16.5%
Colorado	17.3%						3.9% *	18.9% *
New Mexico	7.6% *						4.0% *	18.4%
Arizona	13.6%						11.7%	14.1%
Utah	20.2%						9.7% *	22.5%
Pacific:								
Washington	11.1% *						12.4% *	10.0%
Oregon	13.1% *						9.1% *	15.6% *
California	17.8%						12.1% *	19.2%
States not shown separately	15.3%						9.4%	19.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.3.c(1998) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	0.80%	1.75%	1.98%	1.79%	1.66%	1.15%	1.25%	0.95%
New England:								
Massachusetts	3.89%						6.88% *	3.81%
New Hampshire	3.52%						5.47%	3.83%
Connecticut	6.47% *						10.28% *	4.17%
Middle Atlantic:								
New York	2.75%						4.46%	3.23%
New Jersey	4.02%						10.69% *	3.54%
Pennsylvania	2.76%						6.77% *	1.65%
East North Central:								
Ohio	3.00%						6.40% *	3.33%
Indiana	1.29%						5.14% *	2.72%
Illinois	3.30% *						5.53% *	3.25%
Michigan	2.38%						5.10% *	2.60%
Wisconsin	5.08% *						4.77% *	6.16% *
West North Central:								
Minnesota	4.44% *						5.68% *	4.51% *
Iowa	2.04%						4.32% *	1.29%
Missouri	3.74% *						7.33%	4.29% *
Nebraska	4.97%						5.44% *	9.47% *
Kansas	3.99%						5.23% *	4.11%
South Atlantic:								
Delaware	5.10%						6.14% *	5.24%
Maryland	2.45%						5.21%	3.51%
Virginia	2.05%						3.65% *	2.34%
West Virginia	6.51%						8.49% *	3.42%
North Carolina	3.31%						5.34% *	3.67%
South Carolina	4.30% *						3.43% *	5.27% *
Georgia	4.32%						4.35% *	5.43%
Florida	4.47%						7.88% *	3.15%
East South Central:								
Kentucky	3.38%						4.08% *	9.85% *
Tennessee	3.14%						5.21% *	2.75%
Alabama	7.81% *						17.53% *	5.07%
West South Central:								
Arkansas	2.97%						10.74% *	4.25% *
Louisiana	8.14% *						5.74% *	8.15% *
Oklahoma	4.82%						4.89% *	6.99% *
Texas	3.02%						5.27% *	3.94%
Mountain:								
Idaho	1.42%						1.90% *	2.51%
Wyoming	2.62%						3.13% *	3.97%
Colorado	4.08%						1.45% *	7.97% *
New Mexico	3.22% *						2.76% *	3.37%
Arizona	3.14%						3.16%	4.09%
Utah	4.22%						6.66% *	5.26%
Pacific:								
Washington	3.46% *						5.82% *	2.52%
Oregon	6.43% *						8.77% *	5.40% *
California	2.95%						4.81% *	3.02%
States not shown separately	3.83%						2.17%	5.41%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.4(1998) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and State: United States, 1998 (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	48.3%	57.5%	59.1%	57.9%	50.3%	42.1%	59.1%	45.2%
New England:								
Massachusetts	48.5%	55.8%	55.6%	52.6%	50.5%	44.7%	54.9%	46.9%
New Hampshire	53.3%	51.4%	75.9%	53.4%	46.8%	40.7%	64.2%	45.4%
Connecticut	47.5%	64.6%	59.2%	60.7%	48.4%	40.2%	60.7%	44.1%
Middle Atlantic:								
New York	46.5%	53.4%	59.2%	52.7%	50.3%	40.3%	55.1%	43.7%
New Jersey	46.4%	56.6%	47.3%	54.8%	48.7%	42.0%	57.0%	43.2%
Pennsylvania	48.5%	53.8%	57.0%	62.1%	49.0%	43.4%	56.4%	46.6%
East North Central:								
Ohio	44.6%	43.4%	51.1%	54.4%	43.9%	42.0%	49.9%	43.4%
Indiana	43.9%	49.7%	57.7%	54.5%	56.1%	35.5%	54.7%	41.7%
Illinois	48.1%	68.4%	60.2%	51.4%	50.7%	41.9%	64.1%	44.1%
Michigan	38.0%	47.6%	50.4%	48.6%	41.8%	31.4%	50.1%	34.9%
Wisconsin	43.7%	44.4%	43.6%	48.4%	45.0%	41.2%	45.1%	43.3%
West North Central:								
Minnesota	48.4%	50.6%	60.2%	57.0%	48.6%	42.6%	59.0%	45.4%
Iowa	43.4%	35.9%	47.7%	50.0%	47.7%	41.3%	43.4%	43.4%
Missouri	48.9%	63.2%	57.2%	63.1%	50.4%	41.3%	60.6%	45.6%
Nebraska	50.2%	55.6%	56.4%	51.5%	62.9%	41.9%	53.2%	49.5%
Kansas	44.9%	52.4%	44.6%	51.2%	48.4%	40.9%	49.7%	43.9%
South Atlantic:								
Delaware	46.2%	65.7%	62.5%	48.0%	54.5%	40.4%	56.2%	43.5%
Maryland	49.4%	67.2%	65.4%	66.2%	55.9%	37.7%	67.9%	43.4%
Virginia	56.4%	63.0%	51.9%	71.3%	58.7%	50.9%	64.7%	53.8%
West Virginia	41.1%	28.5% *	51.0%	54.7%	43.3%	40.1%	38.7%	42.7%
North Carolina	51.3%	66.2%	66.8%	63.9%	53.0%	44.6%	65.7%	47.7%
South Carolina	54.8%	55.0%	64.4%	61.4%	58.8%	51.4%	62.8%	53.2%
Georgia	48.6%	37.6%	62.2%	58.9%	56.0%	44.2%	49.0%	48.4%
Florida	55.1%	65.8%	64.8%	69.1%	57.6%	47.0%	66.9%	51.7%
East South Central:								
Kentucky	49.2%	71.3%	51.5%	56.8%	47.1%	44.9%	59.3%	46.6%
Tennessee	49.2%	82.1%	65.5%	49.1%	43.3%	44.4%	71.8%	43.5%
Alabama	42.5%	61.2%	55.6%	56.7%	44.7%	34.9%	57.0%	38.6%
West South Central:								
Arkansas	42.4%	58.8%	50.1%	45.0%	46.2%	38.7%	53.2%	40.5%
Louisiana	51.0%	65.3%	71.4%	68.9%	47.2%	37.5%	68.1%	43.3%
Oklahoma	52.1%	62.4%	55.7%	58.1%	59.9%	46.6%	59.9%	50.2%
Texas	46.8%	61.1%	62.0%	59.5%	46.0%	41.8%	63.6%	43.3%
Mountain:								
Idaho	49.4%	54.5%	60.6%	65.8%	48.8%	41.3%	61.6%	44.9%
Wyoming	43.4%	65.0%	56.3%	54.5%	42.1%	33.3%	60.1%	36.9%
Colorado	49.6%	48.2%	56.3%	56.1%	53.1%	43.9%	51.8%	48.2%
New Mexico	49.5%	65.4%	62.5%	56.3%	48.3%	43.1%	63.1%	45.4%
Arizona	51.6%	68.2%	65.3%	61.7%	59.7%	44.2%	65.5%	48.1%
Utah	41.7%	51.4%	38.1%	47.0%	40.6%	39.7%	46.1%	40.4%
Pacific:								
Washington	51.0%	70.4%	64.7%	62.6%	57.9%	39.3%	64.5%	46.3%
Oregon	48.2%	65.2%	58.9%	63.9%	48.2%	39.7%	63.7%	43.7%
California	50.3%	63.3%	63.9%	63.4%	50.1%	43.4%	64.1%	46.3%
States not shown separately	51.4%	54.7%	64.0%	56.3%	57.7%	43.9%	59.4%	47.8%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.4(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and State: United States, 1998 (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	0.50%	1.94%	1.18%	0.63%	1.11%	0.46%	1.06%	0.43%
New England:								
Massachusetts	0.89%	1.95%	2.90%	2.27%	2.20%	1.16%	1.18%	1.13%
New Hampshire	2.69%	5.02%	6.58%	2.40%	3.13%	2.16%	3.98%	1.87%
Connecticut	2.15%	4.24%	5.03%	3.72%	3.02%	2.65%	2.12%	2.31%
Middle Atlantic:								
New York	1.75%	4.14%	6.98%	1.97%	2.45%	2.57%	2.35%	1.84%
New Jersey	1.39%	3.27%	6.91%	3.57%	4.62%	1.56%	3.46%	1.53%
Pennsylvania	0.85%	2.65%	5.05%	3.66%	3.14%	2.32%	2.30%	1.16%
East North Central:								
Ohio	1.85%	4.05%	5.28%	3.07%	3.42%	4.02%	2.88%	2.67%
Indiana	2.05%	7.35%	7.41%	2.76%	4.40%	2.34%	2.45%	2.37%
Illinois	1.61%	5.65%	6.30%	3.93%	4.41%	1.92%	3.06%	1.40%
Michigan	1.51%	5.78%	4.03%	3.76%	2.93%	2.11%	2.52%	1.62%
Wisconsin	1.05%	4.42%	3.67%	2.13%	1.94%	1.92%	2.64%	1.06%
West North Central:								
Minnesota	2.21%	3.34%	5.83%	4.75%	3.79%	2.23%	3.80%	2.19%
Iowa	2.33%	7.28%	7.85%	2.21%	2.58%	2.97%	4.64%	1.92%
Missouri	2.28%	6.26%	5.43%	4.13%	3.98%	2.91%	4.85%	2.45%
Nebraska	3.95%	4.85%	7.88%	4.62%	5.52%	3.26%	3.77%	4.17%
Kansas	1.38%	4.92%	4.93%	2.71%	4.56%	2.34%	2.68%	1.59%
South Atlantic:								
Delaware	2.03%	4.39%	3.56%	5.64%	5.70%	2.80%	3.10%	2.22%
Maryland	3.74%	3.23%	3.84%	5.77%	2.50%	3.56%	4.40%	3.21%
Virginia	1.97%	4.27%	5.11%	4.92%	4.47%	1.20%	3.78%	1.54%
West Virginia	2.60%	11.89% *	8.24%	5.44%	3.53%	2.33%	6.03%	2.97%
North Carolina	0.87%	4.37%	3.85%	3.29%	2.86%	1.65%	2.38%	1.09%
South Carolina	2.44%	5.70%	7.33%	3.14%	3.99%	3.53%	3.72%	3.02%
Georgia	2.97%	8.65%	9.04%	2.27%	6.82%	2.65%	5.74%	2.42%
Florida	1.10%	3.99%	4.12%	2.36%	2.25%	1.53%	1.91%	1.54%
East South Central:								
Kentucky	1.07%	5.77%	5.97%	3.34%	3.57%	1.58%	3.46%	1.14%
Tennessee	2.57%	5.80%	4.58%	5.99%	3.78%	2.85%	3.44%	2.25%
Alabama	3.09%	4.11%	4.69%	2.78%	2.53%	4.33%	2.00%	3.26%
West South Central:								
Arkansas	2.46%	5.98%	6.98%	7.99%	4.28%	2.30%	3.17%	2.37%
Louisiana	1.77%	8.89%	4.55%	5.08%	4.14%	2.64%	2.48%	1.77%
Oklahoma	2.40%	6.93%	5.72%	3.37%	6.62%	2.67%	4.68%	2.42%
Texas	2.03%	3.33%	5.04%	4.26%	5.99%	1.53%	3.06%	2.54%
Mountain:								
Idaho	1.99%	5.77%	6.14%	3.41%	4.82%	2.94%	2.94%	3.18%
Wyoming	2.48%	5.34%	7.56%	4.81%	3.79%	3.71%	4.56%	2.94%
Colorado	1.87%	5.39%	6.27%	4.09%	5.59%	3.23%	2.73%	2.00%
New Mexico	1.63%	4.24%	7.10%	7.20%	4.37%	2.62%	2.78%	2.07%
Arizona	0.83%	2.48%	3.83%	2.65%	2.77%	1.36%	1.78%	1.07%
Utah	2.06%	6.78%	6.84%	3.39%	3.32%	2.50%	3.55%	2.17%
Pacific:								
Washington	2.12%	4.16%	3.74%	2.75%	3.27%	2.46%	2.38%	2.24%
Oregon	1.77%	2.50%	4.15%	5.74%	5.16%	2.51%	2.16%	2.57%
California	1.07%	3.92%	4.16%	2.29%	2.40%	1.74%	2.46%	1.14%
States not shown separately	1.66%	4.08%	3.23%	4.38%	2.00%	2.82%	2.95%	1.61%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.4.a(1998) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and State: United States, 1998 (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	35.0%	64.6%	57.0%	48.7%	35.5%	19.2%	59.1%	26.1%
New England:								
Massachusetts	18.9%	63.6%	44.8%	26.8%	15.8%	5.6% *	47.6%	10.2%
New Hampshire	48.9%	60.9%	82.1%	54.3%	13.1% *	12.5% *	67.1%	30.4%
Connecticut	24.9%	65.1%	46.7%	21.4% *	26.5% *	11.1% *	48.0%	16.6% *
Middle Atlantic:								
New York	33.1%	59.9%	64.9%	49.2%	26.1%	16.8%	60.5%	21.9%
New Jersey	35.6%	82.0%	60.4%	44.0%	26.7%	23.0%	63.9%	24.7%
Pennsylvania	41.2%	78.9%	63.5%	52.2%	47.2%	24.0%	65.4%	34.1%
East North Central:								
Ohio	30.5%	65.5%	56.9%	54.9%	29.0%	17.3%	56.6%	24.0%
Indiana	35.6%	63.0%	58.4%	40.4%	45.8%	21.2% *	53.5%	30.7%
Illinois	35.0%	76.3%	59.5%	42.7%	23.7% *	23.0% *	61.9%	25.4%
Michigan	40.9%	83.8%	51.4%	60.7%	34.1%	25.6%	64.9%	31.8%
Wisconsin	28.7%	62.1%	53.0%	27.6%	33.9% *	17.9% *	41.2%	25.3%
West North Central:								
Minnesota	24.7%	69.6%	49.0%	32.2%	28.7% *	6.3% *	53.5%	14.2%
Iowa	30.8%	81.4%	51.9%	36.4%	21.1%	23.5%	61.7%	22.7%
Missouri	41.3%	85.8%	64.6%	37.6%	39.5%	26.9%	69.9%	30.4%
Nebraska	22.3%	59.6%	39.7% *	41.5%	16.2% *	13.1%	49.3%	16.0%
Kansas	34.8%	75.6%	55.2%	63.8%	21.2% *	24.0%	69.2%	26.1%
South Atlantic:								
Delaware	32.9%	77.8%	59.2%	39.1%	21.8%	22.4% *	58.6%	23.8%
Maryland	31.3%	45.9%	55.3%	49.8%	27.4%	13.1% *	55.5%	19.0%
Virginia	23.2%	63.8%	70.4%	22.8% *	21.1%	11.2% *	43.7%	15.7%
West Virginia	25.1%	38.2% *	59.0%	31.1% *	16.7% *	10.2% *	43.3%	14.1% *
North Carolina	31.9%	83.9%	51.2%	49.9%	45.6%	9.8% *	62.1%	21.5%
South Carolina	28.2%	88.4%	59.5%	43.4%	28.4%	15.2% *	68.4%	18.8%
Georgia	33.6%	57.3%	22.0% *	55.1%	44.1%	19.4% *	44.6%	30.0%
Florida	27.5%	63.5%	45.3%	34.7%	28.0%	11.4% *	53.1%	17.8%
East South Central:								
Kentucky	30.5%	53.7%	54.2%	47.8%	34.7%	14.6%	49.8%	24.0%
Tennessee	38.3%	30.3% *	48.3%	26.0% *	65.9%	20.6% *	41.6%	37.0%
Alabama	34.9%	57.6%	64.9%	49.9%	18.2% *	24.1%	59.5%	25.3%
West South Central:								
Arkansas	27.9%	51.0%	66.4%	55.9%	26.8%	15.2%	59.3%	20.5%
Louisiana	39.9%	42.3% *	66.5%	60.3%	47.2%	13.6% *	53.2%	30.6%
Oklahoma	39.5%	61.7%	77.0%	50.5%	35.5%	28.6%	62.9%	32.5%
Texas	34.6%	59.0%	55.7%	60.4%	51.3%	15.3%	60.2%	26.6%
Mountain:								
Idaho	50.7%	71.4%	66.6%	80.1%	39.3%	30.4%	73.7%	39.1%
Wyoming	42.4%	75.4%	68.0%	56.1%	35.0%	15.8%	69.2%	25.4%
Colorado	39.9%	77.8%	39.5%	47.2%	29.4%	16.7%	64.3%	22.0%
New Mexico	30.6%	56.8%	61.1%	63.6%	21.4% *	9.9%	61.7%	17.3%
Arizona	29.5%	49.8%	52.5%	42.6%	44.3%	13.8% *	48.7%	22.9%
Utah	20.5%	46.4%	59.8%	41.1%	2.8% *	11.6% *	44.4%	12.1% *
Pacific:								
Washington	52.1%	78.7%	76.2%	71.9%	57.6%	24.7%	77.0%	40.2%
Oregon	52.4%	79.0%	83.9%	76.5%	57.3%	24.9%	79.3%	41.0%
California	42.6%	71.3%	56.5%	60.7%	36.7%	29.3%	66.7%	33.0%
States not shown separately	40.3%	39.6%	63.2%	66.8%	40.3%	24.9%	55.1%	32.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.C.4.a(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and State: United States, 1998 (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	0.58%	1.59%	2.56%	1.35%	1.60%	1.22%	1.16%	0.65%
New England:								
Massachusetts	1.19%	5.79%	6.99%	4.03%	3.82%	2.10% *	3.98%	1.37%
New Hampshire	9.37%	7.33%	17.48%	11.94%	7.41% *	5.65% *	9.46%	9.00%
Connecticut	4.13%	5.62%	9.22%	6.54% *	8.24% *	7.46% *	3.61%	5.34% *
Middle Atlantic:								
New York	1.74%	5.94%	6.66%	4.08%	5.61%	4.59%	3.19%	2.30%
New Jersey	4.70%	4.84%	10.81%	7.98%	5.42%	5.93%	4.95%	4.81%
Pennsylvania	2.84%	6.29%	6.60%	6.54%	7.08%	4.76%	4.15%	3.75%
East North Central:								
Ohio	3.04%	9.01%	7.39%	4.91%	5.82%	4.96%	4.74%	2.96%
Indiana	5.24%	6.87%	8.67%	8.11%	11.51%	8.10% *	7.26%	7.01%
Illinois	5.76%	8.03%	7.35%	6.18%	9.57% *	8.66% *	5.43%	6.57%
Michigan	3.68%	5.66%	8.67%	11.65%	7.18%	5.78%	7.08%	4.23%
Wisconsin	5.47%	8.83%	8.20%	5.50%	10.72% *	5.74% *	5.97%	6.76%
West North Central:								
Minnesota	3.51%	8.34%	7.21%	9.12%	10.10% *	2.93% *	6.59%	2.33%
Iowa	2.48%	9.75%	14.15%	4.34%	5.06%	4.51%	6.43%	3.65%
Missouri	5.29%	7.22%	6.34%	7.63%	10.28%	6.67%	5.38%	5.82%
Nebraska	2.36%	8.95%	13.57% *	7.19%	6.98% *	3.47%	6.72%	3.31%
Kansas	4.61%	9.22%	12.30%	10.39%	8.04% *	6.56%	6.48%	5.17%
South Atlantic:								
Delaware	4.51%	6.76%	10.42%	8.92%	5.68%	7.28% *	7.80%	5.05%
Maryland	4.55%	6.34%	9.06%	9.94%	6.88%	4.43% *	7.40%	3.76%
Virginia	3.11%	8.85%	13.71%	6.87% *	5.34%	4.12% *	8.49%	2.88%
West Virginia	4.13%	13.91% *	9.82%	10.20% *	7.78% *	6.30% *	7.64%	4.38% *
North Carolina	4.19%	6.35%	11.28%	8.60%	9.91%	6.12% *	6.64%	5.09%
South Carolina	4.50%	4.91%	12.33%	6.95%	6.22%	6.76% *	6.45%	4.20%
Georgia	4.23%	11.68%	16.32% *	6.93%	9.51%	6.16% *	8.53%	5.89%
Florida	3.17%	7.90%	8.76%	7.78%	7.00%	4.11% *	5.94%	4.02%
East South Central:								
Kentucky	4.82%	9.93%	6.78%	6.17%	8.90%	4.19%	4.80%	4.75%
Tennessee	6.62%	16.21% *	9.24%	10.39% *	11.31%	6.56% *	9.06%	7.11%
Alabama	4.60%	10.33%	7.97%	9.10%	5.92% *	6.05%	7.25%	4.80%
West South Central:								
Arkansas	2.69%	13.20%	8.55%	7.51%	5.91%	4.01%	6.13%	3.81%
Louisiana	6.98%	13.10% *	9.86%	12.10%	8.88%	4.84% *	9.13%	6.37%
Oklahoma	3.82%	8.84%	13.68%	8.41%	8.97%	7.33%	5.13%	3.98%
Texas	2.84%	7.94%	8.94%	4.91%	7.52%	3.49%	5.94%	3.55%
Mountain:								
Idaho	4.29%	10.07%	9.25%	4.70%	8.24%	7.26%	3.91%	5.47%
Wyoming	4.36%	5.72%	12.77%	9.22%	8.51%	3.73%	6.81%	4.13%
Colorado	2.04%	8.06%	9.75%	7.36%	7.95%	3.78%	3.39%	3.49%
New Mexico	3.15%	8.70%	10.26%	8.95%	6.45% *	2.77%	7.20%	3.55%
Arizona	3.45%	11.31%	7.60%	6.96%	4.99%	4.19% *	6.30%	3.43%
Utah	4.34%	11.39%	9.81%	9.56%	1.25% *	5.27% *	8.11%	4.43% *
Pacific:								
Washington	4.11%	6.97%	3.80%	5.48%	7.48%	3.66%	3.64%	4.07%
Oregon	4.79%	4.40%	5.39%	9.47%	9.55%	4.15%	4.08%	4.82%
California	3.06%	4.79%	4.99%	5.13%	5.43%	5.14%	2.71%	4.20%
States not shown separately	3.48%	11.70%	6.88%	7.26%	5.45%	5.80%	7.56%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.1(1998) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998:(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	5,590.41	5,264.88	5,606.26	5,377.96	5,379.70	5,731.59	5,441.86	5,621.77
New England:								
Massachusetts	6,139.28	6,783.59	6,065.62	5,877.15	6,180.80	6,122.01	6,287.90	6,106.69
New Hampshire	6,185.47	6,783.62	5,947.01	5,818.49	6,035.50	6,338.24	6,202.93	6,177.25
Connecticut	6,380.08	6,169.53	6,215.15	6,332.83	7,358.55	6,135.73	6,198.54	6,413.42
Middle Atlantic:								
New York	6,452.85	5,907.92	6,421.39	6,527.14	5,555.29	6,788.98	6,326.53	6,485.38
New Jersey	6,332.09	6,769.58	8,006.98	6,153.23	5,533.64	6,321.32	7,128.72	6,155.48
Pennsylvania	5,581.96	5,696.00	5,253.35	5,811.98	5,760.53	5,493.82	5,460.37	5,606.22
East North Central:								
Ohio	5,482.54	5,012.44	5,111.73	5,426.54	5,242.28	5,649.88	5,240.66	5,529.15
Indiana	5,483.56	6,112.16	6,188.84	5,222.88	4,715.12	5,613.22	5,836.73	5,426.24
Illinois	5,840.38	5,421.33	6,056.11	6,002.46	5,866.97	5,810.95	5,798.93	5,846.96
Michigan	5,848.46	5,750.03	5,482.24	5,433.27	5,007.82	6,187.19	5,538.79	5,909.86
Wisconsin	5,864.60	5,211.61	6,229.79	5,607.12	5,582.43	6,117.20	5,638.05	5,922.09
West North Central:								
Minnesota	5,025.46	4,722.69	5,456.31	5,053.42	5,055.47	4,991.55	5,213.39	4,985.63
Iowa	5,178.26	5,836.50	5,031.88	4,838.11	4,954.05	5,204.33	5,335.98	5,136.93
Missouri	5,218.28	4,621.35	4,605.43	5,260.36	5,319.09	5,317.77	4,732.08	5,318.66
Nebraska	5,452.57	4,838.40	5,526.30	5,190.78	4,866.05	5,759.71	5,225.84	5,498.46
Kansas	5,284.47	5,367.09	5,425.00	5,679.12	5,512.63	5,086.47	5,423.76	5,256.44
South Atlantic:								
Delaware	5,975.07	5,870.87	6,883.82	6,787.28	6,186.24	5,725.03	6,768.17	5,807.31
Maryland	5,848.53	5,728.68	6,304.90	5,805.76	6,196.59	5,757.16	6,042.90	5,812.62
Virginia	5,354.20	5,069.08	5,893.08	5,464.41	5,183.65	5,364.81	5,540.37	5,310.86
West Virginia	5,410.15	4,032.33	5,946.63	5,935.12	5,586.33	6,106.24	4,487.27	6,064.44
North Carolina	4,963.72	4,681.79	5,626.70	4,913.38	5,358.53	4,856.37	5,243.93	4,917.91
South Carolina	5,325.86	5,140.49	5,103.03	5,440.13	4,729.01	5,458.27	5,167.10	5,350.38
Georgia	5,033.71	3,788.56	4,348.13	5,167.61	5,511.03	5,266.57	4,100.50	5,327.20
Florida	5,383.19	5,759.91	5,583.72	5,180.33	4,752.67	5,555.26	5,508.76	5,358.05
East South Central:								
Kentucky	5,158.89	5,117.90	5,820.48	5,281.66	4,874.51	5,157.35	5,585.69	5,072.62
Tennessee	5,059.57	4,891.03	6,418.51	3,539.17	5,585.54	5,336.04	5,173.36	5,045.49
Alabama	5,338.11	4,919.84	5,058.39	5,109.93	4,999.04	5,495.32	5,017.86	5,397.43
West South Central:								
Arkansas	4,812.86	5,055.56	4,361.98	3,774.06	4,235.12	5,149.86	4,741.52	4,822.87
Louisiana	5,496.54	4,577.97	4,803.19	5,130.11	4,766.63	6,061.79	4,857.09	5,657.83
Oklahoma	5,262.04	5,408.24	5,974.21	4,673.11	5,092.77	5,359.37	5,308.52	5,252.75
Texas	5,588.23	5,903.69	5,555.12	4,899.30	5,594.06	5,649.24	5,574.63	5,590.09
Mountain:								
Idaho	5,139.99	5,056.57	5,079.28	5,137.91	4,914.48	5,214.15	5,207.77	5,123.08
Wyoming	5,998.60	5,594.15	5,580.11	5,699.38	5,358.42	6,325.86	5,507.28	6,119.29
Colorado	5,537.36	5,556.72	5,594.62	5,305.85	4,904.75	5,802.66	5,534.29	5,539.30
New Mexico	4,889.15	5,427.81	4,642.09	5,011.91	4,368.28	5,043.20	5,169.21	4,831.10
Arizona	5,401.87	4,447.68	5,390.87	4,940.59	5,522.28	5,521.24	4,830.83	5,497.38
Utah	5,420.35	5,608.82	5,239.16	6,355.18	5,617.08	5,169.29	5,811.53	5,313.41
Pacific:								
Washington	5,669.86	5,412.00	4,568.73	5,072.90	5,163.61	6,019.45	5,039.20	5,813.73
Oregon	5,598.63	5,137.97	5,358.79	5,432.85	5,576.14	5,704.57	5,372.67	5,641.11
California	5,441.04	4,622.67	4,899.09	4,870.20	5,059.87	5,775.17	4,759.82	5,571.48
States not shown separately	5,453.87	4,747.93	5,203.25	5,410.00	5,449.97	5,708.53	5,107.95	5,572.35

