

Table II.A.1(2002) Number of private-sector establishments by firm size and State: United States, 2002: (43 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	6,138,063	3,594,313	755,069	496,982	415,307	876,392	4,646,668	1,491,395
New England:								
Connecticut	77,210	47,231	9,619	6,687	4,617	9,056	60,755	16,454
Maine	34,486	21,728	4,428	2,126	2,453	3,751	27,455	7,030
Massachusetts	147,808	85,882	19,601	11,539	13,435	17,351	112,512	35,296
New Hampshire	32,438	18,680	4,237	3,000	1,873	4,648	24,579	7,859
Middle Atlantic:								
New Jersey	196,516	118,187	25,226	14,105	10,106	28,892	152,313	44,204
New York	423,726	280,016	47,692	28,221	21,510	46,288	344,277	79,449
Pennsylvania	262,364	156,673	29,448	21,849	20,580	33,814	199,659	62,705
East North Central:								
Illinois	260,161	155,771	32,309	19,387	17,521	35,174	200,829	59,332
Indiana	130,269	70,999	15,073	12,231	10,112	21,853	93,122	37,147
Michigan	201,838	119,725	27,537	15,575	14,591	24,410	157,369	44,469
Ohio	247,378	128,587	31,837	26,598	16,411	43,946	174,144	73,234
Wisconsin	128,214	72,656	18,236	11,079	9,675	16,567	98,018	30,195
West North Central:								
Iowa	80,278	51,293	7,902	6,984	5,347	8,752	63,575	16,703
Kansas	68,913	39,501	8,234	6,882	4,433	9,863	52,382	16,530
Minnesota	127,758	74,657	16,407	10,186	11,358	15,150	97,348	30,410
Missouri	128,978	71,248	17,097	11,377	9,423	19,832	95,253	33,725
Nebraska	49,520	32,940	5,894	3,816	2,703	4,167	40,433	9,086
South Atlantic:								
Delaware	21,462	11,371	2,620	1,619	1,680	4,172	15,093	6,368
Florida	362,704	228,308	35,913	21,084	19,066	58,334	276,992	85,713
Georgia	172,661	95,227	21,238	11,562	12,886	31,749	124,100	48,562
Maryland	110,152	60,932	14,851	10,333	7,641	16,394	81,861	28,291
North Carolina	173,550	101,306	20,845	13,684	9,730	27,985	129,692	43,858
South Carolina	88,508	52,771	9,488	5,816	5,669	14,765	65,682	22,826
Virginia	149,915	85,240	19,681	13,428	10,178	21,388	113,016	36,899
West Virginia	33,581	18,667	4,206	2,847	2,922	4,938	24,556	9,024
East South Central:								
Alabama	83,871	46,877	11,073	8,126	6,621	11,174	62,222	21,649
Kentucky	78,307	40,930	10,214	6,170	5,160	15,832	54,460	23,846
Mississippi	49,272	28,202	7,002	4,127	3,786	6,156	37,921	11,350
Tennessee	114,005	58,562	13,575	9,867	8,909	23,093	77,945	36,060
West South Central:								
Louisiana	83,244	46,072	11,815	8,533	4,891	11,933	62,559	20,685
Oklahoma	71,430	43,623	7,806	6,167	5,167	8,666	55,115	16,315
Texas	409,206	226,313	49,053	32,199	28,035	73,607	295,261	113,945
Mountain:								
Arizona	101,318	56,271	13,109	7,881	8,560	15,497	74,038	27,279
Colorado	119,519	68,265	15,282	7,590	8,259	20,123	89,129	30,390
Montana	31,242	21,513	2,713	2,576	1,565	2,876	25,902	5,340
Nevada	38,748	20,415	5,947	3,044	2,859	6,483	28,192	10,557
New Mexico	36,520	21,073	4,300	3,392	2,701	5,055	27,310	9,210
Utah	48,822	30,319	5,179	3,809	3,089	6,427	37,645	11,177
Wyoming	16,858	10,937	2,145	1,432	715	1,629	13,803	3,055
Pacific:								
California	679,137	393,651	88,100	63,102	45,009	89,274	519,687	159,451
Hawaii	27,509	15,327	3,573	2,380	2,702	3,527	20,228	7,281
Oregon	88,472	51,367	11,106	7,064	7,236	11,698	66,870	21,602
Washington	138,080	83,282	17,733	8,614	10,823	17,628	106,582	31,498
States not shown separately	212,114	131,719	25,724	18,892	13,303	22,476	166,781	45,333
Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.								
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.								
Totals may not sum exactly because of rounding.								

Table II.A.1(2002) Standard error for number of private-sector establishments by firm size and State: United States, 2002: (43 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	22,695	27,277	17,424	5,340	9,107	11,686	31,219	13,516
New England:								
Connecticut	3,010	2,953	1,047	893	547	1,310	2,861	1,230
Maine	1,969	2,091	592	237	284	542	1,879	683
Massachusetts	4,245	3,357	1,823	956	1,540	2,694	2,996	2,597
New Hampshire	2,035	1,907	433	272	302	749	1,992	773
Middle Atlantic:								
New Jersey	4,817	3,610	1,981	1,902	1,539	3,581	4,700	3,568
New York	8,178	10,084	3,687	2,312	1,623	4,317	10,362	4,483
Pennsylvania	7,676	6,536	1,930	1,787	2,045	2,168	5,254	3,033
East North Central:								
Illinois	5,915	5,341	1,703	1,408	2,234	5,684	4,738	4,572
Indiana	5,300	3,188	1,490	1,142	911	2,902	3,088	3,016
Michigan	7,883	4,940	3,010	1,184	1,883	2,677	6,381	3,025
Ohio	6,818	4,472	2,115	1,510	1,724	3,807	4,128	4,158
Wisconsin	4,307	2,245	832	1,349	1,003	2,676	2,213	2,431
West North Central:								
Iowa	3,164	1,983	855	722	473	1,423	2,092	1,650
Kansas	2,335	1,764	716	2,038	545	1,185	1,937	1,060
Minnesota	5,578	4,605	1,428	1,194	992	1,662	4,729	1,664
Missouri	3,510	3,068	1,298	1,596	1,079	2,624	2,800	2,713
Nebraska	1,283	1,330	378	333	424	495	1,283	718
South Atlantic:								
Delaware	1,967	1,846	253	181	285	411	1,825	440
Florida	11,593	10,017	1,457	1,870	2,091	4,197	9,832	3,983
Georgia	7,532	4,587	3,089	1,437	1,359	5,067	4,067	5,670
Maryland	3,453	2,633	821	861	460	1,217	3,224	1,182
North Carolina	3,723	5,392	2,500	1,657	1,088	3,500	4,395	3,606
South Carolina	4,720	3,334	1,034	767	575	1,551	3,481	1,427
Virginia	3,793	3,582	1,526	1,565	787	2,128	2,907	2,332
West Virginia	1,484	1,608	426	289	275	566	1,485	514
East South Central:								
Alabama	2,606	2,031	1,082	904	689	570	2,083	1,070
Kentucky	2,682	1,103	780	492	796	2,222	733	2,524
Mississippi	1,074	757	673	627	427	573	946	607
Tennessee	4,706	2,716	1,364	1,019	1,303	3,197	2,899	3,994
West South Central:								
Louisiana	2,059	1,683	1,116	887	678	1,262	1,565	1,465
Oklahoma	2,436	2,376	664	667	562	796	2,080	1,058
Texas	7,045	5,572	3,375	1,735	1,252	5,135	4,476	4,589
Mountain:								
Arizona	2,939	2,255	2,324	607	1,006	2,281	2,707	2,970
Colorado	4,362	4,175	2,155	1,059	878	2,689	3,405	3,003
Montana	1,700	1,187	356	163	179	356	1,325	454
Nevada	1,588	979	734	316	275	1,021	1,172	1,048
New Mexico	2,367	2,129	288	481	241	648	2,284	593
Utah	2,459	2,410	359	433	318	964	2,243	1,014
Wyoming	411	379	222	142	119	309	313	243
Pacific:								
California	11,009	9,023	2,999	3,719	3,947	7,064	10,024	7,395
Hawaii	1,630	1,468	303	241	254	484	1,644	581
Oregon	2,629	1,982	1,020	1,126	653	1,841	2,319	1,981
Washington	2,760	3,026	1,868	862	1,458	2,270	3,211	2,830
States not shown separately	7,000	5,900	2,590	2,003	1,189	3,068	6,459	2,939

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Totals may not sum exactly because of rounding.

Table II.A.1.a(2002) Percent of number of private-sector establishments by firm size and State: United States, 2002: (43 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	6,138,063	58.6%	12.3%	8.1%	6.8%	14.3%	75.7%	24.3%
New England:								
Connecticut	77,210	61.2%	12.5%	8.7%	6.0%	11.7%	78.7%	21.3%
Maine	34,486	63.0%	12.8%	6.2%	7.1%	10.9%	79.6%	20.4%
Massachusetts	147,808	58.1%	13.3%	7.8%	9.1%	11.7%	76.1%	23.9%
New Hampshire	32,438	57.6%	13.1%	9.2%	5.8%	14.3%	75.8%	24.2%
Middle Atlantic:								
New Jersey	196,516	60.1%	12.8%	7.2%	5.1%	14.7%	77.5%	22.5%
New York	423,726	66.1%	11.3%	6.7%	5.1%	10.9%	81.2%	18.8%
Pennsylvania	262,364	59.7%	11.2%	8.3%	7.8%	12.9%	76.1%	23.9%
East North Central:								
Illinois	260,161	59.9%	12.4%	7.5%	6.7%	13.5%	77.2%	22.8%
Indiana	130,269	54.5%	11.6%	9.4%	7.8%	16.8%	71.5%	28.5%
Michigan	201,838	59.3%	13.6%	7.7%	7.2%	12.1%	78.0%	22.0%
Ohio	247,378	52.0%	12.9%	10.8%	6.6%	17.8%	70.4%	29.6%
Wisconsin	128,214	56.7%	14.2%	8.6%	7.5%	12.9%	76.4%	23.6%
West North Central:								
Iowa	80,278	63.9%	9.8%	8.7%	6.7%	10.9%	79.2%	20.8%
Kansas	68,913	57.3%	11.9%	10.0%	6.4%	14.3%	76.0%	24.0%
Minnesota	127,758	58.4%	12.8%	8.0%	8.9%	11.9%	76.2%	23.8%
Missouri	128,978	55.2%	13.3%	8.8%	7.3%	15.4%	73.9%	26.1%
Nebraska	49,520	66.5%	11.9%	7.7%	5.5%	8.4%	81.7%	18.3%
South Atlantic:								
Delaware	21,462	53.0%	12.2%	7.5%	7.8%	19.4%	70.3%	29.7%
Florida	362,704	62.9%	9.9%	5.8%	5.3%	16.1%	76.4%	23.6%
Georgia	172,661	55.2%	12.3%	6.7%	7.5%	18.4%	71.9%	28.1%
Maryland	110,152	55.3%	13.5%	9.4%	6.9%	14.9%	74.3%	25.7%
North Carolina	173,550	58.4%	12.0%	7.9%	5.6%	16.1%	74.7%	25.3%
South Carolina	88,508	59.6%	10.7%	6.6%	6.4%	16.7%	74.2%	25.8%
Virginia	149,915	56.9%	13.1%	9.0%	6.8%	14.3%	75.4%	24.6%
West Virginia	33,581	55.6%	12.5%	8.5%	8.7%	14.7%	73.1%	26.9%
East South Central:								
Alabama	83,871	55.9%	13.2%	9.7%	7.9%	13.3%	74.2%	25.8%
Kentucky	78,307	52.3%	13.0%	7.9%	6.6%	20.2%	69.5%	30.5%
Mississippi	49,272	57.2%	14.2%	8.4%	7.7%	12.5%	77.0%	23.0%
Tennessee	114,005	51.4%	11.9%	8.7%	7.8%	20.3%	68.4%	31.6%
West South Central:								
Louisiana	83,244	55.3%	14.2%	10.3%	5.9%	14.3%	75.2%	24.8%
Oklahoma	71,430	61.1%	10.9%	8.6%	7.2%	12.1%	77.2%	22.8%
Texas	409,206	55.3%	12.0%	7.9%	6.9%	18.0%	72.2%	27.8%
Mountain:								
Arizona	101,318	55.5%	12.9%	7.8%	8.4%	15.3%	73.1%	26.9%
Colorado	119,519	57.1%	12.8%	6.4%	6.9%	16.8%	74.6%	25.4%
Montana	31,242	68.9%	8.7%	8.2%	5.0%	9.2%	82.9%	17.1%
Nevada	38,748	52.7%	15.3%	7.9%	7.4%	16.7%	72.8%	27.2%
New Mexico	36,520	57.7%	11.8%	9.3%	7.4%	13.8%	74.8%	25.2%
Utah	48,822	62.1%	10.6%	7.8%	6.3%	13.2%	77.1%	22.9%
Wyoming	16,858	64.9%	12.7%	8.5%	4.2%	9.7%	81.9%	18.1%
Pacific:								
California	679,137	58.0%	13.0%	9.3%	6.6%	13.1%	76.5%	23.5%
Hawaii	27,509	55.7%	13.0%	8.7%	9.8%	12.8%	73.5%	26.5%
Oregon	88,472	58.1%	12.6%	8.0%	8.2%	13.2%	75.6%	24.4%
Washington	138,080	60.3%	12.8%	6.2%	7.8%	12.8%	77.2%	22.8%
States not shown separately	212,114	62.1%	12.1%	8.9%	6.3%	10.6%	78.6%	21.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Standard error for percent of number of private-sector establishments by firm size and State: United States, 2002: (43 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	22,695	0.30%	0.27%	0.09%	0.16%	0.21%	0.27%	0.27%
New England:								
Connecticut	3,010	1.83%	1.68%	1.19%	0.81%	1.54%	1.46%	1.46%
Maine	1,969	2.86%	1.90%	0.69%	0.83%	1.62%	1.94%	1.94%
Massachusetts	4,245	1.41%	1.30%	0.72%	0.96%	1.78%	1.39%	1.39%
New Hampshire	2,035	2.35%	1.61%	0.88%	1.07%	2.26%	2.36%	2.36%
Middle Atlantic:								
New Jersey	4,817	1.15%	0.97%	1.03%	0.70%	1.84%	1.71%	1.71%
New York	8,178	1.52%	0.80%	0.62%	0.48%	1.02%	1.22%	1.22%
Pennsylvania	7,676	0.91%	1.02%	0.56%	0.69%	0.67%	0.66%	0.66%
East North Central:								
Illinois	5,915	1.28%	0.74%	0.65%	0.97%	1.87%	1.42%	1.42%
Indiana	5,300	1.56%	1.24%	1.10%	0.68%	1.86%	1.47%	1.47%
Michigan	7,883	1.21%	1.45%	0.54%	0.94%	1.12%	1.09%	1.09%
Ohio	6,818	0.80%	0.98%	0.70%	0.65%	1.18%	1.12%	1.12%
Wisconsin	4,307	0.75%	0.73%	1.19%	0.80%	1.65%	1.15%	1.15%
West North Central:								
Iowa	3,164	1.64%	1.11%	0.89%	0.50%	1.50%	1.44%	1.44%
Kansas	2,335	1.81%	1.19%	2.57%	0.88%	1.54%	1.30%	1.30%
Minnesota	5,578	1.59%	1.31%	0.99%	0.91%	1.00%	1.14%	1.14%
Missouri	3,510	2.25%	1.02%	1.17%	0.83%	1.71%	1.69%	1.69%
Nebraska	1,283	1.62%	0.79%	0.54%	0.93%	0.94%	1.34%	1.34%
South Atlantic:								
Delaware	1,967	2.76%	1.24%	1.25%	1.45%	2.02%	2.02%	2.02%
Florida	11,593	1.04%	0.61%	0.58%	0.55%	0.95%	0.90%	0.90%
Georgia	7,532	2.88%	1.52%	0.85%	0.74%	2.11%	2.23%	2.23%
Maryland	3,453	1.35%	0.51%	0.64%	0.45%	1.17%	1.11%	1.11%
North Carolina	3,723	2.64%	1.37%	0.97%	0.69%	1.90%	1.93%	1.93%
South Carolina	4,720	1.01%	1.34%	0.63%	0.84%	1.11%	0.73%	0.73%
Virginia	3,793	1.71%	0.88%	1.29%	0.52%	1.15%	1.27%	1.27%
West Virginia	1,484	2.27%	1.46%	0.84%	0.96%	1.84%	1.72%	1.72%
East South Central:								
Alabama	2,606	1.76%	1.16%	1.06%	0.70%	0.61%	1.01%	1.01%
Kentucky	2,682	1.67%	1.20%	0.69%	0.96%	2.18%	2.06%	2.06%
Mississippi	1,074	1.12%	1.14%	1.34%	0.85%	1.09%	1.14%	1.14%
Tennessee	4,706	1.77%	1.51%	0.93%	1.16%	2.25%	2.63%	2.63%
West South Central:								
Louisiana	2,059	1.50%	1.39%	1.02%	0.81%	1.37%	1.45%	1.45%
Oklahoma	2,436	1.64%	1.11%	0.89%	0.70%	1.16%	1.27%	1.27%
Texas	7,045	1.13%	0.82%	0.43%	0.36%	1.07%	0.79%	0.79%
Mountain:								
Arizona	2,939	2.49%	2.04%	0.59%	0.91%	1.98%	2.53%	2.53%
Colorado	4,362	2.53%	2.13%	0.88%	0.79%	1.79%	1.95%	1.95%
Montana	1,700	1.45%	1.00%	0.50%	0.53%	0.83%	0.85%	0.85%
Nevada	1,588	2.27%	1.66%	1.03%	0.60%	2.25%	2.10%	2.10%
New Mexico	2,367	2.29%	0.85%	1.22%	0.76%	1.95%	1.97%	1.97%
Utah	2,459	2.11%	0.99%	1.10%	0.50%	1.75%	1.66%	1.66%
Wyoming	411	1.63%	1.41%	0.85%	0.77%	1.67%	1.17%	1.17%
Pacific:								
California	11,009	0.90%	0.50%	0.51%	0.64%	0.91%	0.94%	0.94%
Hawaii	1,630	2.76%	0.66%	1.15%	1.03%	1.66%	2.23%	2.23%
Oregon	2,629	1.49%	1.20%	1.19%	0.71%	1.89%	1.88%	1.88%
Washington	2,760	1.90%	1.36%	0.63%	1.04%	1.52%	1.95%	1.95%
States not shown separately	7,000	1.70%	1.24%	0.85%	0.55%	1.35%	1.27%	1.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.2(2002) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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%	36.8%	67.8%	82.4%	95.4%	98.8%	44.5%	96.5%
New England:								
Connecticut	62.4%	42.8%	81.1%	97.7%	100.0%	100.0%	52.5%	99.0%
Maine	55.7%	38.2%	63.8%	89.2%	99.0%	100.0%	44.6%	99.0%
Massachusetts	62.8%	42.3%	79.8%	93.5%	95.1%	100.0%	51.9%	97.8%
New Hampshire	67.0%	51.5%	74.3%	93.0%	100.0%	92.6%	57.9%	95.4%
Middle Atlantic:								
New Jersey	62.4%	45.7%	68.7%	91.0%	94.1%	100.0%	52.3%	97.1%
New York	57.1%	39.6%	81.6%	86.9%	98.5%	99.9%	47.6%	98.0%
Pennsylvania	65.6%	50.4%	75.0%	83.2%	93.1%	100.0%	55.8%	96.8%
East North Central:								
Illinois	59.0%	39.2%	72.4%	89.6%	97.3%	98.8%	47.6%	97.9%
Indiana	59.4%	36.9%	60.0%	84.8%	97.7%	100.0%	44.2%	97.6%
Michigan	63.3%	44.9%	82.1%	87.0%	96.7%	97.3%	53.9%	96.7%
Ohio	67.4%	46.3%	74.3%	90.4%	96.8%	99.2%	54.7%	97.4%
Wisconsin	60.0%	38.0%	73.1%	91.6%	96.0%	100.0%	48.2%	98.4%
West North Central:								
Iowa	46.9%	27.5%	59.8%	78.2%	97.4%	93.2%	34.5%	94.2%
Kansas	53.6%	34.1%	59.0%	68.3%	91.0%	100.0%	39.7%	97.6%
Minnesota	56.5%	35.2%	73.2%	84.4%	89.4%	100.0%	44.8%	93.8%
Missouri	56.4%	33.1%	62.7%	83.7%	96.6%	100.0%	42.5%	95.8%
Nebraska	43.6%	26.3%	51.3%	82.2%	98.7%	98.5%	32.1%	94.7%
South Atlantic:								
Delaware	56.5%	31.3%	73.0%	80.7%	93.3%	90.6%	42.3%	90.2%
Florida	55.0%	36.9%	61.0%	85.1%	89.0%	100.0%	42.0%	96.8%
Georgia	53.9%	29.3%	61.2%	85.0%	94.7%	94.8%	38.2%	94.0%
Maryland	61.0%	37.3%	77.8%	86.5%	98.8%	99.9%	48.0%	98.4%
North Carolina	50.7%	25.1%	67.5%	79.3%	99.6%	100.0%	35.0%	97.2%
South Carolina	48.3%	24.5%	60.1%	68.7%	93.7%	99.9%	32.1%	94.7%
Virginia	58.9%	38.6%	69.0%	76.3%	99.8%	100.0%	45.9%	98.8%
West Virginia	55.2%	34.1%	53.8%	79.7%	93.0%	99.8%	40.7%	94.6%
East South Central:								
Alabama	60.9%	39.7%	66.3%	90.8%	99.3%	100.0%	47.5%	99.6%
Kentucky	59.3%	31.7%	75.2%	84.5%	92.1%	100.0%	43.0%	96.6%
Mississippi	48.5%	25.8%	54.4%	76.7%	94.0%	98.6%	34.4%	95.6%
Tennessee	53.6%	26.0%	44.6%	82.0%	96.2%	100.0%	33.3%	97.3%
West South Central:								
Louisiana	53.9%	30.0%	66.3%	80.1%	95.9%	97.7%	40.2%	95.2%
Oklahoma	52.5%	33.1%	58.1%	81.0%	95.1%	99.6%	39.5%	96.6%
Texas	51.9%	27.3%	59.2%	69.5%	92.2%	99.7%	34.8%	96.1%
Mountain:								
Arizona	52.4%	28.4%	60.9%	72.7%	94.4%	98.8%	36.4%	95.7%
Colorado	58.1%	38.2%	70.0%	77.1%	95.5%	93.7%	45.8%	93.9%
Montana	46.9%	33.3%	56.2%	70.5%	97.6%	90.9%	37.5%	92.2%
Nevada	61.7%	38.9%	70.4%	89.2%	96.7%	97.0%	48.8%	96.1%
New Mexico	47.1%	24.2%	62.1%	69.6%	90.5%	91.4%	33.8%	86.5%
Utah	55.3%	38.2%	61.7%	89.4%	99.0%	89.5%	44.2%	92.5%
Wyoming	47.4%	29.9%	60.9%	77.4%	95.8%	100.0%	36.7%	95.9%
Pacific:								
California	56.6%	37.7%	64.1%	77.2%	95.4%	98.1%	44.7%	95.3%
Hawaii	89.6%	83.2%	93.7%	97.7%	100.0%	100.0%	86.1%	99.3%
Oregon	59.1%	39.1%	69.9%	82.5%	96.5%	99.6%	46.7%	97.6%
Washington	57.0%	38.0%	70.0%	79.2%	95.0%	99.2%	45.1%	97.3%
States not shown separately	50.3%	31.5%	59.3%	79.9%	96.6%	98.0%	37.6%	96.9%
Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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%	0.63%	0.86%	0.82%	0.46%	0.37%	0.48%	0.26%
New England:								
Connecticut	1.66%	2.25%	4.83%	2.38%	0.00%	0.00%	2.02%	0.80%
Maine	3.12%	2.95%	5.24%	5.04%	0.71%	0.00%	3.30%	0.74%
Massachusetts	2.01%	2.99%	5.61%	3.61%	3.60%	0.00%	2.42%	1.56%
New Hampshire	2.00%	3.90%	4.36%	3.26%	0.00%	4.73%	2.18%	3.78%
Middle Atlantic:								
New Jersey	2.91%	4.05%	6.02%	4.33%	2.93%	0.00%	3.29%	1.09%
New York	1.80%	2.22%	3.27%	3.01%	1.34%	0.11%	2.04%	0.91%
Pennsylvania	1.77%	3.43%	6.07%	5.34%	3.85%	0.00%	2.34%	0.95%
East North Central:								
Illinois	2.40%	3.54%	4.68%	3.34%	1.92%	1.56%	3.15%	1.71%
Indiana	1.42%	1.98%	7.07%	6.71%	1.18%	0.00%	1.49%	0.97%
Michigan	1.58%	2.92%	4.48%	5.75%	2.06%	2.23%	2.27%	2.09%
Ohio	1.01%	2.11%	2.67%	3.25%	1.85%	0.96%	1.34%	1.13%
Wisconsin	2.29%	3.72%	5.08%	4.34%	2.33%	0.00%	3.11%	0.91%
West North Central:								
Iowa	2.70%	3.04%	5.17%	8.12%	3.06%	5.90%	2.96%	3.26%
Kansas	2.44%	2.15%	7.04%	8.84%	6.49%	0.00%	2.80%	2.37%
Minnesota	2.48%	4.08%	6.35%	5.45%	4.13%	0.00%	3.05%	2.11%
Missouri	2.24%	3.22%	4.89%	4.69%	1.98%	0.00%	2.71%	1.48%
Nebraska	3.07%	3.83%	5.19%	3.64%	0.74%	1.38%	3.05%	1.52%
South Atlantic:								
Delaware	3.41%	3.93%	3.71%	5.86%	4.96%	2.40%	3.72%	2.22%
Florida	1.68%	2.25%	5.60%	3.38%	3.94%	0.00%	1.84%	0.82%
Georgia	3.17%	2.79%	5.47%	7.95%	4.72%	2.67%	2.94%	2.70%
Maryland	1.86%	2.67%	3.23%	3.22%	0.91%	0.10%	2.37%	0.49%
North Carolina	2.49%	3.10%	6.18%	4.02%	0.27%	0.00%	3.06%	0.80%
South Carolina	1.59%	2.38%	5.75%	8.56%	2.30%	0.16%	2.38%	1.72%
Virginia	1.50%	3.01%	6.08%	6.42%	0.19%	0.00%	2.00%	0.59%
West Virginia	1.73%	3.72%	8.48%	5.84%	3.94%	0.21%	2.51%	1.74%
East South Central:								
Alabama	1.82%	2.38%	7.83%	3.80%	1.12%	0.00%	2.27%	0.29%
Kentucky	2.15%	3.10%	4.46%	3.92%	3.81%	0.00%	2.24%	1.92%
Mississippi	1.61%	2.12%	5.69%	7.11%	3.46%	1.29%	2.40%	1.55%
Tennessee	2.31%	2.33%	6.23%	4.93%	4.72%	0.02%	1.83%	1.53%
West South Central:								
Louisiana	2.36%	4.08%	7.29%	5.91%	2.22%	2.04%	3.38%	1.72%
Oklahoma	2.68%	3.87%	5.78%	5.52%	6.20%	0.41%	3.45%	1.16%
Texas	1.30%	1.95%	1.93%	4.86%	3.44%	0.16%	1.57%	0.89%
Mountain:								
Arizona	1.98%	2.57%	5.83%	6.16%	2.91%	2.35%	2.42%	1.31%
Colorado	3.86%	3.47%	6.67%	7.03%	3.96%	5.39%	3.92%	4.12%
Montana	3.49%	4.67%	8.51%	4.29%	2.20%	8.27%	4.12%	4.93%
Nevada	2.18%	1.53%	4.06%	5.14%	2.60%	2.51%	2.03%	1.44%
New Mexico	3.40%	3.22%	6.03%	3.44%	3.22%	5.24%	3.44%	3.55%
Utah	2.10%	4.36%	3.41%	4.01%	1.07%	5.43%	2.84%	3.89%
Wyoming	2.30%	2.63%	5.24%	4.08%	2.06%	0.00%	2.42%	1.14%
Pacific:								
California	1.44%	1.95%	3.35%	2.56%	1.67%	1.21%	1.82%	1.12%
Hawaii	1.53%	2.49%	4.16%	1.44%	0.00%	0.00%	2.07%	0.63%
Oregon	2.21%	3.80%	5.98%	4.93%	3.03%	0.37%	3.26%	1.07%
Washington	2.42%	3.17%	5.04%	7.36%	3.77%	0.40%	2.61%	1.44%
States not shown separately	2.39%	3.15%	5.26%	5.01%	2.11%	1.40%	2.88%	1.09%
Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 2002: (43 States are shown separately)						
Division and State	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	32.1%	13.0%	28.6%	77.5%	12.9%	59.8%
New England:						
Connecticut	29.1%	14.2%	36.0%	79.5%	14.3%	58.1%
Maine	30.2%	12.8%	31.3% *	82.5%	12.5%	61.5%
Massachusetts	27.3%	19.4%	8.7% *	65.0%	20.2%	39.3%
New Hampshire	28.4%	8.7%	43.1%	88.5%	8.9% *	65.3%
Middle Atlantic:						
New Jersey	31.7%	14.1%	23.3% *	79.5%	13.6%	65.3%
New York	27.7%	18.8%	19.6%	61.1%	19.0%	45.9%
Pennsylvania	27.6%	12.3%	30.3%	74.6%	11.8%	56.6%
East North Central:						
Illinois	33.7%	15.6%	40.3%	78.5%	15.4%	63.7%
Indiana	38.0%	15.2%	49.2%	76.6%	14.2%	65.1%
Michigan	27.7%	12.2%	24.1%	82.9%	12.2%	58.3%
Ohio	35.2%	12.8%	37.5%	83.5%	12.7%	65.3%
Wisconsin	30.9%	10.9%	36.4%	83.9%	10.6%	63.2%
West North Central:						
Iowa	33.4%	12.5%	48.3%	81.1%	11.8%	63.5%
Kansas	34.7%	10.4%	36.1%	86.7%	9.5%	67.3%
Minnesota	32.8%	12.7%	33.4%	85.0%	12.8%	63.4%
Missouri	36.3%	11.0%	23.1% *	89.3%	11.4%	67.4%
Nebraska	28.3%	10.7% *	36.6%	78.9%	9.2% *	57.2%
South Atlantic:						
Delaware	35.8%	11.5%	21.9%	78.7%	11.1%	63.3%
Florida	34.2%	10.0%	31.8% *	80.5%	9.0%	69.5%
Georgia	34.0%	11.4% *	24.6% *	71.0%	12.2%	56.5%
Maryland	33.4%	14.4%	24.1%	82.4%	13.9%	60.8%
North Carolina	38.6%	10.4%	45.1%	82.0%	9.6%	69.5%
South Carolina	37.3%	11.4%	29.8%	75.8%	10.8%	63.0%
Virginia	30.5%	9.8%	21.6% *	83.1%	9.7%	60.0%
West Virginia	33.5%	11.9%	37.1% *	74.5%	11.3% *	59.4%
East South Central:						
Alabama	31.9%	13.1%	33.6%	82.7%	13.3%	57.4%
Kentucky	40.6%	11.2%	35.6%	85.9%	11.7%	69.9%
Mississippi	35.7%	12.5%	21.1%	84.0%	12.8% *	63.3%
Tennessee	39.5%	6.7%	34.9%	81.2%	6.5% *	63.8%
West South Central:						
Louisiana	30.5%	11.0%	29.1% *	72.3%	9.3% *	57.5%
Oklahoma	32.9%	12.1%	19.9% *	83.9%	10.8%	63.5%
Texas	37.7%	8.0%	38.0%	78.8%	8.3%	65.2%
Mountain:						
Arizona	33.8%	12.1%	29.6%	70.7%	10.5%	57.9%
Colorado	36.9%	11.4%	42.8%	86.8%	10.3%	74.9%
Montana	25.4%	7.4%	42.5%	83.0%	6.9%	61.9%
Nevada	31.2%	12.5%	27.5% *	71.7%	11.3%	58.2%
New Mexico	34.2%	10.1%	20.0% *	83.8%	10.6%	61.5%
Utah	26.2%	8.3% *	17.4% *	75.7%	7.2%	56.7%
Wyoming	35.8%	19.4%	40.2% *	86.7%	15.8%	70.4%
Pacific:						
California	28.8%	14.9%	11.3%	70.8%	15.1%	49.7%
Hawaii	22.1%	21.7%	18.5% *	24.8%	22.1%	21.9%
Oregon	25.4%	10.3%	10.6% *	71.0%	10.4%	47.6%
Washington	33.5%	15.2%	36.7%	77.6%	16.1%	60.7%
States not shown separately	30.9%	12.2%	43.3%	78.8%	12.4%	57.2%
Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.43%	0.37%	0.82%	1.42%	0.37%	0.89%
New England:						
Connecticut	3.06%	2.83%	4.74%	6.43%	2.94%	5.27%
Maine	2.24%	1.87%	10.95% *	4.69%	1.94%	4.52%
Massachusetts	2.78%	3.09%	3.22% *	6.09%	3.23%	5.54%
New Hampshire	3.57%	2.60%	9.37%	4.63%	2.77% *	4.31%
Middle Atlantic:						
New Jersey	3.51%	2.69%	7.45% *	3.84%	2.87%	4.00%
New York	3.30%	2.78%	4.22%	7.87%	2.98%	6.10%
Pennsylvania	1.28%	1.60%	5.91%	3.53%	1.78%	2.06%
East North Central:						
Illinois	2.46%	1.41%	6.40%	6.47%	1.36%	4.95%
Indiana	2.53%	2.18%	8.88%	5.92%	2.26%	4.44%
Michigan	1.65%	2.59%	6.06%	2.86%	2.45%	3.23%
Ohio	2.04%	1.82%	9.57%	3.39%	2.29%	3.99%
Wisconsin	2.94%	2.54%	8.00%	5.68%	2.66%	5.66%
West North Central:						
Iowa	3.27%	2.31%	8.08%	4.17%	2.23%	4.26%
Kansas	1.94%	2.78%	8.26%	2.57%	2.69%	3.76%
Minnesota	1.71%	1.87%	7.38%	5.98%	2.08%	4.84%
Missouri	2.25%	2.40%	10.66% *	2.44%	2.76%	3.80%
Nebraska	3.66%	3.73% *	9.29%	6.19%	3.77% *	4.65%
South Atlantic:						
Delaware	2.99%	2.65%	5.15%	3.51%	2.66%	4.65%
Florida	1.85%	1.70%	10.92% *	3.67%	1.78%	2.93%
Georgia	3.41%	3.46% *	8.33% *	7.52%	3.44%	5.21%
Maryland	3.32%	2.57%	5.85%	4.05%	2.65%	4.51%
North Carolina	2.71%	2.42%	8.59%	3.48%	2.83%	3.56%
South Carolina	2.20%	2.02%	8.65%	3.79%	1.90%	3.38%
Virginia	2.31%	2.76%	7.54% *	3.44%	2.89%	3.27%
West Virginia	3.42%	3.25%	12.63% *	5.74%	3.45% *	4.46%
East South Central:						
Alabama	2.45%	2.58%	8.00%	3.12%	3.28%	1.87%
Kentucky	3.14%	2.46%	8.78%	4.56%	2.58%	4.16%
Mississippi	4.16%	3.71%	5.43%	6.02%	4.13% *	5.00%
Tennessee	4.65%	1.88%	9.03%	6.38%	2.06% *	6.16%
West South Central:						
Louisiana	3.92%	2.84%	9.80% *	6.15%	3.39% *	3.76%
Oklahoma	3.93%	1.86%	14.10% *	4.63%	1.88%	6.13%
Texas	3.14%	1.04%	7.17%	5.10%	1.17%	4.80%
Mountain:						
Arizona	2.55%	1.81%	8.76%	4.60%	2.53%	4.95%
Colorado	2.80%	2.55%	11.18%	4.22%	2.32%	4.52%
Montana	3.35%	2.05%	9.60%	9.29%	2.06%	6.33%
Nevada	2.28%	2.95%	9.84% *	6.35%	2.40%	4.21%
New Mexico	2.60%	1.34%	7.77% *	3.81%	1.63%	4.33%
Utah	3.80%	2.64% *	5.43% *	5.11%	2.04%	4.79%
Wyoming	3.12%	2.76%	12.51% *	5.43%	2.93%	5.38%
Pacific:						
California	1.73%	1.21%	2.31%	3.39%	1.21%	2.26%
Hawaii	2.23%	2.39%	8.50% *	6.44%	2.40%	4.04%
Oregon	3.69%	2.25%	5.90% *	5.78%	2.16%	5.48%
Washington	3.00%	2.89%	8.64%	6.71%	3.03%	4.98%
States not shown separately	2.91%	2.13%	8.68%	7.38%	2.63%	5.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	45.0%	71.4%	55.7%	39.7%	23.3%	10.9%	64.3%	17.4%
New England:								
Connecticut	43.9%	68.2%	51.4%	25.0%	24.6%*	7.0%	58.6%	15.3%
Maine	46.1%	68.7%	54.0%	24.7%*	29.6%	11.6%*	61.8%	18.5%
Massachusetts	42.1%	65.4%	56.0%	28.2%	6.9%*	15.6%*	58.1%	15.1%
New Hampshire	35.9%	48.9%	49.5%	28.3%	14.1%*	11.4%*	46.9%	15.0%
Middle Atlantic:								
New Jersey	46.6%	69.8%	44.6%	38.2%	20.8%*	16.6%	61.8%	18.4%
New York	49.6%	70.1%	55.0%	47.9%	14.1%*	13.1%*	65.4%	16.2%*
Pennsylvania	53.4%	74.3%	76.0%	47.9%	25.9%	8.5%	72.7%	17.9%
East North Central:								
Illinois	46.2%	70.8%	54.1%	37.0%	19.0%	15.8%*	62.5%	19.4%
Indiana	40.0%	73.7%	45.0%	26.6%	8.3%*	18.0%*	61.7%	15.3%*
Michigan	54.1%	84.9%	47.0%	53.0%	27.6%*	7.4%*	70.8%	21.0%
Ohio	38.4%	68.1%	50.0%	30.1%	12.2%	5.9%*	58.7%	11.4%
Wisconsin	40.1%	77.0%	39.0%	23.5%	10.3%*	6.4%*	59.7%	9.0%
West North Central:								
Iowa	35.4%	63.3%	52.0%	13.5%*	17.7%*	3.7%*	53.2%	10.7%
Kansas	44.8%	72.8%	57.6%	41.2%	27.3%*	9.0%*	67.0%	16.1%
Minnesota	41.6%	71.1%	55.3%	23.3%	15.0%	7.8%*	61.3%	11.5%
Missouri	45.4%	79.1%	45.6%	44.0%	25.1%*	15.1%*	65.4%	20.3%
Nebraska	43.7%	74.0%	56.8%	26.0%	2.9%*	10.1%*	65.1%	11.4%*
South Atlantic:								
Delaware	42.0%	68.9%	65.9%	42.0%	16.6%*	15.1%*	65.5%	15.8%
Florida	44.9%	69.5%	75.9%	31.5%	23.1%	8.3%*	67.4%	13.4%
Georgia	40.9%	72.7%	38.6%	47.5%	31.2%	14.3%	59.5%	21.6%
Maryland	40.0%	69.8%	46.1%	27.9%	21.1%	9.5%	58.1%	14.4%
North Carolina	40.3%	81.0%	54.8%	44.3%	15.5%*	3.2%*	68.2%	10.6%
South Carolina	36.6%	66.3%	43.3%	26.1%*	29.6%	13.3%*	56.4%	17.3%
Virginia	36.9%	53.7%	46.7%	38.6%	21.4%	11.1%*	51.1%	16.6%
West Virginia	30.8%	47.6%	41.2%	35.2%	12.1%*	12.6%*	44.5%	14.7%
East South Central:								
Alabama	40.2%	62.1%	39.8%	47.6%	8.7%*	17.4%*	54.5%	20.5%
Kentucky	38.7%	71.4%	39.0%	32.3%*	24.5%	18.1%*	56.7%	20.3%
Mississippi	44.3%	65.1%	84.0%	37.5%	27.1%*	8.1%*	67.0%	17.0%
Tennessee	36.7%	72.2%	46.7%	39.7%	27.6%	12.8%*	60.8%	18.8%
West South Central:								
Louisiana	36.6%	54.6%	52.4%	36.4%	25.3%*	9.4%*	52.6%	16.2%*
Oklahoma	42.8%	74.7%	49.6%	33.4%*	15.0%*	7.3%*	66.4%	10.4%
Texas	35.8%	65.9%	53.7%	37.0%	25.6%	6.7%*	59.7%	13.3%
Mountain:								
Arizona	37.4%	70.1%	56.7%	42.7%	15.6%	2.9%*	62.7%	11.3%
Colorado	45.5%	68.0%	53.3%	43.0%	22.8%	20.1%*	61.9%	22.0%
Montana	54.9%	79.9%	61.6%	60.0%	16.3%*	2.0%*	76.2%	13.0%
Nevada	44.6%	66.9%	65.3%	37.1%	28.2%	12.9%*	63.3%	19.1%
New Mexico	38.5%	70.1%	56.5%	25.5%	17.5%*	11.1%*	58.1%	15.9%
Utah	45.5%	63.9%	60.0%	45.6%	28.9%*	9.0%*	61.2%	20.1%
Wyoming	56.1%	88.5%	53.4%	32.4%	14.6%*	26.9%*	74.6%	24.1%
Pacific:								
California	52.6%	74.3%	69.2%	52.4%	41.1%	10.8%	71.0%	24.5%
Hawaii	70.0%	88.4%	72.1%	65.3%	45.7%	23.3%*	83.9%	36.7%
Oregon	55.8%	80.7%	63.5%	62.1%	42.9%	12.4%	75.2%	27.1%
Washington	58.1%	80.9%	64.1%	56.0%	38.1%	25.1%*	74.6%	32.2%
States not shown separately	46.3%	75.2%	56.3%	38.6%	19.4%*	6.0%*	67.3%	16.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 States are shown separately)

