| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.9\% | 12.3\% | 13.2\% | 15.9\% | 16.9\% | 21.4\% | 13.4\% | 20.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 19.8\% | 16.8\% | 12.8\%* | 19.7\% | 20.5\% | 20.9\% | 16.6\% | 20.6\% |
| Maine | 19.9\% | 19.7\% | 18.6\%* | 18.0\% | 19.4\% | 21.0\% | 19.3\% | 20.1\% |
| Massachusetts | 13.6\% | 7.7\%* | 7.9\%* | 7.0\%* | 6.3\% | 19.0\% | 8.5\% | 14.6\% |
| New Hampshire | 19.7\% | 15.2\%* | 12.2\% | 17.1\% | 20.9\% | 21.3\% | 13.9\% | 21.1\% |
| Rhode Island | 14.5\% | 11.5\% | 16.2\% | 13.6\% | 8.9\% | 17.0\% | 15.9\% | 14.0\% |
| Vermont | 21.4\% | 14.3\% | 16.4\% | 18.7\% | 25.0\% | 22.1\% | 17.1\% | 22.8\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 19.5\% | 13.8\% | 17.8\% | 18.7\% | 17.5\% | 21.0\% | 16.2\% | 20.3\% |
| New York | 17.6\% | 12.4\% | 14.6\% | 13.5\% | 15.2\% | 21.1\% | 12.9\% | 18.8\% |
| Pennsylvania | 20.1\% | 7.5\%* | 16.6\% | 18.8\% | 17.9\% | 22.3\% | 14.7\% | 21.1\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 19.1\% | 11.6\% | 14.6\% | 17.5\% | 18.0\% | 21.0\% | 14.1\% | 20.1\% |
| Indiana | 20.9\% | 8.4\% | 11.9\% | 17.4\% | 17.6\% | 24.2\% | 14.2\% | 22.0\% |
| Michigan | 21.0\% | 8.2\%* | 12.4\% | 19.7\% | 19.9\% | 24.0\% | 13.4\% | 22.6\% |
| Ohio | 20.9\% | 8.9\%* | 16.2\% | 19.1\% | 18.6\% | 23.3\% | 15.2\% | 22.0\% |
| Wisconsin | 17.1\% | 7.9\%* | 12.1\% | 18.3\% | 15.4\% | 18.7\% | 13.1\% | 17.9\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 17.5\% | 11.0\% | 7.3\%* | 14.0\% | 15.4\% | 20.7\% | 12.3\% | 18.4\% |
| Kansas | 21.1\% | 17.0\% | 16.0\% | 22.9\% | 17.9\% | 23.1\% | 17.6\% | 21.9\% |
| Minnesota | 18.2\% | 10.4\% | 13.4\% | 8.7\% | 13.7\% | 22.5\% | 10.6\% | 19.6\% |
| Missouri | 19.2\% | 13.5\%* | 19.9\% | 18.7\% | 16.8\% | 20.4\% | 16.9\% | 19.7\% |
| Nebraska | 19.2\% | 14.5\%* | 12.6\%* | 19.5\% | 20.0\% | 19.7\% | 14.6\% | 19.8\% |
| North Dakota | 14.1\% | 11.5\%* | 8.0\% | 10.1\% | 16.7\% | 16.6\% | 10.2\% | 15.4\% |
| South Dakota | 15.6\% | 4.0\%* | 9.6\% | 10.9\% | 15.4\% | 19.1\% | 6.6\%* | 17.5\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 18.0\% | 12.6\%* | 13.4\% | 14.8\% | 23.9\% | 18.2\% | 13.9\% | 18.7\% |
| District of Columbia | 18.4\% | 17.7\% | 13.6\% | 14.9\% | 14.7\% | 22.1\% | 14.9\% | 19.3\% |
| Florida | 18.5\% | 12.4\% | 13.9\% | 18.1\% | 15.2\% | 20.3\% | 14.4\% | 19.2\% |
| Georgia | 19.4\% | 14.5\%* | 11.4\%* | 15.9\% | 16.1\% | 21.4\% | 12.5\% | 20.4\% |