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.D.1(1998) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	49.32	112.60	100.55	63.22	57.73	82.86	60.89	62.47
New England:								
Massachusetts	61.85	158.93	119.21	159.97	177.22	110.00	110.54	87.56
New Hampshire	82.23	482.21	304.16	230.47	171.40	208.36	238.34	138.69
Connecticut	209.69	449.23	538.75	237.00	306.81	257.58	273.24	253.40
Middle Atlantic:								
New York	214.10	361.75	395.18	429.30	268.95	340.11	293.70	271.23
New Jersey	165.06	392.56	401.54	405.92	252.11	220.08	280.87	189.70
Pennsylvania	98.73	235.19	349.65	291.77	223.11	145.74	83.79	123.37
East North Central:								
Ohio	186.67	303.91	278.95	118.26	366.90	303.01	147.40	213.49
Indiana	245.11	821.45	784.05	188.15	278.09	316.07	296.64	258.27
Illinois	207.88	171.77	388.69	298.92	232.56	297.12	187.55	248.96
Michigan	312.95	313.79	269.75	277.42	238.66	498.50	160.23	366.71
Wisconsin	255.47	105.02	351.24	395.62	303.78	530.27	216.39	389.39
West North Central:								
Minnesota	192.60	311.95	437.35	241.50	240.79	372.69	317.10	237.07
Iowa	126.36	536.66	744.05	161.49	171.64	209.60	278.39	152.66
Missouri	218.76	535.96	306.16	154.37	264.09	248.51	306.76	217.00
Nebraska	239.65	422.38	301.17	284.58	281.53	335.55	215.68	286.57
Kansas	173.08	286.18	265.23	398.18	269.35	205.48	290.52	167.10
South Atlantic:								
Delaware	214.89	1,088.74	360.77	400.07	226.36	315.92	247.10	263.85
Maryland	150.74	171.82	258.98	238.99	329.45	208.85	78.68	178.08
Virginia	207.45	325.73	523.32	235.19	338.55	325.63	130.81	255.80
West Virginia	345.85	681.48	741.81	516.43	290.59	381.92	371.70	364.40
North Carolina	157.26	430.78	330.42	220.65	192.39	189.11	328.39	144.72
South Carolina	186.75	423.58	837.52	297.68	282.46	235.38	167.17	202.43
Georgia	179.20	976.01	449.24	284.18	351.48	141.27	478.78	117.39
Florida	133.64	511.60	392.64	433.70	251.01	163.09	379.83	108.56
East South Central:								
Kentucky	147.84	378.48	247.18	199.02	258.67	232.39	171.22	163.65
Tennessee	194.31	313.09	699.13	466.68	308.19	131.54	442.39	197.21
Alabama	172.49	56.42	169.89	152.00	88.25	241.27	151.02	193.64
West South Central:								
Arkansas	192.89	540.82	503.12	596.48	193.82	176.59	250.35	198.66
Louisiana	213.34	394.53	588.50	307.78	205.27	278.63	266.18	213.49
Oklahoma	130.98	364.09	617.61	307.46	327.46	171.42	255.56	174.65
Texas	102.10	461.94	361.15	415.42	315.99	107.32	200.98	101.15
Mountain:								
Idaho	143.17	685.82	585.09	318.72	384.20	181.45	144.87	161.02
Wyoming	193.45	326.15	667.17	308.84	263.07	362.29	201.61	210.87
Colorado	139.25	291.71	381.03	273.89	167.50	243.51	171.71	208.09
New Mexico	134.26	435.61	407.18	546.76	296.63	203.78	330.86	145.74
Arizona	162.74	311.74	293.08	207.71	286.71	204.68	208.34	157.47
Utah	99.92	501.09	302.93	406.42	281.09	117.65	279.84	71.12
Pacific:								
Washington	170.02	417.09	318.87	119.97	268.71	192.44	121.45	194.98
Oregon	129.19	398.33	1,146.36	422.28	314.10	208.93	349.41	157.61
California	159.98	308.16	193.40	193.86	119.58	241.05	100.51	198.26
States not shown separately	214.47	293.66	386.66	258.22	204.76	333.62	285.89	247.48

