

Table II. A. 2. c(1999) 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, 1999 (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	29.0%	48.5%	31.8%	18.8%	8.3%	7.2%	41.3%	8.6%
New England:								
Maine	21.7%	35.0%	21.6%	6.5% *	4.1% *	8.5% *	29.3%	6.1% *
Massachusetts	32.7%	50.1%	31.1%	19.1%	9.9%	10.7% *	43.1%	10.7%
Connecticut	36.2%	54.0%	40.9%	20.4%	5.5% *	9.7% *	49.1%	8.6% *
Rhode Island	47.7%	66.7%	43.3%	27.2%	27.2%	7.4% *	58.8%	15.9% *
Vermont	36.8%	56.6%	31.8%	14.6%	13.9% *	5.2% *	46.6%	9.1%
Middle Atlantic:								
New York	39.4%	54.5%	41.4%	35.4%	14.3% *	6.9%	50.0%	11.8%
New Jersey	39.0%	55.2%	53.9%	21.5% *	13.1% *	4.1% *	53.0%	7.9%
Pennsylvania	35.2%	55.7%	39.1%	32.1%	15.0% *	5.5% *	49.1%	11.0%
East North Central:								
Ohio	32.7%	50.2%	44.0%	24.2%	11.5%	14.1% *	45.5%	14.3%
Indiana	26.9%	43.5%	42.0%	13.2%	4.6% *	14.2% *	39.2%	11.8%
Illinois	29.3%	49.6%	38.1%	17.9%	5.4% *	3.8% *	43.3%	6.2%
Michigan	42.8%	57.5%	73.1%	24.0%	26.9%	8.5% *	56.6%	16.7%
Wisconsin	30.7%	51.2%	29.0%	20.2%	13.8% *	3.8% *	43.4%	7.3%
West North Central:								
Minnesota	27.0%	51.9%	24.2%	13.9% *	2.1% *	3.3% *	40.0%	4.2% *
Iowa	29.6%	56.2%	22.4% *	12.3% *	4.3% *	10.0% *	41.4%	10.1%
Missouri	23.2%	40.7%	25.1%	22.3% *	11.1% *	3.3% *	35.1%	7.5%
Nebraska	41.2%	71.9%	38.7% *	14.2% *	5.3% *	8.3% *	59.7%	7.5% *
Kansas	33.4%	52.2%	41.2%	16.7% *	11.1% *	8.4% *	46.9%	8.7% *
South Atlantic:								
Maryland	30.1%	54.9%	22.3%	17.4%	3.0% *	2.5% *	44.0%	4.7% *
Virginia	20.6%	41.9%	20.1% *	10.0% *	2.4% *	2.9% *	32.9%	3.0% *
North Carolina	22.2%	47.0%	21.9%	8.1% *	6.0% *	2.6% *	34.2%	4.9% *
South Carolina	23.1%	44.9%	25.4%	7.6% *	2.6% *	8.1% *	34.2%	6.6% *
Georgia	19.8%	39.3%	22.8% *	15.3% *	0.3% *	7.1% *	32.8%	5.5% *
Florida	22.2%	42.5%	10.5% *	6.7% *	1.6% *	4.7% *	32.7%	3.9% *
East South Central:								
Kentucky	26.1%	50.6%	33.2% *	15.1%	7.6% *	3.1% *	42.1%	5.9% *
Tennessee	20.9%	46.9%	23.7%	9.2% *	5.8% *	3.1% *	36.0%	4.5% *
Alabama	22.7%	36.4%	25.3% *	20.6%	8.9% *	5.3% *	32.0%	8.5% *
Mississippi	21.0%	35.9%	34.7%	15.4% *	7.2% *	7.3% *	32.6%	8.5% *
West South Central:								
Arkansas	24.2%	47.5%	29.0%	11.9% *	2.6% *	7.9% *	37.4%	6.8% *
Louisiana	20.7%	41.6%	17.3% *	21.9%	3.1% *	4.9% *	33.0%	5.4% *
Oklahoma	28.0%	45.2%	29.6% *	33.7%	8.2% *	5.7% *	42.1%	6.9%
Texas	21.0%	44.6%	17.9%	7.0% *	3.9% *	5.1% *	33.2%	5.3%
Mountain:								
Colorado	32.7%	52.3%	21.2%	15.4% *	9.7% *	13.4% *	42.4%	12.2%
Arizona	21.1%	39.9%	21.8% *	20.7% *	10.6% *	3.5% *	32.9%	6.9%
Nevada	21.1%	32.2%	25.9%	16.1% *	6.4% *	13.0% *	29.0%	10.9% *
Montana	40.7%	58.3%	30.0%	13.1% *	9.1% *	31.2%	49.1%	20.9%
Pacific:								
Washington	33.0%	52.5%	31.2% *	22.3%	10.2% *	12.7%	44.0%	13.7%
Oregon	31.8%	52.5%	25.8% *	25.1%	1.6% *	11.2% *	44.6%	8.8% *
California	27.1%	43.0%	29.3%	21.5%	9.0%	10.5%	37.1%	11.1%
Hawaii	31.6%	40.5%	38.6%	28.2%	14.2% *	6.2% *	39.5%	12.1%
States not shown separately	24.4%	41.9%	26.6%	12.0% *	6.6% *	6.6% *	34.3%	7.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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(1999) 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, 1999 (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	0.47%	1.14%	1.03%	1.11%	0.73%	0.61%	0.78%	0.30%