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	0.92%	1.57%	1.18%	1.03%	0.46%	0.78%	0.36%
New England:								
Connecticut	2.67%	5.16%	6.10%	6.55%	9.14%*	2.03%	3.37%	3.26%
Maine	2.22%	3.46%	8.56%	7.56%*	5.96%	5.64%*	3.45%	3.26%
Massachusetts	3.00%	4.77%	5.99%	5.17%	5.54%*	6.05%*	3.47%	4.11%
New Hampshire	2.80%	5.31%	10.97%	4.34%	6.33%*	4.10%*	4.64%	4.16%
Middle Atlantic:								
New Jersey	3.70%	5.32%	8.45%	7.02%	8.83%*	4.85%	3.93%	5.04%
New York	2.55%	2.77%	5.01%	4.03%	4.81%*	6.69%*	1.77%	5.12%*
Pennsylvania	2.32%	3.63%	6.98%	3.93%	4.35%	1.91%	3.10%	1.86%
East North Central:								
Illinois	2.47%	3.65%	6.82%	5.89%	2.95%	4.85%*	2.38%	3.09%
Indiana	3.08%	4.61%	7.48%	5.71%	4.43%*	6.84%*	3.81%	4.99%*
Michigan	2.07%	3.53%	8.22%	6.83%	8.52%*	4.35%*	2.80%	5.39%
Ohio	2.90%	3.04%	6.19%	6.49%	3.52%	2.19%*	3.47%	2.88%
Wisconsin	3.66%	6.34%	6.36%	4.65%	5.82%*	4.51%*	3.75%	2.27%
West North Central:								
Iowa	2.92%	5.49%	10.02%	4.25%*	6.51%*	3.29%*	4.84%	3.17%
Kansas	1.50%	4.20%	10.18%	7.39%	8.87%*	3.68%*	3.50%	3.99%
Minnesota	2.47%	5.02%	9.48%	4.04%	3.91%	5.73%*	3.57%	3.40%
Missouri	3.79%	3.92%	9.53%	6.60%	8.67%*	5.21%*	3.42%	5.39%
Nebraska	4.59%	10.43%	5.76%	6.19%	1.60%*	5.54%*	6.90%	3.97%*
South Atlantic:								
Delaware	2.49%	3.98%	7.74%	8.17%	6.76%*	4.63%*	4.16%	3.10%
Florida	2.35%	3.55%	6.21%	5.80%	4.72%	2.64%*	3.25%	1.49%
Georgia	2.93%	1.64%	9.09%	9.43%	7.29%	4.22%	4.78%	4.19%
Maryland	2.18%	2.29%	4.01%	2.67%	2.95%	2.33%	2.30%	1.90%
North Carolina	3.17%	5.33%	9.05%	6.16%	6.86%*	1.52%*	4.56%	1.91%
South Carolina	3.16%	7.12%	12.85%	8.30%*	7.03%	5.03%*	5.29%	3.67%
Virginia	2.48%	5.97%	8.70%	6.46%	3.95%	3.80%*	3.54%	2.91%
West Virginia	3.25%	6.94%	6.85%	7.18%	9.46%*	4.75%*	4.59%	3.61%
East South Central:								
Alabama	3.17%	5.74%	7.83%	7.45%	4.12%*	6.22%*	4.82%	5.06%
Kentucky	4.86%	4.17%	7.20%	10.11%*	4.39%	7.41%*	5.64%	6.02%
Mississippi	3.67%	8.24%	10.07%	7.70%	9.94%*	3.68%*	4.79%	3.40%
Tennessee	1.95%	4.77%	10.67%	7.49%	5.64%	5.74%*	3.48%	4.19%
West South Central:								
Louisiana	3.83%	7.66%	6.74%	8.32%	8.72%*	7.00%*	3.68%	5.18%*
Oklahoma	3.19%	5.79%	8.51%	10.07%*	7.29%*	3.06%*	4.35%	2.75%
Texas	1.21%	3.35%	5.13%	6.32%	3.60%	2.69%*	2.28%	2.13%
Mountain:								
Arizona	3.36%	5.64%	9.24%	8.50%	3.08%	1.06%*	4.87%	2.57%
Colorado	3.97%	5.96%	7.17%	8.10%	6.34%	8.09%*	3.78%	6.52%
Montana	4.62%	9.81%	11.90%	8.83%	6.61%*	0.97%*	5.79%	3.08%
Nevada	2.86%	4.98%	6.00%	7.72%	6.81%	6.21%*	3.96%	4.36%
New Mexico	3.22%	3.50%	10.88%	6.74%	8.36%*	3.81%*	5.43%	3.20%
Utah	3.13%	7.14%	9.01%	5.62%	9.06%*	3.36%*	5.27%	3.18%
Wyoming	3.25%	3.79%	6.71%	7.01%	8.41%*	9.06%*	3.64%	4.36%
Pacific:								
California	1.22%	2.24%	3.94%	4.08%	4.60%	2.57%	1.77%	1.64%
Hawaii	3.08%	2.13%	5.12%	7.54%	7.06%	7.10%*	2.32%	4.57%
Oregon	2.57%	5.03%	7.17%	5.48%	5.76%	3.67%	3.83%	3.50%
Washington	3.34%	3.86%	8.07%	7.93%	7.65%	8.28%*	3.85%	4.72%
States not shown separately	3.22%	3.23%	6.20%	6.31%	6.11%*	2.46%*	3.51%	4.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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)(2002) 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, 2002: (43 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	15.5%	24.4%	19.2%	14.4%	7.5%	3.7%	22.1%	6.0%
New England:								
Connecticut	18.8%	.	.	.	.	.	25.6%	5.6%
Maine	20.0%	.	.	.	.	.	28.1%	5.6%
Massachusetts	26.5%	.	.	.	.	.	38.3%	6.5%*
New Hampshire	23.5%	.	.	.	.	.	31.6%	8.2%*
Middle Atlantic:								
New Jersey	18.8%	.	.	.	.	.	26.8%	3.9%
New York	25.7%	.	.	.	.	.	33.5%	9.3%*
Pennsylvania	18.9%	.	.	.	.	.	24.5%	8.5%
East North Central:								
Illinois	8.0%	.	.	.	.	.	10.8%	3.3%*
Indiana	5.5%	.	.	.	.	.	8.5%	2.1%*
Michigan	13.3%	.	.	.	.	.	16.1%	7.9%*
Ohio	9.3%	.	.	.	.	.	14.0%	3.0%*
Wisconsin	10.3%	.	.	.	.	.	15.7%	1.6%*
West North Central:								
Iowa	4.8%	.	.	.	.	.	7.2%	1.5%*
Kansas	11.1%	.	.	.	.	.	14.8%	6.3%*
Minnesota	10.8%	.	.	.	.	.	14.5%	5.2%*
Missouri	11.7%	.	.	.	.	.	14.9%	7.7%
Nebraska	6.0%	.	.	.	.	.	9.5%	0.7%*
South Atlantic:								
Delaware	20.9%	.	.	.	.	.	34.6%	5.7%
Florida	17.6%	.	.	.	.	.	27.0%	4.3%
Georgia	12.8%	.	.	.	.	.	21.3%	4.0%
Maryland	14.0%	.	.	.	.	.	20.3%	5.1%
North Carolina	8.1%	.	.	.	.	.	13.5%	2.3%*
South Carolina	9.3%	.	.	.	.	.	18.0%	0.8%*
Virginia	11.7%	.	.	.	.	.	16.1%	5.3%*
West Virginia	7.1%	.	.	.	.	.	11.2%*	2.3%*
East South Central:								
Alabama	6.7%	.	.	.	.	.	8.9%	3.9%*
Kentucky	9.2%	.	.	.	.	.	11.0%	7.3%*
Mississippi	4.6%*	.	.	.	.	.	7.8%*	0.8%*
Tennessee	9.9%	.	.	.	.	.	13.3%	7.3%*
West South Central:								
Louisiana	8.4%	.	.	.	.	.	12.5%	3.2%*
Oklahoma	11.8%	.	.	.	.	.	19.4%	1.1%*
Texas	7.1%	.	.	.	.	.	11.5%	3.0%*
Mountain:								
Arizona	12.7%	.	.	.	.	.	21.0%	4.1%
Colorado	15.2%	.	.	.	.	.	24.4%	2.1%*
Montana	5.1%*	.	.	.	.	.	7.5%*	0.4%*
Nevada	12.3%	.	.	.	.	.	15.1%	8.5%*
New Mexico	15.6%	.	.	.	.	.	24.8%	5.0%*
Utah	14.8%	.	.	.	.	.	21.5%	4.0%*
Wyoming	5.8%*	.	.	.	.	.	4.6%*	7.9%*
Pacific:								
California	28.3%	.	.	.	.	.	37.6%	14.1%
Hawaii	37.7%	.	.	.	.	.	44.9%	20.2%
Oregon	21.0%	.	.	.	.	.	29.5%	8.6%
Washington	16.5%	.	.	.	.	.	19.2%	12.3%*
States not shown separately	11.3%	.	.	.	.	.	16.3%	4.0%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.b.(1)(2002) 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, 2002: (43 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	0.38%	0.78%	1.27%	0.95%	0.48%	0.40%	0.53%	0.36%
New England:								
Connecticut	2.59%	.	.	.	.	.	3.65%	1.22%
Maine	1.61%	.	.	.	.	.	2.61%	1.59%
Massachusetts	1.83%	.	.	.	.	.	3.85%	2.45%*
New Hampshire	2.09%	.	.	.	.	.	3.08%	2.71%*
Middle Atlantic:								
New Jersey	2.25%	.	.	.	.	.	3.33%	1.02%
New York	2.42%	.	.	.	.	.	1.68%	4.85%*
Pennsylvania	1.85%	.	.	.	.	.	2.22%	1.31%
East North Central:								
Illinois	1.81%	.	.	.	.	.	1.81%	2.32%*
Indiana	1.03%	.	.	.	.	.	1.99%	1.08%*
Michigan	1.82%	.	.	.	.	.	2.61%	3.46%*
Ohio	1.10%	.	.	.	.	.	1.21%	1.22%*
Wisconsin	2.10%	.	.	.	.	.	3.05%	0.83%*
West North Central:								
Iowa	0.97%	.	.	.	.	.	1.69%	0.76%*
Kansas	1.24%	.	.	.	.	.	2.70%	1.97%*
Minnesota	2.25%	.	.	.	.	.	2.65%	3.13%*
Missouri	2.32%	.	.	.	.	.	3.31%	2.17%
Nebraska	1.71%	.	.	.	.	.	2.65%	0.65%*
South Atlantic:								
Delaware	2.64%	.	.	.	.	.	4.54%	1.63%
Florida	1.96%	.	.	.	.	.	3.01%	1.23%
Georgia	2.91%	.	.	.	.	.	5.00%	1.15%
Maryland	0.61%	.	.	.	.	.	0.93%	1.36%
North Carolina	1.64%	.	.	.	.	.	3.23%	0.74%*
South Carolina	1.68%	.	.	.	.	.	3.24%	0.55%*
Virginia	2.18%	.	.	.	.	.	2.93%	2.04%*
West Virginia	1.59%	.	.	.	.	.	3.41%*	1.12%*
East South Central:								
Alabama	1.37%	.	.	.	.	.	2.17%	2.12%*
Kentucky	2.55%	.	.	.	.	.	2.41%	5.16%*
Mississippi	1.56%*	.	.	.	.	.	2.63%*	0.50%*
Tennessee	2.21%	.	.	.	.	.	3.34%	4.14%*
West South Central:								
Louisiana	1.48%	.	.	.	.	.	2.40%	1.27%*
Oklahoma	3.00%	.	.	.	.	.	4.51%	0.45%*
Texas	1.17%	.	.	.	.	.	2.78%	1.08%*
Mountain:								
Arizona	2.68%	.	.	.	.	.	4.87%	1.21%
Colorado	2.05%	.	.	.	.	.	2.63%	0.94%*
Montana	1.82%*	.	.	.	.	.	3.01%*	0.22%*
Nevada	1.84%	.	.	.	.	.	2.63%	3.08%*
New Mexico	2.38%	.	.	.	.	.	3.81%	1.56%*
Utah	2.57%	.	.	.	.	.	4.66%	2.06%*
Wyoming	1.99%*	.	.	.	.	.	2.57%*	2.65%*
Pacific:								
California	1.28%	.	.	.	.	.	1.59%	1.46%
Hawaii	4.23%	.	.	.	.	.	4.40%	2.84%
Oregon	4.03%	.	.	.	.	.	6.15%	1.88%
Washington	2.45%	.	.	.	.	.	2.31%	4.44%*
States not shown separately	1.66%	.	.	.	.	.	2.73%	1.54%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.b.(2)(2002) 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, 2002: (43 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	25.4%	37.4%	32.3%	23.6%	16.0%	8.3%	34.9%	11.9%
New England:								
Connecticut	20.4%	.	.	.	.	.	25.7%	10.0%*
Maine	18.2%	.	.	.	.	.	21.0%	13.4%
Massachusetts	11.4%	.	.	.	.	.	12.3%	9.9%*
New Hampshire	8.6%	.	.	.	.	.	9.3%	7.4%*
Middle Atlantic:								
New Jersey	25.0%	.	.	.	.	.	30.8%	14.4%*
New York	21.5%	.	.	.	.	.	27.0%	9.7%*
Pennsylvania	27.0%	.	.	.	.	.	35.9%	10.4%
East North Central:								
Illinois	35.0%	.	.	.	.	.	47.3%	14.8%
Indiana	27.1%	.	.	.	.	.	41.2%	11.1%*
Michigan	31.1%	.	.	.	.	.	39.9%	14.0%
Ohio	23.3%	.	.	.	.	.	35.3%	7.3%
Wisconsin	24.9%	.	.	.	.	.	37.5%	4.9%*
West North Central:								
Iowa	25.0%	.	.	.	.	.	37.4%	7.7%*
Kansas	24.7%	.	.	.	.	.	35.6%	10.6%
Minnesota	18.7%	.	.	.	.	.	27.4%	5.3%*
Missouri	29.0%	.	.	.	.	.	39.5%	15.8%*
Nebraska	32.9%	.	.	.	.	.	47.2%	11.3%*
South Atlantic:								
Delaware	15.6%	.	.	.	.	.	19.8%	11.0%
Florida	25.2%	.	.	.	.	.	36.2%	9.8%
Georgia	25.8%	.	.	.	.	.	33.4%	17.9%
Maryland	21.4%	.	.	.	.	.	29.8%	9.6%
North Carolina	26.0%	.	.	.	.	.	43.3%	7.5%
South Carolina	24.7%	.	.	.	.	.	34.3%	15.3%
Virginia	21.0%	.	.	.	.	.	27.0%	12.5%
West Virginia	16.3%	.	.	.	.	.	22.6%	9.0%
East South Central:								
Alabama	25.2%	.	.	.	.	.	32.6%	15.0%*
Kentucky	23.8%	.	.	.	.	.	37.0%	10.3%
Mississippi	31.3%	.	.	.	.	.	44.9%	15.0%
Tennessee	25.9%	.	.	.	.	.	38.5%	16.7%
West South Central:								
Louisiana	26.8%	.	.	.	.	.	38.4%	12.1%*
Oklahoma	28.6%	.	.	.	.	.	42.4%	9.4%
Texas	28.4%	.	.	.	.	.	45.8%	12.1%
Mountain:								
Arizona	23.5%	.	.	.	.	.	39.2%	7.4%*
Colorado	27.5%	.	.	.	.	.	32.7%	20.1%
Montana	30.9%	.	.	.	.	.	41.3%	10.3%
Nevada	30.9%	.	.	.	.	.	45.1%	11.5%*
New Mexico	17.3%	.	.	.	.	.	23.4%	10.4%
Utah	26.1%	.	.	.	.	.	33.0%	15.0%
Wyoming	19.7%	.	.	.	.	.	22.5%	14.7%
Pacific:								
California	25.0%	.	.	.	.	.	34.0%	11.3%
Hawaii	28.2%	.	.	.	.	.	29.7%	24.6%
Oregon	29.2%	.	.	.	.	.	37.6%	16.8%
Washington	37.5%	.	.	.	.	.	45.4%	25.2%
States not shown separately	24.4%	.	.	.	.	.	34.5%	10.1%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.b.(2)(2002) 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, 2002: (43 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	0.45%	0.94%	1.30%	1.16%	1.16%	0.50%	0.69%	0.41%
New England:								
Connecticut	3.12%	.	.	.	.	.	3.94%	3.23%*
Maine	2.32%	.	.	.	.	.	3.18%	3.46%
Massachusetts	1.98%	.	.	.	.	.	2.85%	4.30%*
New Hampshire	1.61%	.	.	.	.	.	2.04%	2.41%*
Middle Atlantic:								
New Jersey	3.80%	.	.	.	.	.	4.52%	4.67%*
New York	2.08%	.	.	.	.	.	2.20%	3.96%*
Pennsylvania	1.62%	.	.	.	.	.	2.83%	1.79%
East North Central:								
Illinois	3.27%	.	.	.	.	.	4.28%	3.23%
Indiana	3.85%	.	.	.	.	.	4.43%	4.21%*
Michigan	1.32%	.	.	.	.	.	2.80%	3.12%
Ohio	1.66%	.	.	.	.	.	2.81%	2.03%
Wisconsin	3.27%	.	.	.	.	.	4.57%	1.77%*
West North Central:								
Iowa	3.12%	.	.	.	.	.	4.76%	2.61%*
Kansas	1.90%	.	.	.	.	.	3.80%	1.89%
Minnesota	2.95%	.	.	.	.	.	4.93%	1.65%*
Missouri	3.38%	.	.	.	.	.	3.65%	5.08%*
Nebraska	3.10%	.	.	.	.	.	5.67%	3.93%*
South Atlantic:								
Delaware	1.95%	.	.	.	.	.	3.60%	2.76%
Florida	2.80%	.	.	.	.	.	3.93%	2.01%
Georgia	2.39%	.	.	.	.	.	4.51%	3.95%
Maryland	2.21%	.	.	.	.	.	2.51%	2.00%
North Carolina	2.74%	.	.	.	.	.	5.18%	1.89%
South Carolina	2.45%	.	.	.	.	.	5.17%	3.60%
Virginia	1.91%	.	.	.	.	.	2.97%	2.15%
West Virginia	1.97%	.	.	.	.	.	3.35%	2.56%
East South Central:								
Alabama	2.57%	.	.	.	.	.	3.56%	4.62%*
Kentucky	3.23%	.	.	.	.	.	6.49%	2.85%
Mississippi	4.49%	.	.	.	.	.	6.29%	2.94%
Tennessee	3.18%	.	.	.	.	.	4.08%	4.13%
West South Central:								
Louisiana	3.75%	.	.	.	.	.	3.75%	4.90%*
Oklahoma	3.12%	.	.	.	.	.	6.35%	2.72%
Texas	1.66%	.	.	.	.	.	3.01%	2.05%
Mountain:								
Arizona	2.68%	.	.	.	.	.	4.65%	2.24%*
Colorado	3.20%	.	.	.	.	.	3.30%	5.90%
Montana	4.36%	.	.	.	.	.	6.40%	3.01%
Nevada	3.33%	.	.	.	.	.	3.77%	4.40%*
New Mexico	2.53%	.	.	.	.	.	3.63%	2.71%
Utah	3.89%	.	.	.	.	.	6.04%	2.23%
Wyoming	2.60%	.	.	.	.	.	3.22%	3.95%
Pacific:								
California	1.59%	.	.	.	.	.	2.33%	1.50%
Hawaii	3.03%	.	.	.	.	.	2.39%	5.23%
Oregon	2.97%	.	.	.	.	.	4.94%	3.40%
Washington	3.03%	.	.	.	.	.	4.63%	4.56%
States not shown separately	3.11%	.	.	.	.	.	3.21%	3.83%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.b.(3)(2002) 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, 2002: (43 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	6.7%	11.7%	7.2%	4.6%	1.7%	1.9%	9.8%	2.2%
New England:								
Connecticut	7.4%	.	.	.	.	.	9.4%	3.4%*
Maine	9.6%	.	.	.	.	.	13.9%	1.9%*
Massachusetts	6.1%	.	.	.	.	.	8.6%	1.8%*
New Hampshire	4.3%	.	.	.	.	.	6.5%	0.2%*
Middle Atlantic:								
New Jersey	4.5%*	.	.	.	.	.	6.6%*	0.6%*
New York	5.0%	.	.	.	.	.	6.5%	1.8%*
Pennsylvania	12.3%	.	.	.	.	.	17.6%	2.6%*
East North Central:								
Illinois	5.0%*	.	.	.	.	.	6.8%*	2.2%*
Indiana	8.6%	.	.	.	.	.	13.7%	2.9%*
Michigan	11.3%	.	.	.	.	.	15.9%	2.2%*
Ohio	7.2%	.	.	.	.	.	11.1%	1.9%*
Wisconsin	5.5%	.	.	.	.	.	7.3%	2.7%*
West North Central:								
Iowa	6.7%*	.	.	.	.	.	9.6%*	2.6%*
Kansas	11.0%	.	.	.	.	.	17.3%	2.9%*
Minnesota	14.5%	.	.	.	.	.	21.0%	4.6%*
Missouri	7.6%	.	.	.	.	.	12.4%	1.6%*
Nebraska	5.8%*	.	.	.	.	.	9.7%*	.
South Atlantic:								
Delaware	8.1%	.	.	.	.	.	14.3%	1.1%*
Florida	3.6%*	.	.	.	.	.	6.1%*	0.1%*
Georgia	3.2%*	.	.	.	.	.	5.4%*	1.0%*
Maryland	6.1%	.	.	.	.	.	9.0%	2.1%*
North Carolina	7.7%	.	.	.	.	.	13.4%	1.7%*
South Carolina	3.4%*	.	.	.	.	.	4.1%*	2.8%*
Virginia	6.7%	.	.	.	.	.	9.5%	2.7%*
West Virginia	8.3%	.	.	.	.	.	11.5%	4.6%*
East South Central:								
Alabama	10.6%	.	.	.	.	.	14.0%	6.1%*
Kentucky	6.0%	.	.	.	.	.	8.7%	3.3%*
Mississippi	8.9%	.	.	.	.	.	15.2%	1.3%*
Tennessee	5.5%	.	.	.	.	.	9.7%	2.4%*
West South Central:								
Louisiana	2.7%*	.	.	.	.	.	4.2%*	0.9%*
Oklahoma	4.0%	.	.	.	.	.	6.6%	0.5%*
Texas	3.1%*	.	.	.	.	.	4.9%	1.5%*
Mountain:								
Arizona	2.5%*	.	.	.	.	.	4.7%	0.2%*
Colorado	3.3%	.	.	.	.	.	5.6%	0.0%*
Montana	19.0%	.	.	.	.	.	27.4%	2.4%
Nevada	3.2%	.	.	.	.	.	5.1%	0.5%*
New Mexico	6.8%	.	.	.	.	.	10.6%	2.5%*
Utah	5.8%	.	.	.	.	.	8.4%	1.6%*
Wyoming	35.3%	.	.	.	.	.	48.9%	11.8%*
Pacific:								
California	4.7%	.	.	.	.	.	6.3%	2.2%*
Hawaii	15.5%	.	.	.	.	.	19.7%	5.4%*
Oregon	6.9%	.	.	.	.	.	9.4%	3.2%*
Washington	11.7%	.	.	.	.	.	13.5%	8.9%*
States not shown separately	12.8%	.	.	.	.	.	17.7%	5.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.b.(3)(2002) 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, 2002: (43 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	0.15%	0.49%	0.70%	0.57%	0.39%	0.35%	0.23%	0.20%
New England:								
Connecticut	1.45%	.	.	.	.	.	2.41%	1.28%*
Maine	2.37%	.	.	.	.	.	3.17%	1.54%*
Massachusetts	1.26%	.	.	.	.	.	1.95%	2.08%*
New Hampshire	0.97%	.	.	.	.	.	1.62%	0.19%*
Middle Atlantic:								
New Jersey	1.62%*	.	.	.	.	.	2.22%*	0.47%*
New York	0.70%	.	.	.	.	.	1.03%	0.91%*
Pennsylvania	1.87%	.	.	.	.	.	3.20%	0.93%*
East North Central:								
Illinois	1.68%*	.	.	.	.	.	3.87%*	1.09%*
Indiana	2.15%	.	.	.	.	.	4.07%	1.21%*
Michigan	1.69%	.	.	.	.	.	2.25%	1.14%*
Ohio	1.62%	.	.	.	.	.	2.70%	0.71%*
Wisconsin	1.01%	.	.	.	.	.	1.31%	1.53%*
West North Central:								
Iowa	2.14%*	.	.	.	.	.	3.16%*	1.41%*
Kansas	1.79%	.	.	.	.	.	3.20%	2.74%*
Minnesota	2.17%	.	.	.	.	.	2.75%	3.02%*
Missouri	1.54%	.	.	.	.	.	2.76%	1.35%*
Nebraska	2.00%*	.	.	.	.	.	3.04%*	.
South Atlantic:								
Delaware	1.63%	.	.	.	.	.	3.45%	0.82%*
Florida	1.34%*	.	.	.	.	.	2.28%*	0.05%*
Georgia	1.17%*	.	.	.	.	.	2.06%*	0.70%*
Maryland	0.87%	.	.	.	.	.	1.22%	0.86%*
North Carolina	1.62%	.	.	.	.	.	2.46%	0.86%*
South Carolina	1.11%*	.	.	.	.	.	2.36%*	1.09%*
Virginia	1.38%	.	.	.	.	.	2.39%	0.93%*
West Virginia	2.06%	.	.	.	.	.	3.22%	2.07%*
East South Central:								
Alabama	1.19%	.	.	.	.	.	2.59%	2.79%*
Kentucky	1.17%	.	.	.	.	.	2.16%	1.03%*
Mississippi	2.02%	.	.	.	.	.	3.93%	0.84%*
Tennessee	1.45%	.	.	.	.	.	2.70%	1.14%*
West South Central:								
Louisiana	1.10%*	.	.	.	.	.	1.50%*	1.18%*
Oklahoma	0.96%	.	.	.	.	.	1.60%	0.27%*
Texas	1.02%*	.	.	.	.	.	1.45%	0.93%*
Mountain:								
Arizona	0.77%*	.	.	.	.	.	1.31%	0.17%*
Colorado	0.99%	.	.	.	.	.	1.52%	0.06%*
Montana	3.55%	.	.	.	.	.	4.82%	0.60%
Nevada	0.65%	.	.	.	.	.	1.09%	0.53%*
New Mexico	1.38%	.	.	.	.	.	2.51%	1.13%*
Utah	1.22%	.	.	.	.	.	1.97%	1.04%*
Wyoming	2.51%	.	.	.	.	.	2.15%	4.03%*
Pacific:								
California	0.84%	.	.	.	.	.	1.35%	0.76%*
Hawaii	1.88%	.	.	.	.	.	2.59%	1.67%*
Oregon	1.79%	.	.	.	.	.	2.61%	1.52%*
Washington	2.46%	.	.	.	.	.	2.11%	3.94%*
States not shown separately	2.09%	.	.	.	.	.	3.02%	1.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c(2002) 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, 2002: (43 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	24.8%	42.1%	29.9%	18.6%	8.0%	6.1%	36.7%	7.7%
New England:								
Connecticut	28.8%	40.4%	40.2%	26.2%	16.5%*	1.3%*	39.1%	8.6%*
Maine	22.1%	36.0%	21.3%*	9.9%*	12.4%*	4.4%*	29.9%	8.3%
Massachusetts	27.5%	44.2%	39.8%	17.2%*	4.2%*	5.0%*	40.1%	6.1%
New Hampshire	20.4%	30.2%	19.8%	12.8%	4.1%*	10.6%*	26.1%	9.5%*
Middle Atlantic:								
New Jersey	32.3%	48.5%	27.1%	22.9%	12.7%*	16.0%*	41.4%	15.6%
New York	34.8%	46.2%	38.8%	39.3%	13.2%*	11.3%*	44.6%	14.0%*
Pennsylvania	33.2%	46.9%	52.3%	27.7%	10.1%*	4.6%*	46.4%	8.9%
East North Central:								
Illinois	31.4%	51.1%	37.6%	17.3%*	7.9%*	11.5%*	44.2%	10.5%*
Indiana	22.7%	40.1%	18.7%*	13.8%*	2.5%*	17.0%*	33.0%	11.1%*
Michigan	32.2%	48.8%	26.3%*	44.3%	10.5%*	6.3%*	42.6%	11.7%
Ohio	25.9%	49.2%	31.6%	15.6%	9.2%*	2.7%*	40.0%	7.0%
Wisconsin	26.8%	53.0%	27.7%	14.7%*	1.5%*	3.8%*	41.3%	3.6%*
West North Central:								
Iowa	20.3%	40.7%	29.1%	1.8%*	6.0%*	1.7%*	32.9%	2.9%*
Kansas	26.2%	49.0%	32.0%	14.9%*	8.1%*	4.9%*	42.0%	5.7%*
Minnesota	21.6%	35.1%	30.5%	7.8%*	9.5%	6.8%*	30.9%	7.3%*
Missouri	23.0%	38.4%	27.1%*	22.2%	14.6%	6.5%*	33.2%	10.2%
Nebraska	28.0%	51.1%	27.6%*	13.7%*	0.3%*	8.5%*	41.4%	7.8%*
South Atlantic:								
Delaware	21.4%	33.8%	42.3%	21.8%	8.2%*	4.6%*	35.3%	6.1%
Florida	20.3%	39.2%	19.1%	9.1%*	2.6%*	2.1%*	32.5%	3.2%*
Georgia	18.8%	40.5%	15.5%*	19.6%*	1.9%*	6.9%*	30.5%	6.8%*
Maryland	23.4%	42.5%	28.8%	17.6%	10.9%*	1.9%*	35.4%	6.4%
North Carolina	17.1%	39.3%	25.3%*	11.3%*	.	0.9%*	31.8%	1.4%*
South Carolina	22.0%	47.3%	23.4%*	12.3%*	10.3%*	6.1%*	37.3%	7.1%*
Virginia	18.0%	28.5%	24.5%*	20.2%	7.7%*	1.7%*	27.5%	4.6%*
West Virginia	27.3%	54.4%	22.9%	22.9%	1.8%*	10.6%*	43.0%	8.9%
East South Central:								
Alabama	24.6%	39.5%	29.2%	21.3%	.	13.5%*	34.4%	11.3%
Kentucky	21.9%	33.8%	28.9%	18.1%*	8.7%*	13.9%*	30.4%	13.3%*
Mississippi	23.1%	45.1%	39.1%	18.5%	4.1%*	0.3%*	40.0%	2.9%*
Tennessee	19.9%	41.2%	22.6%*	13.3%*	12.5%*	10.1%*	32.6%	10.5%*
West South Central:								
Louisiana	22.4%	43.4%	33.5%	11.8%*	3.5%*	3.9%*	37.3%	3.3%*
Oklahoma	18.7%	36.1%	18.8%*	6.8%*	5.3%*	3.9%*	29.2%	4.1%*
Texas	16.4%	34.3%	30.6%	4.5%*	2.8%*	4.0%*	29.9%	3.7%*
Mountain:								
Arizona	17.4%	39.7%	20.2%*	15.9%	4.5%*	0.1%*	31.5%	2.9%*
Colorado	18.4%	32.1%	20.3%*	19.9%*	5.6%*	3.2%*	27.3%	5.5%
Montana	22.5%	35.1%	27.4%*	16.3%*	3.4%*	0.5%*	32.6%	2.4%*
Nevada	22.7%	40.6%	21.8%	18.5%*	5.7%*	10.0%*	32.1%	10.0%*
New Mexico	21.0%	39.5%	36.9%	12.2%*	9.5%*	2.1%*	34.5%	5.4%*
Utah	36.5%	62.8%	36.9%	23.4%	8.6%*	6.3%*	53.4%	9.4%
Wyoming	27.2%	46.5%	23.7%	14.4%*	8.6%*	7.5%*	37.0%	10.2%*
Pacific:								
California	22.8%	35.2%	27.4%	20.3%	13.1%	5.2%*	32.2%	8.6%
Hawaii	30.9%	37.7%	35.9%	20.0%*	21.3%	15.8%*	35.8%	19.0%
Oregon	24.1%	40.1%	30.1%	18.8%*	3.6%*	7.5%*	35.9%	6.7%
Washington	31.5%	49.8%	25.6%	23.8%*	22.9%*	10.7%*	41.2%	16.4%*
States not shown separately	21.2%	37.8%	30.4%	11.4%	2.8%*	1.1%*	33.9%	3.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c(2002) 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, 2002: (43 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	0.41%	0.90%	1.18%	1.11%	0.89%	0.68%	0.67%	0.39%
New England:								
Connecticut	2.40%	4.16%	7.60%	6.82%	9.01%*	1.10%*	3.13%	2.70%*
Maine	2.72%	3.92%	7.18%*	6.40%*	6.58%*	4.70%*	3.37%	2.43%
Massachusetts	3.00%	5.75%	6.66%	5.48%*	2.21%*	3.15%*	4.70%	1.74%
New Hampshire	2.21%	4.63%	5.34%	3.57%	1.76%*	4.22%*	3.52%	2.97%*
Middle Atlantic:								
New Jersey	3.84%	6.51%	7.57%	5.28%	5.67%*	5.09%*	4.45%	4.16%
New York	2.22%	2.52%	3.79%	3.96%	4.77%*	6.77%*	1.61%	4.89%*
Pennsylvania	2.36%	5.51%	5.90%	5.38%	4.31%*	1.70%*	4.30%	2.00%
East North Central:								
Illinois	4.14%	5.62%	7.19%	6.89%*	3.47%*	4.83%*	4.65%	3.68%*
Indiana	3.75%	5.59%	6.65%*	4.88%*	1.52%*	6.99%*	3.99%	4.89%*
Michigan	2.41%	3.45%	10.26%*	5.71%	5.59%*	2.83%*	3.93%	3.14%
Ohio	2.07%	4.79%	6.49%	4.42%	2.98%*	1.12%*	3.19%	1.64%
Wisconsin	2.35%	4.82%	5.84%	5.17%*	1.07%*	4.22%*	2.47%	1.63%*
West North Central:								
Iowa	3.18%	5.92%	7.02%	1.67%*	5.70%*	1.04%*	4.72%	1.86%*
Kansas	2.44%	4.22%	9.35%	5.03%*	7.35%*	2.77%*	4.11%	2.90%*
Minnesota	3.23%	5.51%	7.09%	3.48%*	2.76%	5.52%*	3.89%	3.15%*
Missouri	2.36%	5.33%	8.79%*	5.33%	4.11%	2.78%*	3.94%	2.33%
Nebraska	3.46%	6.88%	8.50%*	7.46%*	0.22%*	5.50%*	4.84%	3.52%*
South Atlantic:								
Delaware	1.74%	4.89%	6.58%	6.18%	2.72%*	1.61%*	3.69%	1.32%
Florida	1.91%	3.70%	5.21%	3.01%*	1.65%*	1.60%*	3.11%	1.36%*
Georgia	3.46%	5.87%	7.27%*	11.72%*	0.89%*	3.45%*	5.43%	2.58%*
Maryland	2.36%	4.88%	2.99%	3.60%	4.30%*	1.03%*	3.80%	1.17%
North Carolina	3.53%	9.58%	12.79%*	5.76%*	.	0.56%*	5.67%	0.53%*
South Carolina	1.65%	2.61%	9.85%*	7.36%*	3.68%*	3.38%*	2.52%	2.87%*
Virginia	2.60%	6.00%	8.03%*	5.10%	4.28%*	1.24%*	3.86%	2.06%*
West Virginia	3.96%	8.27%	6.31%	5.57%	0.76%*	4.09%*	6.13%	2.63%
East South Central:								
Alabama	2.23%	6.00%	6.58%	6.20%	.	4.74%*	4.43%	2.63%
Kentucky	4.50%	7.31%	5.98%	8.60%*	5.97%*	6.87%*	5.86%	5.42%*
Mississippi	2.68%	4.67%	11.67%	5.28%	1.50%*	0.29%*	3.86%	1.05%*
Tennessee	3.02%	6.65%	10.25%*	4.60%*	4.49%*	5.95%*	4.61%	4.23%*
West South Central:								
Louisiana	3.82%	7.17%	6.32%	5.93%*	1.40%*	4.87%*	4.59%	3.11%*
Oklahoma	1.98%	6.11%	5.73%*	2.87%*	6.71%*	2.05%*	3.43%	1.99%*
Texas	1.43%	4.85%	4.17%	2.42%*	1.51%*	2.21%*	3.08%	1.54%*
Mountain:								
Arizona	1.81%	6.60%	12.41%*	3.81%	1.84%*	0.09%*	5.89%	1.28%*
Colorado	1.66%	4.72%	6.22%*	6.97%*	1.72%*	3.10%*	2.62%	1.62%
Montana	3.05%	6.01%	10.96%*	5.22%*	1.33%*	0.24%*	3.57%	0.80%*
Nevada	1.99%	5.47%	5.46%	5.83%*	3.05%*	6.19%*	3.24%	3.69%*
New Mexico	2.78%	6.53%	8.53%	5.14%*	4.22%*	1.40%*	3.80%	2.05%*
Utah	4.47%	9.04%	8.12%	3.88%	5.67%*	2.33%*	6.14%	1.75%
Wyoming	1.95%	2.94%	6.91%	4.54%*	10.65%*	4.96%*	1.55%	4.75%*
Pacific:								
California	0.65%	1.85%	4.01%	3.29%	3.89%	1.84%*	1.58%	1.53%
Hawaii	1.82%	4.06%	5.65%	6.83%*	5.90%	6.42%*	2.55%	3.64%
Oregon	2.06%	5.18%	5.20%	6.35%*	2.01%*	3.15%*	2.62%	1.80%
Washington	2.68%	4.60%	5.71%	7.38%*	8.03%*	6.93%*	4.07%	5.08%*
States not shown separately	1.66%	3.96%	9.06%	2.89%	1.25%*	0.50%*	2.85%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(1)(2002) 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, 2002: (43 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	8.5%	14.9%	9.6%	6.3%	2.0%	2.1%	12.7%	2.6%
New England:								
Connecticut	13.2%	.	.	.	.	.	19.0%	1.7%*
Maine	7.1%	.	.	.	.	.	10.6%	0.9%*
Massachusetts	19.3%	.	.	.	.	.	28.0%	4.6%*
New Hampshire	13.1%	.	.	.	.	.	17.9%	3.8%*
Middle Atlantic:								
New Jersey	14.3%	.	.	.	.	.	20.9%	2.2%*
New York	17.7%	.	.	.	.	.	23.7%	5.1%*
Pennsylvania	12.4%	.	.	.	.	.	16.6%	4.7%
East North Central:								
Illinois	6.0%*	.	.	.	.	.	8.8%	1.4%*
Indiana	2.7%	.	.	.	.	.	4.3%*	0.8%*
Michigan	8.4%	.	.	.	.	.	10.2%	4.7%*
Ohio	4.7%	.	.	.	.	.	7.4%	1.2%*
Wisconsin	7.5%	.	.	.	.	.	11.3%	1.4%*
West North Central:								
Iowa	2.5%*	.	.	.	.	.	4.0%*	0.4%*
Kansas	6.8%	.	.	.	.	.	9.7%	3.0%*
Minnesota	6.2%*	.	.	.	.	.	7.6%*	4.1%*
Missouri	6.5%	.	.	.	.	.	7.4%	5.3%*
Nebraska	5.0%*	.	.	.	.	.	7.9%	0.7%*
South Atlantic:								
Delaware	9.8%	.	.	.	.	.	16.3%	2.6%*
Florida	7.3%	.	.	.	.	.	12.2%	0.4%*
Georgia	6.0%	.	.	.	.	.	10.2%	1.6%*
Maryland	8.2%	.	.	.	.	.	12.4%	2.3%
North Carolina	2.8%*	.	.	.	.	.	5.3%*	.
South Carolina	6.2%	.	.	.	.	.	12.3%	0.2%*
Virginia	4.8%	.	.	.	.	.	7.1%	1.5%*
West Virginia	5.7%	.	.	.	.	.	9.0%	1.8%*
East South Central:								
Alabama	4.6%	.	.	.	.	.	5.1%*	3.9%*
Kentucky	6.9%*	.	.	.	.	.	6.4%	7.5%*
Mississippi	2.8%*	.	.	.	.	.	5.1%*	.
Tennessee	6.8%*	.	.	.	.	.	8.7%*	5.4%*
West South Central:								
Louisiana	6.3%	.	.	.	.	.	10.8%	0.5%*
Oklahoma	2.2%*	.	.	.	.	.	3.7%*	0.1%*
Texas	3.1%	.	.	.	.	.	4.9%*	1.5%*
Mountain:								
Arizona	4.4%	.	.	.	.	.	7.4%*	1.3%*
Colorado	7.0%	.	.	.	.	.	11.8%	0.1%*
Montana	4.2%*	.	.	.	.	.	6.3%*	0.1%*
Nevada	7.4%	.	.	.	.	.	8.4%	6.1%*
New Mexico	10.8%	.	.	.	.	.	18.0%	2.5%*
Utah	8.3%	.	.	.	.	.	12.0%	2.2%*
Wyoming	1.2%*	.	.	.	.	.	1.8%*	0.2%*
Pacific:								
California	12.3%	.	.	.	.	.	17.7%	3.9%
Hawaii	13.1%	.	.	.	.	.	16.0%	6.1%
Oregon	8.4%*	.	.	.	.	.	13.5%	0.7%*
Washington	10.0%	.	.	.	.	.	11.9%	7.1%*
States not shown separately	4.7%*	.	.	.	.	.	7.8%*	0.1%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(1)(2002) 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, 2002: (43 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	0.29%	0.67%	0.81%	0.50%	0.34%	0.34%	0.44%	0.31%
New England:								
Connecticut	2.04%	.	.	.	.	.	2.86%	0.57%*
Maine	1.69%	.	.	.	.	.	2.44%	0.84%*
Massachusetts	2.40%	.	.	.	.	.	4.39%	1.91%*
New Hampshire	1.58%	.	.	.	.	.	2.09%	2.14%*
Middle Atlantic:								
New Jersey	3.33%	.	.	.	.	.	4.80%	0.88%*
New York	1.15%	.	.	.	.	.	0.90%	1.82%*
Pennsylvania	1.16%	.	.	.	.	.	1.69%	1.27%
East North Central:								
Illinois	2.02%*	.	.	.	.	.	2.55%	1.20%*
Indiana	0.76%	.	.	.	.	.	1.42%*	0.51%*
Michigan	1.32%	.	.	.	.	.	1.47%	2.58%*
Ohio	0.96%	.	.	.	.	.	1.49%	0.55%*
Wisconsin	1.86%	.	.	.	.	.	2.77%	0.81%*
West North Central:								
Iowa	0.92%*	.	.	.	.	.	1.54%*	0.38%*
Kansas	1.69%	.	.	.	.	.	2.86%	1.42%*
Minnesota	2.27%*	.	.	.	.	.	2.30%*	2.83%*
Missouri	1.74%	.	.	.	.	.	2.04%	1.91%*
Nebraska	1.53%*	.	.	.	.	.	2.35%	0.65%*
South Atlantic:								
Delaware	1.90%	.	.	.	.	.	3.24%	1.01%*
Florida	1.69%	.	.	.	.	.	2.74%	0.27%*
Georgia	1.44%	.	.	.	.	.	2.99%	0.60%*
Maryland	1.04%	.	.	.	.	.	1.77%	0.63%
North Carolina	1.23%*	.	.	.	.	.	2.32%*	.
South Carolina	1.71%	.	.	.	.	.	3.40%	0.19%*
Virginia	1.32%	.	.	.	.	.	1.59%	1.36%*
West Virginia	1.27%	.	.	.	.	.	2.68%	1.16%*
East South Central:								
Alabama	1.22%	.	.	.	.	.	1.56%*	2.12%*
Kentucky	2.50%*	.	.	.	.	.	1.47%	4.90%*
Mississippi	1.22%*	.	.	.	.	.	2.24%*	.
Tennessee	2.85%*	.	.	.	.	.	3.34%*	4.16%*
West South Central:								
Louisiana	1.61%	.	.	.	.	.	2.51%	0.61%*
Oklahoma	0.83%*	.	.	.	.	.	1.31%*	0.18%*
Texas	0.74%	.	.	.	.	.	1.51%*	0.91%*
Mountain:								
Arizona	1.00%	.	.	.	.	.	2.25%*	0.59%*
Colorado	1.21%	.	.	.	.	.	1.86%	0.17%*
Montana	1.88%*	.	.	.	.	.	3.01%*	0.14%*
Nevada	1.83%	.	.	.	.	.	1.83%	3.30%*
New Mexico	1.32%	.	.	.	.	.	2.36%	0.93%*
Utah	1.99%	.	.	.	.	.	3.49%	1.14%*
Wyoming	0.59%*	.	.	.	.	.	0.97%*	0.16%*
Pacific:								
California	0.79%	.	.	.	.	.	1.24%	1.02%
Hawaii	1.14%	.	.	.	.	.	1.49%	1.54%
Oregon	2.79%*	.	.	.	.	.	3.61%	0.35%*
Washington	2.51%	.	.	.	.	.	2.92%	3.75%*
States not shown separately	1.50%*	.	.	.	.	.	2.57%*	0.13%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(2)(2002) 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, 2002: (43 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	13.5%	21.0%	16.6%	10.9%	6.1%	4.8%	19.0%	5.6%
New England:								
Connecticut	11.1%	.	.	.	.	.	13.5%	6.4%*
Maine	9.4%	.	.	.	.	.	11.0%	6.5%*
Massachusetts	5.9%*	.	.	.	.	.	7.5%*	3.0%*
New Hampshire	4.5%*	.	.	.	.	.	4.2%*	5.0%*
Middle Atlantic:								
New Jersey	16.3%	.	.	.	.	.	18.0%	13.1%*
New York	14.2%	.	.	.	.	.	17.0%	8.5%*
Pennsylvania	16.1%	.	.	.	.	.	22.0%	5.2%*
East North Central:								
Illinois	23.0%	.	.	.	.	.	31.2%	9.5%*
Indiana	16.2%	.	.	.	.	.	23.2%	8.1%*
Michigan	18.2%	.	.	.	.	.	23.2%	8.2%
Ohio	15.3%	.	.	.	.	.	22.5%	5.7%
Wisconsin	17.0%	.	.	.	.	.	26.5%	1.9%*
West North Central:								
Iowa	14.7%	.	.	.	.	.	23.7%	2.2%*
Kansas	13.4%	.	.	.	.	.	22.4%	1.8%*
Minnesota	9.5%	.	.	.	.	.	13.7%	2.9%*
Missouri	14.6%	.	.	.	.	.	20.0%	7.8%
Nebraska	20.4%	.	.	.	.	.	28.9%	7.7%*
South Atlantic:								
Delaware	7.4%	.	.	.	.	.	10.9%	3.5%
Florida	11.4%	.	.	.	.	.	17.6%	2.8%*
Georgia	10.7%	.	.	.	.	.	16.0%	5.2%*
Maryland	12.4%	.	.	.	.	.	18.6%	3.6%
North Carolina	12.5%	.	.	.	.	.	22.9%	1.4%*
South Carolina	13.8%	.	.	.	.	.	21.1%	6.7%*
Virginia	9.6%	.	.	.	.	.	13.9%	3.6%*
West Virginia	17.3%	.	.	.	.	.	28.5%	4.2%*
East South Central:								
Alabama	13.0%	.	.	.	.	.	17.2%	7.2%
Kentucky	12.5%	.	.	.	.	.	20.1%	4.8%*
Mississippi	16.3%	.	.	.	.	.	27.4%	2.9%*
Tennessee	13.3%	.	.	.	.	.	19.0%	9.0%*
West South Central:								
Louisiana	14.7%	.	.	.	.	.	24.0%	2.9%*
Oklahoma	15.3%	.	.	.	.	.	23.5%	4.0%*
Texas	12.6%	.	.	.	.	.	22.4%	3.3%*
Mountain:								
Arizona	11.4%	.	.	.	.	.	20.7%	1.8%*
Colorado	10.7%	.	.	.	.	.	14.3%	5.5%
Montana	8.6%	.	.	.	.	.	12.5%	0.9%*
Nevada	13.9%	.	.	.	.	.	21.3%	3.9%*
New Mexico	6.9%	.	.	.	.	.	10.7%	2.6%*
Utah	17.4%	.	.	.	.	.	23.8%	7.0%
Wyoming	10.9%	.	.	.	.	.	13.4%	6.6%*
Pacific:								
California	10.6%	.	.	.	.	.	13.9%	5.5%
Hawaii	13.8%	.	.	.	.	.	13.6%	14.3%
Oregon	12.3%	.	.	.	.	.	16.7%	5.8%*
Washington	19.6%	.	.	.	.	.	22.2%	15.6%*
States not shown separately	10.3%	.	.	.	.	.	16.2%	1.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(2)(2002) 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, 2002: (43 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%	0.68%	1.09%	0.99%	0.86%	0.58%	0.52%	0.35%
New England:								
Connecticut	1.58%	.	.	.	.	.	2.24%	2.30%*
Maine	1.33%	.	.	.	.	.	1.70%	2.58%*
Massachusetts	1.93%*	.	.	.	.	.	2.36%*	2.04%*
New Hampshire	1.52%*	.	.	.	.	.	1.96%*	2.04%*
Middle Atlantic:								
New Jersey	4.17%	.	.	.	.	.	5.03%	4.38%*
New York	1.72%	.	.	.	.	.	1.44%	3.80%*
Pennsylvania	2.02%	.	.	.	.	.	3.37%	1.72%*
East North Central:								
Illinois	3.66%	.	.	.	.	.	3.97%	3.71%*
Indiana	4.58%	.	.	.	.	.	5.40%	4.48%*
Michigan	1.85%	.	.	.	.	.	3.43%	1.64%
Ohio	1.05%	.	.	.	.	.	2.09%	1.43%
Wisconsin	1.76%	.	.	.	.	.	2.05%	0.78%*
West North Central:								
Iowa	2.49%	.	.	.	.	.	3.76%	1.54%*
Kansas	1.99%	.	.	.	.	.	3.66%	0.88%*
Minnesota	1.57%	.	.	.	.	.	2.96%	1.31%*
Missouri	2.03%	.	.	.	.	.	3.12%	1.92%
Nebraska	2.62%	.	.	.	.	.	3.93%	3.55%*
South Atlantic:								
Delaware	1.05%	.	.	.	.	.	2.00%	1.04%
Florida	1.62%	.	.	.	.	.	3.17%	1.14%*
Georgia	2.41%	.	.	.	.	.	4.35%	2.30%*
Maryland	1.38%	.	.	.	.	.	2.31%	0.94%
North Carolina	2.32%	.	.	.	.	.	3.60%	0.53%*
South Carolina	1.84%	.	.	.	.	.	3.79%	2.91%*
Virginia	2.21%	.	.	.	.	.	3.52%	1.45%*
West Virginia	4.71%	.	.	.	.	.	7.23%	1.65%*
East South Central:								
Alabama	1.22%	.	.	.	.	.	2.58%	2.12%
Kentucky	3.48%	.	.	.	.	.	4.58%	2.92%*
Mississippi	2.69%	.	.	.	.	.	3.89%	1.05%*
Tennessee	3.13%	.	.	.	.	.	3.72%	4.27%*
West South Central:								
Louisiana	2.45%	.	.	.	.	.	3.28%	3.11%*
Oklahoma	2.45%	.	.	.	.	.	4.39%	2.02%*
Texas	1.21%	.	.	.	.	.	2.24%	1.43%*
Mountain:								
Arizona	1.67%	.	.	.	.	.	5.58%	1.09%*
Colorado	1.25%	.	.	.	.	.	2.31%	1.62%
Montana	1.99%	.	.	.	.	.	2.62%	0.47%*
Nevada	2.09%	.	.	.	.	.	4.04%	2.53%*
New Mexico	1.42%	.	.	.	.	.	2.12%	1.24%*
Utah	3.64%	.	.	.	.	.	5.39%	1.74%
Wyoming	2.69%	.	.	.	.	.	2.86%	4.14%*
Pacific:								
California	1.31%	.	.	.	.	.	1.79%	1.48%
Hawaii	2.21%	.	.	.	.	.	2.25%	4.17%
Oregon	1.92%	.	.	.	.	.	3.14%	1.89%*
Washington	2.60%	.	.	.	.	.	3.32%	4.90%*
States not shown separately	1.62%	.	.	.	.	.	2.51%	0.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(3)(2002) 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, 2002: (43 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	4.0%	7.0%	4.6%	2.8%	0.5%*	1.1%	6.0%	1.1%
New England:								
Connecticut	5.5%	.	.	.	.	.	7.1%	2.3%*
Maine	5.9%	.	.	.	.	.	8.8%	0.8%*
Massachusetts	4.2%*	.	.	.	.	.	5.6%*	1.8%*
New Hampshire	2.8%	.	.	.	.	.	4.0%*	0.6%*
Middle Atlantic:								
New Jersey	2.7%*	.	.	.	.	.	3.9%*	0.6%*
New York	3.7%	.	.	.	.	.	4.9%	1.3%*
Pennsylvania	7.5%	.	.	.	.	.	10.6%	1.8%*
East North Central:								
Illinois	3.0%*	.	.	.	.	.	4.5%*	0.5%*
Indiana	4.9%	.	.	.	.	.	6.6%	2.9%*
Michigan	7.1%	.	.	.	.	.	10.5%	0.5%*
Ohio	6.2%	.	.	.	.	.	10.5%	0.4%*
Wisconsin	2.8%	.	.	.	.	.	4.3%	0.3%*
West North Central:								
Iowa	3.4%*	.	.	.	.	.	5.2%*	0.9%*
Kansas	6.1%	.	.	.	.	.	9.9%*	1.2%*
Minnesota	8.0%*	.	.	.	.	.	11.0%	3.4%*
Missouri	4.3%	.	.	.	.	.	6.8%	1.3%*
Nebraska	2.8%*	.	.	.	.	.	4.7%*	.
South Atlantic:								
Delaware	5.2%	.	.	.	.	.	8.6%*	1.6%*
Florida	2.1%*	.	.	.	.	.	3.6%*	.
Georgia	2.2%*	.	.	.	.	.	4.3%*	0.1%*
Maryland	3.3%*	.	.	.	.	.	4.8%*	1.3%*
North Carolina	2.2%*	.	.	.	.	.	4.4%*	.
South Carolina	2.1%*	.	.	.	.	.	3.9%*	0.2%*
Virginia	4.2%	.	.	.	.	.	6.5%	1.0%*
West Virginia	4.9%	.	.	.	.	.	5.5%*	4.1%*
East South Central:								
Alabama	9.0%	.	.	.	.	.	12.1%	4.7%*
Kentucky	2.6%*	.	.	.	.	.	3.9%*	1.2%*
Mississippi	4.1%	.	.	.	.	.	7.5%	.
Tennessee	2.8%*	.	.	.	.	.	4.9%*	1.3%*
West South Central:								
Louisiana	1.4%*	.	.	.	.	.	2.5%*	.
Oklahoma	1.2%*	.	.	.	.	.	2.1%*	.
Texas	1.9%*	.	.	.	.	.	2.6%*	1.2%*
Mountain:								
Arizona	1.7%*	.	.	.	.	.	3.4%*	.
Colorado	0.7%*	.	.	.	.	.	1.2%*	.
Montana	9.7%	.	.	.	.	.	13.8%	1.6%*
Nevada	2.2%	.	.	.	.	.	3.5%	0.5%*
New Mexico	3.3%*	.	.	.	.	.	5.8%	0.3%*
Utah	11.5%*	.	.	.	.	.	18.2%*	0.7%*
Wyoming	15.5%	.	.	.	.	.	22.5%	3.5%*
Pacific:								
California	1.9%	.	.	.	.	.	2.7%	0.6%*
Hawaii	7.6%	.	.	.	.	.	9.9%	2.2%*
Oregon	3.9%	.	.	.	.	.	6.1%*	0.5%*
Washington	7.3%	.	.	.	.	.	8.2%	6.0%*
States not shown separately	6.3%	.	.	.	.	.	9.9%	1.2%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.c.(3)(2002) 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, 2002: (43 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	0.21%	0.59%	0.50%	0.39%	0.16%*	0.22%	0.30%	0.14%
New England:								
Connecticut	0.64%	.	.	.	.	.	0.94%	1.13%*
Maine	1.43%	.	.	.	.	.	1.96%	0.69%*
Massachusetts	1.27%*	.	.	.	.	.	1.77%*	2.08%*
New Hampshire	0.77%	.	.	.	.	.	1.30%*	0.40%*
Middle Atlantic:								
New Jersey	1.09%*	.	.	.	.	.	1.58%*	0.47%*
New York	0.63%	.	.	.	.	.	0.97%	0.63%*
Pennsylvania	1.59%	.	.	.	.	.	2.75%	1.07%*
East North Central:								
Illinois	1.00%*	.	.	.	.	.	2.10%*	0.35%*
Indiana	0.85%	.	.	.	.	.	1.79%	1.21%*
Michigan	1.14%	.	.	.	.	.	1.60%	0.34%*
Ohio	1.59%	.	.	.	.	.	2.68%	0.38%*
Wisconsin	0.75%	.	.	.	.	.	1.12%	0.22%*
West North Central:								
Iowa	1.45%*	.	.	.	.	.	2.38%*	0.39%*
Kansas	1.84%	.	.	.	.	.	3.38%*	2.59%*
Minnesota	2.44%*	.	.	.	.	.	2.53%	3.10%*
Missouri	0.89%	.	.	.	.	.	2.03%	0.63%*
Nebraska	1.11%*	.	.	.	.	.	1.95%*	.
South Atlantic:								
Delaware	1.32%	.	.	.	.	.	2.72%*	0.86%*
Florida	1.21%*	.	.	.	.	.	2.04%*	.
Georgia	0.99%*	.	.	.	.	.	2.42%*	0.10%*
Maryland	1.03%*	.	.	.	.	.	1.49%*	0.84%*
North Carolina	0.95%*	.	.	.	.	.	1.81%*	.
South Carolina	1.06%*	.	.	.	.	.	2.25%*	0.23%*
Virginia	0.99%	.	.	.	.	.	1.83%	0.61%*
West Virginia	1.32%	.	.	.	.	.	1.77%*	2.07%*
East South Central:								
Alabama	1.30%	.	.	.	.	.	2.75%	2.52%*
Kentucky	0.90%*	.	.	.	.	.	1.57%*	0.85%*
Mississippi	1.16%	.	.	.	.	.	2.22%	.
Tennessee	1.28%*	.	.	.	.	.	2.35%*	0.90%*
West South Central:								
Louisiana	0.71%*	.	.	.	.	.	1.09%*	.
Oklahoma	0.69%*	.	.	.	.	.	1.06%*	.
Texas	0.73%*	.	.	.	.	.	0.89%*	0.93%*
Mountain:								
Arizona	0.73%*	.	.	.	.	.	1.60%*	.
Colorado	0.48%*	.	.	.	.	.	0.78%*	.
Montana	2.00%	.	.	.	.	.	2.83%	0.55%*
Nevada	0.54%	.	.	.	.	.	0.77%	0.53%*
New Mexico	1.04%*	.	.	.	.	.	1.61%	0.38%*
Utah	4.94%*	.	.	.	.	.	6.37%*	0.56%*
Wyoming	1.45%	.	.	.	.	.	1.96%	1.42%*
Pacific:								
California	0.33%	.	.	.	.	.	0.48%	0.35%*
Hawaii	1.31%	.	.	.	.	.	1.85%	0.95%*
Oregon	1.09%	.	.	.	.	.	1.91%*	0.32%*
Washington	2.00%	.	.	.	.	.	2.32%	3.98%*
States not shown separately	1.28%	.	.	.	.	.	2.06%	0.62%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.d(2002) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 2002: (43 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	30.3%	8.8%	14.5%	23.6%	39.2%	71.9%	11.6%	57.3%
New England:								
Connecticut	34.3%	.	.	.	47.6%	80.2%	18.9%	64.5%
Maine	27.5%	.	.	.	57.6%	69.4%	8.7%	60.5%
Massachusetts	27.2%	.	.	.	47.2%	74.3%	8.5%	58.8%
New Hampshire	26.6%	.	.	.	42.5%	70.3%	10.2%	57.7%
Middle Atlantic:								
New Jersey	33.5%	.	.	.	55.5%	82.7%	13.3%	70.8%
New York	28.2%	.	.	.	45.9%	67.0%	14.6%	56.9%
Pennsylvania	32.0%	.	.	.	49.0%	81.1%	14.1%	65.0%
East North Central:								
Illinois	31.6%	.	.	.	43.7%	80.0%	11.3%	65.0%
Indiana	28.3%	.	.	.	28.5%	66.9%	9.6%*	49.5%
Michigan	26.6%	.	.	.	41.0%	67.5%	12.1%	55.4%
Ohio	28.2%	.	.	.	32.1%	78.6%	6.6%*	57.1%
Wisconsin	22.3%	.	.	.	13.9%	69.6%	7.9%	45.4%
West North Central:								
Iowa	26.0%	.	.	.	39.3%	65.8%	9.0%	49.8%
Kansas	23.6%	.	.	.	32.6%	58.9%	5.4%*	47.2%
Minnesota	27.6%	.	.	.	43.2%	76.2%	7.2%*	58.8%
Missouri	25.3%	.	.	.	43.8%	53.8%	7.5%*	47.6%
Nebraska	18.5%	.	.	.	6.4%*	75.9%	3.7%*	41.0%
South Atlantic:								
Delaware	39.8%	.	.	.	49.7%	77.8%	14.9%	67.5%
Florida	32.3%	.	.	.	44.1%	69.9%	11.3%	61.7%
Georgia	35.0%	.	.	.	46.3%	71.9%	10.3%	60.8%
Maryland	35.0%	.	.	.	46.5%	80.2%	13.0%	65.9%
North Carolina	29.2%	.	.	.	30.6%	70.8%	4.8%*	55.1%
South Carolina	33.2%	.	.	.	22.5%*	74.9%	8.4%	57.5%
Virginia	27.7%	.	.	.	40.2%	70.5%	6.2%	58.3%
West Virginia	24.2%	.	.	.	16.1%*	68.7%	3.2%*	48.7%
East South Central:								
Alabama	16.7%	.	.	.	25.2%*	53.2%	2.6%*	35.9%
Kentucky	30.6%	.	.	.	17.0%*	68.6%	9.3%*	52.3%
Mississippi	20.8%	.	.	.	18.8%*	49.5%	8.1%*	36.1%
Tennessee	36.2%	.	.	.	25.6%*	75.6%	8.4%	56.7%
West South Central:								
Louisiana	27.7%	.	.	.	17.6%*	75.0%	8.8%	51.9%
Oklahoma	28.0%	.	.	.	34.0%*	71.3%	8.8%*	54.5%
Texas	33.4%	.	.	.	29.6%	69.7%	10.5%	55.0%
Mountain:								
Arizona	28.1%	.	.	.	29.9%*	58.5%	11.8%	45.0%
Colorado	28.8%	.	.	.	41.4%	77.7%	4.0%	64.2%
Montana	15.8%	.	.	.	11.7%*	69.9%	2.8%*	41.5%
Nevada	26.7%	.	.	.	23.2%	68.0%	8.8%	51.2%
New Mexico	25.2%	.	.	.	28.5%	63.9%	5.7%*	47.9%
Utah	29.1%	.	.	.	22.4%	77.3%	14.8%*	52.0%
Wyoming	21.9%	.	.	.	9.1%*	80.1%	7.2%	47.3%
Pacific:								
California	38.6%	.	.	.	59.9%	70.1%	22.2%	63.7%
Hawaii	40.2%	.	.	.	73.4%	78.0%	25.6%	75.3%
Oregon	25.3%	.	.	.	25.3%	83.7%	4.9%*	55.5%
Washington	30.8%	.	.	.	36.8%	78.9%	10.8%	62.0%
States not shown separately	25.1%	.	.	.	26.0%	73.7%	9.7%	47.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.d(2002) 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, 2002: (43 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	0.51%	0.57%	0.87%	0.74%	0.77%	1.47%	0.39%	0.94%
New England:								
Connecticut	3.11%	.	.	.	7.74%	4.93%	2.21%	4.25%
Maine	2.64%	.	.	.	4.33%	6.57%	2.46%	4.52%
Massachusetts	3.41%	.	.	.	8.24%	6.30%	2.49%	5.07%
New Hampshire	3.57%	.	.	.	6.79%	6.06%	2.21%	5.81%
Middle Atlantic:								
New Jersey	3.31%	.	.	.	9.00%	5.28%	3.37%	5.15%
New York	1.91%	.	.	.	5.03%	6.08%	1.31%	4.81%
Pennsylvania	1.28%	.	.	.	5.26%	5.23%	2.05%	4.04%
East North Central:								
Illinois	3.15%	.	.	.	5.61%	2.63%	2.28%	3.31%
Indiana	3.33%	.	.	.	7.68%	7.04%	3.15%*	6.90%
Michigan	1.89%	.	.	.	6.01%	8.28%	2.63%	5.12%
Ohio	1.88%	.	.	.	6.49%	3.40%	2.02%*	2.44%
Wisconsin	3.22%	.	.	.	2.93%	7.32%	1.66%	5.46%
West North Central:								
Iowa	2.50%	.	.	.	9.28%	7.77%	2.47%	4.59%
Kansas	2.77%	.	.	.	8.63%	6.66%	2.07%*	4.97%
Minnesota	1.76%	.	.	.	6.19%	6.14%	2.30%*	3.65%
Missouri	4.39%	.	.	.	7.54%	9.63%	2.35%*	7.48%
Nebraska	2.38%	.	.	.	3.03%*	6.51%	1.60%*	4.58%
South Atlantic:								
Delaware	2.62%	.	.	.	9.05%	7.72%	3.11%	4.62%
Florida	2.10%	.	.	.	8.41%	6.81%	1.37%	5.06%
Georgia	3.74%	.	.	.	9.87%	8.45%	1.35%	6.02%
Maryland	1.93%	.	.	.	5.62%	3.45%	1.77%	3.00%
North Carolina	3.05%	.	.	.	7.64%	5.64%	2.05%*	5.12%
South Carolina	3.22%	.	.	.	8.16%*	6.35%	2.29%	4.27%
Virginia	1.64%	.	.	.	6.94%	3.98%	1.56%	2.81%
West Virginia	2.74%	.	.	.	6.06%*	5.69%	2.06%*	3.62%
East South Central:								
Alabama	1.79%	.	.	.	9.32%*	6.14%	0.92%*	4.38%
Kentucky	3.73%	.	.	.	6.75%*	4.70%	3.06%*	5.49%
Mississippi	4.38%	.	.	.	5.92%*	8.69%	3.37%*	6.36%
Tennessee	4.98%	.	.	.	8.14%*	7.20%	2.11%	6.73%
West South Central:								
Louisiana	2.56%	.	.	.	7.93%*	4.53%	2.63%	3.28%
Oklahoma	3.54%	.	.	.	11.96%*	5.96%	3.28%*	4.81%
Texas	2.26%	.	.	.	5.06%	3.11%	1.74%	2.98%
Mountain:								
Arizona	3.53%	.	.	.	9.04%*	5.80%	2.46%	5.09%
Colorado	3.39%	.	.	.	7.72%	7.85%	1.15%	4.98%
Montana	2.65%	.	.	.	3.74%*	8.74%	2.29%*	5.94%
Nevada	2.74%	.	.	.	5.42%	7.71%	1.97%	4.07%
New Mexico	3.25%	.	.	.	5.61%	7.41%	1.99%*	4.85%
Utah	3.64%	.	.	.	6.26%	5.72%	5.70%*	3.88%
Wyoming	2.50%	.	.	.	5.31%*	9.04%	2.13%	7.50%
Pacific:								
California	1.00%	.	.	.	4.13%	4.33%	1.25%	2.36%
Hawaii	3.63%	.	.	.	3.69%	10.60%	3.31%	6.46%
Oregon	2.88%	.	.	.	5.37%	4.57%	1.77%*	3.51%
Washington	2.95%	.	.	.	7.21%	6.14%	2.42%	5.14%
States not shown separately	3.09%	.	.	.	7.31%	7.37%	1.91%	5.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.A.2.e(2002) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 2002: (43 States are shown separately)