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.D.1.a(1998) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	5,301.92	5,079.70	5,256.00	5,228.28	5,265.09	5,359.75	5,202.31	5,324.30
New England:								
Massachusetts	5,833.11	6,416.01	6,043.46	5,762.07	5,750.52	5,786.88	6,135.14	5,755.34
New Hampshire	5,838.66	5,687.71	5,387.02	5,688.46	5,881.07	6,154.17	5,609.11	5,952.32
Connecticut	6,533.71	6,518.28	5,357.31	5,653.70	8,267.80	6,110.36	5,767.17	6,821.53
Middle Atlantic:								
New York	5,418.46	5,132.25	6,015.85	5,655.69	4,772.76	5,666.62	5,442.34	5,410.61
New Jersey	5,806.33	5,946.11	6,632.70	5,856.56	5,303.79	5,708.97	6,250.51	5,664.33
Pennsylvania	5,445.56	5,461.60	4,817.79	5,548.40	6,322.75	5,164.60	5,355.89	5,459.32
East North Central:								
Ohio	5,129.44	4,964.09	5,643.19	5,606.16	4,759.27	5,098.11	5,462.27	5,062.52
Indiana	5,454.86	6,067.94	5,582.80	5,395.30	4,965.47	5,539.14	6,009.43	5,409.58
Illinois	5,323.35	5,844.71	5,350.93	4,875.61	5,600.03	5,256.21	5,461.72	5,299.54
Michigan	5,523.38	4,118.03	5,319.38	5,063.10	5,018.95	5,693.61	5,009.15	5,587.69
Wisconsin	5,308.79	5,294.93	6,203.33	5,384.74	5,382.32	5,201.55	5,557.94	5,258.98
West North Central:								
Minnesota	5,614.64	4,661.16	3,363.31	5,055.42	4,794.43	6,261.04	4,506.56	5,912.54
Iowa	4,510.50	3,926.84	3,813.56 *	4,538.49	4,554.31	4,599.18	3,926.96	4,596.03
Missouri	4,986.94	5,939.88	3,944.74	4,755.46	5,986.40	4,893.21	5,524.63	4,940.70
Nebraska	5,505.22	2,167.03	5,897.93 *	4,577.77	5,925.94	5,602.59	4,294.04	5,615.35
Kansas	5,597.40	5,678.87	5,851.80	6,393.53	5,052.64	5,696.28	5,753.69	5,561.90
South Atlantic:								
Delaware	5,966.90	5,315.05	6,578.22	6,425.49	6,034.36	5,726.84	5,995.53	5,957.02
Maryland	5,316.42	5,885.32	5,478.39	5,982.17	5,429.85	5,044.07	5,855.51	5,161.84
Virginia	4,984.58	4,004.83	5,185.12	5,025.45	5,553.42	4,911.63	4,643.27	5,046.59
West Virginia	5,623.08	4,750.36	5,029.00	5,333.16	5,810.51	5,858.32	5,449.25	5,664.70
North Carolina	5,343.12	3,533.83	4,614.19	5,034.29	6,159.87	5,492.07	4,073.26	5,518.35
South Carolina	5,331.05	5,316.62	5,768.39	5,229.61	5,784.60	5,258.99	5,603.27	5,300.65
Georgia	4,937.22	6,055.67	3,698.70	4,740.34	6,518.74	4,974.15	4,632.05	5,044.78
Florida	5,203.75	6,482.72	5,390.81	4,864.19	4,565.88	5,375.91	5,774.96	5,121.72
East South Central:								
Kentucky	5,322.21	5,641.78	5,855.76	5,023.65	5,284.34	5,276.13	5,701.52	5,222.31
Tennessee	5,758.58	5,020.98	8,212.47	6,151.75	5,896.12	5,256.67	6,671.05	5,709.33
Alabama	5,530.13	5,102.80	5,248.35	5,684.29	5,796.16	5,560.34	5,254.13	5,653.03
West South Central:								
Arkansas	5,245.34	5,082.32	4,620.45	5,683.62	5,262.84	5,264.33	4,812.62	5,290.88
Louisiana	5,845.33	4,012.47	4,766.45	4,989.00	4,658.78	6,291.60	4,786.57	6,021.78
Oklahoma	4,928.42	5,274.39	4,854.92	4,001.72	5,101.82	5,068.72	4,166.78	5,036.18
Texas	5,822.56	5,522.39	6,369.78	5,078.45	5,638.48	5,891.71	5,838.22	5,820.36
Mountain:								
Idaho	4,933.82	4,025.33	3,407.00 *	4,862.77	3,904.71	5,276.68	3,696.33	5,019.31
Wyoming	5,525.48	5,336.83	4,670.33 *	6,093.86	5,985.27	5,548.61	5,101.83	5,619.62
Colorado	5,190.42	5,549.10	4,118.46	5,116.22	4,691.70	5,267.12	5,306.71	5,086.06
New Mexico	4,834.49	6,033.90	4,119.98	4,715.44	4,116.05	5,266.15	5,221.82	4,712.53
Arizona	5,048.54	4,905.12	4,391.72	4,959.92	4,880.33	5,154.97	4,751.25	5,107.81
Utah	5,336.65	5,818.92	4,441.55	6,419.68	4,866.98	5,432.91	5,333.40	5,337.75
Pacific:								
Washington	5,400.74	4,749.16	4,997.70	4,844.95	5,055.87	5,589.29	4,809.96	5,468.12
Oregon	5,248.49	4,963.37	5,005.32	5,840.93	5,534.19	5,081.91	5,304.94	5,235.60
California	4,779.76	4,233.53	4,492.74	4,706.61	4,825.85	4,880.34	4,464.90	4,849.01
States not shown separately	5,307.86	4,771.51	5,016.98	5,533.72	5,433.91	5,698.31	4,946.44	5,558.20

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.1.a(1998) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private sector-establishments that offer health insurance by firm size and State: United States, 1998 (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	55.84	171.01	164.19	48.88	79.87	77.34	107.93	59.89
New England:								
Massachusetts	72.41	184.24	146.78	157.43	198.85	91.35	142.89	88.68
New Hampshire	90.94	632.36	235.74	138.45	238.03	259.21	124.67	164.24
Connecticut	272.66	908.44	1,097.09	458.49	738.65	218.78	266.82	532.36
Middle Atlantic:								
New York	147.15	212.20	725.19	255.20	352.05	210.73	215.34	194.34
New Jersey	344.45	490.32	1,245.80	1,082.98	454.66	811.90	275.52	419.46
Pennsylvania	231.05	417.45	1,247.56	171.88	404.77	160.21	316.08	259.58
East North Central:								
Ohio	114.74	818.50	871.43	232.96	728.66	205.16	200.95	131.53
Indiana	213.43	1,584.52	1,445.70	1,344.37	1,336.94	603.14	1,118.68	603.21
Illinois	133.82	1,315.01	1,352.86	802.75	255.54	217.98	664.26	151.87
Michigan	268.18	936.27	855.55	1,072.08	931.38	674.36	356.30	335.91
Wisconsin	217.18	621.83	1,001.40	436.72	839.72	253.86	280.47	244.28
West North Central:								
Minnesota	281.92	1,050.80	760.08	817.88	1,037.67	752.53	620.38	311.59
Iowa	267.57	1,036.81	1,160.64 *	965.98	976.57	390.63	836.89	292.20
Missouri	326.77	1,488.04	1,128.72	576.33	1,171.91	367.03	719.50	325.96
Nebraska	371.38	646.27	1,865.09 *	1,115.86	1,562.37	271.78	1,170.58	302.14
Kansas	287.18	1,243.84	1,545.56	1,423.77	999.62	718.28	922.27	626.30
South Atlantic:								
Delaware	227.04	1,082.41	1,017.65	483.97	229.41	374.36	282.06	266.16
Maryland	127.41	195.08	931.59	760.01	610.76	174.73	278.80	140.19
Virginia	267.35	627.01	1,137.08	804.32	744.47	315.36	234.99	316.94
West Virginia	239.21	1,051.61	1,499.65	1,016.39	1,251.44	925.78	1,053.22	307.59
North Carolina	242.97	949.05	1,368.70	1,072.07	1,628.17	188.32	782.84	185.40
South Carolina	170.30	1,439.43	1,298.76	1,350.66	1,519.64	228.65	922.92	229.44
Georgia	191.45	1,434.94	912.91	582.73	1,739.20	432.24	787.71	234.94
Florida	168.19	1,157.99	1,035.70	561.03	302.04	202.38	561.68	145.99
East South Central:								
Kentucky	241.78	1,467.21	1,261.70	981.25	1,007.45	302.19	932.35	240.13
Tennessee	321.28	1,157.29	2,117.31	1,445.68	985.04	240.17	1,226.05	332.93
Alabama	210.59	780.08	790.63	1,124.70	1,453.26	545.06	169.93	411.33
West South Central:								
Arkansas	170.37	1,521.87	1,021.54	697.36	1,155.78	275.18	551.27	229.46
Louisiana	234.06	1,047.78	807.53	924.40	989.29	715.26	360.71	285.01
Oklahoma	173.76	1,321.76	1,050.94	1,030.24	1,091.02	191.34	545.41	225.93
Texas	204.57	875.44	1,020.83	777.16	662.83	307.95	362.21	246.19
Mountain:								
Idaho	605.01	1,133.93	1,077.39 *	1,078.41	967.31	1,005.57	1,033.07	627.15
Wyoming	933.76	1,396.79	1,401.98 *	1,625.46	1,785.31	1,435.45	980.97	1,113.70
Colorado	114.80	631.85	810.56	330.79	281.23	128.05	244.61	83.25
New Mexico	308.18	1,043.66	638.34	599.66	383.18	399.35	399.77	350.41
Arizona	154.48	309.64	430.81	313.85	308.20	231.28	212.85	174.72
Utah	178.57	892.56	572.40	1,049.28	748.43	125.30	391.50	156.03
Pacific:								
Washington	159.62	623.11	805.01	322.45	303.22	194.14	362.66	168.36
Oregon	194.73	219.71	606.23	745.42	361.93	246.38	271.24	219.47
California	135.01	244.61	375.49	179.77	142.58	192.21	113.64	154.56
States not shown separately	168.42	404.70	391.76	665.72	229.65	223.58	403.58	144.50

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.1.b(1998) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	5,700.86	5,293.47	5,748.98	5,433.50	5,398.28	5,898.96	5,515.57	5,738.25
New England:								
Massachusetts	6,448.31	7,301.79	6,290.61	6,000.01	6,800.84	6,382.39	6,553.07	6,431.13
New Hampshire	6,315.32	7,201.18	6,487.09	5,929.63	6,107.30	6,457.11	6,300.30	6,320.44
Connecticut	6,360.22	5,656.76	6,848.17	6,728.89	6,734.30	6,246.87	6,411.10	6,354.05
Middle Atlantic:								
New York	6,992.01	6,450.19	7,133.36	6,860.43	6,558.08	7,152.94	6,827.17	7,027.21
New Jersey	6,431.17	6,845.06	8,930.39	6,218.70	5,407.74	6,476.69	7,485.27	6,188.65
Pennsylvania	5,622.46	5,978.91	5,159.22	6,115.61	5,446.41	5,642.17	5,480.67	5,650.61
East North Central:								
Ohio	5,417.65	4,793.00	4,914.27	5,423.27	5,243.59	5,605.13	5,144.23	5,471.41
Indiana	5,085.00	5,651.18	5,874.25	5,003.36	4,227.91	5,224.54	5,441.39	5,016.30
Illinois	6,162.71	5,164.38	6,005.08	6,481.61	6,137.43	6,173.88	5,801.10	6,227.12
Michigan	5,857.98	5,802.10	5,542.98	5,460.67	4,760.40	6,432.44	5,480.71	5,943.39
Wisconsin	5,747.72	5,226.12	5,972.13	5,794.50	5,763.52	5,734.69	5,701.16	5,759.05
West North Central:								
Minnesota	4,985.22	4,879.47	5,147.14	5,148.83	5,089.78	4,872.37	5,390.20	4,915.95
Iowa	5,146.53	6,167.57	5,370.60	4,597.56	4,676.03	5,149.38	5,510.76	5,048.69
Missouri	5,387.10	4,506.40	4,536.84	5,391.75	5,208.97	5,746.10	4,625.27	5,607.72
Nebraska	5,300.28	4,831.75	5,486.67	5,251.79	4,666.23	5,631.27	5,320.12	5,295.84
Kansas	5,187.02	5,485.12	4,947.28	5,780.67	5,704.81	4,900.10	5,369.37	5,157.35
South Atlantic:								
Delaware	6,131.40	6,207.33	7,114.88	7,059.05	6,265.05	5,884.53	7,328.00	5,901.23
Maryland	6,257.33	5,523.97	6,612.60	6,100.62	6,454.41	6,228.04	6,154.21	6,276.08
Virginia	5,580.50	5,460.85	6,049.37	5,747.04	5,126.82	5,699.82	5,929.69	5,497.00
West Virginia	6,190.05	5,716.77	6,202.47	6,615.30	5,345.14	6,396.12	5,409.28	6,403.37
North Carolina	4,882.73	5,345.39	5,867.30	4,680.44	5,347.98	4,644.23	5,459.88	4,789.88
South Carolina	5,396.89	5,348.86	5,112.28	5,266.70	4,770.24	5,601.96	5,217.74	5,426.58
Georgia	4,949.10	3,265.19	5,964.91	5,508.37	5,337.67	5,274.06	3,672.92	5,371.20
Florida	5,583.93	5,615.56	5,796.20	5,343.06	4,922.32	5,826.53	5,572.03	5,586.88
East South Central:								
Kentucky	5,173.11	4,879.77	5,887.67	5,381.18	4,805.35	5,273.84	5,538.39	5,118.69
Tennessee	4,623.35	4,821.95	5,611.55	3,466.81	5,060.95	5,459.75	4,795.23	4,593.12
Alabama	5,326.42	4,879.68	5,015.17	4,736.78	5,086.36	5,485.76	4,858.07	5,401.64
West South Central:								
Arkansas	4,710.46	5,117.71	4,110.46	3,333.25	4,147.31	5,273.64	4,653.80	4,720.05
Louisiana	5,469.53	5,333.45	4,829.41	5,222.97	4,592.50	6,003.17	5,390.81	5,483.93
Oklahoma	5,296.19	5,630.90	5,063.78	4,892.19	5,200.32	5,435.96	5,259.25	5,304.62
Texas	5,639.30	6,266.64	5,265.01	4,930.82	5,586.72	5,752.80	5,602.35	5,644.26
Mountain:								
Idaho	5,494.04	5,019.55	5,463.16	5,187.99	5,266.19	5,708.09	5,260.39	5,564.77
Wyoming	6,110.71	6,390.26	6,114.92	6,027.85	5,939.86	6,162.32	6,241.88	6,090.17
Colorado	5,645.16	5,547.53	6,041.33	5,247.44	5,053.49	5,910.19	5,647.91	5,643.64
New Mexico	4,943.46	3,335.84	5,192.85	5,188.00	4,852.06	4,989.32	4,529.87	4,988.83
Arizona	5,575.68	4,735.12	5,949.35	5,031.10	6,078.32	5,608.00	5,173.89	5,634.81
Utah	5,414.35	4,757.21	5,294.94	6,255.20	5,909.62	4,964.54	5,829.15	5,283.71
Pacific:								
Washington	5,816.86	5,779.64	4,474.68	5,164.60	4,842.14	6,357.50	5,180.49	5,982.71
Oregon	5,888.60	6,038.08	5,201.35	5,130.23	5,595.94	6,152.91	5,441.86	5,956.23
California	6,024.17	5,106.65	5,454.53	5,155.99	5,299.18	6,405.06	5,137.83	6,168.09
States not shown separately	5,678.44	4,531.04	4,879.38	5,211.25	5,603.06	6,090.73	5,046.56	5,827.19