| Maryland | 17.6\% | 21.7\% | 12.7\% | 17.9\% | 16.8\% | 18.1\% | 16.5\% | 17.9\% |
| North Carolina | 19.7\% | 11.7\% | 15.3\% | 16.9\% | 17.7\% | 21.7\% | 14.7\% | 20.6\% |
| South Carolina | 18.7\% | 4.8\%* | 9.3\%* | 13.8\% | 15.5\% | 22.2\% | 10.1\% | 20.0\% |
| Virginia | 19.8\% | 12.7\% | 12.6\% | 17.8\% | 20.2\% | 21.6\% | 13.2\% | 21.2\% |
| West Virginia | 17.9\% | 12.7\% | 14.0\% | 9.4\% | 16.9\% | 20.6\% | 12.6\% | 18.9\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 13.2\% | 3.4\%* | 1.5\%* | 5.5\%* | 9.7\%* | 17.2\% | 1.9\%* | 15.0\% |
| Kentucky | 19.0\% | 11.2\% | 17.8\%* | 18.9\% | 16.6\% | 20.8\% | 13.5\% | 20.0\% |
| Mississippi | 17.9\% | 14.5\% | 10.8\% | 21.2\% | 17.1\% | 18.6\% | 15.2\% | 18.4\% |
| Tennessee | 20.2\% | 8.2\%* | 23.2\% | 21.9\% | 20.5\% | 20.3\% | 19.3\% | 20.3\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 17.8\% | 16.1\% | 13.2\%* | 13.8\% | 12.3\% | 20.3\% | 14.9\% | 18.2\% |
| Louisiana | 19.0\% | 13.8\%* | 11.7\% | 15.6\% | 17.0\% | 21.7\% | 16.2\% | 19.5\% |
| Oklahoma | 18.7\% | 16.4\% | 11.4\% | 15.9\% | 16.1\% | 21.7\% | 15.1\% | 19.5\% |
| Texas | 19.8\% | 10.4\% | 10.9\% | 15.9\% | 18.1\% | 22.4\% | 12.7\% | 20.9\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 20.5\% | 15.4\% | 16.1\%* | 14.7\% | 17.3\% | 23.1\% | 15.8\% | 21.1\% |
| Colorado | 20.0\% | 14.6\%* | 14.5\% | 14.5\% | 19.4\% | 22.4\% | 14.3\% | 21.2\% |
| Idaho | 20.7\% | 13.5\% | 12.2\% | 13.4\% | 18.7\% | 25.3\% | 12.3\% | 22.9\% |
| Montana | 21.4\% | 14.7\% | 14.9\%* | 20.9\% | 19.7\% | 26.4\% | 15.7\% | 23.8\% |
| Nevada | 20.5\% | 16.7\% | 13.6\% | 14.6\% | 21.7\% | 21.9\% | 14.3\% | 21.7\% |
| New Mexico | 18.7\% | 20.3\% | 12.0\%* | 13.8\% | 17.4\% | 20.9\% | 14.7\% | 19.6\% |
| Utah | 22.3\% | 23.3\% | 15.0\% | 16.4\% | 20.7\% | 24.5\% | 17.7\% | 23.2\% |
| Wyoming | 17.6\% | 11.8\%* | 7.4\%* | 14.8\% | 15.1\% | 22.3\% | 11.0\% | 19.6\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 16.9\% | 19.2\%* | 9.5\% | 16.7\% | 16.0\% | 18.0\% | 12.9\% | 17.6\% |
| California | 18.1\% | 13.0\% | 10.7\% | 13.9\% | 16.3\% | 21.4\% | 11.3\% | 19.8\% |
| Hawaii | 14.6\% | 12.2\% | 6.4\% | 9.1\% | 13.5\% | 19.8\% | 9.8\% | 16.3\% |
| Oregon | 20.2\% | 10.9\%* | 13.8\% | 14.6\% | 18.9\% | 25.7\% | 13.7\% | 22.0\% |