Division and State	Two or more plans	Conventional indemnity managed care	Any Exclusive provider care	Mixed provider insurance	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period	
United States	30.3%	14.5%	90.5%	38.3%	66.1%	12.5%	12.7%	73.9%
New England:								
Connecticut	34.3%	13.4%	90.8%	51.7%	54.5%	11.5%	13.3%	69.2%
Maine	27.5%	20.4%	84.8%	45.8%	50.2%	6.9%	8.0%	76.6%
Massachusetts	27.2%	11.0%	91.9%	67.8%	38.6%	9.1%	9.5%	56.9%
New Hampshire	26.6%	10.3%	92.8%	65.4%	40.5%	10.8%	9.8%	76.9%
Middle Atlantic:								
New Jersey	33.5%	13.3%	94.7%	42.7%	67.2%	19.9%	20.1%	75.5%
New York	28.2%	13.6%	91.8%	53.2%	49.7%	8.7%	11.1%	66.9%
Pennsylvania	32.0%	22.0%	86.3%	39.2%	61.1%	10.5%	12.4%	62.0%
East North Central:								
Illinois	31.6%	9.8%	93.8%	29.0%	79.4%	13.4%	13.5%	69.0%
Indiana	28.3%	14.3%	89.4%	25.4%	75.1%	16.8%	14.6%	73.9%
Michigan	26.6%	18.3%	86.5%	30.3%	68.0%	12.5%	15.3%	68.3%
Ohio	28.2%	18.8%	88.9%	29.4%	72.5%	13.4%	14.1%	73.0%
Wisconsin	22.3%	14.0%	92.2%	27.6%	72.9%	11.4%	12.5%	78.2%
West North Central:								
Iowa	26.0%	17.5%	88.9%	18.6%	77.7%	14.0%	12.9%	70.7%
Kansas	23.6%	20.4%	84.3%	23.7%	68.7%	15.1%	11.9%	70.8%
Minnesota	27.6%	30.7%	77.7%	27.2%	59.2%	15.7%	14.2%	70.9%
Missouri	25.3%	14.5%	90.6%	32.0%	68.5%	14.1%*	11.0%*	73.9%
Nebraska	18.5%	11.6%	91.7%	17.0%	81.8%	13.1%	12.9%	71.2%
South Atlantic:								
Delaware	39.8%	16.1%	90.6%	50.0%	59.1%	15.3%	18.3%	68.2%
Florida	32.3%	11.6%	94.5%	44.8%	66.0%	13.9%	13.9%	77.1%
Georgia	35.0%	11.0%	94.0%	36.1%	75.1%	15.2%	14.6%	72.7%
Maryland	35.0%	14.2%	90.9%	41.9%	65.1%	11.0%	11.8%	73.7%
North Carolina	29.2%	14.6%	88.5%	24.3%	77.2%	18.3%	16.4%	82.7%
South Carolina	33.2%	11.9%	94.7%	28.9%	77.7%	12.7%	12.8%	75.1%
Virginia	27.7%	18.8%	85.3%	36.3%	62.9%	9.7%	8.9%	71.1%
West Virginia	24.2%	18.6%	87.6%	23.7%	74.0%	14.6%	15.9%	66.7%
East South Central:								
Alabama	16.7%	23.0%	80.7%	18.7%	68.4%	12.0%	10.9%	62.8%
Kentucky	30.6%	14.5%	89.1%	24.8%	75.6%	19.3%	15.7%	74.6%
Mississippi	20.8%	17.0%	86.2%	10.3%	78.6%	17.6%	15.3%	74.5%
Tennessee	36.2%	14.7%	93.4%	30.1%	82.5%	16.9%	17.6%	84.5%
West South Central:								
Louisiana	27.7%	9.2%	95.0%	27.9%	78.3%	15.5%	12.1%	78.9%
Oklahoma	28.0%	12.0%	93.0%	27.6%	76.8%	12.0%	9.5%	78.1%
Texas	33.4%	10.1%	94.1%	26.9%	82.2%	12.8%	12.8%	81.2%
Mountain:								
Arizona	28.1%	7.9%	96.1%	40.2%	65.6%	8.9%*	9.7%	81.6%
Colorado	28.8%	12.7%	94.1%	44.6%	63.6%	18.3%	17.7%	75.8%
Montana	15.8%	35.6%	70.1%	9.8%	62.4%	13.1%	12.9%	69.8%
Nevada	26.7%	8.8%	95.8%	31.8%	75.8%	8.3%	8.2%	85.5%
New Mexico	25.2%	14.4%	89.3%	42.3%	55.8%	9.8%	10.7%	79.7%
Utah	29.1%	19.9%	83.0%	34.1%	60.1%	12.3%	10.9%	73.2%
Wyoming	21.9%	52.9%	53.0%	14.6%	47.1%	13.9%	12.8%	71.8%
Pacific:								
California	38.6%	7.9%	94.6%	59.3%	56.8%	8.6%	9.4%	79.3%
Hawaii	40.2%	22.5%	85.2%	61.7%	45.0%	6.8%	9.0%	65.0%
Oregon	25.3%	14.3%	90.5%	46.0%	59.2%	12.7%	13.9%	82.1%
Washington	30.8%	17.8%	87.8%	30.3%	72.9%	13.2%	13.2%	82.5%
States not shown separately	25.1%	23.0%	81.8%	26.7%	63.3%	10.8%	10.3%	76.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 2002: (43 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees over 65	With waiting period
United States	0.51%	0.30%	0.25%	0.68%	0.36%	0.33%	0.40%	0.56%
New England:								
Connecticut	3.11%	1.68%	1.21%	2.85%	2.86%	3.01%	2.88%	3.14%
Maine	2.64%	3.45%	2.43%	3.29%	3.53%	1.51%	1.99%	1.68%
Massachusetts	3.41%	1.04%	1.31%	2.20%	2.99%	1.84%	2.16%	2.82%
New Hampshire	3.57%	1.68%	1.03%	3.11%	4.01%	2.16%	1.84%	3.17%
Middle Atlantic:								
New Jersey	3.31%	2.98%	1.44%	2.30%	2.50%	2.74%	2.71%	3.92%
New York	1.91%	1.16%	1.10%	2.36%	2.24%	0.96%	1.48%	1.52%
Pennsylvania	1.28%	2.59%	1.87%	1.85%	1.81%	1.25%	1.39%	3.04%
East North Central:								
Illinois	3.15%	2.57%	1.72%	3.64%	3.53%	2.93%	3.05%	3.20%
Indiana	3.33%	2.54%	2.39%	2.11%	2.95%	2.67%	2.86%	2.66%
Michigan	1.89%	2.67%	2.33%	2.73%	2.77%	2.36%	3.07%	3.64%
Ohio	1.88%	3.24%	1.67%	1.95%	2.12%	1.99%	2.29%	2.56%
Wisconsin	3.22%	1.82%	0.92%	3.52%	1.78%	2.41%	2.52%	2.82%
West North Central:								
Iowa	2.50%	2.55%	2.34%	2.29%	2.78%	2.28%	2.01%	3.48%
Kansas	2.77%	2.91%	2.68%	2.51%	3.42%	3.06%	2.20%	4.01%
Minnesota	1.76%	4.46%	4.36%	3.12%	3.79%	1.88%	1.39%	2.31%
Missouri	4.39%	2.45%	1.60%	3.04%	2.62%	4.40%*	3.49%*	4.31%
Nebraska	2.38%	3.16%	2.16%	3.26%	2.84%	1.94%	1.85%	1.99%
South Atlantic:								
Delaware	2.62%	2.40%	1.25%	4.07%	2.07%	2.37%	2.16%	2.67%
Florida	2.10%	2.58%	1.63%	3.39%	2.01%	2.71%	2.55%	2.06%
Georgia	3.74%	2.56%	2.20%	4.68%	3.83%	2.86%	3.12%	3.19%
Maryland	1.93%	1.85%	1.16%	1.55%	1.34%	1.91%	2.08%	2.57%
North Carolina	3.05%	2.42%	2.37%	3.76%	3.96%	3.22%	3.65%	2.57%
South Carolina	3.22%	1.84%	1.93%	3.36%	3.11%	2.09%	3.09%	3.11%
Virginia	1.64%	2.22%	2.51%	3.30%	3.40%	1.16%	1.53%	3.66%
West Virginia	2.74%	1.99%	1.82%	3.48%	3.30%	1.87%	2.25%	3.87%
East South Central:								
Alabama	1.79%	2.35%	2.30%	1.51%	2.31%	2.31%	1.59%	3.41%
Kentucky	3.73%	2.12%	2.03%	4.66%	2.60%	3.98%	3.45%	2.82%
Mississippi	4.38%	2.39%	2.06%	0.99%	2.63%	2.91%	2.81%	2.34%
Tennessee	4.98%	2.81%	1.62%	4.38%	2.22%	3.55%	3.94%	2.96%
West South Central:								
Louisiana	2.56%	1.60%	1.54%	2.66%	3.47%	2.64%	2.17%	2.31%
Oklahoma	3.54%	1.46%	1.21%	3.27%	4.52%	2.24%	2.71%	2.26%
Texas	2.26%	1.98%	1.44%	2.86%	1.97%	2.42%	2.46%	2.45%
Mountain:								
Arizona	3.53%	1.33%	0.96%	3.30%	3.48%	3.04%*	2.69%	3.02%
Colorado	3.39%	2.81%	1.05%	2.49%	2.68%	3.12%	3.41%	2.54%
Montana	2.65%	2.90%	3.61%	2.08%	4.01%	3.14%	3.00%	2.58%
Nevada	2.74%	1.58%	1.05%	3.02%	1.68%	1.96%	1.75%	2.18%
New Mexico	3.25%	2.12%	1.40%	3.13%	2.96%	1.67%	1.99%	2.92%
Utah	3.64%	5.36%	5.09%	3.65%	5.24%	2.55%	2.20%	4.92%
Wyoming	2.50%	3.00%	2.43%	2.28%	2.34%	1.88%	2.14%	2.82%
Pacific:								
California	1.00%	0.99%	0.88%	2.15%	2.52%	1.05%	1.01%	1.61%
Hawaii	3.63%	2.38%	1.93%	3.33%	3.18%	1.86%	1.71%	3.22%
Oregon	2.88%	2.89%	2.06%	4.15%	3.45%	3.38%	3.21%	3.25%
Washington	2.95%	2.31%	1.65%	1.54%	2.63%	3.11%	3.34%	2.11%
States not shown separately	3.09%	2.50%	2.21%	3.23%	3.58%	2.64%	2.35%	2.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.f(2002) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and State: United States, 2002: (43 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	73.9%	55.8%	81.8%	87.6%	90.3%	82.9%	65.8%	85.6%
New England:								
Connecticut	69.2%	52.6%	85.9%	86.2%	89.4%	69.0%	64.6%	78.2%
Maine	76.6%	59.7%	82.3%	95.9%	87.3%	92.9%	68.6%	90.6%
Massachusetts	56.9%	44.4%	53.1%	56.1%	75.9%	73.1%	47.5%	72.8%
New Hampshire	76.9%	66.9%	78.6%	98.1%	87.7%	79.6%	72.7%	84.9%
Middle Atlantic:								
New Jersey	75.5%	71.2%	85.0%	90.7%	84.7%	68.2%	76.3%	74.1%
New York	66.9%	47.1%	76.5%	80.4%	85.9%	90.3%	56.9%	87.9%
Pennsylvania	62.0%	45.4%	56.6%	77.2%	93.0%	78.7%	50.4%	83.4%
East North Central:								
Illinois	69.0%	50.0%	77.2%	92.4%	84.2%	77.7%	61.8%	80.8%
Indiana	73.9%	50.8%	90.4%	95.0%	90.9%	77.2%	65.9%	83.1%
Michigan	68.3%	51.4%	78.1%	88.1%	86.9%	74.8%	62.4%	80.0%
Ohio	73.0%	53.7%	77.7%	89.8%	86.5%	82.6%	64.6%	84.2%
Wisconsin	78.2%	63.0%	79.2%	90.5%	92.1%	87.5%	71.1%	89.6%
West North Central:								
Iowa	70.7%	46.2%	85.9%	90.7%	89.3%	79.2%	61.6%	83.5%
Kansas	70.8%	45.0%	82.1%	91.7%	86.8%	83.8%	59.3%	85.5%
Minnesota	70.9%	43.3%	84.5%	92.8%	90.4%	82.3%	60.3%	86.9%
Missouri	73.9%	50.2%	85.7%	95.2%	85.1%	80.2%	66.5%	83.1%
Nebraska	71.2%	46.7%	82.6%	87.4%	95.4%	86.5%	57.8%	91.4%
South Atlantic:								
Delaware	68.2%	53.7%	70.8%	88.9%	83.4%	67.1%	63.3%	73.6%
Florida	77.1%	57.8%	92.7%	91.0%	92.9%	90.3%	67.3%	91.0%
Georgia	72.7%	43.7%	81.1%	88.6%	93.1%	82.4%	60.5%	85.3%
Maryland	73.7%	52.2%	79.8%	86.8%	91.2%	84.2%	64.6%	86.6%
North Carolina	82.7%	65.3%	90.6%	94.3%	90.5%	87.2%	77.2%	88.5%
South Carolina	75.1%	53.3%	90.7%	87.7%	93.3%	78.2%	67.0%	83.0%
Virginia	71.1%	56.2%	76.7%	85.1%	88.9%	75.4%	64.0%	81.2%
West Virginia	66.7%	41.0%	76.1%	89.8%	90.2%	71.8%	55.3%	80.0%
East South Central:								
Alabama	62.8%	40.0%	60.5%	80.5%	85.5%	77.1%	50.9%	79.0%
Kentucky	74.6%	59.5%	88.7%	69.0%	91.1%	77.0%	70.6%	78.7%
Mississippi	74.5%	47.0%	73.0%	91.3%	92.5%	89.3%	61.5%	90.2%
Tennessee	84.5%	62.9%	86.3%	89.2%	96.3%	92.3%	72.4%	93.5%
West South Central:								
Louisiana	78.9%	58.9%	82.4%	89.7%	89.8%	89.5%	70.4%	89.7%
Oklahoma	78.1%	61.3%	85.5%	85.8%	94.4%	88.8%	70.6%	88.5%
Texas	81.2%	69.2%	89.2%	88.6%	91.5%	82.3%	77.4%	84.8%
Mountain:								
Arizona	81.6%	59.6%	91.0%	91.3%	95.1%	89.0%	72.3%	91.2%
Colorado	75.8%	65.4%	92.2%	81.6%	97.6%	69.8%	74.7%	77.3%
Montana	69.8%	56.1%	90.2%	83.7%	86.1%	76.3%	63.9%	81.5%
Nevada	85.5%	70.4%	96.4%	100.0%	97.6%	85.7%	81.8%	90.5%
New Mexico	79.7%	69.1%	84.9%	96.0%	92.8%	73.2%	78.0%	81.7%
Utah	73.2%	56.2%	86.5%	90.5%	88.9%	81.3%	65.4%	85.6%
Wyoming	71.8%	47.5%	79.6%	97.6%	95.2%	87.0%	60.4%	91.7%
Pacific:								
California	79.3%	62.2%	89.4%	89.5%	93.4%	89.2%	71.7%	90.9%
Hawaii	65.0%	47.5%	81.8%	83.5%	88.9%	82.0%	56.9%	84.6%
Oregon	82.1%	68.8%	90.1%	94.4%	98.5%	83.7%	76.6%	90.2%
Washington	82.5%	67.8%	90.8%	93.8%	90.8%	94.1%	75.9%	92.8%
States not shown separately	76.3%	59.4%	81.5%	87.5%	95.8%	85.6%	66.9%	89.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.f(2002) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and State: United States, 2002: (43 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	0.56%	1.10%	1.07%	0.89%	0.80%	0.82%	0.76%	0.63%
New England:								
Connecticut	3.14%	4.60%	4.63%	5.76%	6.97%	8.30%	3.39%	6.39%
Maine	1.68%	3.71%	6.41%	1.92%	3.87%	5.68%	2.80%	3.29%
Massachusetts	2.82%	5.89%	6.93%	7.41%	9.09%	7.13%	2.30%	5.36%
New Hampshire	3.17%	5.00%	3.17%	0.93%	6.23%	6.95%	3.14%	4.69%
Middle Atlantic:								
New Jersey	3.92%	5.92%	4.83%	3.38%	7.30%	7.53%	4.06%	4.88%
New York	1.52%	1.68%	4.21%	5.63%	5.03%	3.77%	1.60%	2.80%
Pennsylvania	3.04%	4.87%	3.53%	4.66%	2.49%	5.35%	3.69%	3.15%
East North Central:								
Illinois	3.20%	5.66%	5.03%	3.17%	5.55%	7.67%	2.36%	5.58%
Indiana	2.66%	6.57%	10.74%	2.63%	4.39%	4.95%	4.10%	3.87%
Michigan	3.64%	6.31%	6.09%	3.63%	6.23%	5.78%	4.50%	3.82%
Ohio	2.56%	4.91%	7.28%	3.03%	6.62%	5.91%	2.52%	4.36%
Wisconsin	2.82%	4.22%	7.61%	3.33%	3.76%	6.33%	4.00%	2.60%
West North Central:								
Iowa	3.48%	4.03%	5.90%	3.45%	6.29%	6.61%	3.56%	4.43%
Kansas	4.01%	6.26%	8.72%	3.04%	6.85%	5.25%	5.48%	4.02%
Minnesota	2.31%	3.52%	3.51%	2.52%	3.77%	6.38%	2.86%	4.16%
Missouri	4.31%	7.07%	6.77%	1.88%	7.36%	5.84%	4.58%	5.23%
Nebraska	1.99%	4.25%	10.78%	6.31%	2.57%	4.65%	3.40%	2.56%
South Atlantic:								
Delaware	2.67%	6.07%	4.31%	4.35%	6.38%	6.21%	4.06%	4.54%
Florida	2.06%	6.36%	5.88%	4.29%	3.63%	4.33%	4.47%	3.00%
Georgia	3.19%	7.29%	6.21%	5.10%	2.39%	5.86%	4.72%	3.84%
Maryland	2.57%	2.84%	4.10%	2.28%	2.24%	5.02%	2.84%	3.41%
North Carolina	2.57%	6.99%	5.03%	2.77%	5.41%	4.95%	4.74%	3.04%
South Carolina	3.11%	5.38%	10.10%	4.81%	5.30%	4.94%	4.80%	3.95%
Virginia	3.66%	6.85%	6.14%	4.74%	4.10%	6.11%	5.21%	3.58%
West Virginia	3.87%	7.12%	11.31%	2.96%	5.63%	5.36%	5.86%	3.64%
East South Central:								
Alabama	3.41%	7.71%	10.64%	4.66%	5.74%	2.95%	3.81%	3.01%
Kentucky	2.82%	9.74%	4.51%	8.59%	5.00%	7.28%	5.23%	5.18%
Mississippi	2.34%	6.58%	7.73%	3.67%	3.43%	4.38%	3.88%	2.60%
Tennessee	2.96%	6.14%	11.34%	3.69%	2.41%	5.21%	3.35%	4.08%
West South Central:								
Louisiana	2.31%	7.36%	4.98%	2.09%	4.18%	3.50%	4.55%	3.01%
Oklahoma	2.26%	5.72%	5.26%	5.80%	3.04%	5.06%	3.28%	3.70%
Texas	2.45%	5.31%	4.34%	3.88%	1.87%	6.18%	2.82%	3.99%
Mountain:								
Arizona	3.02%	6.82%	3.55%	3.45%	2.94%	3.37%	4.34%	2.70%
Colorado	2.54%	5.24%	2.85%	5.59%	1.09%	8.78%	2.87%	6.48%
Montana	2.58%	5.47%	10.33%	5.78%	6.07%	9.49%	4.14%	4.85%
Nevada	2.18%	3.09%	2.72%	0.00%	2.55%	6.38%	2.26%	4.22%
New Mexico	2.92%	7.02%	8.25%	2.76%	5.85%	9.08%	3.70%	6.40%
Utah	4.92%	8.92%	5.84%	2.92%	6.26%	6.90%	7.04%	4.61%
Wyoming	2.82%	6.08%	6.62%	2.00%	5.36%	4.36%	4.28%	3.06%
Pacific:								
California	1.61%	3.66%	2.50%	2.58%	1.53%	0.85%	2.32%	0.70%
Hawaii	3.22%	5.12%	6.97%	4.70%	5.29%	9.38%	3.88%	5.07%
Oregon	3.25%	4.23%	4.79%	2.63%	0.79%	6.55%	3.25%	4.47%
Washington	2.11%	4.29%	2.83%	4.51%	3.96%	2.34%	2.94%	2.01%
States not shown separately	2.68%	7.96%	8.77%	5.00%	5.28%	4.55%	3.62%	1.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.g(2002) Average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	7.9	6.1	8.9	9.3	9.5	8.8	7.1	9.0
New England:								
Connecticut	7.0	5.5	8.0	8.1	10.2	7.2	6.3	8.5
Maine	8.5	7.5	8.4	8.9	6.6	11.7	7.8	9.7
Massachusetts	5.7	4.6	6.4	5.2	7.4	6.6	5.2	6.6
New Hampshire	7.7	6.7	8.9	9.5	9.2	7.3	7.3	8.4
Middle Atlantic:								
New Jersey	8.9	8.7	10.9	10.1	10.5	6.9	9.3	8.1
New York	7.6	6.0	8.7	9.0	9.3	8.8	7.0	8.8
Pennsylvania	6.8	4.7	6.0	7.7	8.6	10.7	5.3	9.6
East North Central:								
Illinois	6.5	5.2	8.7	8.2	6.3	6.6	6.3	6.8
Indiana	7.6	4.7	9.2	10.2	9.5	8.3	6.4	9.0
Michigan	7.1	4.9	6.7	10.0	10.2	8.9	5.9	9.5
Ohio	7.5	5.5	7.9	7.6	9.4	9.2	6.5	8.8
Wisconsin	7.6	7.6	8.3	7.4	7.4	7.5	7.8	7.4
West North Central:								
Iowa	7.0	5.0	6.9	7.5	8.3	9.4	5.9	8.6
Kansas	6.4	4.4	7.8	8.6	7.8	6.9	5.7	7.3
Minnesota	7.0	5.5	7.7	8.4	9.2	7.0	6.5	7.9
Missouri	7.2	6.0	6.9	11.3	7.3	6.6	7.2	7.1
Nebraska	7.8	6.1	9.7	7.6	9.2	9.4	7.0	9.1
South Atlantic:								
Delaware	8.4	6.8	10.3	11.7	10.0	7.2	8.7	8.1
Florida	8.6	6.2	10.7	9.5	10.3	10.6	7.4	10.4
Georgia	7.4	4.2	7.4	10.3	10.4	8.1	6.0	8.8
Maryland	7.7	5.9	7.7	9.3	9.1	8.6	6.9	8.7
North Carolina	8.1	5.5	7.6	8.6	8.6	10.2	6.6	9.6
South Carolina	9.0	6.2	10.9	10.2	12.1	9.4	7.8	10.2
Virginia	7.6	5.8	8.9	8.6	9.3	8.3	6.7	8.9
West Virginia	7.5	5.9	7.5	10.5	9.1	7.4	6.5	8.8
East South Central:								
Alabama	6.9	3.8	6.2	9.1	8.3	10.1	5.2	9.2
Kentucky	8.1	7.2	8.7	6.8	10.6	8.2	7.7	8.4
Mississippi	9.2	5.8	12.5	10.3	11.1	9.5	8.6	9.9
Tennessee	8.6	5.8	7.6	9.0	12.9	8.9	6.6	10.1
West South Central:								
Louisiana	9.4	6.5	10.9	10.7	8.2	11.7	8.5	10.6
Oklahoma	9.4	6.6	11.3	10.4	12.1	10.8	8.1	11.0
Texas	8.7	6.9	8.5	9.3	9.4	9.8	7.7	9.6
Mountain:								
Arizona	9.8	6.9	13.4	13.1	10.4	9.3	9.3	10.3
Colorado	8.9	7.5	12.1	10.3	14.0	6.4	8.9	8.7
Montana	8.2	6.6	12.6	13.0	9.9	5.8	8.0	8.7
Nevada	10.3	8.0	11.3	13.5	13.6	9.7	9.5	11.4
New Mexico	9.6	9.8	11.8	12.3	10.8	6.1	10.6	8.4
Utah	7.4	5.0	9.5	10.2	9.4	8.0	6.5	8.7
Wyoming	8.3	5.9	11.8	10.7	11.7	7.1	7.9	8.8
Pacific:								
California	8.7	6.6	11.4	10.9	10.0	8.8	8.3	9.4
Hawaii	4.6	3.0	5.7	5.9	5.3	8.1	3.8	6.7
Oregon	8.3	6.9	7.9	9.7	14.7	6.3	7.5	9.4
Washington	8.9	7.8	10.3	10.5	9.4	9.2	8.8	9.2
States not shown separately	8.2	6.9	8.4	9.3	9.3	9.3	7.3	9.5