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.1.b(1998) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	39.65	141.78	133.93	108.25	61.12	56.03	70.83	46.52
New England:								
Massachusetts	117.05	581.85	161.13	252.00	363.01	180.74	175.06	156.45
New Hampshire	225.70	969.77	754.91	764.16	457.79	261.76	423.81	173.80
Connecticut	231.24	731.79	526.11	875.26	259.43	311.08	333.46	270.99
Middle Atlantic:								
New York	356.95	351.62	843.86	326.59	257.89	625.02	193.59	411.34
New Jersey	171.34	468.40	474.67	420.37	428.22	303.20	319.20	222.19
Pennsylvania	148.85	269.44	300.05	457.62	203.86	253.41	112.91	179.80
East North Central:								
Ohio	217.78	346.38	410.47	227.15	569.14	282.01	223.51	270.58
Indiana	189.74	739.33	752.14	236.86	387.94	242.29	303.94	211.60
Illinois	235.50	181.81	251.14	255.16	397.52	399.44	232.43	331.60
Michigan	362.34	663.64	397.13	307.78	342.77	560.95	164.58	413.17
Wisconsin	261.86	861.94	457.15	611.19	382.09	365.76	441.40	287.93
West North Central:								
Minnesota	169.17	371.55	853.18	285.96	244.33	364.00	465.49	202.08
Iowa	174.67	818.21	1,091.11	257.02	81.10	281.33	304.29	205.06
Missouri	229.46	358.19	288.10	175.04	278.73	286.69	268.61	241.84
Nebraska	181.81	630.92	610.03	293.96	246.16	262.95	195.87	203.76
Kansas	193.11	728.80	717.70	469.04	431.79	198.05	359.36	190.37
South Atlantic:								
Delaware	233.65	1,556.77	1,155.36	1,241.71	608.10	395.48	990.27	346.31
Maryland	218.37	694.41	377.35	678.85	428.23	262.70	172.75	242.29
Virginia	147.86	1,083.86	890.53	348.13	435.84	254.99	180.12	170.59
West Virginia	385.42	884.81	1,014.00	1,178.48	404.68	437.67	669.99	442.57
North Carolina	205.48	682.07	723.63	234.52	280.59	370.63	278.11	234.61
South Carolina	236.16	446.08	1,125.80	448.22	218.28	313.14	215.11	245.98
Georgia	225.22	907.86	1,138.56	689.13	491.80	186.80	768.81	131.04
Florida	198.59	647.62	749.92	549.54	333.54	303.95	493.91	184.93
East South Central:								
Kentucky	213.87	488.61	745.95	213.74	284.50	363.07	267.21	239.03
Tennessee	195.08	453.47	469.63	482.17	218.68	197.50	311.59	213.12
Alabama	190.05	132.87	193.84	98.55	161.02	266.46	147.39	213.16
West South Central:								
Arkansas	204.26	755.99	782.00	719.64	361.63	184.88	337.04	223.68
Louisiana	188.15	920.04	909.33	484.57	251.09	400.80	375.61	233.83
Oklahoma	97.53	905.69	442.02	308.58	409.25	97.29	311.72	140.57
Texas	150.37	862.72	338.62	607.41	372.60	163.03	219.83	159.91
Mountain:								
Idaho	167.34	839.12	850.14	933.94	334.30	343.02	401.85	161.86
Wyoming	236.40	850.30	1,470.28	707.80	913.05	439.57	760.66	288.59
Colorado	140.23	342.10	795.01	282.57	581.13	364.53	248.21	253.40
New Mexico	140.26	741.37	1,176.73	633.52	548.96	276.85	546.94	163.17
Arizona	147.75	372.21	897.91	474.46	325.93	206.16	189.94	164.96
Utah	138.36	425.65	802.68	450.08	317.42	189.15	404.17	98.38
Pacific:								
Washington	203.46	774.22	411.66	231.72	234.42	260.67	153.67	234.66
Oregon	202.47	826.83	968.69	964.63	352.89	234.80	559.58	213.52
California	213.67	476.56	384.55	364.56	227.88	246.75	207.14	239.06
States not shown separately	242.35	601.11	571.04	346.71	221.07	409.47	285.81	282.01

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.1.c(1998) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or employees	Less than 50 employees	50 or more employees
United States	5,753.86	5,533.77	5,791.15	5,421.38	5,629.52	5,845.01	5,684.75	5,769.05
New England:								
Massachusetts	6,334.99	6,793.04	5,223.15	6,269.72	5,998.94	6,415.07	6,254.86	6,358.91
New Hampshire	6,734.91	7,325.41	6,370.08	5,723.38	6,388.02	6,371.83	7,136.49	6,325.66
Connecticut	6,001.32	7,012.77	7,678.54	6,452.21 *	9,066.94	4,903.26	7,247.37	5,692.12
Middle Atlantic:								
New York	7,454.30	7,414.27	5,818.96	7,833.43	5,896.79	7,821.46	7,943.86	7,341.63
New Jersey	6,699.35	8,448.31	3,489.58 *	5,103.60 *	7,306.74	6,609.91	7,534.11	6,646.87
Pennsylvania	5,723.92	5,490.66	5,844.17	5,600.64	5,800.48	5,727.28	5,617.46	5,752.67
East North Central:								
Ohio	6,149.21	6,188.43	5,030.68	5,007.40	6,337.86	6,322.93	5,306.46	6,291.65
Indiana	6,676.73	7,439.15	7,390.33	6,490.30	6,355.18	6,644.23	7,264.09	6,593.22
Illinois	5,211.11	5,787.45	7,246.97	4,177.63	4,901.17	5,318.32	6,750.51	5,102.00
Michigan	6,173.14	6,093.20	5,472.95	5,524.16	6,245.23	6,350.66	6,017.89	6,207.35
Wisconsin	7,165.01	5,065.38	7,956.71	5,239.85	5,083.64	8,946.85	5,556.64	7,800.33
West North Central:								
Minnesota	4,483.51	4,484.69	6,975.95	4,559.65	5,170.95	3,906.97	5,515.44	4,144.78
Iowa	5,761.76	5,196.91	5,025.90	5,593.05	5,980.91	5,972.73	5,355.11	5,897.97
Missouri	4,836.04	4,024.40 *	7,490.29 *	6,570.26	5,641.06 *	4,819.98	4,655.71	4,853.54
Nebraska	5,988.33	5,330.40	5,292.78	4,777.24	5,717.20	6,280.23	5,162.46	6,160.02
Kansas	5,388.82	4,978.76	5,830.08	4,589.29	5,380.08	5,694.06	5,291.02	5,428.13
South Atlantic:								
Delaware	5,541.18	6,537.66	6,887.48	7,334.95	6,641.17	5,349.22	6,985.87	5,385.85
Maryland	5,329.05	5,957.49	5,391.12	4,584.05	5,835.11	5,379.03	6,146.31	5,272.46
Virginia	5,201.22	5,328.77	5,818.04	5,320.34	4,788.72	5,223.33	5,495.07	5,098.80
West Virginia	4,451.38	3,747.21	5,984.07	4,904.81	5,964.30	5,339.03	4,086.49	5,375.13
North Carolina	4,657.99	6,450.14	5,417.06	6,320.12	4,894.10	4,316.37	5,914.64	4,396.90
South Carolina	4,972.80	4,186.23	4,059.75	5,974.40	3,195.84 *	5,064.25	4,503.29	5,044.89
Georgia	5,682.02	7,152.61	5,869.30	4,744.87	5,385.48	5,736.83	6,092.05	5,611.73
Florida	4,947.69	4,129.89	4,317.14 *	4,752.52	4,760.05	5,051.75	4,175.32 *	5,079.49
East South Central:								
Kentucky	4,783.11	5,335.37	5,604.50	5,230.36	5,542.03	4,264.04	5,548.53	4,452.59
Tennessee	5,177.57	5,515.97 *	8,650.00 *	4,495.30 *	5,577.69	5,031.42	6,536.80	5,070.07
Alabama	5,219.32	4,851.63	4,920.47	5,646.54	4,449.38	5,509.20	5,643.78	5,160.54
West South Central:								
Arkansas	4,540.31	4,812.11	8,916.00 *	5,557.09	3,569.00	4,636.68	5,186.94	4,481.47
Louisiana	5,105.03	4,197.09	0.00	4,692.67	6,961.72	5,787.26	4,202.07	5,891.92
Oklahoma	5,781.96	4,522.53	10,411.14	4,425.77	4,486.22	5,686.94	7,389.84	5,474.25
Texas	4,504.80	5,014.89	5,038.42	2,918.64	5,661.70	4,436.77	4,619.76	4,488.38
Mountain:								
Idaho	4,863.20	5,229.54	4,861.45	5,130.43	4,932.65	4,743.77	5,289.43	4,751.08
Wyoming	6,004.66	5,357.36	5,552.14	5,459.60	4,957.27	6,513.41	5,346.87	6,198.16
Colorado	6,577.94	5,898.97	5,232.00 *	7,608.36 *	4,208.35	6,862.57	7,039.95	6,479.85
New Mexico	4,826.06	5,515.84	5,613.33	5,187.10	3,140.70 *	4,791.67	6,104.68	4,338.32
Arizona	5,634.53	2,640.18	6,790.70	3,536.97	4,251.11	6,073.14	3,755.56	5,951.41
Utah	5,526.37	7,413.29	6,542.90	7,567.45	5,506.56	5,255.18	6,891.23	5,349.31
Pacific:								
Washington	5,628.16	5,176.35	4,453.45	4,458.04	8,617.47	5,662.95	4,756.77	5,984.54
Oregon	5,562.05	3,140.08	7,852.26	2,880.00 *	5,730.23	5,550.13	5,415.03	5,596.13
California	6,759.46	6,839.99	4,505.29	4,498.06	6,363.79	7,178.54	5,296.23	6,999.53
States not shown separately	5,021.90	5,267.87	5,991.83	6,029.30	4,816.78	4,757.60	5,687.50	4,834.35

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.1.c(1998) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or employees	Less than 50 employees	50 or more employees
United States	168.24	284.62	257.66	282.35	133.49	289.43	166.44	231.65
New England:								
Massachusetts	270.17	935.12	1,150.24	1,575.40	677.51	464.14	382.61	351.73
New Hampshire	343.81	1,134.69	1,800.08	1,133.19	1,214.61	1,028.74	678.55	510.32
Connecticut	999.07	1,724.60	2,040.42	1,970.91 *	2,704.58	935.29	1,287.84	1,147.32
Middle Atlantic:								
New York	530.86	1,332.13	1,721.90	1,808.41	1,032.08	780.07	1,518.57	691.90
New Jersey	909.22	2,060.50	1,117.19 *	1,547.63 *	2,040.19	1,119.43	1,553.19	935.44
Pennsylvania	151.92	474.80	1,164.25	914.73	926.54	234.10	379.17	177.35
East North Central:								
Ohio	494.88	1,359.37	846.05	569.85	1,134.21	606.73	456.70	540.80
Indiana	747.19	1,533.25	2,023.73	1,564.19	1,040.02	936.67	1,027.59	808.27
Illinois	431.58	1,434.59	1,674.07	982.15	1,085.06	645.03	1,182.88	341.77
Michigan	557.64	843.72	1,436.84	365.07	1,020.80	1,123.77	402.08	659.49
Wisconsin	987.83	954.66	1,818.61	496.81	1,178.60	1,582.47	850.69	1,283.20
West North Central:								
Minnesota	396.19	741.21	1,591.70	1,143.48	1,129.13	541.67	689.36	461.74
Iowa	269.54	726.76	1,254.55	1,214.13	806.84	339.49	523.56	313.22
Missouri	418.38	1,293.94 *	2,282.70 *	1,967.15	1,750.00 *	373.83	1,353.53	381.47
Nebraska	427.28	915.19	1,408.89	1,134.14	1,178.34	838.77	816.84	577.69
Kansas	323.03	482.36	1,033.14	1,261.30	684.73	657.94	348.52	410.88
South Atlantic:								
Delaware	458.40	1,486.61	1,972.76	1,900.68	1,514.58	691.57	1,080.63	408.38
Maryland	357.03	1,495.38	1,525.03	1,236.03	1,517.84	464.95	977.91	374.06
Virginia	406.20	628.13	1,735.15	1,274.13	997.37	907.37	553.64	708.34
West Virginia	415.34	829.16	1,472.20	822.67	1,147.64	467.27	696.47	408.84
North Carolina	265.35	1,579.76	1,309.10	1,650.71	1,094.00	409.91	949.79	316.69
South Carolina	367.35	1,027.18	1,216.83	1,332.60	1,088.17 *	827.54	867.41	512.85
Georgia	443.29	1,514.08	1,637.89	1,018.66	1,273.29	567.16	1,112.94	528.59
Florida	313.51	1,087.78	1,605.36 *	1,181.75	1,273.01	267.83	1,384.46 *	260.93
East South Central:								
Kentucky	276.42	908.26	1,333.56	523.47	1,588.76	387.28	673.21	374.84
Tennessee	439.26	1,666.97 *	2,735.37 *	1,349.82 *	1,592.92	421.91	1,729.08	398.70
Alabama	247.53	1,068.93	1,038.98	1,102.25	953.55	330.25	670.99	243.75
West South Central:								
Arkansas	407.82	1,270.98	2,819.49 *	1,343.00	836.19	527.91	1,088.69	459.40
Louisiana	407.66	1,052.38	0.00	1,223.32	1,964.48	746.01	1,041.06	430.67
Oklahoma	842.34	1,184.14	3,022.74	1,156.54	1,264.36	1,129.94	1,649.25	710.56
Texas	339.53	1,189.28	1,347.69	827.66	1,643.35	396.59	827.60	383.42
Mountain:								
Idaho	283.84	1,148.64	797.37	477.33	806.88	435.69	200.85	373.40
Wyoming	348.25	805.82	656.97	543.11	873.70	639.20	353.30	397.58
Colorado	1,020.37	1,692.51	1,654.50 *	2,283.41 *	1,212.15	1,404.26	1,745.80	1,207.48
New Mexico	359.76	1,136.15	1,515.69	1,353.47	982.39 *	647.43	859.24	419.67
Arizona	538.50	693.20	1,801.82	1,005.22	984.33	810.20	789.79	826.88
Utah	496.44	1,713.01	1,627.47	1,822.45	1,325.87	315.25	1,009.96	298.18
Pacific:								
Washington	403.46	1,083.13	937.29	1,117.11	1,857.43	509.92	783.02	528.73
Oregon	375.25	746.03	2,154.26	910.74 *	1,497.11	611.94	1,461.75	607.70
California	513.90	2,011.30	926.05	1,226.56	1,169.92	655.09	679.69	634.90
States not shown separately	270.44	555.80	1,623.42	718.45	570.30	554.50	352.23	443.93