New England:								
Maine	2.69%	3.92%	5.83%	3.69% *	3.92% *	4.20% *	3.20%	2.61% *
Massachusetts	1.12%	2.66%	2.83%	3.23%	2.37%	3.45% *	1.95%	2.01%
Connecticut	3.04%	4.20%	6.88%	3.91%	3.82% *	6.05% *	2.97%	3.94% *
Rhode Island	1.62%	2.30%	9.25%	7.04%	6.91%	8.02% *	2.76%	5.22% *
Vermont	5.30%	8.09%	8.58%	4.35%	6.86% *	2.48% *	5.94%	1.81%
Middle Atlantic:								
New York	1.51%	2.84%	6.72%	3.44%	5.47% *	2.03%	1.99%	2.43%
New Jersey	2.87%	5.24%	7.17%	6.52% *	5.13% *	1.78% *	3.85%	2.20%
Pennsylvania	2.72%	4.31%	4.28%	7.72%	5.42% *	2.95% *	3.30%	2.12%
East North Central:								
Ohio	1.75%	3.67%	3.63%	4.29%	3.13%	4.85% *	2.31%	2.79%
Indiana	4.02%	9.04%	8.78%	2.82%	1.96% *	4.91% *	6.25%	3.45%
Illinois	2.84%	5.25%	5.67%	4.38%	2.39% *	1.37% *	3.10%	1.39%
Michigan	3.54%	6.20%	11.76%	6.29%	6.46%	3.61% *	4.38%	3.71%
Wisconsin	2.40%	6.00%	5.66%	4.80%	5.36% *	2.50% *	3.74%	1.80%
West North Central:								
Minnesota	2.41%	5.44%	5.25%	4.22% *	1.92% *	1.73% *	3.22%	1.35% *
Iowa	4.25%	7.51%	8.67% *	6.29% *	1.88% *	3.38% *	5.28%	2.65%
Missouri	2.45%	5.82%	6.83%	7.16% *	7.45% *	1.21% *	4.08%	1.92%
Nebraska	4.42%	5.95%	12.79% *	5.41% *	5.10% *	5.64% *	5.83%	3.51% *
Kansas	3.65%	6.67%	11.40% *	6.13% *	4.61% *	5.00% *	4.75%	3.26% *
South Atlantic:								
Maryland	2.53%	5.02%	4.78%	4.59%	1.47% *	1.42% *	4.35%	1.85% *
Virginia	1.84%	4.78%	7.76% *	7.93% *	2.92% *	1.87% *	3.52%	1.41% *
North Carolina	3.12%	6.73%	6.18%	6.11% *	3.62% *	2.29% *	4.53%	2.72% *
South Carolina	2.88%	7.13%	6.77%	3.70% *	0.98% *	3.95% *	5.42%	2.76% *
Georgia	2.75%	4.99%	7.78% *	7.93% *	1.22% *	4.41% *	4.07%	3.41% *
Florida	1.60%	5.74%	4.28% *	3.59% *	0.99% *	1.83% *	2.83%	1.28% *
East South Central:								
Kentucky	2.97%	7.27%	10.49% *	3.69%	8.02% *	1.47% *	5.84%	1.83% *
Tennessee	3.89%	7.39%	5.33%	6.71% *	4.63% *	2.30% *	5.81%	1.52% *
Alabama	2.44%	5.66%	7.92% *	5.71%	3.06% *	3.79% *	4.06%	2.77% *
Mississippi	3.19%	6.29%	10.26% *	6.85% *	4.00% *	4.42% *	5.91%	2.62% *
West South Central:								
Arkansas	3.75%	9.51%	7.13%	4.16% *	1.02% *	3.08% *	6.55%	2.18% *
Louisiana	3.76%	9.64%	7.10% *	5.65%	1.40% *	2.89% *	6.02%	2.38% *
Oklahoma	3.06%	6.80%	10.60% *	8.03%	4.45% *	1.97% *	4.89%	1.88%
Texas	1.28%	4.11%	4.68%	2.62% *	1.86% *	2.20% *	2.58%	1.51%
Mountain:								
Colorado	4.62%	7.79%	5.14%	5.43% *	4.01% *	4.64% *	5.61%	3.61%
Arizona	3.90%	6.37%	7.48% *	7.11% *	3.34% *	2.72% *	4.90%	1.94%
Nevada	2.66%	6.75%	6.76%	5.60% *	3.14% *	5.95% *	4.97%	3.48% *
Montana	4.32%	6.97%	7.42%	4.97% *	7.26% *	8.81%	4.76%	5.22%
Pacific:								
Washington	3.36%	5.17%	9.97% *	4.93%	6.32% *	3.41%	4.97%	3.92%
Oregon	2.18%	6.57%	10.68% *	5.76%	0.56% *	7.66% *	4.17%	4.22% *
California	1.36%	2.98%	3.67%	3.46%	1.65%	2.87%	1.89%	1.92%
Hawaii	2.13%	3.09%	3.76%	5.22%	4.67% *	2.24% *	2.44%	2.62%
States not shown separately	3.37%	4.97%	6.32%	3.70% *	2.89% *	2.55% *	4.49%	1.59%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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.