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.g(2002) Standard error for average length of waiting period (in weeks) before new employees were eligible for health insurance at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	0.06	0.15	0.21	0.10	0.23	0.21	0.12	0.14
New England:								
Connecticut	0.64	0.78	0.62	1.08	1.41	1.20	0.60	0.91
Maine	0.48	0.80	1.39	0.84	0.81	2.14	0.69	1.31
Massachusetts	0.37	0.75	1.15	0.83	1.17	0.99	0.39	0.65
New Hampshire	0.29	0.72	1.21	0.83	1.54	2.15	0.37	1.05
Middle Atlantic:								
New Jersey	0.58	1.02	1.40	1.65	1.71	1.06	0.69	0.69
New York	0.30	0.27	0.73	1.10	1.42	0.91	0.23	0.79
Pennsylvania	0.63	0.71	0.91	0.71	0.62	1.66	0.66	0.93
East North Central:								
Illinois	0.30	0.81	1.06	0.55	0.42	0.62	0.46	0.48
Indiana	0.46	0.73	1.60	0.55	0.71	1.31	0.44	0.92
Michigan	0.45	0.77	0.74	1.01	1.16	1.43	0.49	1.01
Ohio	0.47	0.72	0.96	0.46	0.83	1.32	0.32	0.97
Wisconsin	0.46	1.03	0.96	0.72	0.36	0.98	0.84	0.52
West North Central:								
Iowa	0.62	0.77	1.11	0.86	1.03	1.49	0.57	1.13
Kansas	0.57	0.73	1.39	0.89	1.57	0.70	0.67	0.55
Minnesota	0.47	0.83	0.57	0.73	0.78	1.14	0.42	0.78
Missouri	0.49	1.12	0.90	1.01	0.69	0.94	0.57	0.56
Nebraska	0.52	0.72	1.58	0.63	0.48	1.88	0.47	1.06
South Atlantic:								
Delaware	0.69	1.07	1.66	1.48	1.19	0.95	0.88	0.62
Florida	0.31	0.86	1.25	0.89	1.02	0.89	0.59	0.62
Georgia	0.59	0.80	0.82	1.93	1.32	1.72	0.71	0.78
Maryland	0.33	0.67	0.73	0.54	0.78	1.18	0.52	0.77
North Carolina	0.60	0.67	0.61	0.70	0.81	1.64	0.55	1.14
South Carolina	0.62	1.30	1.65	2.25	1.73	1.76	0.88	1.38
Virginia	0.62	1.03	1.22	1.45	0.72	1.05	0.76	0.80
West Virginia	0.50	1.15	1.54	1.61	1.50	1.01	0.94	0.68
East South Central:								
Alabama	0.44	0.96	1.21	1.20	1.29	1.10	0.49	0.69
Kentucky	0.42	1.23	0.61	1.35	1.03	1.16	0.61	0.81
Mississippi	0.52	1.13	1.56	0.96	0.84	0.70	0.96	0.47
Tennessee	0.47	0.87	1.20	0.88	1.28	1.08	0.30	0.81
West South Central:								
Louisiana	0.71	1.03	2.00	0.99	0.99	1.58	0.71	1.12
Oklahoma	0.46	0.96	2.08	1.09	2.10	1.17	0.75	1.09
Texas	0.57	0.72	1.13	1.08	0.68	1.29	0.57	0.93
Mountain:								
Arizona	0.36	0.85	1.93	1.06	1.56	1.29	0.50	0.91
Colorado	0.41	0.81	1.51	1.10	2.17	1.29	0.67	0.76
Montana	0.76	1.00	1.74	1.95	1.55	1.68	0.70	1.55
Nevada	0.41	0.82	0.71	0.73	1.28	1.41	0.61	1.04
New Mexico	0.64	1.18	2.15	1.28	1.33	0.81	0.82	0.86
Utah	0.60	0.80	0.83	0.90	1.05	1.54	0.68	0.92
Wyoming	0.48	0.85	1.69	1.10	1.25	0.58	0.62	0.59
Pacific:								
California	0.32	0.55	0.83	0.80	0.66	0.79	0.33	0.58
Hawaii	0.37	0.37	0.67	0.65	0.54	1.54	0.30	0.81
Oregon	0.40	0.73	0.69	0.94	1.21	0.91	0.60	0.67
Washington	0.67	1.11	0.99	1.41	1.21	1.54	0.62	0.91
States not shown separately	0.51	1.20	1.63	1.07	1.43	1.18	0.61	0.63

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Number of private-sector employees by firm size and State: United States, 2002: (43 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	111,437,203	13,649,176	9,496,559	15,701,257	20,726,284	51,863,927	30,830,688	80,606,515
New England:								
Connecticut	1,622,812	222,270	122,700	249,623	242,328	785,892	442,936	1,179,876
Maine	493,859	97,115	59,755	73,022	98,413	165,555	192,531	301,328
Massachusetts	2,974,929	313,674	277,101	417,802	632,771	1,333,582	776,258	2,198,671
New Hampshire	532,603	78,291	55,225	81,858	109,121	208,108	177,137	355,466
Middle Atlantic:								
New Jersey	3,640,936	426,608	350,508	452,195	763,263	1,648,362	1,010,558	2,630,378
New York	7,382,688	978,387	602,613	1,081,621	1,483,213	3,236,854	2,003,565	5,379,124
Pennsylvania	5,081,368	628,990	396,236	760,029	869,425	2,426,687	1,387,097	3,694,270
East North Central:								
Illinois	5,210,599	586,633	421,776	714,050	1,051,581	2,436,559	1,433,696	3,776,903
Indiana	2,610,243	280,681	180,885	379,541	426,959	1,342,178	639,680	1,970,563
Michigan	3,842,963	497,137	365,729	440,022	751,659	1,788,416	1,118,322	2,724,640
Ohio	4,667,503	473,127	381,004	808,475	805,123	2,199,775	1,230,111	3,437,392
Wisconsin	2,407,943	296,934	239,739	361,023	512,438	997,810	740,432	1,667,512
West North Central:								
Iowa	1,222,710	174,955	102,841	181,997	249,063	513,854	362,500	860,210
Kansas	1,087,200	138,223	99,399	147,471	282,027	420,080	312,581	774,619
Minnesota	2,354,185	266,954	214,211	570,486*	468,262	834,270	882,480	1,471,705
Missouri	2,276,688	247,627	192,492	333,334	403,793	1,099,443	591,870	1,684,818
Nebraska	732,189	104,682	69,205	113,746	132,124	312,432	217,616	514,573
South Atlantic:								
Delaware	373,541	42,009	29,987	41,955	59,385	200,205	93,520	280,021
Florida	6,055,255	861,117	404,068	618,657	878,803	3,292,611	1,552,350	4,502,905
Georgia	3,365,040	336,583	239,178	381,893	621,013	1,786,372	804,099	2,560,941
Maryland	2,143,773	238,331	194,057	315,477	400,700	995,207	590,771	1,553,001
North Carolina	3,243,410	353,343	246,431	416,623	448,234	1,778,780	771,112	2,472,298
South Carolina	1,478,822	238,714	102,337	163,695	245,176	728,899	425,282	1,053,540
Virginia	2,873,245	297,879	242,555	423,829	436,218	1,472,764	716,611	2,156,634
West Virginia	541,030	81,693	56,432	80,903	83,202	238,800	179,733	361,297
East South Central:								
Alabama	1,531,930	173,230	125,678	238,731	308,937	685,353	403,589	1,128,340
Kentucky	1,442,898	157,080	135,772	164,106	275,936	710,004	382,235	1,060,663
Mississippi	878,980	119,691	76,576	111,683	146,960	424,069	259,874	619,106
Tennessee	2,221,945	236,840	263,529*	237,534	383,338	1,100,703	626,632	1,595,312
West South Central:								
Louisiana	1,448,512	177,431	147,338	248,601	198,772	676,369	439,225	1,009,287
Oklahoma	1,114,906	160,695	93,899	178,492	160,867	520,953	341,245	773,662
Texas	7,933,595	905,689	568,345	855,826	1,455,491	4,148,244	1,893,742	6,039,853
Mountain:								
Arizona	1,848,147	216,914	150,749	239,117	378,803	862,563	472,612	1,375,535
Colorado	1,997,649	232,121	198,895	250,698	278,108	1,037,827	586,384	1,411,265
Montana	302,882	77,616	34,810	59,260	51,238	79,959	142,135	160,747
Nevada	964,997	79,894	80,824	100,521	189,013	514,745	224,838	740,159
New Mexico	520,982	78,146	60,292	86,442	84,414	211,689	181,915	339,067
Utah	844,796	116,115	69,127	128,333	154,218	377,003	249,471	595,326
Wyoming	174,938	41,461	27,252	32,389	19,210	54,627	85,063	89,875
Pacific:								
California	12,745,136	1,613,370	1,125,925	2,076,278	2,694,661	5,234,902	3,657,518	9,087,617
Hawaii	451,749	56,699	45,017	68,208	92,205	189,620	136,311	315,438
Oregon	1,360,008	178,653	138,231	217,680	272,786	552,658	435,389	924,618
Washington	2,259,188	304,584	212,484	268,053	595,776	878,290	670,883	1,588,304
States not shown separately	3,178,432	460,991	295,352	529,978	531,257	1,360,853	988,776	2,189,656

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Totals may not sum exactly because of rounding.

Table II.B.1(2002) Standard error for number of private-sector employees by firm size and State: United States, 2002: (43 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	1,110,022	251,029	235,063	289,262	494,856	1,335,958	359,211	1,145,182
New England:								
Connecticut	153,255	28,369	13,286	31,455	30,688	146,423	35,667	147,859
Maine	33,646	7,098	6,469	9,009	7,911	23,353	10,596	29,356
Massachusetts	317,302	18,694	20,741	36,395	126,118	277,567	28,216	312,347
New Hampshire	71,833	11,568	6,029	9,031	25,395	46,337	12,005	71,671
Middle Atlantic:								
New Jersey	294,039	37,935	36,509	46,682	141,093	191,588	77,667	267,303
New York	487,857	57,487	67,202	112,772	98,196	459,133	87,152	449,212
Pennsylvania	298,575	52,808	36,268	77,955	98,424	283,665	65,446	286,121
East North Central:								
Illinois	320,812	34,451	26,411	44,037	123,714	343,961	70,605	354,112
Indiana	212,409	18,961	23,432	40,080	52,282	218,421	31,986	221,265
Michigan	250,709	29,792	31,945	44,030	80,179	272,019	56,687	243,868
Ohio	245,249	22,131	31,937	63,503	96,632	162,455	44,967	226,655
Wisconsin	148,998	16,091	23,139	33,959	71,867	116,585	33,969	143,462
West North Central:								
Iowa	74,424	13,805	12,856	19,185	22,213	73,910	18,222	70,113
Kansas	93,245	7,679	13,817	15,647	63,734	46,999	20,322	94,149
Minnesota	256,274	21,251	23,999	227,603*	73,422	118,314	244,628	164,236
Missouri	167,018	13,381	17,607	35,804	56,999	186,895	24,164	181,810
Nebraska	51,341	9,099	6,712	12,188	29,659	27,877	10,181	51,256
South Atlantic:								
Delaware	41,192	10,107	2,732	7,036	8,151	38,977	10,557	35,471
Florida	383,435	69,729	23,194	52,911	108,205	448,209	80,595	413,083
Georgia	328,178	25,955	37,072	47,992	110,858	323,852	51,090	302,735
Maryland	176,328	7,881	9,500	19,246	50,418	160,146	21,643	168,723
North Carolina	317,639	22,548	35,237	52,329	95,209	287,289	42,910	317,635
South Carolina	117,662	58,838	11,878	21,104	18,536	68,403	59,380	78,780
Virginia	315,396	19,671	22,100	38,985	46,418	309,133	36,128	336,041
West Virginia	22,408	10,344	8,042	8,627	10,226	26,557	9,249	25,860
East South Central:								
Alabama	143,851	8,642	13,452	21,712	57,557	103,547	20,524	140,945
Kentucky	88,039	5,816	10,037	12,072	37,724	98,184	14,217	96,218
Mississippi	55,033	10,266	7,058	16,966	19,694	44,280	13,908	50,124
Tennessee	159,009	11,965	99,213*	20,604	62,085	93,188	105,057	136,818
West South Central:								
Louisiana	139,548	9,468	14,953	29,803	16,075	132,595	22,791	134,716
Oklahoma	149,714	11,679	7,091	12,656	17,039	149,247	14,066	151,161
Texas	357,933	50,900	58,394	50,770	79,877	315,884	60,944	337,756
Mountain:								
Arizona	122,399	12,504	27,087	28,838	70,979	109,362	25,249	115,890
Colorado	218,546	21,584	40,862	49,699	44,508	227,820	32,467	203,928
Montana	32,262	7,754	4,207	3,765	7,375	22,092	10,804	24,611
Nevada	57,028	4,405	12,866	23,895	33,192	35,518	26,572	57,303
New Mexico	25,695	7,230	3,845	10,077	7,221	27,722	8,569	29,279
Utah	80,297	10,819	3,254	20,162	36,163	80,285	15,735	78,080
Wyoming	9,327	1,800	2,425	2,482	4,411	8,324	2,561	10,229
Pacific:								
California	469,983	148,084	46,705	127,284	308,213	507,837	153,200	433,729
Hawaii	31,943	4,244	6,079	7,280	16,483	33,228	8,789	34,005
Oregon	92,933	14,987	17,304	24,098	43,810	94,100	23,888	95,411
Washington	124,433	13,876	21,555	28,800	133,622	122,482	30,646	138,561
States not shown separately	261,753	28,295	41,640	42,323	70,126	244,132	59,953	278,602

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Totals may not sum exactly because of rounding.