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.2(1998) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	1,382.40	1,241.96	1,752.40	1,776.56	1,520.62	1,248.52	1,551.42	1,346.72
New England:								
Massachusetts	1,626.23	1,512.52	1,580.92	1,688.36	1,978.37	1,517.93	1,653.96	1,620.15
New Hampshire	1,961.36	1,465.18	3,039.55	2,816.85	1,434.60	1,529.84	2,149.27	1,872.90
Connecticut	1,273.01	1,442.01	1,791.61	1,527.10	1,954.74	976.85	1,620.06	1,209.27
Middle Atlantic:								
New York	1,360.99	799.38	1,447.40	1,787.95	1,085.41	1,436.47	1,303.82	1,375.71
New Jersey	1,535.90	779.27 *	2,652.51	2,323.52	1,335.64	1,390.28	1,781.98	1,481.35
Pennsylvania	1,235.97	759.83	793.77 *	1,724.68	1,431.01	1,183.08	925.35	1,297.95
East North Central:								
Ohio	1,070.60	924.68	1,093.34 *	1,123.86	1,054.61	1,076.68	1,013.63	1,081.58
Indiana	1,106.69	941.30 *	2,132.32 *	2,007.20	1,299.31	868.04	1,789.23	995.92
Illinois	1,300.82	952.58 *	1,201.82	1,414.70	1,367.19	1,292.01	1,410.67	1,283.40
Michigan	1,068.73	453.98 *	1,432.67	792.84	1,592.30	1,002.47	905.28	1,101.14
Wisconsin	1,176.73	852.41	1,268.13	1,406.53	1,182.31	1,130.23	1,209.78	1,168.34
West North Central:								
Minnesota	1,302.98	944.74 *	1,454.94	1,278.83	1,635.92	1,219.27	1,232.18	1,317.99
Iowa	1,336.39	1,520.38	995.77	1,591.78	1,356.47	1,291.93	1,377.47	1,325.62
Missouri	1,312.88	1,012.88	1,308.48	2,211.44	1,355.81	1,195.67	1,291.90	1,317.22
Nebraska	1,276.80	907.60	2,055.55	2,207.49	1,361.22	1,064.92	1,720.03	1,187.10
Kansas	1,466.59	1,398.44	1,689.25	1,983.98	1,729.03	1,234.68	1,599.63	1,439.81
South Atlantic:								
Delaware	1,258.79	829.62	2,412.49	1,348.77	1,423.86	1,149.66	1,572.09	1,192.52
Maryland	1,553.46	1,730.34	2,677.67	2,033.68	1,887.41	1,298.92	2,149.28	1,443.40
Virginia	1,598.99	1,235.13	2,119.22	2,538.99	1,918.15	1,306.02	1,938.79	1,519.89
West Virginia	1,758.31	3,005.98	1,070.44 *	1,102.25	1,371.21	1,306.90	2,438.33	1,276.21
North Carolina	1,490.89	1,081.69	2,251.41	2,381.12	2,141.78	1,198.29	1,880.70	1,427.15
South Carolina	1,642.42	1,415.31	2,437.20	2,566.83	1,856.75	1,405.02	2,079.41	1,574.93
Georgia	1,479.54	621.76 *	2,747.55	2,351.34	1,594.41	1,381.86	1,217.20	1,562.05
Florida	1,861.09	1,518.30	3,385.47	2,604.67	1,712.15	1,681.40	2,405.48	1,752.11
East South Central:								
Kentucky	1,265.75	1,731.85	2,496.13	1,842.43	958.14	1,072.21	1,978.79	1,121.61
Tennessee	1,313.63	882.28	2,132.97	1,628.91	1,112.06	1,277.88	1,788.19	1,254.90
Alabama	1,301.92	1,948.22	2,188.60	2,164.24	1,594.53	987.53	2,023.54	1,168.24
West South Central:								
Arkansas	1,261.45	1,446.50	1,888.22	1,503.05 *	1,456.25	1,121.61	1,727.27	1,196.14
Louisiana	1,447.06	1,682.39	1,718.27	2,262.52	1,262.61	1,303.40	1,813.32	1,354.68
Oklahoma	1,307.32	1,313.38	1,577.08	1,758.35	1,772.89	1,079.82	1,538.12	1,261.20
Texas	1,622.90	1,892.98	2,175.98	2,047.03	1,916.39	1,428.27	2,043.19	1,565.56
Mountain:								
Idaho	1,444.27	969.66 *	1,247.58	2,075.08	1,396.58 *	1,412.96	1,327.61	1,473.39
Wyoming	1,115.11	1,344.62 *	1,179.65	1,627.55	1,408.15	913.33	1,189.89	1,096.74
Colorado	1,376.37	927.62 *	2,482.37	1,714.49	1,536.78	1,159.24	1,454.72	1,326.89
New Mexico	1,601.40	1,886.34	1,536.88	2,213.42	2,086.17	1,249.33	1,813.09	1,557.53
Arizona	1,405.06	1,578.27	2,006.50	1,924.65	1,786.76	1,234.05	1,806.96	1,337.84
Utah	1,517.38	1,970.53	1,761.04	2,731.48	1,595.77	1,170.01	2,308.08	1,301.21
Pacific:								
Washington	1,254.41	1,087.83	1,240.23	1,566.54	1,714.92	1,113.19	1,285.90	1,247.23
Oregon	1,079.61	1,331.18	1,323.60	886.69 *	1,280.41 *	975.08	1,214.89	1,054.18
California	1,309.06	1,873.43	1,269.23	1,703.81	1,592.52	1,105.62	1,566.76	1,259.72
States not shown separately	1,584.93	1,479.83	1,449.02	1,669.90	1,747.66	1,560.00	1,653.86	1,561.32

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.2(1998) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	19.30	91.84	88.96	68.90	55.00	26.38	45.32	21.48
New England:								
Massachusetts	76.03	181.18	89.61	109.82	203.90	87.96	88.70	99.05
New Hampshire	183.93	270.51	389.41	299.84	215.02	159.08	252.04	172.95
Connecticut	175.58	264.55	232.56	320.95	212.98	183.02	171.05	207.98
Middle Atlantic:								
New York	129.30	196.88	273.55	508.55	150.68	157.01	236.35	122.97
New Jersey	237.61	292.01 *	549.03	481.85	229.80	370.34	334.86	283.43
Pennsylvania	40.74	209.54	398.94 *	198.27	187.09	48.38	142.10	34.88
East North Central:								
Ohio	79.52	222.78	389.79 *	184.24	93.02	133.14	199.11	84.94
Indiana	77.96	403.86 *	702.31 *	245.50	151.08	95.19	286.80	73.56
Illinois	127.89	428.44 *	164.07	225.87	217.68	150.42	131.31	155.61
Michigan	161.12	264.59 *	379.56	143.76	312.93	198.73	191.73	176.64
Wisconsin	64.34	220.05	320.08	149.25	144.59	112.70	143.58	74.98
West North Central:								
Minnesota	113.68	386.42 *	323.37	226.87	304.37	136.63	252.78	102.78
Iowa	115.09	271.80	280.06	227.49	145.17	157.04	192.24	123.94
Missouri	62.32	180.94	323.41	156.94	206.57	117.16	173.56	91.98
Nebraska	89.54	258.69	332.54	143.47	175.18	104.33	180.19	106.92
Kansas	76.73	363.67	376.78	381.14	244.53	144.51	323.77	120.22
South Atlantic:								
Delaware	109.45	222.33	372.52	342.92	303.15	143.91	266.70	103.24
Maryland	132.62	222.92	380.85	275.58	296.44	135.25	187.98	150.69
Virginia	71.12	293.17	405.23	207.83	166.09	94.53	199.11	91.45
West Virginia	244.26	779.21	344.83 *	188.40	147.32	226.57	476.54	101.79
North Carolina	61.96	240.20	296.10	242.89	100.20	92.42	227.11	87.94
South Carolina	161.37	374.90	474.36	327.16	143.37	162.59	286.72	164.21
Georgia	188.15	340.11 *	479.84	363.72	292.35	211.86	267.12	168.30
Florida	116.61	185.14	388.12	324.59	328.72	81.65	267.63	120.39
East South Central:								
Kentucky	106.08	405.78	502.51	128.03	171.80	110.12	233.92	122.00
Tennessee	71.76	221.17	318.20	286.88	213.38	130.14	160.23	89.07
Alabama	163.32	297.48	189.71	285.93	166.20	216.99	213.85	171.01
West South Central:								
Arkansas	73.64	321.09	375.76	491.94 *	124.43	55.13	247.71	62.88
Louisiana	106.18	243.59	395.09	282.27	192.08	149.14	170.84	131.13
Oklahoma	116.54	370.42	141.46	230.03	177.45	136.87	258.50	132.68
Texas	58.52	221.04	359.37	177.60	166.25	102.22	111.00	71.96
Mountain:								
Idaho	160.08	802.75 *	340.68	360.06	450.81 *	157.03	215.91	162.92
Wyoming	101.87	410.11 *	285.42	202.14	218.26	190.29	181.08	140.19
Colorado	139.85	553.01 *	426.48	254.11	222.86	89.06	271.97	90.09
New Mexico	87.74	376.51	340.43	320.53	166.42	152.77	245.12	101.63
Arizona	78.21	213.33	220.14	197.56	235.85	75.48	144.65	82.87
Utah	134.20	391.91	302.40	499.72	111.25	98.33	249.70	103.06
Pacific:								
Washington	62.25	270.04	129.04	234.70	158.32	68.90	108.62	72.64
Oregon	205.78	209.83	357.05	390.49 *	395.07 *	246.43	180.90	255.82
California	72.83	261.36	205.89	183.79	117.03	94.45	151.01	67.30
States not shown separately	106.31	343.26	274.67	345.30	148.87	159.91	258.16	126.53

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.2.a(1998) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	1,381.65	1,399.21	1,770.12	1,781.83	1,544.77	1,225.46	1,580.00	1,337.09
New England:								
Massachusetts	1,640.59						1,651.25	1,637.84
New Hampshire	1,704.92						1,929.43	1,593.75
Connecticut	1,878.17						1,742.42	1,929.15
Middle Atlantic:								
New York	1,290.92						1,166.04	1,331.95
New Jersey	1,528.70						1,091.67 *	1,668.42 *
Pennsylvania	1,284.10						1,070.92 *	1,316.82
East North Central:								
Ohio	1,346.03						1,045.57	1,406.44
Indiana	1,369.78						2,713.57	1,260.05
Illinois	1,138.42						1,193.16	1,129.00
Michigan	894.83						1,355.05	837.27
Wisconsin	1,170.26						1,354.65	1,133.39
West North Central:								
Minnesota	1,568.49						1,048.13	1,708.39
Iowa	1,230.68						1,066.86 *	1,254.69
Missouri	1,454.86						1,474.29	1,453.19
Nebraska	1,817.14						2,358.00	1,767.97
Kansas	1,373.10						1,956.05	1,240.68
South Atlantic:								
Delaware	1,480.50						1,963.43	1,313.66
Maryland	1,420.27						2,079.09	1,231.37
Virginia	1,460.46						2,035.30	1,356.01
West Virginia	1,320.57						1,434.06	1,293.40
North Carolina	1,138.20						1,545.58	1,081.98
South Carolina	1,543.46						2,849.52	1,397.61
Georgia	1,746.00						1,813.22	1,722.32
Florida	1,665.58						2,276.33	1,577.88
East South Central:								
Kentucky	1,212.98						1,951.57	1,018.46
Tennessee	1,117.34						1,987.31	1,070.38
Alabama	1,930.67						2,910.98	1,494.15
West South Central:								
Arkansas	1,237.82						1,844.82	1,173.95
Louisiana	1,485.19						1,744.34	1,442.00
Oklahoma	1,425.37						1,612.42	1,398.90
Texas	1,641.35						1,840.72	1,613.34
Mountain:								
Idaho	1,451.37						814.17 *	1,495.39
Wyoming	1,734.83						1,716.25	1,738.95
Colorado	1,433.48						1,335.19 *	1,521.69
New Mexico	1,867.34						1,969.63	1,835.13
Arizona	1,623.04						2,305.27	1,487.01
Utah	1,742.44						2,603.15	1,449.96
Pacific:								
Washington	1,309.77						1,641.10	1,271.98
Oregon	997.42						1,327.59	922.03 *
California	1,259.78						1,588.93	1,187.39
States not shown separately	1,659.24						1,781.78	1,574.37

These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.2.a(1998) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	45.71	101.10	89.66	58.83	98.72	46.80	49.79	44.99
New England:								
Massachusetts	119.93						167.24	167.35
New Hampshire	121.73						233.14	160.14
Connecticut	299.44						329.21	470.20
Middle Atlantic:								
New York	115.10						155.21	136.11
New Jersey	393.89						337.89 *	570.03 *
Pennsylvania	141.65						364.96 *	161.47
East North Central:								
Ohio	144.38						260.31	136.12
Indiana	244.41						676.21	223.95
Illinois	113.86						322.89	138.63
Michigan	204.21						398.98	206.90
Wisconsin	178.40						388.19	168.33
West North Central:								
Minnesota	143.31						298.99	158.57
Iowa	249.82						371.47 *	256.67
Missouri	141.02						364.44	159.56
Nebraska	247.81						669.48	250.54
Kansas	259.42						401.27	223.19
South Atlantic:								
Delaware	140.15						380.62	95.86
Maryland	185.54						295.38	212.56
Virginia	148.74						234.41	180.21
West Virginia	171.67						400.95	179.53
North Carolina	185.20						373.67	199.48
South Carolina	146.57						759.21	184.47
Georgia	161.28						424.44	155.64
Florida	197.25						351.48	196.47
East South Central:								
Kentucky	147.44						507.96	134.88
Tennessee	210.54						400.69	247.92
Alabama	252.90						456.67	278.78
West South Central:								
Arkansas	194.77						399.64	180.15
Louisiana	197.42						314.04	252.87
Oklahoma	206.90						371.76	140.36
Texas	152.25						255.83	156.67
Mountain:								
Idaho	304.18						652.64 *	318.54
Wyoming	460.27						430.64	478.11
Colorado	152.61						401.56 *	130.54
New Mexico	121.61						382.14	180.68
Arizona	83.42						244.81	75.96
Utah	162.87						409.29	112.52
Pacific:								
Washington	80.95						214.52	97.54
Oregon	219.45						276.19	294.56 *
California	108.94						164.66	85.20
States not shown separately	269.39						358.96	307.44

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.2.b(1998) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	1,430.66	1,125.45	1,877.75	1,761.03	1,522.38	1,317.96	1,566.10	1,403.34
New England:								
Massachusetts	1,596.76						1,534.89	1,606.91
New Hampshire	2,293.86						2,677.37	2,163.31
Connecticut	1,077.79						1,678.63	1,004.91
Middle Atlantic:								
New York	1,404.13		These cell estimates have been suppressed because				1,141.99	1,460.11
New Jersey	1,636.95		the size of their standard errors makes them				2,158.64	1,516.92
Pennsylvania	1,261.47		extremely unreliable. Column or row estimates				972.66	1,318.80
East North Central:								
Ohio	908.89		should be used in place of these estimates.				902.49	910.15
Indiana	1,106.50						2,031.49	928.19
Illinois	1,519.29						1,596.65	1,505.51
Michigan	1,319.60						910.60	1,412.20
Wisconsin	1,286.15						1,192.13	1,309.03
West North Central:								
Minnesota	1,350.59						1,510.36	1,323.26
Iowa	1,343.04						1,561.96	1,284.23
Missouri	1,350.70						1,323.65	1,358.53
Nebraska	1,227.30						1,818.97	1,094.76
Kansas	1,460.60						1,378.00 *	1,474.03
South Atlantic:								
Delaware	1,158.43						1,344.64	1,122.62
Maryland	1,700.90						2,325.40	1,587.37
Virginia	1,715.70						1,915.81	1,667.85
West Virginia	1,219.08						867.88	1,315.04
North Carolina	1,710.39						1,966.16	1,669.25
South Carolina	1,702.94						2,030.34	1,648.67
Georgia	1,394.56						978.81 *	1,532.07
Florida	2,114.03						2,655.50	1,979.84
East South Central:								
Kentucky	1,320.29						2,127.78	1,199.99
Tennessee	1,421.84						1,769.48	1,360.69
Alabama	1,149.24						1,699.22	1,060.90
West South Central:								
Arkansas	1,393.29						1,895.69	1,308.20
Louisiana	1,410.60						1,825.34	1,334.72
Oklahoma	1,343.81						1,691.44	1,264.41
Texas	1,644.01						2,116.10	1,580.65
Mountain:								
Idaho	1,437.28						908.72	1,597.27
Wyoming	1,273.39						1,627.47	1,217.97
Colorado	1,383.93						1,628.38	1,249.32
New Mexico	1,499.94						1,938.97	1,451.78
Arizona	1,347.13						1,675.52	1,298.80
Utah	1,489.80						2,403.81	1,201.92
Pacific:								
Washington	1,207.24						1,302.92	1,182.30
Oregon	1,143.76						1,045.99	1,158.56
California	1,359.00						1,459.14	1,342.74
States not shown separately	1,601.33						1,473.95	1,631.31