| Washington | 18.1\% | 16.7\% | 9.3\%* | 13.2\% | 19.6\% | 20.3\% | 11.1\% | 19.9\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.12\% | 0.39\% | 0.48\% | 0.31\% | 0.32\% | 0.17\% | 0.22\% | 0.14\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.18\% | 3.91\% | 4.95\%* | 2.41\% | 1.62\% | 2.00\% | 1.97\% | 1.11\% |
| Maine | 1.04\% | 4.80\% | 6.01\%* | 1.68\% | 2.52\% | 1.66\% | 1.96\% | 1.35\% |
| Massachusetts | 0.95\% | 3.28\%* | 2.89\%* | 3.40\%* | 1.72\% | 1.55\% | 1.63\% | 0.99\% |
| New Hampshire | 1.40\% | 4.83\%* | 3.18\% | 2.01\% | 1.30\% | 2.46\% | 1.65\% | 1.44\% |
| Rhode Island | 0.72\% | 3.08\% | 2.95\% | 2.35\% | 1.52\% | 1.41\% | 1.00\% | 0.71\% |
| Vermont | 0.86\% | 3.98\% | 2.99\% | 2.14\% | 1.43\% | 2.00\% | 1.60\% | 1.08\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 0.80\% | 4.07\% | 3.49\% | 2.24\% | 2.53\% | 1.44\% | 2.58\% | 0.98\% |
| New York | 0.75\% | 2.31\% | 4.13\% | 1.03\% | 2.20\% | 0.92\% | 1.14\% | 0.94\% |
| Pennsylvania | 1.17\% | 2.91\%* | 1.68\% | 1.42\% | 1.55\% | 1.66\% | 1.25\% | 1.36\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.75\% | 2.95\% | 2.84\% | 2.04\% | 2.27\% | 1.27\% | 1.15\% | 0.79\% |
| Indiana | 1.17\% | 2.33\% | 2.61\% | 3.19\% | 2.42\% | 1.59\% | 2.07\% | 1.32\% |
| Michigan | 1.14\% | 2.73\%* | 2.32\% | 4.26\% | 2.39\% | 1.19\% | 1.61\% | 1.25\% |
| Ohio | 1.23\% | 3.24\%* | 2.34\% | 2.01\% | 2.27\% | 1.44\% | 1.75\% | 1.35\% |
| Wisconsin | 1.32\% | 7.30\%* | 3.45\% | 5.06\% | 2.35\% | 1.62\% | 2.54\% | 1.40\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 0.79\% | 3.24\% | 2.84\%* | 2.29\% | 2.15\% | 1.00\% | 1.60\% | 0.87\% |
| Kansas | 1.25\% | 3.95\% | 3.07\% | 3.45\% | 2.34\% | 1.46\% | 2.12\% | 1.38\% |
| Minnesota | 0.79\% | 2.51\% | 3.16\% | 2.09\% | 1.92\% | 1.74\% | 1.76\% | 0.93\% |
| Missouri | 1.54\% | 4.41\%* | 4.16\% | 1.72\% | 2.34\% | 2.08\% | 2.47\% | 1.68\% |
| Nebraska | 1.35\% | 4.34\%* | 7.44\%* | 2.36\% | 2.03\% | 1.65\% | 2.73\% | 1.38\% |
| North Dakota | 1.01\% | 3.96\%* | 2.11\% | 1.54\% | 2.07\% | 1.68\% | 1.76\% | 1.08\% |
| South Dakota | 0.63\% | 1.97\%* | 2.12\% | 1.79\% | 2.76\% | 1.74\% | 2.09\%* | 0.94\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.54\% | 10.30\%* | 2.86\% | 2.02\% | 3.04\% | 2.01\% | 1.81\% | 1.68\% |
| District of Columbia | 0.41\% | 3.68\% | 2.18\% | 1.76\% | 1.98\% | 1.13\% | 2.08\% | 0.87\% |
| Florida | 0.55\% | 3.17\% | 3.54\% | 2.02\% | 1.10\% | 0.72\% | 2.25\% | 0.69\% |
| Georgia | 1.13\% | 5.44\%* | 3.77\%* | 1.66\% | 1.88\% | 1.30\% | 1.51\% | 1.26\% |