Table II.B.1.a(2002) Percent of number of private-sector employees by firm size and State: United States, 2002: (43 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	111,437,203	12.2%	8.5%	14.1%	18.6%	46.5%	27.7%	72.3%
New England:								
Connecticut	1,622,812	13.7%	7.6%	15.4%	14.9%	48.4%	27.3%	72.7%
Maine	493,859	19.7%	12.1%	14.8%	19.9%	33.5%	39.0%	61.0%
Massachusetts	2,974,929	10.5%	9.3%	14.0%	21.3%	44.8%	26.1%	73.9%
New Hampshire	532,603	14.7%	10.4%	15.4%	20.5%	39.1%	33.3%	66.7%
Middle Atlantic:								
New Jersey	3,640,936	11.7%	9.6%	12.4%	21.0%	45.3%	27.8%	72.2%
New York	7,382,688	13.3%	8.2%	14.7%	20.1%	43.8%	27.1%	72.9%
Pennsylvania	5,081,368	12.4%	7.8%	15.0%	17.1%	47.8%	27.3%	72.7%
East North Central:								
Illinois	5,210,599	11.3%	8.1%	13.7%	20.2%	46.8%	27.5%	72.5%
Indiana	2,610,243	10.8%	6.9%	14.5%	16.4%	51.4%	24.5%	75.5%
Michigan	3,842,963	12.9%	9.5%	11.5%	19.6%	46.5%	29.1%	70.9%
Ohio	4,667,503	10.1%	8.2%	17.3%	17.2%	47.1%	26.4%	73.6%
Wisconsin	2,407,943	12.3%	10.0%	15.0%	21.3%	41.4%	30.7%	69.3%
West North Central:								
Iowa	1,222,710	14.3%	8.4%	14.9%	20.4%	42.0%	29.6%	70.4%
Kansas	1,087,200	12.7%	9.1%	13.6%	25.9%	38.6%	28.8%	71.2%
Minnesota	2,354,185	11.3%	9.1%	24.2%	19.9%	35.4%	37.5%	62.5%
Missouri	2,276,688	10.9%	8.5%	14.6%	17.7%	48.3%	26.0%	74.0%
Nebraska	732,189	14.3%	9.5%	15.5%	18.0%	42.7%	29.7%	70.3%
South Atlantic:								
Delaware	373,541	11.2%	8.0%	11.2%	15.9%	53.6%	25.0%	75.0%
Florida	6,055,255	14.2%	6.7%	10.2%	14.5%	54.4%	25.6%	74.4%
Georgia	3,365,040	10.0%	7.1%	11.3%	18.5%	53.1%	23.9%	76.1%
Maryland	2,143,773	11.1%	9.1%	14.7%	18.7%	46.4%	27.6%	72.4%
North Carolina	3,243,410	10.9%	7.6%	12.8%	13.8%	54.8%	23.8%	76.2%
South Carolina	1,478,822	16.1%	6.9%	11.1%	16.6%	49.3%	28.8%	71.2%
Virginia	2,873,245	10.4%	8.4%	14.8%	15.2%	51.3%	24.9%	75.1%
West Virginia	541,030	15.1%	10.4%	15.0%	15.4%	44.1%	33.2%	66.8%
East South Central:								
Alabama	1,531,930	11.3%	8.2%	15.6%	20.2%	44.7%	26.3%	73.7%
Kentucky	1,442,898	10.9%	9.4%	11.4%	19.1%	49.2%	26.5%	73.5%
Mississippi	878,980	13.6%	8.7%	12.7%	16.7%	48.2%	29.6%	70.4%
Tennessee	2,221,945	10.7%	11.9%*	10.7%	17.3%	49.5%	28.2%	71.8%
West South Central:								
Louisiana	1,448,512	12.2%	10.2%	17.2%	13.7%	46.7%	30.3%	69.7%
Oklahoma	1,114,906	14.4%	8.4%	16.0%	14.4%	46.7%	30.6%	69.4%
Texas	7,933,595	11.4%	7.2%	10.8%	18.3%	52.3%	23.9%	76.1%
Mountain:								
Arizona	1,848,147	11.7%	8.2%	12.9%	20.5%	46.7%	25.6%	74.4%
Colorado	1,997,649	11.6%	10.0%	12.5%	13.9%	52.0%	29.4%	70.6%
Montana	302,882	25.6%	11.5%	19.6%	16.9%	26.4%	46.9%	53.1%
Nevada	964,997	8.3%	8.4%	10.4%	19.6%	53.3%	23.3%	76.7%
New Mexico	520,982	15.0%	11.6%	16.6%	16.2%	40.6%	34.9%	65.1%
Utah	844,796	13.7%	8.2%	15.2%	18.3%	44.6%	29.5%	70.5%
Wyoming	174,938	23.7%	15.6%	18.5%	11.0%	31.2%	48.6%	51.4%
Pacific:								
California	12,745,136	12.7%	8.8%	16.3%	21.1%	41.1%	28.7%	71.3%
Hawaii	451,749	12.6%	10.0%	15.1%	20.4%	42.0%	30.2%	69.8%
Oregon	1,360,008	13.1%	10.2%	16.0%	20.1%	40.6%	32.0%	68.0%
Washington	2,259,188	13.5%	9.4%	11.9%	26.4%	38.9%	29.7%	70.3%
States not shown separately	3,178,432	14.5%	9.3%	16.7%	16.7%	42.8%	31.1%	68.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Percents may not add to 100% because of rounding.

Table II.B.1.a(2002) Standard error for percent of number of private-sector employees by firm size and State: United States, 2002: (43 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	1,110,022	0.25%	0.19%	0.34%	0.52%	0.80%	0.41%	0.41%
New England:								
Connecticut	153,255	1.33%	1.22%	2.62%	2.63%	4.68%	2.60%	2.60%
Maine	33,646	1.38%	1.66%	1.64%	0.97%	2.58%	2.48%	2.48%
Massachusetts	317,302	0.97%	1.30%	0.90%	3.64%	5.09%	2.62%	2.62%
New Hampshire	71,833	2.19%	1.94%	2.05%	2.70%	4.21%	3.46%	3.46%
Middle Atlantic:								
New Jersey	294,039	0.82%	0.83%	1.80%	2.61%	3.14%	2.45%	2.45%
New York	487,857	0.67%	1.16%	1.53%	2.11%	3.08%	1.54%	1.54%
Pennsylvania	298,575	1.22%	0.82%	1.61%	2.07%	2.75%	1.58%	1.58%
East North Central:								
Illinois	320,812	1.05%	0.89%	1.19%	2.34%	4.25%	2.72%	2.72%
Indiana	212,409	1.20%	0.84%	2.50%	2.08%	4.22%	2.61%	2.61%
Michigan	250,709	1.26%	1.16%	1.29%	2.25%	3.85%	2.25%	2.25%
Ohio	245,249	0.77%	0.90%	1.18%	1.88%	1.61%	1.19%	1.19%
Wisconsin	148,998	0.79%	0.73%	2.14%	2.45%	2.77%	2.08%	2.08%
West North Central:								
Iowa	74,424	1.35%	0.98%	2.14%	1.81%	3.41%	1.76%	1.76%
Kansas	93,245	0.98%	1.48%	2.20%	3.47%	2.63%	2.93%	2.93%
Minnesota	256,274	0.95%	1.55%	5.19%	2.41%	3.87%	4.91%	4.91%
Missouri	167,018	1.34%	1.29%	2.33%	2.39%	4.50%	2.82%	2.82%
Nebraska	51,341	1.74%	0.83%	1.77%	2.71%	2.58%	2.36%	2.36%
South Atlantic:								
Delaware	41,192	1.69%	0.75%	1.96%	2.47%	4.54%	2.02%	2.02%
Florida	383,435	1.67%	0.66%	1.39%	2.07%	4.55%	2.57%	2.57%
Georgia	328,178	1.32%	1.17%	1.48%	3.17%	4.24%	1.99%	1.99%
Maryland	176,328	0.94%	0.65%	1.30%	1.97%	3.25%	1.91%	1.91%
North Carolina	317,639	1.68%	1.43%	2.43%	2.25%	4.57%	3.05%	3.05%
South Carolina	117,662	2.09%	1.29%	1.46%	1.56%	1.73%	2.30%	2.30%
Virginia	315,396	1.26%	1.12%	1.57%	1.89%	3.81%	2.89%	2.89%
West Virginia	22,408	2.19%	1.70%	1.32%	2.21%	3.47%	2.38%	2.38%
East South Central:								
Alabama	143,851	1.25%	0.89%	1.08%	2.73%	3.13%	2.34%	2.34%
Kentucky	88,039	0.71%	0.94%	1.02%	3.05%	4.04%	2.15%	2.15%
Mississippi	55,033	1.49%	0.64%	1.80%	2.17%	3.17%	1.75%	1.75%
Tennessee	159,009	0.69%	3.05%*	1.43%	2.32%	2.92%	3.31%	3.31%
West South Central:								
Louisiana	139,548	1.07%	1.72%	2.18%	1.82%	4.42%	2.85%	2.85%
Oklahoma	149,714	1.77%	1.40%	1.93%	2.12%	6.03%	3.28%	3.28%
Texas	357,933	0.87%	0.75%	0.64%	1.06%	1.94%	1.07%	1.07%
Mountain:								
Arizona	122,399	1.23%	1.47%	1.55%	3.19%	3.78%	2.17%	2.17%
Colorado	218,546	1.08%	1.88%	3.68%	3.08%	5.49%	3.00%	3.00%
Montana	32,262	1.53%	1.45%	1.94%	2.46%	3.19%	2.84%	2.84%
Nevada	57,028	0.62%	1.11%	2.48%	2.71%	2.48%	2.72%	2.72%
New Mexico	25,695	1.76%	0.93%	1.84%	1.64%	3.44%	2.75%	2.75%
Utah	80,297	1.20%	1.04%	2.95%	4.13%	5.08%	2.65%	2.65%
Wyoming	9,327	1.79%	1.56%	1.70%	2.18%	3.71%	3.12%	3.12%
Pacific:								
California	469,983	1.16%	0.41%	1.15%	2.26%	3.09%	1.24%	1.24%
Hawaii	31,943	1.03%	1.43%	2.73%	3.11%	4.32%	2.73%	2.73%
Oregon	92,933	0.99%	1.36%	2.22%	2.73%	3.94%	2.59%	2.59%
Washington	124,433	1.06%	1.29%	1.52%	4.77%	4.05%	2.55%	2.55%
States not shown separately	261,753	1.56%	1.45%	1.68%	2.13%	4.31%	3.16%	3.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Percents may not add to 100% because of rounding.

Table II.B.2(2002) Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 2002: (43 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	88.3%	47.3%	71.5%	86.5%	96.6%	99.4%	63.5%	97.8%
New England:								
Connecticut	91.9%	50.4%	84.3%	99.5%	100.0%	100.0%	70.8%	99.9%
Maine	82.9%	45.1%	60.2%	91.7%	98.7%	100.0%	57.1%	99.4%
Massachusetts	92.5%	49.4%	86.3%	94.7%	99.3%	100.0%	72.3%	99.6%
New Hampshire	90.9%	62.3%	79.9%	96.5%	100.0%	97.5%	75.8%	98.4%
Middle Atlantic:								
New Jersey	90.9%	55.8%	75.5%	91.6%	97.3%	100.0%	72.1%	98.1%
New York	90.7%	51.4%	83.2%	90.7%	99.5%	99.9%	69.2%	98.7%
Pennsylvania	91.0%	63.0%	77.7%	84.9%	97.6%	100.0%	71.2%	98.4%
East North Central:								
Illinois	89.9%	51.9%	79.6%	92.3%	97.0%	97.0%	71.6%	96.8%
Indiana	89.0%	39.3%	62.5%	89.7%	97.7%	100.0%	59.0%	98.7%
Michigan	91.4%	55.6%	84.9%	91.8%	98.7%	99.5%	73.2%	98.8%
Ohio	91.1%	54.7%	75.2%	95.4%	92.2%	99.6%	72.9%	97.6%
Wisconsin	89.9%	43.5%	79.2%	95.0%	98.6%	100.0%	68.5%	99.4%
West North Central:								
Iowa	85.2%	34.9%	66.3%	86.8%	98.9%	99.0%	54.5%	98.2%
Kansas	88.1%	49.3%	55.6%	93.1%	98.2%	100.0%	60.2%	99.4%
Minnesota	88.8%	42.3%	75.9%	93.2%	95.7%	100.0%	73.5%	97.9%
Missouri	89.5%	43.5%	71.3%	88.0%	99.1%	100.0%	65.1%	98.1%
Nebraska	84.5%	36.9%	59.6%	83.5%	99.4%	100.0%	53.7%	97.5%
South Atlantic:								
Delaware	89.3%	35.8%	71.4%	91.4%	99.8%	99.7%	59.3%	99.3%
Florida	87.7%	50.9%	60.4%	88.0%	89.9%	100.0%	59.3%	97.5%
Georgia	90.0%	42.1%	68.2%	91.4%	97.6%	99.1%	64.3%	98.1%
Maryland	89.5%	47.4%	80.2%	90.6%	98.9%	97.2%	67.7%	97.8%
North Carolina	88.0%	35.0%	70.1%	80.5%	99.0%	100.0%	55.5%	98.1%
South Carolina	80.3%	25.8%	66.1%	66.1%	93.3%	99.0%	44.9%	94.7%
Virginia	90.2%	51.6%	74.8%	82.2%	100.0%	100.0%	62.8%	99.3%
West Virginia	83.2%	41.5%	55.3%	85.1%	93.4%	100.0%	56.3%	96.7%
East South Central:								
Alabama	90.6%	53.9%	71.1%	92.3%	97.2%	100.0%	67.1%	99.1%
Kentucky	89.8%	40.4%	80.7%	86.0%	98.2%	100.0%	65.0%	98.7%
Mississippi	84.3%	28.0%	58.7%	84.3%	99.3%	99.7%	49.6%	98.9%
Tennessee	81.9%	35.8%	33.3%	84.4%	99.3%	96.9%	45.0%	96.4%
West South Central:								
Louisiana	86.2%	39.5%	67.0%	85.3%	98.6%	99.4%	59.7%	97.8%
Oklahoma	84.8%	40.0%	67.8%	83.9%	92.2%	99.6%	59.2%	96.0%
Texas	86.3%	39.3%	63.7%	72.6%	95.0%	99.5%	51.1%	97.4%
Mountain:								
Arizona	87.0%	42.9%	60.1%	78.4%	99.2%	99.8%	52.6%	98.8%
Colorado	88.4%	49.4%	81.4%	72.4%	98.0%	99.8%	63.5%	98.7%
Montana	72.7%	38.8%	52.3%	75.6%	97.4%	96.4%	47.4%	95.0%
Nevada	91.1%	51.6%	70.3%	88.5%	98.1%	98.5%	67.7%	98.2%
New Mexico	77.9%	32.5%	61.4%	69.6%	91.3%	97.3%	52.9%	91.3%
Utah	87.7%	45.9%	65.5%	89.9%	99.6%	98.9%	63.4%	97.8%
Wyoming	74.2%	39.8%	60.7%	74.3%	93.6%	100.0%	51.6%	95.5%
Pacific:								
California	86.0%	49.4%	69.3%	81.1%	92.1%	99.7%	62.1%	95.7%
Hawaii	98.2%	90.6%	94.9%	99.2%	100.0%	100.0%	94.4%	99.8%
Oregon	87.9%	47.1%	69.4%	89.6%	99.7%	99.3%	64.5%	98.9%
Washington	87.2%	46.4%	78.7%	80.0%	99.4%	97.4%	61.9%	97.9%
States not shown separately	84.6%	41.8%	63.7%	83.3%	95.2%	100.0%	54.8%	98.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 2002: (43 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%	1.05%	1.26%	0.80%	0.67%	0.16%	0.58%	0.22%
New England:								
Connecticut	1.46%	5.06%	5.60%	0.78%	0.00%	0.00%	4.26%	0.13%
Maine	2.05%	5.10%	7.64%	6.56%	0.73%	0.00%	4.82%	0.34%
Massachusetts	1.14%	4.74%	4.00%	3.38%	0.87%	0.00%	2.83%	0.22%
New Hampshire	1.17%	4.79%	4.18%	1.66%	0.00%	2.17%	1.48%	1.36%
Middle Atlantic:								
New Jersey	1.11%	4.59%	5.58%	4.54%	1.00%	0.00%	3.11%	0.54%
New York	1.05%	3.35%	3.13%	2.91%	0.37%	0.12%	2.28%	0.67%
Pennsylvania	1.33%	3.69%	6.53%	4.32%	3.50%	0.00%	3.28%	0.68%
East North Central:								
Illinois	1.50%	3.94%	5.04%	2.30%	2.72%	1.93%	3.98%	1.81%
Indiana	1.06%	1.93%	7.47%	4.66%	1.10%	0.00%	3.37%	0.55%
Michigan	0.86%	2.82%	5.42%	4.45%	0.74%	0.25%	1.90%	0.44%
Ohio	1.01%	3.29%	3.83%	1.95%	4.33%	0.35%	1.14%	1.36%
Wisconsin	1.14%	4.06%	4.75%	3.22%	1.46%	0.00%	2.84%	0.40%
West North Central:								
Iowa	1.60%	3.99%	5.35%	8.07%	0.89%	1.07%	3.61%	0.68%
Kansas	1.09%	2.75%	8.89%	2.39%	1.48%	0.00%	4.25%	0.48%
Minnesota	1.48%	4.91%	7.35%	5.77%	4.20%	0.00%	5.48%	1.00%
Missouri	1.40%	3.82%	4.86%	3.26%	0.76%	0.00%	3.13%	0.92%
Nebraska	1.75%	5.52%	5.39%	1.73%	0.26%	0.05%	3.18%	0.85%
South Atlantic:								
Delaware	1.81%	6.00%	5.86%	2.95%	0.33%	0.19%	4.73%	0.23%
Florida	1.38%	4.24%	6.16%	2.99%	4.52%	0.00%	2.39%	1.03%
Georgia	1.92%	4.10%	7.73%	7.03%	1.76%	1.06%	3.50%	1.07%
Maryland	2.03%	2.66%	4.14%	3.15%	0.82%	2.71%	2.12%	2.00%
North Carolina	1.55%	4.45%	5.25%	4.68%	1.01%	0.00%	3.69%	0.85%
South Carolina	2.41%	4.54%	6.68%	9.10%	2.88%	0.80%	5.54%	1.74%
Virginia	0.98%	2.56%	7.41%	4.07%	0.04%	0.00%	3.19%	0.77%
West Virginia	1.22%	4.08%	9.86%	4.89%	4.55%	0.02%	3.29%	1.07%
East South Central:								
Alabama	1.45%	2.43%	7.19%	2.85%	6.89%	0.00%	2.62%	1.13%
Kentucky	0.98%	4.17%	4.48%	3.88%	1.15%	0.00%	2.89%	0.42%
Mississippi	2.25%	3.15%	6.98%	7.27%	0.37%	0.46%	4.41%	0.71%
Tennessee	2.86%	3.32%	9.55%	4.13%	0.42%	2.23%	4.50%	1.38%
West South Central:								
Louisiana	1.57%	5.04%	7.94%	5.00%	1.46%	1.10%	3.73%	0.95%
Oklahoma	2.15%	5.33%	5.36%	4.89%	5.24%	0.64%	5.06%	1.77%
Texas	1.17%	2.60%	2.79%	3.87%	1.79%	0.38%	2.20%	0.77%
Mountain:								
Arizona	1.14%	3.83%	6.33%	6.26%	0.60%	0.20%	3.05%	0.49%
Colorado	3.13%	4.17%	7.15%	6.32%	2.97%	0.33%	5.94%	0.57%
Montana	2.11%	5.18%	7.81%	3.73%	1.69%	3.28%	4.68%	1.87%
Nevada	1.42%	3.85%	5.13%	7.67%	1.12%	1.46%	4.07%	0.90%
New Mexico	2.37%	4.21%	7.71%	6.07%	3.33%	1.49%	4.70%	2.42%
Utah	1.07%	3.00%	3.31%	2.96%	0.21%	0.65%	2.55%	0.95%
Wyoming	1.60%	3.39%	4.70%	3.43%	3.32%	0.00%	1.45%	1.18%
Pacific:								
California	1.42%	3.21%	3.69%	3.94%	5.22%	0.17%	2.25%	1.92%
Hawaii	0.42%	1.59%	4.17%	0.53%	0.00%	0.00%	1.71%	0.30%
Oregon	1.12%	4.18%	6.18%	4.76%	0.37%	0.67%	4.55%	0.60%
Washington	1.75%	4.66%	3.76%	6.51%	0.63%	2.50%	3.38%	1.32%
States not shown separately	2.19%	3.81%	5.16%	7.17%	1.98%	0.02%	3.20%	0.89%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2002: (43 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	77.1%	81.2%	78.6%	74.2%	74.7%	78.0%	78.0%	76.8%
New England:								
Connecticut	72.5%	85.8%	77.2%	82.4%	75.6%	65.8%	81.0%	70.2%
Maine	75.7%	76.9%	81.0%	78.8%	73.7%	74.1%	78.9%	74.5%
Massachusetts	74.6%	83.5%	67.2%	77.8%	74.2%	74.1%	74.8%	74.5%
New Hampshire	70.2%	75.9%	75.3%	67.9%	73.6%	66.8%	72.2%	69.4%
Middle Atlantic:								
New Jersey	77.2%	87.0%	77.5%	68.3%	70.7%	81.0%	75.8%	77.6%
New York	76.9%	79.6%	85.7%	74.8%	77.9%	75.2%	82.5%	75.4%
Pennsylvania	80.8%	78.8%	77.8%	70.0%	77.1%	85.7%	75.4%	82.3%
East North Central:								
Illinois	77.7%	79.3%	69.7%	72.5%	80.5%	78.9%	71.9%	79.3%
Indiana	76.0%	78.5%	78.8%	70.0%	77.9%	76.4%	73.6%	76.4%
Michigan	73.5%	69.4%	72.0%	71.2%	74.3%	74.7%	70.4%	74.5%
Ohio	78.6%	80.0%	81.6%	76.5%	76.9%	79.4%	77.2%	79.0%
Wisconsin	75.7%	78.2%	71.7%	68.5%	72.5%	80.2%	68.9%	77.8%
West North Central:								
Iowa	79.8%	77.4%	76.8%	80.3%	75.3%	82.5%	77.4%	80.3%
Kansas	74.3%	75.7%	81.5%	71.7%	75.2%	73.5%	75.3%	74.1%
Minnesota	73.7%	80.7%	74.3%	70.7%	63.1%	80.2%	72.6%	74.2%
Missouri	73.0%	79.3%	80.6%	75.1%	79.0%	68.8%	78.7%	71.7%
Nebraska	80.1%	72.5%	75.9%	73.8%	81.5%	82.9%	71.2%	82.2%
South Atlantic:								
Delaware	78.3%	82.9%	73.1%	70.1%	79.5%	79.7%	73.0%	79.3%
Florida	75.5%	86.2%	88.3%	78.4%	74.5%	73.0%	87.1%	73.1%
Georgia	79.3%	86.9%	80.5%	76.3%	79.7%	79.1%	77.7%	79.7%
Maryland	76.6%	83.4%	79.0%	74.5%	78.2%	75.5%	79.7%	75.8%
North Carolina	84.0%	86.8%	83.0%	78.2%	81.0%	85.7%	84.4%	83.9%
South Carolina	78.0%	83.5%	73.8%	78.0%	74.2%	79.2%	76.3%	78.3%
Virginia	73.8%	85.4%	73.8%	79.8%	72.6%	71.6%	79.4%	72.7%
West Virginia	77.7%	77.3%	65.5%	73.4%	78.4%	80.3%	71.7%	79.4%
East South Central:								
Alabama	77.7%	84.8%	77.7%	73.1%	85.3%	74.9%	82.0%	76.7%
Kentucky	80.6%	80.3%	80.1%	78.9%	79.4%	81.5%	80.6%	80.6%
Mississippi	76.0%	82.8%	80.0%	78.8%	67.8%	77.3%	78.6%	75.5%
Tennessee	80.1%	86.9%	86.6%	84.0%	85.5%	76.4%	84.8%	79.3%
West South Central:								
Louisiana	73.6%	87.8%	69.6%	76.8%	59.4%	75.9%	78.9%	72.2%
Oklahoma	76.7%	83.4%	79.7%	80.2%	76.2%	74.6%	81.9%	75.3%
Texas	79.1%	87.9%	85.3%	78.5%	70.4%	80.8%	84.6%	78.2%
Mountain:								
Arizona	74.2%	75.9%	76.2%	66.8%	67.6%	78.3%	73.9%	74.2%
Colorado	79.4%	76.3%	77.7%	74.8%	75.2%	81.9%	75.7%	80.4%
Montana	75.3%	84.8%	70.2%	73.9%	68.3%	78.0%	78.5%	73.8%
Nevada	74.3%	81.5%	75.5%	60.8%	70.6%	77.2%	67.4%	75.7%
New Mexico	69.6%	78.6%	73.2%	67.2%	62.7%	71.1%	71.0%	69.1%
Utah	79.5%	83.7%	72.9%	69.1%	67.3%	88.0%	75.3%	80.6%
Wyoming	71.7%	75.2%	67.0%	76.9%	61.4%	73.1%	72.5%	71.2%
Pacific:								
California	76.4%	80.8%	81.1%	73.2%	72.6%	77.8%	80.7%	75.2%
Hawaii	84.2%	83.6%	77.4%	77.4%	83.4%	88.7%	81.5%	85.3%
Oregon	75.6%	81.5%	79.7%	66.0%	73.7%	78.4%	74.2%	76.1%
Washington	77.0%	78.4%	87.0%	74.7%	68.8%	81.0%	81.6%	75.7%
States not shown separately	78.1%	76.3%	76.4%	73.4%	75.8%	80.9%	76.0%	78.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2002: (43 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%	0.38%	0.66%	0.71%	0.80%	1.20%	0.44%	0.76%
New England:								
Connecticut	2.54%	2.10%	3.59%	3.20%	4.13%	5.18%	2.99%	3.52%
Maine	2.44%	3.57%	5.06%	4.93%	5.51%	4.41%	3.26%	2.58%
Massachusetts	3.67%	3.50%	6.85%	2.85%	4.08%	6.15%	2.97%	4.28%
New Hampshire	1.67%	3.15%	3.41%	3.38%	3.48%	3.81%	2.24%	2.70%
Middle Atlantic:								
New Jersey	3.21%	2.65%	4.66%	5.84%	6.80%	2.99%	4.48%	3.33%
New York	1.68%	2.26%	2.39%	5.50%	2.70%	2.96%	2.07%	2.12%
Pennsylvania	1.64%	2.45%	3.05%	4.35%	3.68%	2.74%	1.79%	1.85%
East North Central:								
Illinois	2.66%	3.29%	3.46%	4.96%	3.49%	2.67%	3.21%	2.72%
Indiana	2.69%	3.51%	4.62%	3.04%	2.63%	4.77%	2.58%	3.48%
Michigan	3.16%	3.93%	4.14%	6.09%	4.19%	5.56%	2.77%	4.06%
Ohio	1.23%	3.06%	4.09%	2.40%	4.18%	1.83%	1.94%	1.72%
Wisconsin	2.89%	4.64%	2.69%	4.27%	4.48%	4.79%	3.44%	3.55%
West North Central:								
Iowa	1.75%	4.37%	6.05%	3.03%	3.43%	3.19%	3.62%	1.80%
Kansas	3.75%	2.99%	4.39%	5.61%	6.82%	5.41%	2.56%	4.20%
Minnesota	2.34%	3.45%	6.07%	4.74%	5.48%	3.01%	2.68%	2.81%
Missouri	3.26%	3.77%	4.71%	3.78%	3.55%	5.53%	3.27%	3.98%
Nebraska	1.94%	4.65%	5.52%	2.80%	3.76%	3.53%	3.11%	2.39%
South Atlantic:								
Delaware	2.09%	3.61%	2.68%	3.53%	2.03%	3.24%	3.45%	2.31%
Florida	3.06%	2.40%	3.74%	4.06%	4.99%	4.12%	1.66%	3.51%
Georgia	3.00%	3.50%	6.91%	5.61%	4.27%	4.13%	4.15%	3.12%
Maryland	2.17%	2.45%	2.74%	1.91%	4.53%	4.89%	1.67%	2.61%
North Carolina	1.95%	2.75%	3.92%	4.42%	4.58%	3.03%	2.36%	2.11%
South Carolina	1.89%	3.99%	8.74%	3.47%	5.62%	2.85%	3.41%	2.65%
Virginia	1.50%	2.79%	5.47%	2.80%	3.98%	3.13%	2.79%	2.00%
West Virginia	2.14%	4.28%	10.10%	5.20%	3.84%	2.67%	4.21%	2.55%
East South Central:								
Alabama	1.80%	3.10%	5.71%	4.41%	8.64%	4.70%	3.16%	1.93%
Kentucky	1.87%	3.39%	4.35%	3.16%	5.64%	3.42%	2.57%	2.42%
Mississippi	3.41%	4.55%	4.55%	3.39%	4.50%	5.02%	3.39%	4.03%
Tennessee	3.09%	3.17%	10.14%	3.05%	3.27%	4.62%	2.50%	3.68%
West South Central:								
Louisiana	2.05%	2.05%	6.61%	5.89%	5.66%	3.52%	4.63%	2.42%
Oklahoma	3.60%	0.82%	6.40%	4.15%	5.68%	6.13%	2.30%	4.49%
Texas	1.27%	1.87%	3.20%	3.77%	3.70%	1.70%	2.78%	1.65%
Mountain:								
Arizona	2.21%	4.78%	5.70%	3.91%	3.90%	3.55%	2.86%	2.75%
Colorado	2.41%	3.33%	4.12%	7.43%	6.28%	2.92%	3.61%	2.45%
Montana	2.55%	4.46%	8.94%	3.19%	6.03%	6.55%	2.16%	3.02%
Nevada	1.68%	4.88%	6.43%	7.51%	4.40%	3.28%	4.27%	2.31%
New Mexico	2.93%	3.15%	5.11%	5.57%	3.11%	5.50%	3.32%	3.66%
Utah	2.78%	4.35%	3.95%	5.34%	7.13%	3.56%	2.60%	3.16%
Wyoming	3.51%	4.91%	4.87%	3.14%	8.49%	7.54%	2.11%	5.00%
Pacific:								
California	1.95%	1.38%	1.99%	4.08%	3.31%	2.41%	1.24%	2.37%
Hawaii	1.74%	2.04%	4.37%	3.37%	3.98%	2.58%	2.45%	1.84%
Oregon	2.54%	3.54%	3.53%	5.20%	4.30%	3.63%	3.41%	3.18%
Washington	1.80%	2.74%	2.81%	4.42%	5.71%	3.78%	1.83%	2.43%
States not shown separately	2.91%	3.05%	2.63%	3.38%	3.56%	6.76%	2.30%	3.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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)(2002) 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, 2002: (43 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	81.0%	80.8%	77.7%	77.7%	79.6%	82.9%	78.5%	81.7%
New England:								
Connecticut	82.4%	82.3%	73.5%	76.9%	78.9%	87.2%	76.4%	84.2%
Maine	77.8%	78.4%	70.4%	78.6%	79.0%	78.4%	76.4%	78.4%
Massachusetts	79.8%	73.4%	70.8%	76.8%	79.8%	83.1%	73.2%	81.5%
New Hampshire	79.6%	74.9%	77.6%	77.0%	80.7%	81.7%	76.3%	80.9%
Middle Atlantic:								
New Jersey	82.8%	75.0%	72.5%	81.9%	85.3%	84.9%	75.0%	85.0%
New York	77.7%	73.8%	69.3%	77.6%	71.6%	82.6%	73.7%	78.8%
Pennsylvania	82.6%	83.3%	86.2%	81.0%	81.0%	83.0%	84.1%	82.3%
East North Central:								
Illinois	82.5%	85.2%	80.8%	79.8%	78.5%	84.7%	81.8%	82.6%
Indiana	83.3%	80.9%	78.0%	75.4%	82.5%	86.1%	80.5%	83.8%
Michigan	81.7%	78.7%	79.0%	83.1%	80.2%	82.8%	79.6%	82.2%
Ohio	78.1%	80.9%	80.3%	74.9%	80.0%	77.9%	77.5%	78.2%
Wisconsin	81.1%	81.8%	74.1%	64.4%	80.4%	87.4%	73.0%	83.3%
West North Central:								
Iowa	78.5%	79.2%	76.8%	72.4%	75.5%	81.8%	78.4%	78.5%
Kansas	78.9%	77.5%	79.9%	73.5%	75.1%	83.2%	78.7%	78.9%
Minnesota	79.9%	88.5%	82.1%	70.9%	76.3%	85.0%	78.1%	80.8%
Missouri	81.6%	85.2%	70.5%	79.1%	74.7%	86.4%	76.6%	82.9%
Nebraska	78.4%	78.4%	80.2%	68.8%	78.5%	80.7%	80.0%	78.0%
South Atlantic:								
Delaware	83.2%	81.6%	73.8%	79.6%	75.1%	87.2%	77.5%	84.2%
Florida	82.4%	80.1%	77.2%	79.4%	77.6%	85.0%	79.7%	83.1%
Georgia	79.8%	76.7%	65.4%	80.9%	78.4%	81.7%	74.9%	80.8%
Maryland	76.1%	75.2%	70.6%	66.6%	76.7%	79.7%	71.2%	77.5%
North Carolina	83.6%	84.8%	79.3%	81.4%	85.3%	83.8%	82.3%	83.8%
South Carolina	80.5%	78.1%	74.1%	76.3%	80.5%	81.9%	77.1%	81.2%
Virginia	77.1%	82.9%	79.5%	74.2%	77.4%	76.8%	77.7%	77.0%
West Virginia	76.6%	79.1%	83.2%	76.8%	77.9%	75.0%	79.1%	75.9%
East South Central:								
Alabama	73.7%	72.5%	71.9%	65.3%	75.8%	75.8%	68.0%	75.2%
Kentucky	84.7%	80.8%	76.0%	81.9%	85.3%	86.7%	79.2%	86.0%
Mississippi	79.9%	82.1%	91.1%	66.0%	79.8%	81.7%	75.5%	80.9%
Tennessee	79.4%	74.6%	77.0%	75.8%	82.4%	79.5%	74.8%	80.3%
West South Central:								
Louisiana	80.9%	81.9%	73.9%	78.7%	78.2%	83.1%	79.9%	81.2%
Oklahoma	77.4%	77.1%	76.1%	75.8%	74.9%	78.9%	78.1%	77.2%
Texas	85.0%	83.0%	80.1%	85.6%	80.0%	87.0%	80.5%	85.8%
Mountain:								
Arizona	81.5%	85.5%	75.7%	80.6%	79.0%	82.8%	79.1%	81.9%
Colorado	81.0%	81.5%	78.8%	80.3%	84.5%	80.6%	78.4%	81.7%
Montana	83.5%	82.7%	77.0%	83.3%	75.4%	89.9%	82.0%	84.2%
Nevada	80.3%	83.4%	87.1%	77.2%	76.5%	80.9%	84.1%	79.5%
New Mexico	74.1%	72.1%	65.4%	63.6%	72.4%	79.5%	67.9%	76.1%
Utah	80.5%	80.8%	77.7%	78.0%	79.4%	81.7%	78.8%	80.9%
Wyoming	82.1%	84.2%	80.7%	74.9%	84.4%	84.5%	79.4%	83.5%
Pacific:								
California	81.1%	83.6%	81.1%	78.9%	81.7%	81.1%	80.8%	81.2%
Hawaii	82.9%	88.2%	88.0%	85.6%	83.3%	79.6%	86.9%	81.4%
Oregon	85.6%	87.7%	83.9%	86.7%	88.9%	83.8%	86.1%	85.5%
Washington	80.9%	87.0%	85.6%	80.4%	83.1%	77.7%	85.0%	79.7%
States not shown separately	83.7%	84.4%	86.5%	77.9%	83.7%	85.0%	81.0%	84.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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)(2002) 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, 2002: (43 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	0.22%	0.41%	0.72%	0.65%	1.00%	0.34%	0.59%	0.21%
New England:								
Connecticut	1.63%	3.40%	4.65%	3.64%	2.07%	3.60%	3.19%	1.85%
Maine	1.47%	2.74%	4.92%	2.87%	3.53%	2.73%	1.78%	1.85%
Massachusetts	1.16%	3.76%	4.65%	1.79%	2.41%	1.65%	2.42%	1.09%
New Hampshire	1.56%	3.55%	2.46%	1.92%	2.45%	2.72%	0.71%	2.36%
Middle Atlantic:								
New Jersey	1.56%	4.87%	6.99%	3.74%	2.16%	2.22%	3.16%	1.46%
New York	1.26%	2.79%	2.62%	2.79%	2.02%	1.81%	1.87%	1.52%
Pennsylvania	1.42%	2.27%	2.11%	2.70%	1.85%	2.69%	1.10%	1.92%
East North Central:								
Illinois	0.77%	2.22%	3.82%	2.27%	3.24%	1.04%	1.01%	1.06%
Indiana	1.09%	2.23%	5.99%	3.73%	2.48%	1.72%	2.30%	1.39%
Michigan	1.86%	1.66%	2.26%	2.99%	4.40%	1.73%	1.11%	2.53%
Ohio	1.80%	2.46%	2.25%	2.36%	1.71%	3.17%	1.44%	2.01%
Wisconsin	1.53%	2.93%	3.00%	3.14%	2.10%	1.75%	2.12%	1.56%
West North Central:								
Iowa	1.87%	3.43%	5.96%	4.41%	2.13%	2.61%	2.62%	2.11%
Kansas	1.60%	3.21%	3.86%	3.17%	4.93%	2.97%	1.63%	1.95%
Minnesota	1.88%	3.35%	4.68%	2.96%	4.90%	2.66%	2.50%	1.99%
Missouri	1.65%	2.84%	6.09%	2.90%	3.07%	1.51%	3.26%	1.82%
Nebraska	1.20%	2.89%	2.10%	4.41%	3.06%	1.25%	2.08%	1.22%
South Atlantic:								
Delaware	1.59%	3.05%	2.93%	2.76%	3.90%	2.38%	1.85%	1.84%
Florida	1.81%	2.44%	5.66%	2.68%	3.84%	2.57%	1.90%	2.36%
Georgia	1.65%	5.78%	7.29%	8.64%	3.35%	3.26%	4.30%	1.82%
Maryland	1.07%	1.82%	2.07%	3.70%	2.85%	1.60%	1.58%	1.11%
North Carolina	2.17%	3.20%	3.81%	3.86%	2.49%	4.14%	1.74%	2.49%
South Carolina	1.68%	3.89%	5.75%	3.63%	2.86%	2.55%	3.25%	2.17%
Virginia	2.72%	2.15%	3.63%	2.55%	2.45%	4.20%	1.66%	3.03%
West Virginia	1.77%	5.28%	9.23%	3.18%	3.05%	2.98%	2.04%	2.08%
East South Central:								
Alabama	1.72%	1.97%	4.07%	3.59%	4.31%	3.03%	2.01%	2.51%
Kentucky	1.72%	5.24%	4.63%	3.76%	2.30%	2.33%	2.77%	1.86%
Mississippi	2.60%	5.65%	6.17%	4.88%	4.29%	2.61%	4.47%	2.64%
Tennessee	1.16%	4.06%	9.00%	3.15%	3.98%	2.71%	3.22%	1.79%
West South Central:								
Louisiana	1.60%	2.72%	4.50%	2.81%	4.58%	2.91%	3.29%	2.00%
Oklahoma	2.23%	3.98%	3.83%	4.48%	3.75%	2.78%	2.01%	2.57%
Texas	1.12%	3.43%	2.73%	3.68%	3.30%	1.52%	2.49%	1.05%
Mountain:								
Arizona	2.46%	3.06%	7.00%	4.08%	4.19%	3.32%	3.45%	2.54%
Colorado	1.01%	3.38%	3.33%	3.13%	2.75%	2.25%	2.30%	1.04%
Montana	1.21%	3.37%	9.82%	2.09%	4.48%	3.06%	1.72%	1.85%
Nevada	2.62%	2.01%	4.22%	3.95%	7.32%	3.07%	2.51%	3.33%
New Mexico	1.73%	3.40%	6.18%	4.83%	5.04%	1.99%	3.14%	2.60%
Utah	2.21%	3.68%	3.51%	2.80%	2.40%	3.97%	2.86%	3.31%
Wyoming	1.68%	2.74%	3.65%	2.67%	2.58%	3.44%	2.05%	1.91%
Pacific:								
California	1.29%	1.63%	2.52%	2.09%	2.58%	1.27%	1.80%	1.32%
Hawaii	1.95%	1.34%	3.30%	3.64%	3.65%	3.21%	1.75%	2.54%
Oregon	1.11%	3.29%	3.02%	2.70%	4.07%	2.78%	2.04%	1.49%
Washington	2.28%	1.65%	3.53%	4.76%	2.80%	3.21%	2.02%	2.83%
States not shown separately	2.16%	1.78%	2.46%	2.52%	3.10%	4.23%	2.01%	2.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2002: (43 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	62.4%	65.6%	61.1%	57.7%	59.5%	64.6%	61.3%	62.7%
New England:								
Connecticut	59.7%	70.7%	56.8%	63.4%	59.6%	57.4%	61.9%	59.1%
Maine	58.9%	60.3%	57.0%	61.9%	58.3%	58.1%	60.3%	58.4%
Massachusetts	59.5%	61.3%	47.5%	59.8%	59.2%	61.6%	54.7%	60.8%
New Hampshire	55.9%	56.9%	58.4%	52.3%	59.4%	54.6%	55.1%	56.2%
Middle Atlantic:								
New Jersey	64.0%	65.2%	56.2%	56.0%	60.3%	68.7%	56.9%	66.0%
New York	59.7%	58.7%	59.4%	58.1%	55.8%	62.2%	60.8%	59.4%
Pennsylvania	66.8%	65.7%	67.1%	56.8%	62.4%	71.1%	63.4%	67.7%
East North Central:								
Illinois	64.1%	67.6%	56.4%	57.9%	63.2%	66.9%	58.8%	65.6%
Indiana	63.3%	63.5%	61.5%	52.8%	64.2%	65.8%	59.2%	64.1%
Michigan	60.0%	54.6%	56.9%	59.2%	59.6%	61.8%	56.1%	61.2%
Ohio	61.4%	64.7%	65.5%	57.3%	61.5%	61.8%	59.8%	61.8%
Wisconsin	61.4%	64.0%	53.1%	44.1%	58.3%	70.1%	50.3%	64.8%
West North Central:								
Iowa	62.6%	61.3%	59.0%	58.1%	56.9%	67.4%	60.7%	63.1%
Kansas	58.6%	58.6%	65.1%	52.8%	56.5%	61.1%	59.3%	58.5%
Minnesota	58.9%	71.4%	61.0%	50.2%	48.1%	68.2%	56.7%	59.9%
Missouri	59.6%	67.6%	56.8%	59.4%	59.1%	59.4%	60.3%	59.5%
Nebraska	62.8%	56.9%	60.9%	50.8%	63.9%	66.9%	56.9%	64.1%
South Atlantic:								
Delaware	65.1%	67.6%	54.0%	55.8%	59.7%	69.5%	56.6%	66.8%
Florida	62.3%	69.0%	68.2%	62.2%	57.8%	62.0%	69.4%	60.8%
Georgia	63.3%	66.6%	52.7%	61.7%	62.5%	64.7%	58.2%	64.4%
Maryland	58.3%	62.7%	55.7%	49.7%	60.0%	60.1%	56.7%	58.8%
North Carolina	70.2%	73.6%	65.8%	63.7%	69.1%	71.9%	69.5%	70.3%
South Carolina	62.8%	65.2%	54.7%	59.5%	59.7%	64.9%	58.9%	63.6%
Virginia	56.9%	70.8%	58.7%	59.2%	56.2%	55.0%	61.7%	56.0%
West Virginia	59.5%	61.1%	54.5%	56.3%	61.1%	60.3%	56.7%	60.3%
East South Central:								
Alabama	57.3%	61.5%	55.8%	47.7%	64.6%	56.8%	55.8%	57.7%
Kentucky	68.3%	64.9%	60.8%	64.6%	67.7%	70.7%	63.8%	69.4%
Mississippi	60.8%	68.0%	72.8%	52.0%	54.1%	63.1%	59.3%	61.1%
Tennessee	63.6%	64.8%	66.7%	63.7%	70.5%	60.7%	63.4%	63.6%
West South Central:								
Louisiana	59.6%	72.0%	51.5%	60.5%	46.4%	63.1%	63.0%	58.7%
Oklahoma	59.4%	64.3%	60.6%	60.8%	57.1%	58.9%	64.0%	58.1%
Texas	67.2%	73.0%	68.3%	67.2%	56.3%	70.3%	68.1%	67.1%
Mountain:								
Arizona	60.5%	64.9%	57.6%	53.8%	53.4%	64.8%	58.5%	60.8%
Colorado	64.3%	62.2%	61.2%	60.1%	63.6%	66.0%	59.4%	65.7%
Montana	62.9%	70.1%	54.1%	61.6%	51.5%	70.2%	64.4%	62.2%
Nevada	59.6%	68.0%	65.8%	47.0%	54.0%	62.5%	56.7%	60.2%
New Mexico	51.6%	56.6%	47.8%	42.7%	45.4%	56.5%	48.2%	52.6%
Utah	64.0%	67.6%	56.6%	53.9%	53.4%	71.8%	59.3%	65.2%
Wyoming	58.8%	63.3%	54.0%	57.6%	51.8%	61.8%	57.6%	59.5%
Pacific:								
California	61.9%	67.5%	65.8%	57.7%	59.3%	63.1%	65.2%	61.1%
Hawaii	69.8%	73.7%	68.1%	66.3%	69.5%	70.6%	70.9%	69.4%
Oregon	64.8%	71.5%	66.9%	57.3%	65.5%	65.7%	63.9%	65.0%
Washington	62.3%	68.2%	74.5%	60.1%	57.2%	62.9%	69.4%	60.3%
States not shown separately	65.4%	64.4%	66.1%	57.2%	63.5%	68.8%	61.5%	66.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2002: (43 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%	0.49%	0.84%	0.82%	0.62%	0.96%	0.61%	0.59%
New England:								
Connecticut	2.55%	3.74%	4.29%	4.04%	4.16%	5.11%	3.47%	3.09%
Maine	2.38%	4.13%	4.19%	4.77%	5.28%	4.78%	2.61%	2.56%
Massachusetts	3.26%	4.33%	4.74%	2.87%	4.61%	5.82%	2.15%	4.01%
New Hampshire	0.75%	3.62%	3.85%	3.47%	3.26%	2.92%	1.60%	1.47%
Middle Atlantic:								
New Jersey	3.52%	5.00%	6.77%	6.29%	6.62%	3.43%	4.70%	3.59%
New York	1.93%	2.44%	2.27%	4.70%	2.76%	2.89%	2.26%	2.22%
Pennsylvania	2.05%	2.46%	4.09%	2.85%	2.75%	3.44%	1.47%	2.45%
East North Central:								
Illinois	2.49%	3.82%	4.07%	4.00%	4.49%	2.68%	2.49%	2.80%
Indiana	2.52%	2.46%	6.03%	3.69%	2.82%	4.64%	3.02%	2.98%
Michigan	2.96%	3.15%	2.97%	6.30%	4.34%	4.62%	2.07%	3.62%
Ohio	1.77%	3.36%	2.76%	2.19%	3.94%	3.04%	2.00%	2.14%
Wisconsin	3.06%	4.85%	2.62%	3.40%	4.69%	4.84%	3.00%	3.74%
West North Central:								
Iowa	2.33%	4.24%	5.29%	3.84%	3.85%	3.84%	3.61%	2.42%
Kansas	3.18%	3.39%	3.02%	3.93%	7.02%	4.82%	2.12%	3.76%
Minnesota	2.83%	4.75%	3.82%	3.61%	6.21%	3.95%	2.44%	3.27%
Missouri	2.84%	3.52%	6.04%	3.91%	3.51%	4.76%	3.27%	3.52%
Nebraska	1.77%	4.39%	4.56%	3.24%	3.46%	3.22%	2.99%	2.15%
South Atlantic:								
Delaware	2.29%	3.49%	3.14%	4.07%	3.85%	3.64%	3.00%	2.46%
Florida	2.94%	1.66%	5.41%	4.28%	4.65%	3.55%	1.30%	3.31%
Georgia	2.48%	5.28%	7.45%	8.04%	5.55%	3.33%	4.85%	2.51%
Maryland	1.79%	2.90%	2.47%	2.92%	3.62%	3.77%	1.61%	2.26%
North Carolina	2.58%	3.73%	4.99%	4.94%	5.07%	4.16%	2.07%	2.86%
South Carolina	1.79%	3.13%	7.47%	3.35%	5.08%	2.11%	3.24%	2.27%
Virginia	2.27%	3.29%	5.01%	2.47%	3.57%	4.00%	2.25%	2.66%
West Virginia	1.38%	5.03%	8.72%	4.78%	4.23%	2.93%	3.44%	2.49%
East South Central:								
Alabama	1.67%	3.18%	4.97%	4.82%	6.56%	4.16%	3.21%	2.28%
Kentucky	2.47%	5.50%	4.84%	4.50%	4.99%	3.44%	3.12%	2.91%
Mississippi	3.20%	5.40%	6.77%	4.43%	3.40%	4.77%	4.74%	3.58%
Tennessee	2.40%	4.98%	7.97%	3.27%	4.22%	3.71%	2.97%	2.97%
West South Central:								
Louisiana	2.29%	3.19%	7.97%	5.11%	5.79%	3.30%	5.19%	2.55%
Oklahoma	3.17%	3.15%	4.86%	4.00%	4.61%	5.40%	2.34%	3.85%
Texas	1.69%	4.04%	2.76%	5.05%	2.90%	2.21%	2.94%	1.87%
Mountain:								
Arizona	2.47%	4.22%	5.84%	4.49%	4.96%	3.98%	2.68%	3.04%
Colorado	2.32%	4.07%	1.99%	6.70%	5.82%	3.14%	2.56%	2.47%
Montana	2.80%	3.77%	8.66%	3.75%	6.71%	7.52%	1.71%	3.54%
Nevada	1.69%	3.86%	7.11%	7.79%	5.12%	4.01%	4.39%	2.96%
New Mexico	2.49%	3.44%	6.74%	2.22%	4.44%	4.97%	4.22%	3.68%
Utah	3.44%	4.71%	3.24%	5.33%	6.20%	4.36%	3.45%	4.02%
Wyoming	3.34%	4.15%	4.12%	3.63%	7.31%	7.18%	2.57%	4.54%
Pacific:								
California	2.23%	1.90%	2.59%	3.66%	3.38%	2.53%	2.02%	2.53%
Hawaii	2.19%	2.61%	4.84%	4.79%	4.87%	3.51%	2.64%	2.61%
Oregon	2.21%	4.90%	4.53%	5.63%	5.13%	4.04%	3.66%	2.73%
Washington	2.44%	1.75%	3.66%	5.34%	4.14%	3.68%	2.61%	3.08%
States not shown separately	3.61%	1.79%	3.56%	3.96%	4.03%	7.10%	2.43%	4.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.(1)(2002) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 2002