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.2.b(1998) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	24.21	104.81	109.07	58.09	49.44	32.07	64.03	26.48
New England:								
Massachusetts	104.30						156.65	112.62
New Hampshire	261.93						403.97	240.86
Connecticut	179.21						265.24	174.74
Middle Atlantic:								
New York	126.63						132.14	144.03
New Jersey	291.06						424.98	347.68
Pennsylvania	100.22						181.02	127.48
East North Central:								
Ohio	106.41						163.33	135.79
Indiana	106.87						258.76	66.92
Illinois	130.54						199.72	179.32
Michigan	208.69						268.69	224.61
Wisconsin	91.63						139.58	122.49
West North Central:								
Minnesota	106.94						436.09	93.17
Iowa	130.99						240.30	144.46
Missouri	87.35						187.56	122.46
Nebraska	84.59						160.97	99.01
Kansas	93.00						427.07 *	136.35
South Atlantic:								
Delaware	185.06						367.32	151.38
Maryland	164.11						296.12	183.34
Virginia	88.46						292.89	106.66
West Virginia	120.64						158.50	153.41
North Carolina	60.94						179.87	74.02
South Carolina	170.30						334.65	168.73
Georgia	243.67						480.24 *	228.27
Florida	173.89						298.81	158.65
East South Central:								
Kentucky	186.30						206.51	186.18
Tennessee	59.65						157.77	79.03
Alabama	249.01						260.08	304.13
West South Central:								
Arkansas	97.92						285.65	113.67
Louisiana	101.25						211.82	130.22
Oklahoma	142.43						244.72	183.14
Texas	60.06						182.81	72.66
Mountain:								
Idaho	188.41						267.69	189.87
Wyoming	210.48						484.98	194.20
Colorado	165.40						378.26	118.58
New Mexico	96.49						410.02	120.80
Arizona	101.35						147.98	111.41
Utah	204.11						413.55	159.86
Pacific:								
Washington	68.51						156.65	74.59
Oregon	215.83						228.41	255.40
California	71.46						212.10	79.39
States not shown separately	132.77						144.82	154.79

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.2.c(1998) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	1,190.02	1,271.63	1,199.36	1,867.72	1,431.54	1,048.57	1,438.94	1,135.31
New England:								
Massachusetts	1,688.45						2,015.00	1,591.01
New Hampshire	1,595.62						1,686.63	1,502.87
Connecticut	1,011.63 *						642.42 *	1,103.25 *
Middle Atlantic:								
New York	1,405.59						2,347.56 *	1,188.79
New Jersey	1,073.75						671.93 *	1,099.01
Pennsylvania	1,085.21		These cell estimates have been suppressed				665.96 *	1,198.43
East North Central:			because the size of their standard errors makes					
Ohio	1,295.94		them extremely unreliable. Column or row				1,411.03 *	1,276.48
Indiana	904.43		estimates should be used in place of these				432.89 *	971.47
Illinois	630.05						322.69 *	651.84 *
Michigan	695.09		estimates.				598.61 *	716.35
Wisconsin	795.14						1,118.23	667.52
West North Central:								
Minnesota	792.75						755.67 *	804.93
Iowa	1,389.67						969.24 *	1,530.50
Missouri	831.31						550.28 *	858.59
Nebraska	1,087.59						1,110.13	1,082.90
Kansas	1,615.19						1,863.26	1,515.47
South Atlantic:								
Delaware	1,233.55						1,196.17 *	1,237.57
Maryland	1,280.31						1,174.89 *	1,287.61
Virginia	1,386.43						1,874.96	1,216.15
West Virginia	2,518.32						3,063.84	1,137.26
North Carolina	1,395.23						2,022.53	1,264.89
South Carolina	1,467.08						1,629.62	1,442.13 *
Georgia	1,399.21						1,253.31 *	1,424.22
Florida	1,197.88						943.31 *	1,241.32
East South Central:								
Kentucky	1,068.69 *						1,668.32 *	809.76 *
Tennessee	1,423.34						1,325.61 *	1,431.07
Alabama	1,696.90						2,223.78	1,623.93
West South Central:								
Arkansas	805.34						433.16 *	839.21
Louisiana	1,533.89						1,827.96	1,277.61 *
Oklahoma	889.64						566.48 *	951.49
Texas	1,399.14						2,054.50	1,305.51
Mountain:								
Idaho	1,448.85						1,819.54	1,351.34
Wyoming	967.89						1,020.04	952.55
Colorado	988.14						263.31 *	1,142.03
New Mexico	1,125.20						1,104.09 *	1,133.25
Arizona	1,046.12						705.78	1,103.52
Utah	1,332.57						1,131.68	1,358.64
Pacific:								
Washington	1,343.94						920.24 *	1,517.23
Oregon	1,098.47						1,406.95	1,026.96 *
California	1,374.05						1,929.45	1,282.92
States not shown separately	1,432.42						1,759.17	1,340.35

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.2.c(1998) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	47.48	158.79	174.41	364.94	106.12	51.27	153.09	38.72
New England:								
Massachusetts	237.70						477.49	233.67
New Hampshire	158.74						419.23	239.44
Connecticut	384.06 *						648.70 *	517.46 *
Middle Atlantic:								
New York	381.10						1,164.25 *	175.66
New Jersey	309.23						452.27 *	314.94
Pennsylvania	139.75						211.86 *	152.28
East North Central:								
Ohio	232.59						515.71 *	248.98
Indiana	150.25						434.87 *	213.65
Illinois	181.77						244.15 *	236.42 *
Michigan	131.59						301.91 *	132.12
Wisconsin	118.74						197.97	109.26
West North Central:								
Minnesota	163.02						275.83 *	238.34
Iowa	187.37						365.17 *	206.91
Missouri	100.82						363.21 *	124.83
Nebraska	194.54						314.14	167.94
Kansas	215.38						417.50	221.14
South Atlantic:								
Delaware	132.49						513.64 *	158.44
Maryland	117.42						440.82 *	117.06
Virginia	212.72						460.06	172.86
West Virginia	473.89						562.87	154.08
North Carolina	249.09						583.55	256.92
South Carolina	313.34						366.57	532.53 *
Georgia	154.88						600.85 *	219.97
Florida	283.60						886.91 *	251.15
East South Central:								
Kentucky	368.36 *						516.16 *	311.67 *
Tennessee	121.53						480.77 *	164.45
Alabama	316.78						542.05	340.68
West South Central:								
Arkansas	230.69						307.55 *	218.56
Louisiana	287.23						526.53	415.51 *
Oklahoma	221.09						422.92 *	237.79
Texas	260.33						515.04	250.15
Mountain:								
Idaho	243.21						272.32	248.62
Wyoming	146.94						222.42	253.84
Colorado	228.88						260.13 *	284.83
New Mexico	173.32						454.62 *	200.33
Arizona	193.12						188.64	211.77
Utah	214.48						338.45	296.62
Pacific:								
Washington	205.79						405.18 *	292.69
Oregon	295.51						411.56	355.76 *
California	166.87						523.11	185.36
States not shown separately	111.84						388.45	163.23