| Maryland | 0.84\% | 4.27\% | 3.16\% | 3.19\% | 1.51\% | 1.70\% | 2.06\% | 0.95\% |
| North Carolina | 0.77\% | 3.33\% | 4.07\% | 1.92\% | 2.14\% | 1.16\% | 2.61\% | 0.86\% |
| South Carolina | 0.98\% | 5.01\%* | 9.94\%* | 2.45\% | 2.17\% | 1.60\% | 1.48\% | 1.09\% |
| Virginia | 1.36\% | 2.18\% | 2.44\% | 2.45\% | 2.17\% | 1.51\% | 1.17\% | 1.53\% |
| West Virginia | 2.07\% | 3.25\% | 3.47\% | 1.88\% | 3.95\% | 2.70\% | 1.52\% | 2.69\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.40\% | 2.07\%* | 2.15\%* | 2.29\%* | 4.03\%* | 2.53\% | 1.44\%* | 1.57\% |
| Kentucky | 0.78\% | 2.40\% | 9.13\%* | 2.78\% | 2.19\% | 1.26\% | 1.66\% | 1.00\% |
| Mississippi | 1.20\% | 4.30\% | 2.45\% | 3.00\% | 2.71\% | 1.22\% | 2.61\% | 1.41\% |
| Tennessee | 0.81\% | 3.90\%* | 6.12\% | 2.81\% | 2.32\% | 1.69\% | 2.00\% | 0.89\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.25\% | 4.02\% | 4.01\%* | 3.86\% | 2.47\% | 1.52\% | 2.63\% | 1.39\% |
| Louisiana | 1.02\% | 5.29\%* | 3.17\% | 2.94\% | 2.52\% | 0.71\% | 3.74\% | 1.02\% |
| Oklahoma | 0.80\% | 4.42\% | 2.61\% | 2.41\% | 2.17\% | 1.02\% | 2.02\% | 0.90\% |
| Texas | 0.57\% | 1.57\% | 2.42\% | 1.56\% | 1.32\% | 0.63\% | 1.21\% | 0.65\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.01\% | 3.87\% | 5.14\%* | 2.89\% | 2.78\% | 1.28\% | 1.53\% | 1.05\% |
| Colorado | 0.98\% | 4.91\%* | 3.86\% | 2.45\% | 3.09\% | 1.21\% | 2.17\% | 1.02\% |
| Idaho | 1.17\% | 3.42\% | 3.63\% | 1.68\% | 1.51\% | 1.70\% | 1.81\% | 1.41\% |
| Montana | 1.04\% | 3.81\% | 5.02\%* | 3.54\% | 3.78\% | 1.57\% | 1.49\% | 1.50\% |
| Nevada | 0.81\% | 4.85\% | 3.13\% | 2.87\% | 1.24\% | 1.13\% | 2.25\% | 0.62\% |
| New Mexico | 0.77\% | 5.52\% | 4.03\%* | 1.55\% | 2.49\% | 1.55\% | 3.40\% | 0.95\% |
| Utah | 0.91\% | 5.43\% | 3.59\% | 1.56\% | 1.10\% | 0.84\% | 2.13\% | 0.89\% |
| Wyoming | 1.12\% | 8.77\%* | 2.95\%* | 3.76\% | 1.62\% | 1.53\% | 2.66\% | 0.97\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.14\% | 11.07\%* | 2.61\% | 1.83\% | 2.65\% | 2.08\% | 2.34\% | 1.35\% |
| California | 0.44\% | 1.50\% | 1.02\% | 0.93\% | 1.01\% | 0.45\% | 0.53\% | 0.57\% |
| Hawaii | 0.91\% | 1.84\% | 1.66\% | 1.16\% | 1.62\% | 1.10\% | 0.98\% | 1.02\% |
| Oregon | 1.58\% | 3.40\%* | 3.78\% | 2.36\% | 1.30\% | 2.79\% | 1.83\% | 1.83\% |
| Washington | 1.44\% | 4.28\% | 2.94\%* | 1.63\% | 2.24\% | 2.04\% | 1.62\% | 1.74\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 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.