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	50.2%	11.8%	10.0%	17.9%	38.7%	71.8%	12.8%	59.3%
New England:								
Connecticut	47.2%	.	.	.	36.3%	74.9%	10.9%	57.3%
Maine	49.1%	.	.	.	39.6%	85.0%	11.5% *	63.3%
Massachusetts	32.4%	.	.	.	23.9% *	48.6%	12.0%	37.2%
New Hampshire	47.2%	.	.	.	53.6%	75.7%	8.6%	61.7%
Middle Atlantic:								
New Jersey	56.6%	.	.	.	46.3%	79.5%	14.0%	67.0%
New York	38.2%	.	.	.	24.0%	54.0%	17.6%	43.7%
Pennsylvania	40.3%	.	.	.	22.2%	59.1%	9.7%	48.1%
East North Central:								
Illinois	53.0%	.	.	.	49.4%	72.2%	16.8%	62.2%
Indiana	70.3%	.	.	.	65.5%	88.5%	19.5%	79.4%
Michigan	46.4%	.	.	.	50.2%	62.4%	11.3% *	56.1%
Ohio	54.7%	.	.	.	51.8%	80.0%	12.7%	65.5%
Wisconsin	56.0%	.	.	.	53.9%	75.8%	12.6%	66.3%
West North Central:								
Iowa	51.9%	.	.	.	46.0%	72.9%	12.2%	60.8%
Kansas	58.3%	.	.	.	69.2%	78.8%	8.5% *	70.6%
Minnesota	52.8%	.	.	.	39.8%	71.7%	38.2%	59.1%
Missouri	51.3%	.	.	.	41.2%	74.9%	10.9%	60.9%
Nebraska	55.3%	.	.	.	52.9%	74.9%	11.8% *	64.3%
South Atlantic:								
Delaware	59.2%	.	.	.	34.2%	80.1%	8.0%	67.9%
Florida	59.9%	.	.	.	36.6%	84.7%	8.3%	72.3%
Georgia	46.0%	.	.	.	35.4%	61.8%	13.7% *	52.0%
Maryland	57.2%	.	.	.	44.4%	82.8%	13.2%	68.4%
North Carolina	61.8%	.	.	.	40.0%	83.8%	9.0% *	71.0%
South Carolina	64.8%	.	.	.	56.3%	83.1%	10.9% *	74.3%
Virginia	48.0%	.	.	.	35.5%	70.1%	13.1%	56.1%
West Virginia	57.3%	.	.	.	57.8%	79.5%	9.2% *	70.4%
East South Central:								
Alabama	50.4%	.	.	.	45.0%	75.2%	10.3% *	59.7%
Kentucky	52.1%	.	.	.	40.9%	71.6%	13.0%	60.7%
Mississippi	65.7%	.	.	.	52.7%	91.4%	9.2% *	77.3%
Tennessee	59.0%	.	.	.	53.3%	80.5%	4.3% *	69.1%
West South Central:								
Louisiana	60.3%	.	.	.	42.9%	83.3%	22.0% *	71.3%
Oklahoma	55.2%	.	.	.	40.4%	83.3%	7.5%	69.6%
Texas	58.2%	.	.	.	39.5%	79.5%	7.4% *	66.7%
Mountain:								
Arizona	46.7%	.	.	.	34.6%	62.0%	9.5%	53.3%
Colorado	64.2%	.	.	.	62.1%	83.8%	10.2% *	77.2%
Montana	41.3%	.	.	.	39.8%	69.2%	10.2% *	55.6%
Nevada	57.8%	.	.	.	50.8%	77.3%	7.9% *	67.7%
New Mexico	57.5%	.	.	.	52.9%	81.8%	12.0%	70.6%
Utah	39.5%	.	.	.	51.6%	46.0%	14.0% *	45.8%
Wyoming	59.8%	.	.	.	53.5%	94.3%	15.9%	81.6%
Pacific:								
California	34.9%	.	.	.	16.0%	57.0%	12.0%	41.4%
Hawaii	22.5%	.	.	.	22.3% *	22.6%	24.8%	21.5%
Oregon	43.3%	.	.	.	24.2% *	72.7%	10.1%	53.3%
Washington	53.8%	.	.	.	58.1%	79.1%	12.9%	66.4%
States not shown separately	52.2%	.	.	.	38.6%	78.3%	8.6%	62.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.B.2.b.(1)(2002) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 2002

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	0.89%	0.54%	0.92%	1.96%	1.92%	1.10%	0.92%	1.01%
New England:								
Connecticut	6.34%	.	.	.	10.15%	6.73%	3.21%	7.47%
Maine	3.77%	.	.	.	7.39%	6.11%	4.25% *	4.57%
Massachusetts	3.85%	.	.	.	9.60% *	4.97%	3.09%	4.86%
New Hampshire	3.48%	.	.	.	6.75%	5.95%	2.13%	3.80%
Middle Atlantic:								
New Jersey	3.98%	.	.	.	9.67%	3.45%	4.07%	3.99%
New York	3.23%	.	.	.	4.97%	4.21%	1.99%	3.71%
Pennsylvania	3.21%	.	.	.	5.95%	4.78%	2.53%	4.02%
East North Central:								
Illinois	3.47%	.	.	.	6.35%	4.47%	2.69%	3.94%
Indiana	2.27%	.	.	.	9.04%	2.09%	5.17%	1.78%
Michigan	4.20%	.	.	.	7.06%	6.35%	4.32% *	4.93%
Ohio	2.23%	.	.	.	7.38%	3.44%	3.09%	3.32%
Wisconsin	2.51%	.	.	.	7.61%	3.59%	3.66%	3.69%
West North Central:								
Iowa	2.71%	.	.	.	7.33%	6.36%	3.12%	3.36%
Kansas	4.48%	.	.	.	10.07%	2.34%	2.78% *	4.06%
Minnesota	4.50%	.	.	.	6.13%	6.69%	9.29%	4.62%
Missouri	4.64%	.	.	.	11.21%	5.12%	2.63%	5.15%
Nebraska	4.89%	.	.	.	7.95%	7.54%	5.34% *	4.97%
South Atlantic:								
Delaware	6.44%	.	.	.	8.09%	7.61%	2.09%	6.99%
Florida	3.78%	.	.	.	8.01%	2.90%	1.76%	3.44%
Georgia	5.52%	.	.	.	8.77%	8.24%	5.42% *	6.72%
Maryland	4.50%	.	.	.	6.67%	3.84%	3.89%	4.90%
North Carolina	5.15%	.	.	.	7.24%	5.68%	3.37% *	5.36%
South Carolina	2.20%	.	.	.	10.10%	1.88%	3.62% *	2.71%
Virginia	3.47%	.	.	.	7.92%	5.75%	3.47%	3.90%
West Virginia	3.40%	.	.	.	8.91%	4.15%	3.02% *	3.19%
East South Central:								
Alabama	4.26%	.	.	.	9.93%	6.06%	3.50% *	5.57%
Kentucky	3.25%	.	.	.	9.93%	4.90%	3.14%	4.40%
Mississippi	2.08%	.	.	.	6.49%	2.49%	3.62% *	1.99%
Tennessee	3.81%	.	.	.	6.82%	5.49%	2.05% *	4.32%
West South Central:								
Louisiana	4.17%	.	.	.	10.53%	5.14%	7.21% *	3.56%
Oklahoma	4.98%	.	.	.	10.96%	5.75%	1.80%	5.77%
Texas	3.52%	.	.	.	6.62%	3.92%	2.44% *	3.66%
Mountain:								
Arizona	5.34%	.	.	.	5.11%	5.80%	2.49%	5.98%
Colorado	3.39%	.	.	.	8.10%	2.92%	3.83% *	3.11%
Montana	4.07%	.	.	.	8.10%	8.51%	3.15% *	4.89%
Nevada	3.44%	.	.	.	9.57%	3.88%	2.48% *	3.54%
New Mexico	3.81%	.	.	.	11.50%	4.52%	3.24%	5.04%
Utah	5.18%	.	.	.	10.04%	8.74%	4.55% *	6.85%
Wyoming	3.35%	.	.	.	10.23%	3.66%	2.89%	3.79%
Pacific:								
California	2.19%	.	.	.	4.47%	4.47%	1.83%	2.38%
Hawaii	3.23%	.	.	.	6.99% *	6.30%	3.40%	4.21%
Oregon	5.31%	.	.	.	7.34% *	6.10%	2.74%	5.76%
Washington	5.42%	.	.	.	8.60%	5.90%	3.28%	6.38%
States not shown separately	5.83%	.	.	.	7.92%	7.83%	1.57%	6.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.B.2.c(2002) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 2002: (43 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%	14.6%	16.9%	28.9%	47.4%	79.1%	19.7%	66.5%
New England:								
Connecticut	56.3%	.	.	.	62.2%	66.8%	30.6%	63.2%
Maine	50.9%	.	.	.	59.7%	74.6%	15.6%	63.9%
Massachusetts	54.0%	.	.	.	55.2%	74.3%	12.7%	64.6%
New Hampshire	51.4%	.	.	.	58.1%	71.0%	16.7%	64.7%
Middle Atlantic:								
New Jersey	61.4%	.	.	.	53.6%	86.6%	20.4%	73.0%
New York	62.7%	.	.	.	61.7%	83.9%	27.9%	71.8%
Pennsylvania	64.9%	.	.	.	52.9%	89.9%	20.9%	76.8%
East North Central:								
Illinois	58.1%	.	.	.	54.0%	77.2%	23.0%	68.0%
Indiana	50.3%	.	.	.	26.6%	74.3%	9.0%	58.4%
Michigan	54.3%	.	.	.	48.3%	72.1%	22.8%	63.8%
Ohio	49.6%	.	.	.	33.9%	77.7%	8.4%*	60.6%
Wisconsin	47.6%	.	.	.	29.6%	76.5%	17.1%	56.9%
West North Central:								
Iowa	49.4%	.	.	.	50.8%	66.0%	19.0%	56.5%
Kansas	57.5%	.	.	.	62.8%	79.9%	13.8%*	68.1%
Minnesota	56.0%	.	.	.	33.9%	83.2%	41.0%	62.7%
Missouri	57.6%	.	.	.	48.6%	80.7%	8.6%*	69.0%
Nebraska	42.3%	.	.	.	12.4%*	76.2%	2.5%*	51.6%
South Atlantic:								
Delaware	60.6%	.	.	.	53.1%	76.1%	22.4%	68.3%
Florida	64.8%	.	.	.	52.8%	82.9%	18.9%	74.4%
Georgia	64.6%	.	.	.	58.3%	82.4%	23.0%	73.1%
Maryland	64.9%	.	.	.	53.8%	91.0%	23.4%	75.8%
North Carolina	57.8%	.	.	.	40.9%	80.4%	4.5%*	67.2%
South Carolina	53.8%	.	.	.	26.3%	77.1%	11.2%*	62.0%
Virginia	57.5%	.	.	.	48.3%	76.3%	11.7%	67.1%
West Virginia	38.8%	.	.	.	17.8%*	63.6%	3.9%*	48.9%
East South Central:								
Alabama	39.0%	.	.	.	34.2%	61.9%	4.3%*	47.5%
Kentucky	48.8%	.	.	.	18.2%*	76.1%	12.3%	57.5%
Mississippi	37.1%	.	.	.	14.1%*	54.7%	9.3%*	43.0%
Tennessee	53.2%	.	.	.	31.8%	75.5%	10.3%	61.1%
West South Central:								
Louisiana	47.0%	.	.	.	22.0%*	69.4%	20.9%	54.0%
Oklahoma	56.2%	.	.	.	40.2%	78.4%	19.3%	66.2%
Texas	55.8%	.	.	.	31.2%	77.5%	14.3%	62.7%
Mountain:								
Arizona	56.1%	.	.	.	44.5%	80.1%	13.3%	64.0%
Colorado	51.0%	.	.	.	56.7%	66.0%	8.4%*	62.4%
Montana	30.6%	.	.	.	15.6%*	66.7%	5.9%*	41.4%
Nevada	38.7%	.	.	.	30.2%*	50.9%	12.2%	44.2%
New Mexico	47.0%	.	.	.	23.5%*	75.3%	9.8%	58.5%
Utah	55.0%	.	.	.	24.6%	90.4%	14.6%*	65.9%
Wyoming	37.5%	.	.	.	5.3%*	80.4%	7.1%*	53.0%
Pacific:								
California	66.4%	.	.	.	65.7%	84.8%	34.9%	74.6%
Hawaii	76.1%	.	.	.	89.4%	92.5%	41.7%	90.1%
Oregon	51.7%	.	.	.	46.0%	85.7%	4.2%*	66.3%
Washington	55.8%	.	.	.	43.6%	86.9%	13.8%	67.0%
States not shown separately	49.6%	.	.	.	37.3%	76.6%	12.1%	59.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.B.2.c(2002) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 2002: (43 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	0.75%	1.24%	1.21%	1.46%	1.61%	0.95%	0.95%	0.85%
New England:								
Connecticut	5.85%	.	.	.	7.41%	9.81%	4.74%	6.75%
Maine	4.68%	.	.	.	4.65%	7.78%	3.62%	4.87%
Massachusetts	3.48%	.	.	.	8.73%	5.42%	3.51%	4.29%
New Hampshire	4.21%	.	.	.	10.09%	6.35%	3.44%	5.02%
Middle Atlantic:								
New Jersey	3.06%	.	.	.	7.76%	5.30%	3.86%	3.75%
New York	2.87%	.	.	.	5.31%	3.60%	1.82%	3.58%
Pennsylvania	2.52%	.	.	.	3.97%	3.53%	2.67%	3.02%
East North Central:								
Illinois	3.03%	.	.	.	5.99%	4.85%	3.09%	3.32%
Indiana	5.59%	.	.	.	6.85%	6.14%	2.65%	6.02%
Michigan	4.00%	.	.	.	9.58%	6.16%	4.67%	5.21%
Ohio	2.50%	.	.	.	7.74%	3.81%	2.82%*	2.89%
Wisconsin	3.35%	.	.	.	5.10%	6.25%	4.26%	3.92%
West North Central:								
Iowa	4.23%	.	.	.	9.63%	7.92%	4.78%	4.34%
Kansas	4.66%	.	.	.	10.99%	4.79%	4.75%*	4.40%
Minnesota	4.06%	.	.	.	6.85%	4.95%	11.24%	3.85%
Missouri	5.15%	.	.	.	7.18%	4.76%	3.13%*	4.58%
Nebraska	3.10%	.	.	.	5.63%*	5.28%	1.04%*	3.27%
South Atlantic:								
Delaware	4.68%	.	.	.	7.08%	6.92%	5.57%	4.95%
Florida	3.27%	.	.	.	7.03%	3.46%	3.12%	3.03%
Georgia	4.11%	.	.	.	6.99%	5.71%	2.41%	4.53%
Maryland	2.86%	.	.	.	6.30%	3.43%	3.74%	2.83%
North Carolina	3.91%	.	.	.	9.20%	4.17%	1.44%*	3.95%
South Carolina	3.44%	.	.	.	7.73%	5.56%	3.40%*	3.95%
Virginia	4.84%	.	.	.	9.20%	7.21%	2.71%	5.59%
West Virginia	4.29%	.	.	.	5.63%*	6.31%	2.25%*	4.84%
East South Central:								
Alabama	4.81%	.	.	.	10.06%	7.18%	2.11%*	5.38%
Kentucky	5.21%	.	.	.	7.01%*	5.46%	3.65%	5.83%
Mississippi	6.17%	.	.	.	7.42%*	8.15%	4.43%*	7.18%
Tennessee	3.09%	.	.	.	8.84%	2.87%	2.41%	3.22%
West South Central:								
Louisiana	3.47%	.	.	.	7.19%*	5.40%	5.91%	3.84%
Oklahoma	6.46%	.	.	.	8.31%	7.93%	5.56%	6.78%
Texas	3.19%	.	.	.	6.04%	4.10%	3.66%	3.51%
Mountain:								
Arizona	3.56%	.	.	.	9.33%	3.67%	3.38%	3.85%
Colorado	4.62%	.	.	.	9.01%	7.92%	2.61%*	5.53%
Montana	3.21%	.	.	.	5.03%*	5.50%	3.45%*	4.48%
Nevada	6.56%	.	.	.	9.88%*	9.66%	3.44%	7.42%
New Mexico	4.77%	.	.	.	8.49%*	6.56%	2.75%	5.76%
Utah	4.91%	.	.	.	6.89%	3.34%	5.31%*	5.87%
Wyoming	3.81%	.	.	.	6.19%*	6.10%	2.91%*	5.86%
Pacific:								
California	3.70%	.	.	.	6.15%	4.14%	2.49%	4.16%
Hawaii	2.77%	.	.	.	6.08%	7.53%	4.60%	3.48%
Oregon	4.13%	.	.	.	8.64%	6.66%	1.70%*	3.55%
Washington	4.96%	.	.	.	9.78%	3.75%	3.42%	5.56%
States not shown separately	5.35%	.	.	.	7.16%	6.08%	2.30%	5.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.B.3(2002) Number of full-time private-sector employees by firm size and State: United States, 2002: (43 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	89,099,457	9,730,655	7,122,511	12,011,350	16,920,212	43,314,729	22,680,953	66,418,504
New England:								
Connecticut	1,234,063	143,967	88,354	208,653	193,168	599,921	310,906	923,157
Maine	374,760	66,048	38,734	58,232	79,493	132,253	132,129	242,631
Massachusetts	2,222,789	221,732	199,442	306,594	468,132	1,026,889	550,133	1,672,656
New Hampshire	369,394	51,265	38,614	59,263	86,422	133,830	121,132	248,262
Middle Atlantic:								
New Jersey	3,069,227	317,315	260,748	360,015	675,497	1,455,652	769,103	2,300,124
New York	5,711,255	672,235	488,945	804,337	1,140,154	2,605,585	1,499,562	4,211,694
Pennsylvania	4,059,147	429,701	294,550	524,296	702,883	2,107,717	967,969	3,091,177
East North Central:								
Illinois	4,172,062	419,894	320,469	577,578	869,181	1,984,940	1,085,882	3,086,180
Indiana	2,077,603	188,924	137,812	268,224	356,921	1,125,722	444,333	1,633,271
Michigan	2,813,377	341,510	264,089	334,385	545,399	1,327,994	787,838	2,025,539
Ohio	3,797,964	329,942	271,337	639,094	674,310	1,883,281	884,235	2,913,729
Wisconsin	1,855,400	186,032	151,781	265,686	391,904	859,997	483,074	1,372,326
West North Central:								
Iowa	921,067	110,461	69,455	128,032	199,118	414,003	237,501	683,567
Kansas	824,394	94,491	63,877	109,121	238,274	318,631	213,399	610,995
Minnesota	1,716,115	160,338	135,516	407,437*	343,310	669,514	574,545*	1,141,569
Missouri	1,809,233	163,445	149,124	254,218	311,341	931,105	433,840	1,375,394
Nebraska	564,131	68,340	49,120	75,568	108,706	262,397	143,619	420,512
South Atlantic:								
Delaware	297,932	30,032	19,754	31,562	46,262	170,323	64,456	233,476
Florida	4,865,578	704,985	319,798	511,225	711,304	2,618,266	1,264,160	3,601,418
Georgia	2,893,405	272,342	188,934	331,645	559,533	1,540,950	653,301	2,240,103
Maryland	1,728,475	177,830	141,027	238,660	347,103	823,855	433,675	1,294,800
North Carolina	2,747,623	270,588	201,351	316,224	391,769	1,567,691	610,263	2,137,359
South Carolina	1,142,416	129,765	81,328	127,485	202,568	601,270	277,818	864,598
Virginia	2,367,354	219,814	174,193	347,947	363,716	1,261,684	531,017	1,836,337
West Virginia	428,598	55,858	36,405	65,127	62,608	208,600	123,246	305,353
East South Central:								
Alabama	1,185,477	136,811	93,177	186,163	257,659	511,668	310,886	874,591
Kentucky	1,184,675	111,310	99,444	132,712	229,860	611,349	282,492	902,183
Mississippi	703,873	87,122	57,772	90,103	110,273	358,603	192,612	511,261
Tennessee	1,784,990	184,320	155,005	195,088	341,928	908,649	443,180	1,341,810
West South Central:								
Louisiana	1,180,439	141,092	110,566	201,047	156,443	571,291	347,712	832,727
Oklahoma	919,736	118,401	73,400	145,386	131,653	450,897*	267,309	652,427
Texas	6,706,562	710,498	480,487	668,673	1,217,770	3,629,134	1,511,766	5,194,796
Mountain:								
Arizona	1,454,565	168,588	113,718	185,794	295,151	691,314	357,732	1,096,833
Colorado	1,588,873	169,466	162,872	162,855	220,738	872,944	416,759	1,172,115
Montana	218,786	54,070	21,508	41,332	34,669	67,207*	95,276	123,511
Nevada	785,066	58,914	61,779	68,659	157,692	438,021	158,576	626,490
New Mexico	386,026	53,104	45,294	65,434	66,867	155,328	132,541	253,485
Utah	696,505	81,336	46,655	91,951	125,217	351,346	176,730	519,775
Wyoming	133,762	28,661	18,453	24,284	11,983	50,380	59,569	74,193
Pacific:								
California	10,405,189	1,115,796	860,185	1,613,749	2,322,355	4,493,104	2,731,300	7,673,889
Hawaii	353,564	45,143	35,584	50,886	67,384	154,567	109,268	244,296
Oregon	1,030,717	126,853	102,926	167,363	209,660	423,914	322,829	707,887
Washington	1,772,475	200,237	174,047	187,011	481,847	729,333	477,666	1,294,809
States not shown separately	2,544,815	312,082	224,881	382,253	411,988	1,213,610	689,616	1,855,199

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Totals may not sum exactly because of rounding.