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	24.7%	23.6%	31.3%	33.0%	28.3%	21.8%	28.5%	24.0%
New England:								
Massachusetts	26.5%	22.3%	26.1%	28.7%	32.0%	24.8%	26.3%	26.5%
New Hampshire	31.7%	21.6%	51.1%	48.4%	23.8%	24.1%	34.6%	30.3%
Connecticut	20.0%	23.4%	28.8%	24.1%	26.6%	15.9%	26.1%	18.9%
Middle Atlantic:								
New York	21.1%	13.5%	22.5%	27.4%	19.5%	21.2%	20.6%	21.2%
New Jersey	24.3%	11.5% *	33.1%	37.8%	24.1%	22.0%	25.0%	24.1%
Pennsylvania	22.1%	13.3%	15.1% *	29.7%	24.8%	21.5%	16.9%	23.2%
East North Central:								
Ohio	19.5%	18.4%	21.4% *	20.7%	20.1%	19.1%	19.3%	19.6%
Indiana	20.2%	15.4% *	34.5%	38.4%	27.6%	15.5%	30.7%	18.4%
Illinois	22.3%	17.6% *	19.8%	23.6%	23.3%	22.2%	24.3%	21.9%
Michigan	18.3%	7.9% *	26.1%	14.6%	31.8%	16.2%	16.3%	18.6%
Wisconsin	20.1%	16.4%	20.4%	25.1%	21.2%	18.5%	21.5%	19.7%
West North Central:								
Minnesota	25.9%	20.0% *	26.7%	25.3%	32.4%	24.4%	23.6%	26.4%
Iowa	25.8%	26.0%	19.8% *	32.9%	27.4%	24.8%	25.8%	25.8%
Missouri	25.2%	21.9%	28.4%	42.0%	25.5%	22.5%	27.3%	24.8%
Nebraska	23.4%	18.8%	37.2%	42.5%	28.0%	18.5%	32.9%	21.6%
Kansas	27.8%	26.1%	31.1%	34.9%	31.4%	24.3%	29.5%	27.4%
South Atlantic:								
Delaware	21.1%	14.1%	35.0%	19.9% *	23.0%	20.1%	23.2%	20.5%
Maryland	26.6%	30.2%	42.5%	35.0%	30.5%	22.6%	35.6%	24.8%
Virginia	29.9%	24.4%	36.0%	46.5%	37.0%	24.3%	35.0%	28.6%
West Virginia	32.5%	74.5%	18.0% *	18.6%	24.5%	21.4%	54.3%	21.0%
North Carolina	30.0%	23.1%	40.0%	48.5%	40.0%	24.7%	35.9%	29.0%
South Carolina	30.8%	27.5%	47.8%	47.2%	39.3%	25.7%	40.2%	29.4%
Georgia	29.4%	16.4% *	63.2%	45.5%	28.9%	26.2%	29.7%	29.3%
Florida	34.6%	26.4%	60.6%	50.3%	36.0%	30.3%	43.7%	32.7%
East South Central:								
Kentucky	24.5%	33.8%	42.9%	34.9%	19.7%	20.8%	35.4%	22.1%
Tennessee	26.0%	18.0% *	33.2%	46.0%	19.9%	23.9%	34.6%	24.9%
Alabama	24.4%	39.6%	43.3%	42.4%	31.9%	18.0%	40.3%	21.6%
West South Central:								
Arkansas	26.2%	28.6%	43.3%	39.8%	34.4%	21.8%	36.4%	24.8%
Louisiana	26.3%	36.7%	35.8%	44.1%	26.5%	21.5%	37.3%	23.9%
Oklahoma	24.8%	24.3%	26.4%	37.6%	34.8%	20.1%	29.0%	24.0%
Texas	29.0%	32.1%	39.2%	41.8%	34.3%	25.3%	36.7%	28.0%
Mountain:								
Idaho	28.1%	19.2% *	24.6% *	40.4%	28.4% *	27.1%	25.5%	28.8%
Wyoming	18.6%	24.0%	21.1%	28.6%	26.3%	14.4% *	21.6%	17.9%
Colorado	24.9%	16.7% *	44.4%	32.3%	31.3%	20.0%	26.3%	24.0%
New Mexico	32.8%	34.8%	33.1%	44.2%	47.8%	24.8%	35.1%	32.2%
Arizona	26.0%	35.5%	37.2%	39.0%	32.4%	22.4%	37.4%	24.3%
Utah	28.0%	35.1%	33.6%	43.0%	28.4%	22.6%	39.7%	24.5%
Pacific:								
Washington	22.1%	20.1%	27.1%	30.9%	33.2%	18.5%	25.5%	21.5%
Oregon	19.3%	25.9%	24.7%	16.3% *	23.0%	17.1%	22.6%	18.7%
California	24.1%	40.5%	25.9%	35.0%	31.5%	19.1%	32.9%	22.6%
States not shown separately	29.1%	31.2%	27.8%	30.9%	32.1%	27.3%	32.4%	28.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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(1998) 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, 1998 (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	0.28%	1.82%	1.90%	1.30%	0.95%	0.44%	0.92%	0.35%
New England:								
Massachusetts	1.15%	2.41%	1.05%	1.89%	3.21%	1.37%	1.17%	1.45%
New Hampshire	2.87%	3.22%	5.77%	4.61%	4.10%	2.38%	3.60%	2.79%
Connecticut	2.42%	3.85%	4.00%	5.98%	2.48%	2.96%	2.04%	2.71%
Middle Atlantic:								
New York	2.01%	3.81%	5.01%	4.73%	2.93%	2.49%	2.68%	2.00%
New Jersey	3.25%	5.27% *	6.04%	6.04%	4.82%	4.86%	3.89%	3.86%
Pennsylvania	0.68%	3.52%	5.77% *	3.09%	4.08%	0.76%	2.51%	0.72%
East North Central:								
Ohio	1.52%	5.14%	7.00% *	3.27%	1.60%	2.44%	3.46%	1.81%
Indiana	1.56%	7.32% *	9.46%	4.52%	3.14%	1.31%	5.27%	1.46%
Illinois	1.89%	9.08% *	4.47%	3.84%	3.71%	2.08%	1.79%	2.27%
Michigan	3.21%	5.07% *	6.45%	2.65%	6.65%	3.12%	3.79%	3.47%
Wisconsin	1.25%	4.54%	4.89%	2.47%	2.40%	2.29%	2.74%	1.47%
West North Central:								
Minnesota	2.08%	6.72% *	5.48%	4.28%	4.97%	1.88%	3.78%	1.76%
Iowa	1.97%	5.66%	5.98% *	4.87%	3.55%	2.95%	3.84%	2.22%
Missouri	1.18%	4.39%	7.02%	3.13%	3.92%	1.93%	3.44%	1.58%
Nebraska	1.72%	5.19%	5.98%	3.10%	3.20%	2.10%	3.23%	2.04%
Kansas	2.18%	7.46%	7.13%	5.92%	4.36%	3.27%	5.67%	2.79%
South Atlantic:								
Delaware	1.95%	3.97%	4.88%	7.26% *	4.44%	1.94%	4.26%	1.81%
Maryland	2.28%	3.53%	7.43%	5.42%	4.39%	2.24%	3.30%	2.47%
Virginia	1.64%	5.91%	9.85%	3.58%	4.00%	2.03%	4.09%	2.25%
West Virginia	6.53%	20.28%	6.83% *	4.82%	2.08%	3.53%	12.01%	1.81%
North Carolina	1.98%	5.02%	6.11%	5.30%	2.64%	2.42%	4.44%	2.33%
South Carolina	2.25%	7.14%	9.37%	5.44%	3.29%	2.15%	6.07%	2.23%
Georgia	3.75%	5.73% *	10.70%	7.19%	6.33%	4.08%	5.11%	3.71%
Florida	1.53%	4.42%	4.67%	5.41%	4.89%	1.34%	3.79%	1.82%
East South Central:								
Kentucky	1.64%	9.67%	8.37%	1.98%	2.82%	1.51%	3.66%	2.00%
Tennessee	1.99%	5.97% *	7.53%	5.12%	4.94%	2.69%	3.97%	2.22%
Alabama	3.55%	5.86%	3.50%	6.21%	3.52%	4.48%	4.75%	3.54%
West South Central:								
Arkansas	1.55%	7.14%	8.02%	7.61%	3.33%	1.00%	4.87%	1.49%
Louisiana	2.97%	6.77%	9.40%	5.63%	4.44%	2.65%	4.20%	2.74%
Oklahoma	2.21%	6.21%	4.87%	5.42%	2.73%	2.69%	4.47%	2.47%
Texas	1.41%	4.14%	5.36%	3.62%	3.48%	1.99%	2.30%	1.59%
Mountain:								
Idaho	2.89%	10.65% *	8.85% *	7.51%	9.02% *	2.91%	3.73%	2.92%
Wyoming	2.24%	7.16%	5.55%	4.65%	4.44%	4.70% *	3.11%	2.92%
Colorado	2.57%	9.22% *	6.82%	5.31%	4.76%	1.95%	4.77%	1.96%
New Mexico	1.67%	6.89%	9.52%	6.73%	3.21%	3.64%	3.56%	2.27%
Arizona	1.50%	4.77%	5.02%	3.68%	4.03%	1.54%	3.36%	1.51%
Utah	2.10%	6.44%	6.28%	6.60%	1.46%	2.13%	4.03%	1.89%
Pacific:								
Washington	1.48%	3.91%	3.66%	4.56%	3.66%	1.64%	2.23%	1.79%
Oregon	3.30%	4.97%	7.11%	6.92% *	6.53%	3.70%	3.81%	3.88%
California	1.18%	6.38%	4.31%	5.02%	1.96%	1.52%	3.54%	1.04%
States not shown separately	1.76%	6.94%	5.41%	5.07%	2.89%	2.76%	3.98%	2.18%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.a(1998) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	26.1%	27.5%	33.7%	34.1%	29.3%	22.9%	30.4%	25.1%
New England:								
Massachusetts	28.1%						26.9%	28.5%
New Hampshire	29.2%						34.4%	26.8%
Connecticut	28.7%						30.2%	28.3%
Middle Atlantic:								
New York	23.8%						21.4%	24.6%
New Jersey	26.3%		These cell estimates have been suppressed				17.5% *	29.5%
Pennsylvania	23.6%		because the size of their standard errors				20.0% *	24.1%
East North Central:								
Ohio	26.2%		makes them extremely unreliable. Column or				19.1%	27.8%
Indiana	25.1%		row estimates should be used in place of				45.2%	23.3%
Illinois	21.4%		these estimates.				21.8%	21.3%
Michigan	16.2%						27.1%	15.0% *
Wisconsin	22.0%						24.4%	21.6%
West North Central:								
Minnesota	27.9%						23.3%	28.9%
Iowa	27.3%						27.2% *	27.3%
Missouri	29.2%						26.7%	29.4%
Nebraska	33.0%						54.9%	31.5%
Kansas	24.5%						34.0%	22.3%
South Atlantic:								
Delaware	24.8%						32.7%	22.1%
Maryland	26.7%						35.5%	23.9%
Virginia	29.3%						43.8%	26.9%
West Virginia	23.5%						26.3%	22.8%
North Carolina	21.3%						37.9%	19.6%
South Carolina	29.0%						50.9%	26.4%
Georgia	35.4%						39.1%	34.1%
Florida	32.0%						39.4%	30.8%
East South Central:								
Kentucky	22.8%						34.2%	19.5%
Tennessee	19.4%						29.8%	18.7%
Alabama	34.9%						55.4%	26.4%
West South Central:								
Arkansas	23.6%						38.3%	22.2%
Louisiana	25.4%						36.4%	23.9%
Oklahoma	28.9%						38.7%	27.8%
Texas	28.2%						31.5%	27.7%
Mountain:								
Idaho	29.4%						22.0% *	29.8%
Wyoming	31.4%						33.6%	30.9%
Colorado	27.6%						25.2% *	29.9%
New Mexico	38.6%						37.7%	38.9%
Arizona	32.1%						48.5%	29.1%
Utah	32.7%						48.8%	27.2%
Pacific:								
Washington	24.3%						34.1%	23.3%
Oregon	19.0%						25.0%	17.6% *
California	26.4%						35.6%	24.5%
States not shown separately	31.3%						36.0%	28.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.a(1998) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled In family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	0.78%	2.05%	2.48%	1.28%	1.73%	0.76%	1.12%	0.68%
New England:								
Massachusetts	1.85%						2.66%	2.53%
New Hampshire	2.28%						3.89%	2.78%
Connecticut	3.20%						5.41%	3.45%
Middle Atlantic:								
New York	1.89%						2.60%	2.03%
New Jersey	4.01%						5.49% *	5.38%
Pennsylvania	2.46%						7.94% *	2.97%
East North Central:								
Ohio	2.68%						5.17%	2.46%
Indiana	4.35%						10.85%	4.41%
Illinois	1.97%						4.37%	2.35%
Michigan	3.59%						7.73%	4.53% *
Wisconsin	2.71%						6.97%	2.47%
West North Central:								
Minnesota	2.73%						5.76%	2.90%
Iowa	5.01%						9.10% *	5.05%
Missouri	3.49%						6.94%	3.84%
Nebraska	5.11%						15.53%	4.07%
Kansas	4.41%						7.05%	4.31%
South Atlantic:								
Delaware	2.11%						5.47%	1.59%
Maryland	3.12%						4.28%	3.60%
Virginia	3.65%						5.99%	4.02%
West Virginia	2.84%						6.95%	4.30%
North Carolina	4.53%						9.31%	4.24%
South Carolina	3.10%						13.29%	3.68%
Georgia	3.62%						9.42%	3.74%
Florida	3.22%						8.66%	3.29%
East South Central:								
Kentucky	3.06%						9.34%	2.60%
Tennessee	4.96%						7.01%	5.54%
Alabama	4.29%						8.86%	3.80%
West South Central:								
Arkansas	4.01%						9.16%	3.62%
Louisiana	4.23%						9.23%	4.95%
Oklahoma	3.21%						6.77%	2.45%
Texas	2.47%						4.99%	2.49%
Mountain:								
Idaho	5.55%						9.56% *	5.78%
Wyoming	6.35%						8.86%	6.46%
Colorado	3.08%						7.81% *	2.80%
New Mexico	2.85%						7.11%	3.46%
Arizona	1.55%						5.81%	1.23%
Utah	2.55%						6.66%	1.67%
Pacific:								
Washington	1.48%						4.70%	1.86%
Oregon	4.62%						5.45%	6.27% *
California	2.33%						4.08%	1.49%
States not shown separately	4.55%						5.01%	5.37%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.b(1998) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	25.1%	21.3%	32.7%	32.4%	28.2%	22.3%	28.4%	24.5%
New England:								
Massachusetts	24.8%						23.4%	25.0%
New Hampshire	36.3%						42.5%	34.2%
Connecticut	16.9%						26.2%	15.8%
Middle Atlantic:			These cell estimates have been suppressed					
New York	20.1%		because the size of their standard errors				16.7%	20.8%
New Jersey	25.5%		makes them extremely unreliable. Column or				28.8%	24.5%
Pennsylvania	22.4%		row estimates should be used in place of				17.7%	23.3%
East North Central:								
Ohio	16.8%		these estimates.				17.5%	16.6%
Indiana	21.8%						37.3%	18.5%
Illinois	24.7%						27.5%	24.2%
Michigan	22.5%						16.6%	23.8%
Wisconsin	22.4%						20.9%	22.7%
West North Central:								
Minnesota	27.1%						28.0%	26.9%
Iowa	26.1%						28.3%	25.4%
Missouri	25.1%						28.6%	24.2%
Nebraska	23.2%						34.2%	20.7%
Kansas	28.2%						25.7%	28.6%
South Atlantic:								
Delaware	18.9%						18.3% *	19.0%
Maryland	27.2%						37.8%	25.3%
Virginia	30.7%						32.3%	30.3%
West Virginia	19.7%						16.0%	20.5%
North Carolina	35.0%						36.0%	34.8%
South Carolina	31.6%						38.9%	30.4%
Georgia	28.2%						26.6% *	28.5%
Florida	37.9%						47.7%	35.4%
East South Central:								
Kentucky	25.5%						38.4%	23.4%
Tennessee	30.8%						36.9%	29.6%
Alabama	21.6%						35.0%	19.6%
West South Central:								
Arkansas	29.6%						40.7%	27.7%
Louisiana	25.8%						33.9%	24.3%
Oklahoma	25.4%						32.2%	23.8%
Texas	29.2%						37.8%	28.0%
Mountain:								
Idaho	26.2%						17.3%	28.7%
Wyoming	20.8%						26.1% *	20.0%
Colorado	24.5%						28.8%	22.1%
New Mexico	30.3%						42.8%	29.1%
Arizona	24.2%						32.4%	23.0%
Utah	27.5%						41.2%	22.7%
Pacific:								
Washington	20.8%						25.2%	19.8%
Oregon	19.4%						19.2%	19.5%
California	22.6%						28.4%	21.8%
States not shown separately	28.2%						29.2%	28.0%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.b(1998) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	0.49%	1.86%	1.76%	1.47%	1.01%	0.57%	0.96%	0.55%
New England:								
Massachusetts	1.39%						2.33%	1.41%
New Hampshire	3.91%						5.71%	3.62%
Connecticut	2.69%						3.60%	2.64%
Middle Atlantic:								
New York	1.96%						1.85%	2.22%
New Jersey	3.91%						5.10%	4.44%
Pennsylvania	1.43%						3.26%	1.78%
East North Central:								
Ohio	1.79%						3.01%	2.15%
Indiana	2.08%						5.30%	1.29%
Illinois	1.93%						2.79%	2.55%
Michigan	3.95%						4.79%	4.14%
Wisconsin	1.24%						3.01%	1.69%
West North Central:								
Minnesota	2.17%						5.23%	1.93%
Iowa	2.82%						4.61%	3.40%
Missouri	1.86%						4.43%	2.35%
Nebraska	1.90%						2.76%	2.24%
Kansas	2.31%						7.45%	3.04%
South Atlantic:								
Delaware	3.06%						6.50% *	2.58%
Maryland	2.81%						5.03%	2.93%
Virginia	1.96%						5.41%	2.18%
West Virginia	2.36%						2.96%	3.05%
North Carolina	1.92%						4.23%	2.39%
South Carolina	2.25%						6.48%	2.09%
Georgia	4.46%						8.24% *	4.37%
Florida	2.08%						4.07%	2.26%
East South Central:								
Kentucky	2.87%						3.92%	2.77%
Tennessee	1.68%						5.46%	1.86%
Alabama	5.13%						5.53%	5.71%
West South Central:								
Arkansas	1.49%						7.12%	2.01%
Louisiana	2.37%						5.06%	2.89%
Oklahoma	2.48%						4.24%	3.18%
Texas	1.36%						3.12%	1.44%
Mountain:								
Idaho	3.31%						4.76%	3.15%
Wyoming	3.03%						7.86% *	2.85%
Colorado	2.88%						6.54%	2.25%
New Mexico	2.18%						9.88%	2.73%
Arizona	1.95%						3.12%	2.12%
Utah	3.29%						5.86%	2.99%
Pacific:								
Washington	1.71%						2.85%	2.05%
Oregon	3.24%						4.34%	3.73%
California	0.95%						4.22%	1.18%
States not shown separately	2.42%						3.32%	2.67%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.c(1998) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	20.7%	23.0%	20.7%	34.5%	25.4%	17.9%	25.3%	19.7%
New England:								
Massachusetts	26.7%						32.2%	25.0%
New Hampshire	23.7%						23.6%	23.8%
Connecticut	16.9% *						8.9% *	19.4% *
Middle Atlantic:								
New York	18.9%		These cell estimates have been suppressed				29.6% *	16.2%
New Jersey	16.0%		because the size of their standard errors				8.9% *	16.5%
Pennsylvania	19.0%		makes them extremely unreliable. Column or				11.9%	20.8%
East North Central:								
Ohio	21.1%		row estimates should be used in place of				26.6%	20.3%
Indiana	13.5%		these estimates.				6.0% *	14.7%
Illinois	12.1%						4.8% *	12.8% *
Michigan	11.3%						9.9% *	11.5%
Wisconsin	11.1% *						20.1%	8.6% *
West North Central:								
Minnesota	17.7%						13.7% *	19.4%
Iowa	24.1%						18.1% *	25.9%
Missouri	17.2%						11.8% *	17.7%
Nebraska	18.2%						21.5%	17.6%
Kansas	30.0%						35.2%	27.9%
South Atlantic:								
Delaware	22.3%						17.1% *	23.0%
Maryland	24.0%						19.1% *	24.4%
Virginia	26.7%						34.1%	23.9%
West Virginia	56.6%						75.0%	21.2%
North Carolina	30.0%						34.2% *	28.8%
South Carolina	29.5%						36.2%	28.6%
Georgia	24.6%						20.6% *	25.4%
Florida	24.2%						22.6% *	24.4%
East South Central:								
Kentucky	22.3% *						30.1%	18.2% *
Tennessee	27.5%						20.3% *	28.2%
Alabama	32.5%						39.4%	31.5%
West South Central:								
Arkansas	17.7%						8.4% *	18.7%
Louisiana	30.0%						43.5% *	21.7% *
Oklahoma	15.4% *						7.7% *	17.4% *
Texas	31.1%						44.5%	29.1%
Mountain:								
Idaho	29.8%						34.4%	28.4%
Wyoming	16.1%						19.1%	15.4% *
Colorado	15.0% *						3.7% *	17.6% *
New Mexico	23.3%						18.1% *	26.1%
Arizona	18.6%						18.8% *	18.5%
Utah	24.1%						16.4% *	25.4%
Pacific:								
Washington	23.9%						19.3% *	25.4%
Oregon	19.7% *						26.0% *	18.4% *
California	20.3%						36.4%	18.3%
States not shown separately	28.5%						30.9%	27.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.c(1998) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1998 (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	0.81%	3.80%	4.11%	4.15%	1.48%	1.15%	3.01%	0.90%
New England:								
Massachusetts	3.51%						7.43%	2.89%
New Hampshire	2.74%						6.05%	3.50%
Connecticut	5.50% *						6.92% *	6.29% *
Middle Atlantic:								
New York	4.25%						9.01% *	3.61%
New Jersey	4.41%						6.21% *	4.43%
Pennsylvania	2.48%						3.12%	3.00%
East North Central:								
Ohio	3.37%						7.58%	3.66%
Indiana	2.68%						8.55% *	3.74%
Illinois	3.54%						4.76% *	4.00% *
Michigan	2.36%						6.34% *	2.39%
Wisconsin	3.88% *						4.65%	4.23% *
West North Central:								
Minnesota	2.46%						4.15% *	3.12%
Iowa	3.44%						9.44% *	3.53%
Missouri	1.06%						7.20% *	1.91%
Nebraska	3.49%						6.16%	4.82%
Kansas	5.60%						9.64%	4.34%
South Atlantic:								
Delaware	2.36%						6.10% *	2.79%
Maryland	3.56%						8.08% *	3.42%
Virginia	4.02%						9.18%	3.99%
West Virginia	12.58%						15.63%	2.73%
North Carolina	5.34%						11.30% *	6.18%
South Carolina	5.31%						8.12%	8.32%
Georgia	2.55%						11.03% *	5.49%
Florida	3.80%						9.47% *	3.98%
East South Central:								
Kentucky	9.16% *						8.36%	12.38% *
Tennessee	3.54%						7.27% *	3.64%
Alabama	5.20%						11.30%	5.67%
West South Central:								
Arkansas	4.86%						5.02% *	5.46%
Louisiana	6.11%						13.22% *	8.13% *
Oklahoma	6.69% *						8.83% *	7.64% *
Texas	5.84%						11.86%	5.70%
Mountain:								
Idaho	4.15%						5.73%	4.03%
Wyoming	3.86%						4.13%	5.93% *
Colorado	4.51% *						5.01% *	6.91% *
New Mexico	3.53%						8.56% *	4.14%
Arizona	4.20%						8.20% *	5.47%
Utah	4.34%						6.24% *	5.80%
Pacific:								
Washington	3.35%						7.04% *	4.89%
Oregon	7.51% *						13.16% *	6.03% *
California	3.27%						10.92%	2.34%
States not shown separately	2.62%						6.24%	3.87%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.4(1998) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and State: United States, 1998:(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	51.7%	42.5%	40.9%	42.1%	49.7%	57.9%	40.9%	54.8%
New England:								
Massachusetts	51.5%	44.2%	44.4%	47.4%	49.5%	55.3%	45.1%	53.1%
New Hampshire	46.7%	48.6%	24.1%	46.6%	53.2%	59.3%	35.8%	54.6%
Connecticut	52.5%	35.4%	40.8%	39.3%	51.6%	59.8%	39.3%	55.9%
Middle Atlantic:								
New York	53.5%	46.6%	40.8%	47.3%	49.7%	59.7%	44.9%	56.3%
New Jersey	53.6%	43.4%	52.7%	45.2%	51.3%	58.0%	43.0%	56.8%
Pennsylvania	51.5%	46.2%	43.0%	37.9%	51.0%	56.6%	43.6%	53.4%
East North Central:								
Ohio	55.4%	56.6%	48.9%	45.6%	56.1%	58.0%	50.1%	56.6%
Indiana	56.1%	50.3%	42.3%	45.5%	43.9%	64.5%	45.3%	58.3%
Illinois	51.9%	31.6%	39.8%	48.6%	49.3%	58.1%	35.9%	55.9%
Michigan	62.0%	52.4%	49.6%	51.4%	58.2%	68.6%	49.9%	65.1%
Wisconsin	56.3%	55.6%	56.4%	51.6%	55.0%	58.8%	54.9%	56.7%
West North Central:								
Minnesota	51.6%	49.4%	39.8%	43.0%	51.4%	57.4%	41.0%	54.6%
Iowa	56.6%	64.1%	52.3%	50.0%	52.3%	58.7%	56.6%	56.6%
Missouri	51.1%	36.8%	42.8%	36.9%	49.6%	58.7%	39.4%	54.4%
Nebraska	49.8%	44.4%	43.6%	48.5%	37.1%	58.1%	46.8%	50.5%
Kansas	55.1%	47.6%	55.4%	48.8%	51.6%	59.1%	50.3%	56.1%
South Atlantic:								
Delaware	53.8%	34.3%	37.5%	52.0%	45.5%	59.6%	43.8%	56.5%
Maryland	50.6%	32.8%	34.6%	33.8%	44.1%	62.3%	32.1%	56.6%
Virginia	43.6%	37.0%	48.1%	28.7%	41.3%	49.1%	35.3%	46.2%
West Virginia	58.9%	71.5%	49.0%	45.3%	56.7%	59.9%	61.3%	57.3%
North Carolina	48.7%	33.8%	33.2%	36.1%	47.0%	55.4%	34.3%	52.3%
South Carolina	45.2%	45.0%	35.6%	38.6%	41.2%	48.6%	37.2%	46.8%
Georgia	51.4%	62.4%	37.8%	41.1%	44.0%	55.8%	51.0%	51.6%
Florida	44.9%	34.2%	35.2%	30.9%	42.4%	53.0%	33.1%	48.3%
East South Central:								
Kentucky	50.8%	28.7%	48.5%	43.2%	52.9%	55.1%	40.7%	53.4%
Tennessee	50.8%	17.9% *	34.5%	50.9%	56.7%	55.6%	28.2%	56.5%
Alabama	57.5%	38.8%	44.4%	43.3%	55.3%	65.1%	43.0%	61.4%
West South Central:								
Arkansas	57.6%	41.2%	49.9%	55.0%	53.8%	61.3%	46.8%	59.5%
Louisiana	49.0%	34.7%	28.6%	31.1%	52.8%	62.5%	31.9%	56.7%
Oklahoma	47.9%	37.6%	44.3%	41.9%	40.1%	53.4%	40.1%	49.8%
Texas	53.2%	38.9%	38.0%	40.5%	54.0%	58.2%	36.4%	56.7%
Mountain:								
Idaho	50.6%	45.5%	39.4%	34.2%	51.2%	58.7%	38.4%	55.1%
Wyoming	56.6%	35.0%	43.7%	45.5%	57.9%	66.7%	39.9%	63.1%
Colorado	50.4%	51.8%	43.7%	43.9%	46.9%	56.1%	48.2%	51.8%
New Mexico	50.5%	34.6%	37.5%	43.7%	51.7%	56.9%	36.9%	54.6%
Arizona	48.4%	31.8%	34.7%	38.3%	40.3%	55.8%	34.5%	51.9%
Utah	58.3%	48.6%	61.9%	53.0%	59.4%	60.3%	53.9%	59.6%
Pacific:								
Washington	49.0%	29.6%	35.3%	37.4%	42.1%	60.7%	35.5%	53.7%
Oregon	51.8%	34.8%	41.1%	36.1%	51.8%	60.3%	36.3%	56.3%
California	49.7%	36.7%	36.1%	36.6%	49.9%	56.6%	35.9%	53.7%
States not shown separately	48.6%	45.3%	36.0%	43.7%	42.3%	56.1%	40.6%	52.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.4(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage by firm size and State: United States, 1998 (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	0.50%	1.94%	1.18%	0.63%	1.11%	0.46%	1.06%	0.43%
New England:								
Massachusetts	0.89%	1.95%	2.90%	2.27%	2.20%	1.16%	1.18%	1.13%
New Hampshire	2.69%	5.02%	6.58%	2.40%	3.13%	2.16%	3.98%	1.87%
Connecticut	2.15%	4.24%	5.03%	3.72%	3.02%	2.65%	2.12%	2.31%
Middle Atlantic:								
New York	1.75%	4.14%	6.98%	1.97%	2.45%	2.57%	2.35%	1.84%
New Jersey	1.39%	3.27%	6.91%	3.57%	4.62%	1.56%	3.46%	1.53%
Pennsylvania	0.85%	2.65%	5.05%	3.66%	3.14%	2.32%	2.30%	1.16%
East North Central:								
Ohio	1.85%	4.05%	5.28%	3.07%	3.42%	4.02%	2.88%	2.67%
Indiana	2.05%	7.35%	7.41%	2.76%	4.40%	2.34%	2.45%	2.37%
Illinois	1.61%	5.65%	6.30%	3.93%	4.41%	1.92%	3.06%	1.40%
Michigan	1.51%	5.78%	4.03%	3.76%	2.93%	2.11%	2.52%	1.62%
Wisconsin	1.05%	4.42%	3.67%	2.13%	1.94%	1.92%	2.64%	1.06%
West North Central:								
Minnesota	2.21%	3.34%	5.83%	4.75%	3.79%	2.23%	3.80%	2.19%
Iowa	2.33%	7.28%	7.85%	2.21%	2.58%	2.97%	4.64%	1.92%
Missouri	2.28%	6.26%	5.43%	4.13%	3.98%	2.91%	4.85%	2.45%
Nebraska	3.95%	4.85%	7.88%	4.62%	5.52%	3.26%	3.77%	4.17%
Kansas	1.38%	4.92%	4.93%	2.71%	4.56%	2.34%	2.68%	1.59%
South Atlantic:								
Delaware	2.03%	4.39%	3.56%	5.64%	5.70%	2.80%	3.10%	2.22%
Maryland	3.74%	3.23%	3.84%	5.77%	2.50%	3.56%	4.40%	3.21%
Virginia	1.97%	4.27%	5.11%	4.92%	4.47%	1.20%	3.78%	1.54%
West Virginia	2.60%	11.89%	8.10%	5.44%	3.53%	2.33%	6.03%	2.97%
North Carolina	0.87%	4.37%	3.85%	3.29%	2.86%	1.65%	2.38%	1.09%
South Carolina	2.44%	5.70%	7.33%	3.14%	3.99%	3.53%	3.72%	3.02%
Georgia	2.97%	8.65%	9.04%	2.27%	6.82%	2.65%	5.74%	2.42%
Florida	1.10%	3.99%	4.12%	2.36%	2.25%	1.53%	1.91%	1.54%
East South Central:								
Kentucky	1.07%	5.77%	5.97%	3.34%	3.57%	1.58%	3.46%	1.14%
Tennessee	2.57%	5.80% *	4.58%	5.99%	3.78%	2.85%	3.44%	2.25%
Alabama	3.09%	4.11%	4.69%	2.78%	2.53%	4.33%	2.00%	3.26%
West South Central:								
Arkansas	2.46%	5.98%	6.98%	7.99%	4.28%	2.30%	3.17%	2.37%
Louisiana	1.77%	8.89%	4.55%	5.08%	4.14%	2.64%	2.48%	1.77%
Oklahoma	2.40%	6.93%	5.72%	3.37%	6.62%	2.67%	4.68%	2.42%
Texas	2.03%	3.33%	5.04%	4.26%	5.99%	1.53%	3.06%	2.54%
Mountain:								
Idaho	1.99%	5.77%	6.14%	3.41%	4.82%	2.94%	2.94%	3.18%
Wyoming	2.48%	5.34%	7.56%	4.81%	3.79%	3.71%	4.56%	2.94%
Colorado	1.87%	5.39%	6.27%	4.09%	5.59%	3.23%	2.73%	2.00%
New Mexico	1.63%	4.24%	7.10%	7.20%	4.37%	2.62%	2.78%	2.07%
Arizona	0.83%	2.48%	3.83%	2.65%	2.77%	1.36%	1.78%	1.07%
Utah	2.06%	6.78%	6.84%	3.39%	3.32%	2.50%	3.55%	2.17%
Pacific:								
Washington	2.12%	4.16%	3.74%	2.75%	3.27%	2.46%	2.38%	2.24%
Oregon	1.77%	2.50%	4.15%	5.74%	5.16%	2.51%	2.16%	2.57%
California	1.07%	3.92%	4.16%	2.29%	2.40%	1.74%	2.46%	1.14%
States not shown separately	1.66%	4.08%	3.23%	4.38%	2.00%	2.82%	2.95%	1.61%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.4.a(1998) Percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and State: United States, 1998 (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	18.7%	47.3%	35.7%	21.6%	13.7%	14.6%	37.7%	14.6%
New England:								
Massachusetts	11.4%						34.4%	6.3%
New Hampshire	10.6%						21.4% *	5.4% *
Connecticut	17.7%						32.8%	14.9% *
Middle Atlantic:								
New York	19.3%		These cell estimates have been suppressed				42.4%	13.4%
New Jersey	22.8%		because the size of their standard errors				49.2%	17.0% *
Pennsylvania	15.8%		makes them extremely unreliable. Column or				54.1%	8.3%
East North Central:								
Ohio	25.6%		row estimates should be used in place of				45.3%	21.8%
Indiana	19.7%		these estimates.				35.4%	17.2%
Illinois	23.3%						40.9%	20.5% *
Michigan	39.5%						56.1%	36.2%
Wisconsin	17.5%						40.4%	11.7%
West North Central:								
Minnesota	15.5% *						45.6%	9.1% *
Iowa	15.8%						36.8%	10.3% *
Missouri	16.4%						39.7%	11.6%
Nebraska	13.7%						27.9%	10.8% *
Kansas	14.7%						40.3%	9.5% *
South Atlantic:								
Delaware	11.9%						25.1%	9.1% *
Maryland	8.4%						22.5%	5.8% *
Virginia	11.3%						35.7%	5.7% *
West Virginia	21.6%						20.6% *	22.2%
North Carolina	6.8% *						25.4%	3.8% *
South Carolina	8.2%						26.0%	5.4% *
Georgia	22.7%						53.9%	12.9% *
Florida	9.5% *						27.5%	5.9% *
East South Central:								
Kentucky	20.2%						35.1%	17.2%
Tennessee	10.5%						19.7%	9.3% *
Alabama	20.7% *						27.9%	19.4% *
West South Central:								
Arkansas	11.7%						31.7%	8.9% *
Louisiana	12.0% *						22.7%	9.3% *
Oklahoma	25.8%						47.3%	21.5%
Texas	9.1%						25.3%	6.9% *
Mountain:								
Idaho	25.2%						46.5%	19.8% *
Wyoming	22.0%						55.3%	13.8%
Colorado	22.0%						37.8%	12.0% *
New Mexico	10.2%						26.5%	6.8% *
Arizona	16.0%						27.8%	14.1% *
Utah	16.5% *						21.8%	15.0% *
Pacific:								
Washington	19.0%						47.0%	12.6%
Oregon	30.3%						48.6%	26.8%
California	24.1%						33.6%	22.3%
States not shown separately	19.1%						26.4% *	16.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.4.a(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with family coverage that required no employee contribution by firm size and State: United States, 1998 (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	0.87%	4.47%	2.01%	2.04%	1.34%	1.22%	1.57%	1.15%
New England:								
Massachusetts	0.94%						3.53%	1.10%
New Hampshire	2.50%						6.51% *	2.32% *
Connecticut	5.18%						3.82%	6.22% *
Middle Atlantic:								
New York	2.12%						3.62%	2.68%
New Jersey	5.28%						6.91%	5.50% *
Pennsylvania	2.14%						5.80%	1.80%
East North Central:								
Ohio	4.28%						5.97%	5.38%
Indiana	5.09%						8.28%	5.12%
Illinois	5.91%						4.56%	7.13% *
Michigan	6.00%						4.47%	6.82%
Wisconsin	2.76%						5.82%	3.26%
West North Central:								
Minnesota	5.98% *						8.30%	5.77% *
Iowa	3.97%						7.81%	4.12% *
Missouri	2.46%						5.72%	3.18%
Nebraska	3.04%						6.42%	4.02% *
Kansas	2.52%						7.57%	3.18% *
South Atlantic:								
Delaware	3.10%						4.22%	4.10% *
Maryland	2.37%						5.66%	2.10% *
Virginia	2.94%						4.07%	3.82% *
West Virginia	5.88%						10.56% *	5.56%
North Carolina	2.57% *						5.49%	2.26% *
South Carolina	2.24%						5.47%	2.38% *
Georgia	6.16%						9.42%	5.22% *
Florida	3.67% *						5.20%	4.53% *
East South Central:								
Kentucky	2.73%						5.44%	3.60%
Tennessee	2.83%						4.89%	3.15% *
Alabama	6.44% *						6.20%	7.02% *
West South Central:								
Arkansas	3.04%						6.88%	3.49% *
Louisiana	3.82% *						6.30%	3.98% *
Oklahoma	5.60%						7.11%	5.82%
Texas	2.62%						4.09%	3.07% *
Mountain:								
Idaho	6.37%						7.11%	6.30% *
Wyoming	3.99%						5.96%	3.77%
Colorado	4.06%						5.86%	4.02% *
New Mexico	2.51%						5.58%	3.40% *
Arizona	4.25%						4.74%	4.72% *
Utah	5.61% *						4.26%	6.45% *
Pacific:								
Washington	2.58%						4.91%	2.64%
Oregon	4.05%						5.58%	5.46%
California	3.46%						3.47%	3.80%
States not shown separately	3.12%						8.15% *	3.62%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 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.