Table II.B.3(2002) Standard error for number of full-time private-sector employees by firm size and State: United States, 2002: (43 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	1,025,765	201,702	210,821	186,712	471,047	1,155,594	336,545	1,057,809
New England:								
Connecticut	127,781	15,077	9,984	28,306	26,984	126,935	25,975	129,529
Maine	27,065	5,551	5,548	8,936	6,733	19,659	11,549	24,479
Massachusetts	179,147	19,424	23,246	23,020	70,564	158,739	32,329	170,231
New Hampshire	36,394	8,491	4,528	5,412	21,058	19,966	8,482	36,681
Middle Atlantic:								
New Jersey	286,502	28,493	31,154	34,772	140,813	185,655	63,624	269,585
New York	325,269	50,236	51,752	70,966	77,890	342,841	62,750	305,403
Pennsylvania	289,353	41,552	27,330	47,715	80,962	276,306	49,809	270,841
East North Central:								
Illinois	281,609	30,892	25,882	43,962	121,104	241,848	56,475	296,988
Indiana	202,180	16,164	21,784	27,588	43,656	205,912	22,927	209,210
Michigan	191,753	24,655	34,842	42,033	69,694	203,933	52,025	190,619
Ohio	186,642	21,146	30,106	54,698	74,617	132,354	36,709	176,978
Wisconsin	133,773	11,497	16,435	22,928	49,143	106,280	21,127	126,170
West North Central:								
Iowa	73,908	10,938	10,639	18,197	20,743	68,689	17,729	66,181
Kansas	90,260	4,118	9,000	11,342	64,224	39,160	12,753	93,210
Minnesota	176,364	15,806	19,702	154,977*	44,851	101,123	173,730*	113,834
Missouri	128,231	11,822	18,926	30,023	41,257	143,643	27,299	138,758
Nebraska	47,314	5,028	4,990	7,466	23,535	30,255	6,024	46,474
South Atlantic:								
Delaware	33,724	7,889	1,922	4,876	6,433	29,835	8,926	27,653
Florida	341,985	70,111	24,291	48,454	78,339	402,558	77,864	356,791
Georgia	325,477	23,072	37,839	43,550	109,849	314,961	53,526	296,491
Maryland	162,660	6,701	8,537	15,168	50,551	162,572	15,416	158,989
North Carolina	309,362	16,561	29,182	44,045	90,955	291,498	40,412	312,607
South Carolina	64,819	8,498	10,681	13,937	18,791	50,604	10,801	64,829
Virginia	320,627	14,085	16,541	40,925	45,929	311,404	29,767	342,627
West Virginia	22,697	6,051	4,027	7,636	8,712	22,892	6,446	25,553
East South Central:								
Alabama	102,697	8,070	10,818	17,519	55,186	76,645	18,272	103,692
Kentucky	90,247	6,038	9,461	12,868	33,126	93,254	15,755	99,322
Mississippi	48,881	6,609	8,395	13,861	16,441	40,127	10,850	43,228
Tennessee	116,965	12,697	28,184	15,655	60,651	76,784	36,035	125,970
West South Central:								
Louisiana	122,518	11,898	12,156	26,182	16,499	123,191	24,445	122,334
Oklahoma	135,735	10,238	7,171	12,271	15,050	138,077*	15,158	137,118
Texas	349,098	39,907	44,579	39,121	104,863	289,392	31,435	338,980
Mountain:								
Arizona	94,296	12,704	24,175	25,268	71,004	67,334	21,814	90,592
Colorado	178,308	16,855	37,235	36,577	47,493	183,565	31,527	156,956
Montana	29,805	7,853	2,873	3,948	5,460	21,011*	9,304	22,511
Nevada	52,906	4,462	8,950	11,784	27,209	33,803	9,547	54,030
New Mexico	14,133	5,242	4,154	7,036	5,673	14,276	7,525	16,543
Utah	85,470	9,140	3,031	12,016	34,929	82,076	11,137	82,006
Wyoming	8,651	1,334	1,790	2,557	2,619	8,273	1,397	8,503
Pacific:								
California	488,687	94,468	46,209	75,464	285,784	507,995	110,015	458,110
Hawaii	34,464	4,368	5,448	6,386	12,923	34,100	9,664	35,765
Oregon	54,416	13,388	13,882	25,301	33,457	47,424	24,366	53,389
Washington	116,637	14,389	15,991	23,975	111,574	117,123	22,832	125,494
States not shown separately	249,480	23,378	35,819	44,963	63,589	238,741	47,820	265,949

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Totals may not sum exactly because of rounding.

Table II.B.3.a(2002) Percent of number of full-time private-sector employees by firm size and State: United States, 2002: (43 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	89,099,457	10.9%	8.0%	13.5%	19.0%	48.6%	25.5%	74.5%
New England:								
Connecticut	1,234,063	11.7%	7.2%	16.9%	15.7%	48.6%	25.2%	74.8%
Maine	374,760	17.6%	10.3%	15.5%	21.2%	35.3%	35.3%	64.7%
Massachusetts	2,222,789	10.0%	9.0%	13.8%	21.1%	46.2%	24.7%	75.3%
New Hampshire	369,394	13.9%	10.5%	16.0%	23.4%	36.2%	32.8%	67.2%
Middle Atlantic:								
New Jersey	3,069,227	10.3%	8.5%	11.7%	22.0%	47.4%	25.1%	74.9%
New York	5,711,255	11.8%	8.6%	14.1%	20.0%	45.6%	26.3%	73.7%
Pennsylvania	4,059,147	10.6%	7.3%	12.9%	17.3%	51.9%	23.8%	76.2%
East North Central:								
Illinois	4,172,062	10.1%	7.7%	13.8%	20.8%	47.6%	26.0%	74.0%
Indiana	2,077,603	9.1%	6.6%	12.9%	17.2%	54.2%	21.4%	78.6%
Michigan	2,813,377	12.1%	9.4%	11.9%	19.4%	47.2%	28.0%	72.0%
Ohio	3,797,964	8.7%	7.1%	16.8%	17.8%	49.6%	23.3%	76.7%
Wisconsin	1,855,400	10.0%	8.2%	14.3%	21.1%	46.4%	26.0%	74.0%
West North Central:								
Iowa	921,067	12.0%	7.5%	13.9%	21.6%	44.9%	25.8%	74.2%
Kansas	824,394	11.5%	7.7%	13.2%	28.9%	38.7%	25.9%	74.1%
Minnesota	1,716,115	9.3%	7.9%	23.7%	20.0%	39.0%	33.5%*	66.5%
Missouri	1,809,233	9.0%	8.2%	14.1%	17.2%	51.5%	24.0%	76.0%
Nebraska	564,131	12.1%	8.7%	13.4%	19.3%	46.5%	25.5%	74.5%
South Atlantic:								
Delaware	297,932	10.1%	6.6%	10.6%	15.5%	57.2%	21.6%	78.4%
Florida	4,865,578	14.5%	6.6%	10.5%	14.6%	53.8%	26.0%	74.0%
Georgia	2,893,405	9.4%	6.5%	11.5%	19.3%	53.3%	22.6%	77.4%
Maryland	1,728,475	10.3%	8.2%	13.8%	20.1%	47.7%	25.1%	74.9%
North Carolina	2,747,623	9.8%	7.3%	11.5%	14.3%	57.1%	22.2%	77.8%
South Carolina	1,142,416	11.4%	7.1%	11.2%	17.7%	52.6%	24.3%	75.7%
Virginia	2,367,354	9.3%	7.4%	14.7%	15.4%	53.3%	22.4%	77.6%
West Virginia	428,598	13.0%	8.5%	15.2%	14.6%	48.7%	28.8%	71.2%
East South Central:								
Alabama	1,185,477	11.5%	7.9%	15.7%	21.7%	43.2%	26.2%	73.8%
Kentucky	1,184,675	9.4%	8.4%	11.2%	19.4%	51.6%	23.8%	76.2%
Mississippi	703,873	12.4%	8.2%	12.8%	15.7%	50.9%	27.4%	72.6%
Tennessee	1,784,990	10.3%	8.7%	10.9%	19.2%	50.9%	24.8%	75.2%
West South Central:								
Louisiana	1,180,439	12.0%	9.4%	17.0%	13.3%	48.4%	29.5%	70.5%
Oklahoma	919,736	12.9%	8.0%	15.8%	14.3%	49.0%*	29.1%	70.9%
Texas	6,706,562	10.6%	7.2%	10.0%	18.2%	54.1%	22.5%	77.5%
Mountain:								
Arizona	1,454,565	11.6%	7.8%	12.8%	20.3%	47.5%	24.6%	75.4%
Colorado	1,588,873	10.7%	10.3%	10.2%	13.9%	54.9%	26.2%	73.8%
Montana	218,786	24.7%	9.8%	18.9%	15.8%	30.7%*	43.5%	56.5%
Nevada	785,066	7.5%	7.9%	8.7%	20.1%	55.8%	20.2%	79.8%
New Mexico	386,026	13.8%	11.7%	17.0%	17.3%	40.2%	34.3%	65.7%
Utah	696,505	11.7%	6.7%	13.2%	18.0%	50.4%	25.4%	74.6%
Wyoming	133,762	21.4%	13.8%	18.2%	9.0%	37.7%	44.5%	55.5%
Pacific:								
California	10,405,189	10.7%	8.3%	15.5%	22.3%	43.2%	26.2%	73.8%
Hawaii	353,564	12.8%	10.1%	14.4%	19.1%	43.7%	30.9%	69.1%
Oregon	1,030,717	12.3%	10.0%	16.2%	20.3%	41.1%	31.3%	68.7%
Washington	1,772,475	11.3%	9.8%	10.6%	27.2%	41.1%	26.9%	73.1%
States not shown separately	2,544,815	12.3%	8.8%	15.0%	16.2%	47.7%	27.1%	72.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Percents may not add to 100% because of rounding.

Table II.B.3.a(2002) Standard error for percent of number of full-time private-sector employees by firm size and State: United States, 2002: (43 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	1,025,765	0.22%	0.24%	0.31%	0.61%	0.82%	0.47%	0.47%
New England:								
Connecticut	127,781	1.21%	1.12%	3.15%	2.96%	4.96%	2.89%	2.89%
Maine	27,065	1.64%	1.54%	2.21%	0.86%	3.16%	3.10%	3.10%
Massachusetts	179,147	0.81%	1.50%	0.61%	3.46%	4.70%	2.10%	2.10%
New Hampshire	36,394	2.14%	1.98%	1.82%	3.53%	3.87%	3.06%	3.06%
Middle Atlantic:								
New Jersey	286,502	0.77%	0.98%	1.75%	3.01%	3.13%	2.81%	2.81%
New York	325,269	0.74%	1.14%	1.70%	1.92%	3.31%	1.40%	1.40%
Pennsylvania	289,353	1.18%	0.84%	1.36%	2.31%	3.04%	1.47%	1.47%
East North Central:								
Illinois	281,609	1.03%	1.03%	1.39%	2.17%	3.73%	2.69%	2.69%
Indiana	202,180	1.21%	1.01%	1.96%	2.56%	4.11%	2.06%	2.06%
Michigan	191,753	1.27%	1.42%	1.74%	2.21%	3.53%	2.45%	2.45%
Ohio	186,642	0.73%	0.98%	1.28%	1.88%	1.70%	1.20%	1.20%
Wisconsin	133,773	0.74%	0.65%	1.65%	2.33%	2.68%	1.78%	1.78%
West North Central:								
Iowa	73,908	1.35%	0.95%	2.56%	2.40%	3.63%	1.86%	1.86%
Kansas	90,260	1.03%	1.50%	2.10%	3.86%	2.54%	3.00%	3.00%
Minnesota	176,364	0.63%	1.48%	4.95%	2.94%	4.76%	4.97%*	4.97%
Missouri	128,231	1.03%	1.54%	2.37%	2.19%	4.28%	2.70%	2.70%
Nebraska	47,314	1.42%	1.13%	1.68%	2.81%	2.64%	2.20%	2.20%
South Atlantic:								
Delaware	33,724	1.50%	0.57%	1.82%	2.53%	4.03%	1.55%	1.55%
Florida	341,985	1.97%	0.69%	1.38%	2.12%	4.66%	2.60%	2.60%
Georgia	325,477	1.49%	1.20%	1.87%	3.53%	4.61%	2.37%	2.37%
Maryland	162,660	0.88%	0.69%	1.25%	2.95%	4.08%	1.86%	1.86%
North Carolina	309,362	2.05%	1.54%	2.64%	2.57%	5.54%	3.82%	3.82%
South Carolina	64,819	0.96%	1.22%	1.02%	1.38%	2.02%	1.93%	1.93%
Virginia	320,627	1.41%	1.22%	1.93%	2.39%	4.38%	3.48%	3.48%
West Virginia	22,697	1.92%	1.21%	1.28%	2.16%	3.32%	2.45%	2.45%
East South Central:								
Alabama	102,697	1.31%	1.06%	1.15%	3.31%	3.70%	2.67%	2.67%
Kentucky	90,247	0.75%	1.20%	1.33%	3.11%	3.92%	2.33%	2.33%
Mississippi	48,881	1.18%	1.09%	1.61%	2.10%	3.61%	1.64%	1.64%
Tennessee	116,965	0.87%	1.63%	1.25%	2.70%	2.41%	2.72%	2.72%
West South Central:								
Louisiana	122,518	1.31%	1.65%	2.32%	2.05%	4.81%	3.02%	3.02%
Oklahoma	135,735	1.47%	1.55%	2.39%	2.23%	6.22%*	3.36%	3.36%
Texas	349,098	0.87%	0.80%	0.63%	1.30%	2.06%	1.18%	1.18%
Mountain:								
Arizona	94,296	1.43%	1.56%	1.87%	3.67%	3.58%	2.27%	2.27%
Colorado	178,308	1.23%	2.34%	2.53%	3.69%	5.40%	2.01%	2.01%
Montana	29,805	1.80%	1.46%	2.42%	2.94%	3.76%*	3.11%	3.11%
Nevada	52,906	0.68%	1.03%	1.78%	2.49%	2.27%	2.07%	2.07%
New Mexico	14,133	1.66%	0.87%	1.74%	1.61%	2.33%	2.30%	2.30%
Utah	85,470	1.08%	0.99%	2.78%	4.70%	5.45%	2.75%	2.75%
Wyoming	8,651	1.48%	1.64%	2.13%	2.06%	4.25%	2.80%	2.80%
Pacific:								
California	488,687	1.03%	0.48%	0.86%	2.53%	3.38%	1.22%	1.22%
Hawaii	34,464	1.36%	1.58%	3.01%	3.25%	4.77%	3.35%	3.35%
Oregon	54,416	1.06%	1.53%	2.33%	2.59%	3.40%	2.39%	2.39%
Washington	116,637	1.13%	1.34%	1.77%	5.26%	4.63%	2.62%	2.62%
States not shown separately	249,480	1.79%	1.54%	1.84%	2.66%	4.92%	3.21%	3.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Percents may not add to 100% because of rounding.

Table II.B.3.b(2002) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 2002: (43 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	91.3%	54.2%	79.2%	90.8%	96.8%	99.6%	70.7%	98.3%
New England:								
Connecticut	95.3%	65.9%	91.7%	99.5%	100.0%	100.0%	81.9%	99.9%
Maine	88.3%	52.2%	80.0%	93.9%	99.0%	100.0%	67.8%	99.5%
Massachusetts	94.6%	56.2%	89.5%	99.3%	99.8%	100.0%	78.3%	99.9%
New Hampshire	92.6%	67.8%	88.3%	97.9%	100.0%	96.1%	82.1%	97.7%
Middle Atlantic:								
New Jersey	92.8%	62.0%	79.1%	92.1%	97.3%	100.0%	76.3%	98.3%
New York	92.7%	58.7%	88.1%	91.1%	99.5%	99.9%	76.4%	98.6%
Pennsylvania	94.8%	74.3%	86.4%	91.1%	98.3%	100.0%	80.6%	99.3%
East North Central:								
Illinois	93.0%	57.5%	83.3%	96.1%	97.6%	99.3%	77.2%	98.6%
Indiana	92.2%	49.0%	68.3%	92.9%	98.9%	100.0%	65.7%	99.3%
Michigan	93.1%	57.7%	91.7%	96.4%	99.0%	99.3%	78.0%	99.0%
Ohio	93.9%	63.4%	86.9%	96.8%	91.9%	100.0%	80.5%	98.0%
Wisconsin	93.6%	54.6%	86.6%	96.6%	98.7%	100.0%	76.5%	99.6%
West North Central:								
Iowa	90.4%	42.2%	78.7%	96.5%	99.9%	98.8%	65.4%	99.1%
Kansas	91.6%	56.3%	71.6%	93.8%	98.8%	100.0%	69.0%	99.5%
Minnesota	93.1%	56.0%	89.0%	95.6%	95.3%	100.0%	83.2%	98.0%
Missouri	92.8%	50.7%	78.4%	94.3%	98.9%	100.0%	72.4%	99.2%
Nebraska	88.6%	39.0%	68.3%	91.0%	99.9%	100.0%	58.7%	98.8%
South Atlantic:								
Delaware	92.2%	41.7%	81.7%	93.4%	99.9%	100.0%	65.1%	99.6%
Florida	89.2%	57.0%	68.1%	90.1%	90.6%	100.0%	65.6%	97.5%
Georgia	91.6%	45.8%	75.7%	93.4%	98.2%	98.9%	69.0%	98.2%
Maryland	91.9%	52.1%	88.9%	95.0%	99.6%	96.8%	74.2%	97.8%
North Carolina	90.6%	40.0%	76.7%	86.1%	98.8%	100.0%	62.0%	98.8%
South Carolina	86.0%	38.3%	69.9%	69.4%	92.1%	100.0%	56.5%	95.5%
Virginia	92.9%	56.9%	85.3%	86.6%	100.0%	100.0%	70.1%	99.5%
West Virginia	86.9%	44.4%	67.9%	84.4%	94.4%	100.0%	62.0%	96.9%
East South Central:								
Alabama	92.2%	58.6%	76.3%	95.5%	98.0%	100.0%	72.0%	99.4%
Kentucky	92.6%	47.7%	87.7%	88.4%	99.1%	100.0%	71.4%	99.2%
Mississippi	86.8%	31.2%	65.9%	86.2%	99.3%	100.0%	53.4%	99.4%
Tennessee	86.2%	38.0%	51.7%	88.4%	99.8%	96.2%	55.3%	96.4%
West South Central:								
Louisiana	89.2%	44.2%	75.0%	92.4%	98.7%	99.3%	67.0%	98.5%
Oklahoma	88.6%	48.1%	75.3%	88.5%	95.3%	99.5%	67.6%	97.2%
Texas	88.7%	45.4%	68.7%	78.6%	95.3%	99.5%	57.1%	97.9%
Mountain:								
Arizona	88.7%	46.9%	68.9%	80.2%	99.1%	100.0%	57.2%	99.0%
Colorado	92.6%	50.6%	88.1%	92.3%	100.0%	99.9%	73.4%	99.5%
Montana	78.8%	46.9%	62.4%	85.0%	98.4%	95.7%	56.2%	96.2%
Nevada	93.7%	56.7%	78.8%	91.7%	98.3%	99.5%	72.6%	99.1%
New Mexico	80.3%	39.7%	63.1%	69.9%	94.5%	97.6%	58.0%	92.0%
Utah	92.2%	58.1%	75.0%	94.8%	100.0%	98.8%	72.6%	98.8%
Wyoming	81.7%	48.7%	73.1%	81.3%	97.3%	100.0%	61.1%	98.2%
Pacific:								
California	89.8%	57.5%	77.6%	87.6%	92.3%	99.7%	70.5%	96.7%
Hawaii	99.1%	95.5%	97.7%	99.5%	100.0%	100.0%	97.4%	99.9%
Oregon	90.8%	54.7%	78.2%	93.1%	99.8%	99.4%	73.2%	98.9%
Washington	92.1%	58.8%	85.1%	87.5%	99.2%	99.3%	73.6%	98.9%
States not shown separately	88.8%	46.6%	71.8%	90.9%	95.2%	100.0%	62.9%	98.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 2002: (43 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%	1.04%	0.79%	0.60%	0.78%	0.11%	0.54%	0.26%
New England:								
Connecticut	0.46%	3.80%	3.42%	0.78%	0.00%	0.00%	2.53%	0.14%
Maine	1.89%	5.25%	7.32%	6.00%	0.58%	0.00%	4.89%	0.29%
Massachusetts	0.77%	5.47%	4.09%	0.57%	0.20%	0.00%	2.48%	0.04%
New Hampshire	1.11%	5.11%	2.33%	0.93%	0.00%	2.58%	1.50%	1.53%
Middle Atlantic:								
New Jersey	1.22%	5.84%	5.67%	4.29%	0.98%	0.00%	4.22%	0.52%
New York	0.83%	2.92%	3.06%	3.02%	0.46%	0.06%	1.71%	0.78%
Pennsylvania	0.92%	3.06%	6.09%	3.48%	4.29%	0.00%	3.03%	0.37%
East North Central:								
Illinois	1.04%	3.52%	4.66%	2.29%	2.78%	0.55%	4.18%	0.53%
Indiana	0.87%	3.61%	8.44%	3.75%	0.99%	0.00%	3.22%	0.39%
Michigan	0.88%	3.44%	3.08%	2.45%	0.55%	0.30%	2.19%	0.37%
Ohio	1.11%	3.71%	3.08%	1.40%	4.73%	0.00%	1.04%	1.59%
Wisconsin	1.03%	4.02%	3.65%	3.59%	1.22%	0.00%	3.32%	0.33%
West North Central:								
Iowa	1.53%	3.92%	5.53%	3.17%	0.13%	1.29%	4.22%	0.58%
Kansas	0.77%	3.20%	8.78%	3.08%	0.72%	0.00%	4.10%	0.27%
Minnesota	0.69%	4.78%	5.03%	4.01%	5.26%	0.00%	3.92%	1.18%
Missouri	1.22%	3.51%	4.96%	1.85%	0.88%	0.00%	3.37%	0.40%
Nebraska	1.48%	5.71%	5.85%	0.99%	0.06%	0.06%	3.41%	0.40%
South Atlantic:								
Delaware	1.64%	6.93%	4.64%	2.87%	0.41%	0.05%	5.59%	0.22%
Florida	1.30%	3.83%	6.19%	2.96%	5.79%	0.00%	2.06%	1.31%
Georgia	1.70%	4.29%	7.65%	5.72%	1.28%	1.33%	3.26%	0.99%
Maryland	2.13%	3.47%	2.75%	1.97%	0.27%	2.91%	2.26%	2.15%
North Carolina	1.61%	5.02%	4.97%	3.76%	1.13%	0.00%	3.50%	0.56%
South Carolina	1.57%	3.43%	8.96%	9.64%	4.03%	0.00%	4.39%	1.51%
Virginia	0.98%	2.42%	6.42%	4.11%	0.05%	0.00%	2.84%	0.58%
West Virginia	1.14%	4.55%	9.29%	5.44%	4.03%	0.00%	2.96%	1.03%
East South Central:								
Alabama	1.42%	2.64%	6.15%	1.90%	7.73%	0.00%	2.22%	1.09%
Kentucky	1.03%	5.30%	2.98%	4.72%	0.54%	0.00%	3.30%	0.37%
Mississippi	1.83%	3.27%	7.09%	7.36%	0.37%	0.03%	3.70%	0.58%
Tennessee	1.69%	3.77%	9.14%	3.26%	0.11%	2.78%	2.94%	1.71%
West South Central:								
Louisiana	1.73%	5.45%	8.11%	4.08%	1.72%	1.09%	3.80%	0.87%
Oklahoma	1.42%	6.10%	4.66%	4.63%	3.80%	0.68%	4.99%	1.36%
Texas	0.98%	3.29%	2.81%	2.36%	1.56%	0.43%	2.01%	0.70%
Mountain:								
Arizona	1.24%	4.28%	6.75%	5.93%	0.62%	0.00%	3.67%	0.44%
Colorado	1.36%	4.36%	4.59%	3.71%	0.05%	0.17%	4.31%	0.35%
Montana	2.36%	6.45%	9.92%	3.11%	1.87%	3.56%	6.00%	1.89%
Nevada	0.81%	3.77%	5.84%	5.16%	0.87%	0.42%	3.72%	0.35%
New Mexico	1.95%	4.18%	6.41%	6.45%	3.48%	1.72%	4.31%	2.75%
Utah	0.66%	3.02%	2.31%	2.14%	0.00%	0.67%	2.55%	0.59%
Wyoming	1.28%	3.31%	6.00%	2.92%	1.36%	0.00%	2.65%	0.38%
Pacific:								
California	1.61%	3.08%	3.15%	2.82%	5.52%	0.18%	2.10%	2.21%
Hawaii	0.24%	1.13%	2.83%	0.33%	0.00%	0.00%	0.97%	0.19%
Oregon	1.13%	4.68%	5.18%	4.22%	0.35%	0.48%	4.98%	0.58%
Washington	1.10%	4.92%	3.78%	6.43%	0.73%	0.71%	3.50%	0.65%
States not shown separately	1.65%	4.05%	4.70%	4.15%	2.12%	0.03%	2.76%	1.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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)(2002) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2002: (43 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	87.3%	92.4%	90.8%	88.6%	85.7%	86.6%	90.5%	86.6%
New England:								
Connecticut	84.6%	93.7%	95.1%	94.2%	87.8%	77.3%	94.4%	81.9%
Maine	86.3%	90.6%	92.0%	89.4%	83.2%	84.3%	92.7%	83.9%
Massachusetts	89.5%	93.6%	87.6%	95.4%	88.3%	88.1%	90.7%	89.2%
New Hampshire	89.5%	92.2%	92.4%	89.6%	89.8%	87.9%	90.3%	89.3%
Middle Atlantic:								
New Jersey	84.9%	95.9%	96.6%	83.2%	75.1%	86.6%	89.6%	83.7%
New York	87.9%	91.9%	94.6%	90.1%	86.1%	86.3%	92.9%	86.5%
Pennsylvania	90.4%	90.5%	90.4%	90.5%	86.3%	91.8%	90.8%	90.3%
East North Central:								
Illinois	88.7%	94.5%	85.7%	84.6%	92.6%	87.8%	85.0%	89.7%
Indiana	88.4%	89.7%	93.0%	93.4%	89.2%	86.6%	92.4%	87.7%
Michigan	89.3%	90.2%	89.1%	86.7%	91.7%	88.9%	89.3%	89.4%
Ohio	87.3%	92.2%	95.2%	92.1%	86.5%	84.4%	92.4%	86.0%
Wisconsin	89.2%	94.0%	96.9%	84.0%	90.7%	88.4%	89.3%	89.2%
West North Central:								
Iowa	91.8%	93.4%	93.2%	94.8%	89.2%	91.8%	93.9%	91.4%
Kansas	87.1%	88.9%	94.9%	87.4%	81.2%	90.0%	90.0%	86.4%
Minnesota	89.1%	94.2%	93.7%	94.7%	79.0%	89.4%	94.8%	86.7%
Missouri	82.0%	96.8%	90.3%	88.3%	93.7%	74.2%	91.1%	79.9%
Nebraska	92.3%	92.3%	91.1%	95.6%	94.0%	90.8%	93.6%	92.0%
South Atlantic:								
Delaware	86.8%	93.6%	88.3%	86.9%	90.6%	85.2%	90.7%	86.1%
Florida	86.8%	91.2%	96.6%	90.3%	87.8%	84.4%	93.7%	85.1%
Georgia	85.9%	94.5%	83.3%	83.5%	86.4%	85.8%	84.9%	86.1%
Maryland	87.1%	93.4%	89.8%	89.0%	86.7%	85.5%	91.4%	86.0%
North Carolina	90.9%	94.0%	91.0%	92.8%	89.7%	90.6%	92.2%	90.6%
South Carolina	87.6%	93.7%	85.1%	88.6%	85.0%	87.9%	88.0%	87.5%
Virginia	81.6%	93.7%	85.9%	88.7%	82.6%	77.9%	89.0%	80.1%
West Virginia	88.4%	92.1%	81.2%	89.9%	93.3%	87.1%	89.4%	88.2%
East South Central:								
Alabama	92.8%	94.6%	92.7%	85.5%	97.3%	92.8%	93.4%	92.7%
Kentucky	91.0%	91.3%	91.7%	91.8%	89.8%	91.3%	92.8%	90.6%
Mississippi	87.7%	92.1%	90.7%	90.5%	78.5%	89.2%	92.0%	86.8%
Tennessee	88.2%	97.1%	93.3%	93.2%	91.8%	84.6%	93.2%	87.2%
West South Central:								
Louisiana	84.1%	95.7%	81.1%	86.2%	74.1%	85.3%	87.2%	83.2%
Oklahoma	85.1%	89.1%	88.8%	89.9%	86.4%	82.4%	88.5%	84.1%
Texas	88.1%	93.5%	91.8%	90.5%	82.2%	88.8%	92.2%	87.4%
Mountain:								
Arizona	87.3%	84.3%	85.8%	81.5%	83.8%	90.5%	85.4%	87.6%
Colorado	88.4%	94.0%	86.1%	88.2%	88.5%	88.2%	88.5%	88.3%
Montana	89.7%	94.9%	90.7%	89.8%	84.6%	90.1%	93.9%	87.8%
Nevada	84.5%	92.0%	84.9%	84.3%	82.2%	84.7%	84.4%	84.5%
New Mexico	84.0%	90.6%	86.5%	80.7%	73.2%	88.1%	83.0%	84.3%
Utah	88.6%	90.4%	92.1%	88.3%	80.1%	91.2%	89.7%	88.4%
Wyoming	82.1%	85.7%	80.8%	91.9%	89.6%	76.0%	85.0%	80.7%
Pacific:								
California	84.5%	92.1%	90.2%	84.5%	80.9%	84.3%	89.8%	83.1%
Hawaii	91.1%	90.6%	87.8%	90.1%	90.4%	92.5%	90.3%	91.4%
Oregon	84.8%	90.7%	89.6%	78.5%	87.3%	84.0%	83.5%	85.3%
Washington	87.7%	87.7%	96.4%	91.0%	81.6%	89.2%	92.6%	86.3%
States not shown separately	88.6%	92.6%	86.9%	89.2%	91.4%	87.2%	90.1%	88.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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)(2002) 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, 2002: (43 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	0.46%	0.49%	0.52%	0.50%	0.82%	0.96%	0.39%	0.61%
New England:								
Connecticut	3.23%	2.05%	2.29%	4.29%	3.63%	4.82%	1.67%	3.68%
Maine	2.92%	2.56%	4.27%	3.59%	5.86%	5.23%	1.53%	3.56%
Massachusetts	1.37%	2.34%	5.50%	1.42%	2.54%	2.43%	2.26%	1.58%
New Hampshire	1.25%	2.03%	2.59%	3.11%	2.24%	2.40%	2.21%	1.52%
Middle Atlantic:								
New Jersey	2.92%	1.56%	1.50%	5.29%	6.91%	3.65%	3.59%	3.82%
New York	1.51%	1.65%	1.73%	3.54%	2.50%	3.59%	1.35%	2.19%
Pennsylvania	1.76%	1.99%	3.33%	3.72%	3.10%	2.77%	1.68%	1.96%
East North Central:								
Illinois	1.87%	1.85%	3.71%	5.28%	2.91%	2.20%	3.39%	2.16%
Indiana	1.68%	3.11%	2.28%	3.45%	2.60%	2.60%	1.31%	1.90%
Michigan	1.86%	2.01%	3.28%	4.16%	1.67%	3.70%	1.68%	2.19%
Ohio	1.97%	2.04%	2.76%	1.98%	4.50%	2.89%	1.36%	2.51%
Wisconsin	1.55%	2.02%	1.02%	3.50%	1.81%	3.09%	3.14%	1.82%
West North Central:								
Iowa	1.32%	1.86%	3.18%	1.35%	3.32%	2.60%	1.30%	1.60%
Kansas	2.61%	3.34%	2.08%	3.95%	6.50%	2.01%	2.03%	3.16%
Minnesota	2.73%	1.60%	3.94%	2.81%	3.67%	3.25%	1.76%	3.13%
Missouri	3.30%	1.55%	2.92%	2.60%	1.97%	5.51%	2.10%	4.07%
Nebraska	1.09%	2.36%	2.75%	1.05%	2.44%	2.31%	1.32%	1.38%
South Atlantic:								
Delaware	1.96%	1.87%	2.88%	2.40%	2.00%	3.07%	1.47%	2.37%
Florida	1.65%	2.83%	1.38%	2.00%	3.12%	2.82%	1.63%	2.26%
Georgia	1.91%	2.39%	6.36%	5.96%	2.89%	2.96%	4.03%	2.22%
Maryland	1.86%	2.38%	3.23%	1.86%	3.66%	3.22%	1.70%	2.27%
North Carolina	1.97%	1.82%	3.92%	2.26%	2.33%	3.07%	2.86%	2.24%
South Carolina	1.60%	2.83%	4.45%	3.28%	3.80%	2.44%	2.55%	2.19%
Virginia	2.21%	1.90%	5.01%	1.93%	4.66%	3.86%	2.89%	2.63%
West Virginia	1.73%	2.30%	10.12%	3.61%	2.70%	3.18%	2.56%	2.34%
East South Central:								
Alabama	1.37%	1.73%	2.07%	4.17%	8.18%	1.96%	1.60%	1.85%
Kentucky	1.40%	2.63%	4.68%	2.51%	4.01%	2.52%	2.21%	1.78%
Mississippi	1.94%	2.32%	2.92%	3.48%	5.03%	2.67%	2.01%	2.05%
Tennessee	1.82%	0.97%	10.12%	3.24%	2.21%	3.75%	2.50%	2.57%
West South Central:								
Louisiana	2.07%	1.29%	4.79%	4.71%	6.56%	2.86%	3.52%	2.05%
Oklahoma	3.51%	1.78%	5.41%	3.12%	3.46%	6.05%	2.05%	4.44%
Texas	0.97%	1.68%	2.85%	3.15%	3.46%	1.37%	1.80%	1.25%
Mountain:								
Arizona	1.07%	3.57%	6.84%	4.66%	3.85%	1.41%	2.49%	1.23%
Colorado	1.90%	2.04%	3.64%	5.04%	4.26%	2.51%	3.60%	1.96%
Montana	1.80%	3.54%	10.02%	2.75%	3.42%	4.84%	1.99%	1.99%
Nevada	2.16%	4.03%	4.91%	3.50%	3.39%	3.37%	3.28%	2.28%
New Mexico	1.39%	2.09%	4.78%	4.86%	3.40%	1.52%	3.53%	1.60%
Utah	2.34%	4.91%	3.30%	4.07%	5.69%	2.37%	2.34%	3.12%
Wyoming	3.47%	3.92%	4.17%	2.74%	2.72%	8.13%	1.90%	4.93%
Pacific:								
California	2.01%	1.09%	2.04%	3.18%	3.75%	2.55%	1.25%	2.63%
Hawaii	1.51%	1.97%	4.19%	2.07%	2.02%	2.71%	2.29%	1.75%
Oregon	2.62%	2.37%	2.15%	6.20%	2.59%	3.92%	4.63%	3.03%
Washington	2.12%	3.35%	1.27%	2.48%	4.34%	2.91%	1.45%	2.71%
States not shown separately	2.89%	1.74%	4.03%	3.41%	3.08%	7.01%	2.14%	3.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	83.1%	82.4%	79.1%	79.4%	81.9%	85.1%	80.1%	83.8%
New England:								
Connecticut	85.2%	82.8%	74.9%	79.5%	80.8%	91.4%	77.8%	87.6%
Maine	80.1%	81.1%	71.6%	83.0%	79.9%	80.9%	77.9%	81.0%
Massachusetts	81.9%	76.8%	70.5%	78.6%	83.0%	85.2%	74.9%	83.8%
New Hampshire	82.0%	79.4%	79.5%	78.8%	81.8%	85.0%	78.8%	83.3%
Middle Atlantic:								
New Jersey	83.8%	78.5%	72.6%	82.5%	85.8%	85.8%	76.6%	85.8%
New York	80.9%	76.2%	71.3%	83.0%	77.4%	84.4%	76.2%	82.3%
Pennsylvania	85.0%	84.1%	87.5%	83.3%	83.8%	85.6%	85.1%	85.0%
East North Central:								
Illinois	84.1%	85.2%	80.8%	80.7%	80.4%	87.0%	82.1%	84.6%
Indiana	84.8%	80.8%	79.3%	76.3%	84.6%	87.8%	81.4%	85.5%
Michigan	86.1%	80.8%	80.4%	84.4%	86.4%	88.2%	81.4%	87.5%
Ohio	81.1%	82.9%	81.6%	76.4%	83.6%	81.7%	79.2%	81.6%
Wisconsin	82.9%	82.7%	76.9%	68.6%	81.3%	88.6%	75.1%	85.0%
West North Central:								
Iowa	81.8%	81.6%	77.7%	76.6%	77.6%	86.1%	80.3%	82.2%
Kansas	82.2%	81.4%	80.4%	79.8%	80.7%	84.4%	81.8%	82.3%
Minnesota	81.4%	89.4%	85.8%	71.5%	77.4%	87.3%	79.3%	82.4%
Missouri	84.1%	86.9%	72.2%	81.2%	78.2%	88.9%	78.7%	85.5%
Nebraska	81.0%	81.2%	81.2%	72.8%	81.1%	83.2%	81.5%	80.9%
South Atlantic:								
Delaware	86.2%	83.2%	77.7%	81.1%	81.8%	89.5%	79.9%	87.4%
Florida	84.5%	81.1%	78.2%	80.2%	79.6%	87.7%	80.6%	85.5%
Georgia	82.0%	77.7%	71.7%	81.5%	79.3%	84.4%	77.3%	82.9%
Maryland	78.1%	78.0%	73.8%	69.4%	77.6%	81.7%	74.4%	79.1%
North Carolina	86.8%	85.9%	80.3%	83.7%	86.8%	88.1%	84.2%	87.3%
South Carolina	83.1%	81.7%	75.2%	79.2%	82.9%	84.6%	78.6%	83.9%
Virginia	79.2%	85.0%	80.2%	76.1%	80.7%	78.8%	79.7%	79.1%
West Virginia	79.3%	87.1%	83.9%	77.2%	84.1%	76.9%	82.2%	78.5%
East South Central:								
Alabama	76.5%	73.9%	73.8%	66.6%	78.7%	79.3%	69.5%	78.3%
Kentucky	86.8%	83.2%	82.3%	83.0%	88.8%	87.7%	82.9%	87.7%
Mississippi	81.6%	85.1%	91.7%	68.7%	83.0%	82.7%	78.1%	82.3%
Tennessee	82.5%	78.6%	77.9%	77.8%	84.4%	83.6%	76.9%	83.6%
West South Central:								
Louisiana	82.1%	82.1%	74.8%	79.2%	79.2%	84.7%	80.3%	82.6%
Oklahoma	78.4%	78.8%	77.7%	77.3%	77.4%	79.1%	79.4%	78.1%
Texas	85.5%	84.5%	80.6%	86.1%	80.2%	87.6%	81.4%	86.3%
Mountain:								
Arizona	83.2%	86.4%	75.8%	82.0%	81.2%	84.7%	80.2%	83.8%
Colorado	82.1%	82.9%	79.7%	80.1%	85.3%	82.0%	79.0%	82.9%
Montana	85.4%	83.5%	76.2%	84.2%	80.4%	91.2%	82.6%	86.8%
Nevada	81.8%	85.3%	87.8%	77.4%	78.2%	82.7%	85.2%	81.2%
New Mexico	75.5%	72.3%	69.8%	66.7%	73.1%	80.4%	70.3%	77.2%
Utah	82.1%	81.9%	79.0%	78.8%	80.5%	83.8%	79.8%	82.7%
Wyoming	83.1%	85.1%	81.3%	76.2%	85.7%	85.6%	80.6%	84.5%
Pacific:								
California	82.5%	84.4%	81.9%	79.9%	82.4%	83.2%	81.9%	82.7%
Hawaii	84.9%	89.7%	88.6%	86.6%	89.3%	80.4%	88.0%	83.6%
Oregon	86.3%	88.8%	86.2%	87.0%	89.6%	84.0%	87.6%	85.9%
Washington	82.3%	88.6%	86.5%	82.8%	84.5%	78.8%	86.5%	81.0%
States not shown separately	85.1%	86.0%	86.6%	79.0%	86.0%	86.3%	82.0%	85.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	0.24%	0.41%	0.78%	0.58%	0.89%	0.35%	0.57%	0.26%
New England:								
Connecticut	1.25%	3.62%	4.39%	3.69%	2.05%	2.34%	2.97%	1.28%
Maine	1.17%	2.32%	4.83%	2.42%	3.60%	2.69%	1.74%	1.60%
Massachusetts	1.45%	3.94%	4.76%	1.53%	2.42%	2.07%	2.32%	1.39%
New Hampshire	1.14%	3.68%	2.57%	1.90%	2.49%	2.05%	1.06%	1.92%
Middle Atlantic:								
New Jersey	1.71%	4.57%	6.90%	4.33%	2.45%	2.40%	3.55%	1.64%
New York	1.17%	2.80%	2.95%	2.32%	2.13%	1.64%	2.12%	1.16%
Pennsylvania	1.44%	2.19%	2.19%	2.01%	1.73%	2.56%	1.03%	1.95%
East North Central:								
Illinois	0.88%	2.47%	3.64%	2.33%	3.25%	1.05%	1.01%	1.16%
Indiana	0.97%	2.37%	5.98%	3.96%	1.93%	1.29%	2.32%	1.05%
Michigan	1.34%	2.49%	2.95%	2.42%	2.69%	1.84%	1.24%	1.70%
Ohio	1.57%	2.39%	2.27%	1.85%	2.01%	2.78%	1.22%	1.79%
Wisconsin	1.36%	3.66%	2.65%	3.01%	2.06%	1.75%	1.93%	1.56%
West North Central:								
Iowa	1.74%	3.50%	6.11%	3.58%	2.16%	2.16%	2.39%	2.00%
Kansas	1.06%	2.31%	3.90%	2.36%	3.47%	3.07%	1.31%	1.34%
Minnesota	2.14%	2.83%	3.88%	3.12%	4.74%	2.05%	2.25%	2.29%
Missouri	1.56%	2.18%	5.96%	2.48%	3.13%	1.48%	2.96%	1.77%
Nebraska	1.37%	3.11%	1.95%	3.40%	3.48%	1.62%	2.08%	1.34%
South Atlantic:								
Delaware	1.30%	2.40%	2.52%	3.08%	3.35%	2.24%	1.45%	1.55%
Florida	1.58%	2.04%	5.75%	2.70%	3.71%	2.10%	1.92%	2.11%
Georgia	1.93%	5.94%	6.18%	8.73%	3.13%	3.64%	3.18%	2.04%
Maryland	1.21%	1.44%	2.16%	3.48%	2.86%	1.73%	1.72%	1.31%
North Carolina	1.29%	2.86%	4.01%	3.24%	2.30%	2.23%	1.41%	1.56%
South Carolina	1.85%	3.27%	5.66%	3.32%	3.13%	2.64%	2.77%	2.22%
Virginia	3.00%	2.82%	3.45%	2.34%	1.83%	4.52%	1.90%	3.31%
West Virginia	1.58%	2.20%	9.27%	3.19%	2.34%	2.78%	1.78%	2.32%
East South Central:								
Alabama	1.06%	1.81%	3.76%	3.55%	3.47%	1.83%	1.80%	1.36%
Kentucky	1.35%	4.66%	3.79%	3.93%	2.27%	2.25%	2.23%	1.37%
Mississippi	2.28%	4.84%	5.81%	3.98%	2.76%	2.75%	4.55%	2.18%
Tennessee	1.18%	3.13%	9.01%	2.80%	3.05%	2.29%	2.83%	1.47%
West South Central:								
Louisiana	1.55%	2.72%	4.19%	2.70%	4.60%	2.71%	3.31%	1.94%
Oklahoma	2.23%	3.92%	3.71%	4.22%	3.93%	2.79%	2.11%	2.55%
Texas	1.01%	3.18%	2.87%	3.59%	3.24%	1.35%	2.35%	0.97%
Mountain:								
Arizona	2.60%	3.01%	6.85%	4.13%	2.90%	3.55%	3.68%	2.72%
Colorado	1.03%	3.82%	3.22%	3.22%	2.51%	2.25%	2.33%	1.11%
Montana	1.25%	3.42%	9.95%	2.19%	3.39%	3.25%	1.88%	1.97%
Nevada	2.39%	1.79%	4.36%	3.81%	7.11%	3.05%	2.58%	3.05%
New Mexico	1.53%	3.75%	5.42%	4.86%	4.87%	1.99%	2.87%	2.30%
Utah	1.89%	3.58%	3.37%	3.04%	2.22%	3.49%	3.00%	2.91%
Wyoming	1.56%	2.65%	3.56%	2.66%	2.81%	3.56%	2.01%	1.82%
Pacific:								
California	1.11%	2.13%	2.21%	2.16%	2.52%	1.06%	1.81%	1.11%
Hawaii	1.94%	1.49%	3.65%	4.42%	1.65%	3.26%	1.90%	2.45%
Oregon	1.50%	3.04%	2.97%	2.46%	4.02%	3.14%	1.97%	2.04%
Washington	2.15%	2.02%	3.52%	2.97%	2.58%	3.43%	1.95%	2.71%
States not shown separately	2.20%	1.58%	2.56%	2.55%	3.16%	4.32%	1.98%	2.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.(2)(2002) 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, 2002: (43 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	72.6%	76.2%	71.9%	70.4%	70.2%	73.7%	72.4%	72.6%
New England:								
Connecticut	72.1%	77.6%	71.2%	75.0%	70.9%	70.7%	73.4%	71.7%
Maine	69.1%	73.5%	65.9%	74.2%	66.5%	68.2%	72.2%	67.9%
Massachusetts	73.3%	71.9%	61.7%	75.0%	73.2%	75.0%	67.9%	74.7%
New Hampshire	73.4%	73.2%	73.4%	70.6%	73.4%	74.7%	71.1%	74.3%
Middle Atlantic:								
New Jersey	71.1%	75.3%	70.1%	68.7%	64.5%	74.3%	68.6%	71.8%
New York	71.1%	70.0%	67.5%	74.8%	66.6%	72.8%	70.7%	71.2%
Pennsylvania	76.9%	76.2%	79.1%	75.4%	72.3%	78.6%	77.2%	76.8%
East North Central:								
Illinois	74.6%	80.5%	69.2%	68.3%	74.5%	76.4%	69.8%	75.9%
Indiana	75.0%	72.5%	73.7%	71.3%	75.5%	76.0%	75.2%	75.0%
Michigan	76.9%	72.9%	71.7%	73.1%	79.3%	78.4%	72.7%	78.2%
Ohio	70.8%	76.4%	77.6%	70.4%	72.3%	68.9%	73.2%	70.2%
Wisconsin	73.9%	77.8%	74.5%	57.6%	73.7%	78.4%	67.1%	75.8%
West North Central:								
Iowa	75.1%	76.2%	72.4%	72.6%	69.2%	79.1%	75.3%	75.1%
Kansas	71.6%	72.3%	76.3%	69.7%	65.6%	75.9%	73.6%	71.2%
Minnesota	72.6%	84.2%	80.4%	67.8%	61.2%	78.0%	75.2%	71.4%
Missouri	69.0%	84.1%	65.2%	71.7%	73.3%	66.0%	71.7%	68.3%
Nebraska	74.7%	74.9%	73.9%	69.6%	76.3%	75.5%	76.3%	74.4%
South Atlantic:								
Delaware	74.9%	77.9%	68.6%	70.5%	74.1%	76.2%	72.5%	75.3%
Florida	73.3%	74.0%	75.5%	72.4%	69.9%	74.0%	75.6%	72.8%
Georgia	70.4%	73.4%	59.8%	68.1%	68.5%	72.4%	65.7%	71.4%
Maryland	68.0%	72.8%	66.3%	61.7%	67.3%	69.9%	68.0%	68.0%
North Carolina	78.9%	80.7%	73.1%	77.7%	77.9%	79.8%	77.6%	79.2%
South Carolina	72.7%	76.5%	64.0%	70.2%	70.4%	74.3%	69.2%	73.4%
Virginia	64.6%	79.7%	68.9%	67.5%	66.7%	61.4%	70.9%	63.4%
West Virginia	70.1%	80.2%	68.1%	69.4%	78.4%	66.9%	73.5%	69.2%
East South Central:								
Alabama	71.0%	69.9%	68.4%	57.0%	76.6%	73.6%	64.8%	72.5%
Kentucky	79.0%	75.9%	75.5%	76.2%	79.7%	80.1%	76.9%	79.5%
Mississippi	71.6%	78.5%	83.1%	62.2%	65.2%	73.8%	71.9%	71.5%
Tennessee	72.8%	76.3%	72.6%	72.5%	77.5%	70.7%	71.7%	73.0%
West South Central:								
Louisiana	69.0%	78.6%	60.6%	68.2%	58.7%	72.3%	70.0%	68.7%
Oklahoma	66.7%	70.3%	68.9%	69.5%	66.9%	65.2%	70.3%	65.7%
Texas	75.3%	79.0%	74.0%	77.8%	66.0%	77.8%	75.0%	75.4%
Mountain:								
Arizona	72.6%	72.8%	65.1%	66.8%	68.0%	76.7%	68.4%	73.4%
Colorado	72.6%	77.9%	68.6%	70.7%	75.5%	72.3%	69.9%	73.2%
Montana	76.6%	79.2%	69.1%	75.6%	68.0%	82.2%	77.5%	76.2%
Nevada	69.1%	78.5%	74.6%	65.3%	64.3%	70.1%	71.9%	68.6%
New Mexico	63.4%	65.5%	60.4%	53.8%	53.5%	70.8%	58.4%	65.1%
Utah	72.8%	74.1%	72.8%	69.6%	64.4%	76.4%	71.6%	73.1%
Wyoming	68.3%	73.0%	65.7%	70.0%	76.8%	65.1%	68.5%	68.2%
Pacific:								
California	69.7%	77.8%	73.9%	67.5%	66.6%	70.1%	73.6%	68.7%
Hawaii	77.3%	81.3%	77.8%	78.0%	80.7%	74.3%	79.5%	76.3%
Oregon	73.2%	80.5%	77.3%	68.2%	78.2%	70.6%	73.1%	73.2%
Washington	72.1%	77.7%	83.4%	75.3%	68.9%	70.3%	80.1%	69.9%
States not shown separately	75.4%	79.6%	75.3%	70.4%	78.6%	75.3%	73.9%	75.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.(2)(2002) 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, 2002: (43 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	0.34%	0.59%	0.79%	0.67%	0.90%	0.74%	0.67%	0.43%
New England:								
Connecticut	2.47%	4.01%	4.63%	5.32%	3.43%	4.75%	2.87%	2.97%
Maine	2.75%	2.33%	4.70%	3.13%	5.93%	5.75%	1.72%	3.46%
Massachusetts	1.92%	3.71%	5.39%	1.59%	3.68%	3.48%	2.85%	2.22%
New Hampshire	1.26%	3.69%	3.18%	3.40%	2.67%	2.29%	1.98%	1.66%
Middle Atlantic:								
New Jersey	3.48%	4.56%	6.23%	6.03%	6.98%	4.00%	4.39%	4.08%
New York	1.86%	2.58%	3.06%	3.61%	2.65%	3.31%	2.09%	2.17%
Pennsylvania	1.67%	2.05%	4.03%	2.90%	3.30%	3.09%	1.71%	2.17%
East North Central:								
Illinois	1.77%	3.43%	4.87%	3.98%	4.67%	1.98%	2.87%	2.48%
Indiana	1.57%	2.33%	5.49%	4.90%	2.44%	2.81%	2.19%	1.65%
Michigan	1.97%	2.53%	1.80%	5.23%	3.03%	3.24%	1.48%	2.34%
Ohio	2.05%	3.11%	1.95%	2.46%	4.52%	2.96%	1.40%	2.41%
Wisconsin	1.98%	3.81%	2.70%	3.45%	2.37%	3.72%	2.50%	2.47%
West North Central:								
Iowa	1.80%	2.99%	6.03%	3.60%	3.23%	3.10%	2.68%	2.03%
Kansas	2.18%	3.61%	3.33%	4.34%	6.65%	3.55%	2.55%	2.84%
Minnesota	3.38%	2.91%	4.18%	3.63%	5.18%	3.84%	2.70%	3.72%
Missouri	2.81%	1.63%	4.99%	3.21%	2.65%	4.75%	2.51%	3.68%
Nebraska	1.75%	4.38%	2.11%	3.63%	3.56%	2.67%	2.60%	1.89%
South Atlantic:								
Delaware	1.76%	1.98%	3.28%	2.57%	3.37%	3.30%	2.17%	2.12%
Florida	2.00%	2.48%	6.13%	3.21%	3.64%	2.71%	1.73%	2.44%
Georgia	1.71%	5.46%	8.42%	8.46%	4.66%	3.24%	4.44%	2.15%
Maryland	1.37%	1.99%	3.38%	3.84%	2.82%	2.61%	2.17%	1.58%
North Carolina	1.86%	3.47%	5.31%	3.36%	3.29%	3.21%	2.34%	1.98%
South Carolina	2.08%	2.69%	6.65%	4.07%	4.15%	2.61%	2.75%	2.46%
Virginia	3.11%	3.07%	5.07%	1.95%	4.53%	5.45%	2.75%	3.69%
West Virginia	1.55%	3.07%	8.59%	3.36%	2.85%	2.96%	2.70%	2.61%
East South Central:								
Alabama	1.27%	2.21%	3.57%	3.89%	6.59%	2.17%	2.28%	1.85%
Kentucky	1.82%	5.45%	4.83%	4.21%	4.00%	2.71%	2.67%	2.08%
Mississippi	2.99%	5.52%	6.63%	4.05%	4.23%	3.90%	4.56%	3.17%
Tennessee	1.65%	3.31%	9.00%	3.72%	3.41%	3.64%	3.38%	2.43%
West South Central:								
Louisiana	2.61%	3.22%	6.68%	4.50%	6.17%	3.67%	4.70%	2.59%
Oklahoma	3.25%	3.94%	4.43%	4.24%	4.16%	5.25%	2.27%	3.96%
Texas	1.46%	3.97%	3.08%	4.91%	2.72%	1.80%	2.64%	1.45%
Mountain:								
Arizona	2.49%	4.23%	7.05%	5.39%	4.62%	3.67%	3.91%	2.80%
Colorado	1.84%	3.99%	3.05%	4.91%	3.92%	2.94%	2.80%	1.95%
Montana	2.22%	3.17%	9.37%	3.36%	4.73%	6.08%	2.48%	3.16%
Nevada	2.22%	3.64%	6.04%	5.14%	5.85%	4.07%	4.00%	2.95%
New Mexico	1.02%	3.84%	6.28%	2.92%	3.84%	2.31%	3.76%	2.26%
Utah	2.64%	4.82%	4.02%	4.54%	4.84%	3.45%	3.55%	3.63%
Wyoming	3.11%	3.37%	3.92%	3.40%	3.43%	7.69%	2.39%	4.54%
Pacific:								
California	2.23%	1.69%	2.60%	3.16%	3.98%	2.47%	1.90%	2.66%
Hawaii	1.94%	2.52%	4.60%	4.40%	2.80%	3.61%	2.69%	2.50%
Oregon	2.89%	4.43%	3.36%	6.80%	4.14%	4.86%	4.99%	3.45%
Washington	2.04%	2.82%	3.86%	4.11%	3.65%	2.41%	2.62%	2.72%
States not shown separately	3.56%	1.16%	3.54%	4.16%	3.36%	7.27%	2.87%	4.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.4(2002) Number of part-time private-sector employees by firm size and State: United States, 2002: (43 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	22,337,746	3,918,521	2,374,048	3,689,907	3,806,072	8,549,199	8,149,735	14,188,011
New England:								
Connecticut	388,749	78,303	34,346	40,970	49,159	185,971*	132,031	256,718
Maine	119,099	31,067	21,021	14,790*	18,920	33,301	60,402	58,697
Massachusetts	752,140	91,942	77,659	111,208	164,639*	306,693*	226,125	526,015*
New Hampshire	163,208	27,026	16,611	22,595	22,699	74,278*	56,005	107,204*
Middle Atlantic:								
New Jersey	571,709	109,293	89,760	92,181	87,765*	192,710	241,455	330,254
New York	1,671,433	306,152	113,669	277,284	343,059	631,269	504,003	1,167,430
Pennsylvania	1,022,221	199,289	101,686	235,733	166,542	318,970	419,128	603,093
East North Central:								
Illinois	1,038,537	166,739	101,307	136,472	182,401	451,619	347,815	690,723
Indiana	532,640	91,757	43,072	111,317	70,038*	216,456	195,347	337,293
Michigan	1,029,586	155,627	101,640	105,637	206,260	460,422*	330,484	699,101
Ohio	869,540	143,185	109,667	169,381	130,813	316,494	345,876	523,663
Wisconsin	552,544	110,902	87,958	95,337	120,534*	137,813	257,358	295,186
West North Central:								
Iowa	301,643	64,495	33,386	53,966	49,945	99,851	124,999	176,644
Kansas	262,806	43,731	35,522*	38,351	43,753	101,448*	99,182	163,624
Minnesota	638,070	106,617	78,695	163,049*	124,952	164,757	307,935	330,135
Missouri	467,455	84,183	43,368	79,116	92,451	168,337	158,030	309,424
Nebraska	168,058	36,342	20,085	38,178	23,418*	50,035	73,997	94,061
South Atlantic:								
Delaware	75,608	11,978	10,233	10,393	13,122	29,882*	29,064	46,545
Florida	1,189,677	156,132	84,269	107,432	167,499	674,345	288,190	901,487
Georgia	471,635	64,241	50,243	50,248	61,480	245,423	150,798	320,837
Maryland	415,297	60,500	53,030	76,818	53,598	171,352*	157,096	258,202
North Carolina	495,788	82,754	45,080	100,399	56,465*	211,089	160,849	334,938
South Carolina	336,406	108,949*	21,009	36,211	42,608	127,629	147,464*	188,942
Virginia	505,890	78,065	68,362	75,882	72,503	211,079	185,594	320,296
West Virginia	112,431	25,835	20,027	15,776	20,594	30,200	56,487	55,944
East South Central:								
Alabama	346,452	36,419	32,502	52,568	51,279	173,684*	92,703	253,750
Kentucky	258,223	45,771	36,328	31,394	46,076*	98,655	99,743	158,480
Mississippi	175,107	32,570	18,804	21,579	36,687*	65,467*	67,262	107,845*
Tennessee	436,955	52,520	108,524*	42,446	41,411	192,055*	183,453*	253,502
West South Central:								
Louisiana	268,073	36,339	36,772	47,555	42,329	105,078	91,513	176,560
Oklahoma	195,170	42,295	20,498	33,106	29,214	70,056	73,936	121,235
Texas	1,227,033	195,191	87,858	187,153	237,721	519,110	381,976	845,057
Mountain:								
Arizona	393,582	48,326	37,032	53,323	83,653	171,249*	114,880	278,702
Colorado	408,776	62,655	36,023	87,844*	57,371	164,883*	169,626	239,150
Montana	84,095	23,545	13,302	17,928	16,568	12,752	46,859	37,236
Nevada	179,931	20,980	19,045	31,862*	31,321	76,724	66,263	113,669
New Mexico	134,956	25,042	14,998	21,008	17,547	56,361*	49,375	85,582
Utah	148,292	34,779	22,472	36,382	29,001	25,658	72,741	75,551
Wyoming	41,176	12,799	8,799	8,104	7,227*	4,247	25,495	15,682
Pacific:								
California	2,339,947	497,574	265,740	462,529	372,306	741,798	926,218	1,413,728
Hawaii	98,185	11,556	9,433	17,322	24,821	35,053*	27,043	71,142
Oregon	329,291	51,799	35,305	50,316	63,126	128,744*	112,560	216,731
Washington	486,713	104,348	38,438	81,042	113,929	148,957	193,217	293,496
States not shown separately	633,617	148,909	70,471	147,726	119,269	147,243	299,160	334,457

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Totals may not sum exactly because of rounding.

Table II.B.4(2002) Standard error for number of part-time private-sector employees by firm size and State: United States, 2002: (43 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	478,824	87,005	106,299	165,882	198,916	354,221	131,164	405,436
New England:								
Connecticut	56,511	19,684	6,297	6,284	9,763	60,093*	19,378	60,308
Maine	10,995	3,726	6,126	4,629*	3,494	7,365	4,706	7,982
Massachusetts	177,430	5,179	16,948	20,983	64,536*	156,229*	23,193	166,308*
New Hampshire	38,160	3,650	2,385	5,160	6,014	30,227*	4,854	37,418*
Middle Atlantic:								
New Jersey	50,946	12,621	15,526	23,704	29,316*	30,381	27,562	43,248
New York	197,963	20,252	17,449	79,636	49,760	161,328	37,110	186,496
Pennsylvania	71,374	22,370	14,231	34,879	30,853	23,961	27,792	56,122
East North Central:								
Illinois	115,586	11,796	12,600	17,131	30,972	133,771	24,978	122,103
Indiana	65,393	9,027	8,365	20,430	29,168*	56,833	23,748	66,911
Michigan	153,182	18,330	16,561	21,424	40,326	138,197*	20,502	142,006
Ohio	91,902	14,595	18,499	18,255	31,200	67,740	39,019	81,228
Wisconsin	64,292	12,758	9,350	16,792	36,627*	39,844	21,992	54,362
West North Central:								
Iowa	25,978	6,587	4,828	5,542	10,787	21,122	10,385	18,932
Kansas	49,014	3,873	11,406*	6,493	11,273	35,681*	15,976	44,625
Minnesota	93,300	14,099	12,908	74,331*	36,440	32,344	74,823	61,094
Missouri	45,964	8,101	6,535	12,324	20,123	48,781	12,110	49,367
Nebraska	14,532	5,106	3,321	5,828	7,044*	10,487	6,891	15,189
South Atlantic:								
Delaware	9,510	2,462	1,313	2,830	3,149	9,606*	3,749	8,692
Florida	194,551	16,093	20,325	21,381	45,856	158,504	25,505	184,309
Georgia	62,136	8,874	13,422	14,044	16,360	46,396	16,735	48,682
Maryland	55,390	5,098	9,517	8,599	14,184	53,626*	7,695	51,659
North Carolina	47,993	11,399	8,771	19,031	17,123*	38,916	9,995	40,182
South Carolina	71,107	59,070*	5,642	8,702	10,589	22,942	58,690*	22,558
Virginia	46,248	8,774	11,480	13,501	17,734	30,949	15,628	37,340
West Virginia	6,568	4,715	5,530	3,023	3,347	5,803	3,783	3,801
East South Central:								
Alabama	57,418	3,315	7,982	10,409	12,602	52,759*	9,801	52,866
Kentucky	20,736	3,715	7,432	5,312	14,771*	24,991	10,167	26,263
Mississippi	32,732	6,582	3,392	4,193	13,232*	34,096*	8,502	35,682*
Tennessee	87,594	6,786	74,190*	8,579	7,287	58,575*	74,143*	57,130
West South Central:								
Louisiana	37,137	5,328	5,375	12,928	9,283	23,844	9,674	33,696
Oklahoma	22,358	3,418	3,169	7,262	6,289	19,201	4,904	20,477
Texas	77,664	15,790	19,736	22,829	47,447	67,107	38,530	56,731
Mountain:								
Arizona	72,141	4,530	6,956	9,035	16,178	63,770*	10,491	66,374
Colorado	69,598	8,459	8,978	33,609*	11,576	57,080*	34,610	62,344
Montana	6,159	2,195	2,005	2,069	4,128	3,042	3,021	5,274
Nevada	20,443	1,407	4,747	17,049*	9,367	12,787	19,406	14,245
New Mexico	19,593	4,450	2,213	4,233	3,181	20,670*	4,601	19,953
Utah	12,343	3,458	2,288	9,723	5,871	5,309	7,882	6,714
Wyoming	3,602	951	1,261	974	3,504*	1,086	1,857	4,039
Pacific:								
California	140,286	62,762	26,832	75,398	51,371	124,286	56,601	126,864
Hawaii	11,010	943	1,709	3,096	6,754	11,463*	2,281	10,008
Oregon	57,653	5,162	5,216	8,438	15,390	54,289*	5,915	53,407
Washington	47,360	9,091	10,543	17,621	32,506	37,450	15,247	44,843
States not shown separately	59,893	11,672	10,069	25,788	21,437	34,684	31,655	56,429

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Totals may not sum exactly because of rounding.

Table II.B.4.a(2002) Percent of number of part-time private-sector employees by firm size and State: United States, 2002: (43 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	22,337,746	17.5%	10.6%	16.5%	17.0%	38.3%	36.5%	63.5%
New England:								
Connecticut	388,749	20.1%	8.8%	10.5%	12.6%	47.8%*	34.0%	66.0%
Maine	119,099	26.1%	17.6%	12.4%	15.9%	28.0%	50.7%	49.3%
Massachusetts	752,140	12.2%	10.3%*	14.8%	21.9%*	40.8%*	30.1%	69.9%*
New Hampshire	163,208	16.6%	10.2%	13.8%	13.9%	45.5%*	34.3%	65.7%*
Middle Atlantic:								
New Jersey	571,709	19.1%	15.7%	16.1%	15.4%*	33.7%	42.2%	57.8%
New York	1,671,433	18.3%	6.8%	16.6%	20.5%	37.8%	30.2%	69.8%
Pennsylvania	1,022,221	19.5%	9.9%	23.1%	16.3%	31.2%	41.0%	59.0%
East North Central:								
Illinois	1,038,537	16.1%	9.8%	13.1%	17.6%	43.5%	33.5%	66.5%
Indiana	532,640	17.2%	8.1%	20.9%	13.1%*	40.6%	36.7%	63.3%
Michigan	1,029,586	15.1%	9.9%	10.3%	20.0%	44.7%*	32.1%	67.9%
Ohio	869,540	16.5%	12.6%	19.5%	15.0%	36.4%	39.8%	60.2%
Wisconsin	552,544	20.1%	15.9%	17.3%	21.8%*	24.9%	46.6%	53.4%
West North Central:								
Iowa	301,643	21.4%	11.1%	17.9%	16.6%	33.1%	41.4%	58.6%
Kansas	262,806	16.6%	13.5%*	14.6%*	16.6%	38.6%*	37.7%	62.3%
Minnesota	638,070	16.7%	12.3%	25.6%	19.6%	25.8%	48.3%	51.7%
Missouri	467,455	18.0%	9.3%	16.9%	19.8%	36.0%	33.8%	66.2%
Nebraska	168,058	21.6%	12.0%	22.7%	13.9%*	29.8%	44.0%	56.0%
South Atlantic:								
Delaware	75,608	15.8%	13.5%	13.7%	17.4%	39.5%*	38.4%	61.6%
Florida	1,189,677	13.1%	7.1%	9.0%	14.1%	56.7%	24.2%	75.8%
Georgia	471,635	13.6%	10.7%	10.7%	13.0%	52.0%	32.0%	68.0%
Maryland	415,297	14.6%	12.8%	18.5%	12.9%	41.3%*	37.8%	62.2%
North Carolina	495,788	16.7%	9.1%	20.3%	11.4%*	42.6%	32.4%	67.6%
South Carolina	336,406	32.4%*	6.2%*	10.8%*	12.7%	37.9%	43.8%*	56.2%
Virginia	505,890	15.4%	13.5%	15.0%	14.3%	41.7%	36.7%	63.3%
West Virginia	112,431	23.0%	17.8%	14.0%	18.3%	26.9%	50.2%	49.8%
East South Central:								
Alabama	346,452	10.5%	9.4%	15.2%	14.8%*	50.1%*	26.8%	73.2%
Kentucky	258,223	17.7%	14.1%	12.2%	17.8%*	38.2%	38.6%	61.4%
Mississippi	175,107	18.6%	10.7%*	12.3%*	21.0%*	37.4%*	38.4%	61.6%*
Tennessee	436,955	12.0%	24.8%*	9.7%*	9.5%	44.0%*	42.0%*	58.0%
West South Central:								
Louisiana	268,073	13.6%	13.7%	17.7%	15.8%	39.2%	34.1%	65.9%
Oklahoma	195,170	21.7%	10.5%	17.0%	15.0%	35.9%	37.9%	62.1%
Texas	1,227,033	15.9%	7.2%	15.3%	19.4%	42.3%	31.1%	68.9%
Mountain:								
Arizona	393,582	12.3%	9.4%	13.5%	21.3%	43.5%*	29.2%	70.8%
Colorado	408,776	15.3%	8.8%	21.5%	14.0%	40.3%*	41.5%	58.5%
Montana	84,095	28.0%	15.8%	21.3%	19.7%	15.2%	55.7%	44.3%
Nevada	179,931	11.7%	10.6%	17.7%*	17.4%	42.6%	36.8%	63.2%
New Mexico	134,956	18.6%	11.1%	15.6%	13.0%	41.8%*	36.6%	63.4%
Utah	148,292	23.5%	15.2%	24.5%	19.6%	17.3%	49.1%	50.9%
Wyoming	41,176	31.1%	21.4%	19.7%	17.6%*	10.3%	61.9%	38.1%
Pacific:								
California	2,339,947	21.3%	11.4%	19.8%	15.9%	31.7%	39.6%	60.4%
Hawaii	98,185	11.8%	9.6%	17.6%	25.3%	35.7%*	27.5%	72.5%
Oregon	329,291	15.7%	10.7%	15.3%	19.2%	39.1%*	34.2%	65.8%
Washington	486,713	21.4%	7.9%*	16.7%	23.4%	30.6%	39.7%	60.3%
States not shown separately	633,617	23.5%	11.1%	23.3%	18.8%	23.2%	47.2%	52.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Percents may not add to 100% because of rounding.

Table II.B.4.a(2002) Standard error for percent of number of part-time private-sector employees by firm size and State: United States, 2002: (43 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	478,824	0.62%	0.41%	0.77%	0.75%	0.93%	0.57%	0.57%
New England:								
Connecticut	56,511	5.50%	2.28%	2.06%	3.48%	7.43%*	6.23%	6.23%
Maine	10,995	2.55%	4.00%	3.53%	2.77%	4.36%	3.05%	3.05%
Massachusetts	177,430	2.47%	3.40%*	3.10%	5.19%*	7.09%*	5.24%	5.24%*
New Hampshire	38,160	4.25%	2.28%	3.83%	2.62%	7.16%*	5.80%	5.80%*
Middle Atlantic:								
New Jersey	50,946	2.92%	2.23%	4.00%	3.79%*	4.14%	3.98%	3.98%
New York	197,963	1.97%	1.50%	3.12%	3.47%	4.06%	3.43%	3.43%
Pennsylvania	71,374	2.22%	1.62%	2.25%	2.69%	1.55%	2.86%	2.86%
East North Central:								
Illinois	115,586	2.00%	2.07%	2.78%	3.20%	7.83%	4.28%	4.28%
Indiana	65,393	1.91%	1.89%	5.12%	3.66%*	6.11%	6.20%	6.20%
Michigan	153,182	2.28%	2.78%	2.58%	3.93%	6.35%*	3.97%	3.97%
Ohio	91,902	1.54%	2.02%	3.08%	2.80%	4.38%	3.70%	3.70%
Wisconsin	64,292	2.22%	2.45%	4.01%	5.01%*	4.22%	4.03%	4.03%
West North Central:								
Iowa	25,978	2.53%	1.71%	2.05%	2.93%	5.25%	2.47%	2.47%
Kansas	49,014	2.33%	3.15%*	5.07%*	2.93%	5.17%*	6.19%	6.19%
Minnesota	93,300	2.34%	2.71%	6.33%	3.68%	3.93%	5.55%	5.55%
Missouri	45,964	2.87%	1.40%	3.81%	4.30%	6.38%	4.27%	4.27%
Nebraska	14,532	3.52%	2.28%	3.17%	2.95%*	4.79%	4.96%	4.96%
South Atlantic:								
Delaware	9,510	3.07%	1.55%	3.12%	2.91%	6.34%*	4.28%	4.28%
Florida	194,551	2.07%	1.74%	1.98%	3.11%	4.78%	3.63%	3.63%
Georgia	62,136	2.11%	2.83%	2.34%	3.63%	4.44%	2.33%	2.33%
Maryland	55,390	2.02%	1.73%	2.89%	3.47%	5.60%*	3.44%	3.44%
North Carolina	47,993	2.20%	1.75%	4.26%	4.30%*	5.41%	2.15%	2.15%
South Carolina	71,107	5.83%*	2.37%*	4.13%*	3.73%	4.76%	5.08%*	5.08%*
Virginia	46,248	1.76%	2.83%	3.08%	3.35%	4.28%	3.32%	3.32%
West Virginia	6,568	4.08%	3.92%	3.32%	3.09%	4.56%	1.83%	1.83%
East South Central:								
Alabama	57,418	2.51%	1.49%	3.51%	4.63%*	6.57%*	3.29%	3.29%
Kentucky	20,736	2.50%	2.97%	2.19%	6.00%*	5.99%	5.27%	5.27%
Mississippi	32,732	4.60%	3.41%*	3.94%*	7.07%*	7.77%*	8.13%	8.13%*
Tennessee	87,594	2.91%	7.34%*	3.99%*	1.64%	8.89%*	7.01%*	7.01%
West South Central:								
Louisiana	37,137	2.74%	3.17%	3.46%	2.72%	6.18%	4.98%	4.98%
Oklahoma	22,358	3.99%	1.21%	2.55%	4.00%	6.76%	4.14%	4.14%
Texas	77,664	1.40%	1.05%	1.72%	3.77%	3.54%	2.14%	2.14%
Mountain:								
Arizona	72,141	2.06%	2.38%	2.41%	3.52%	6.05%*	3.79%	3.79%
Colorado	69,598	3.08%	2.28%	6.35%	3.10%	7.33%*	6.36%	6.36%
Montana	6,159	3.47%	2.61%	2.15%	3.39%	3.69%	4.26%	4.26%
Nevada	20,443	1.49%	2.00%	5.77%*	4.89%	5.24%	5.71%	5.71%
New Mexico	19,593	3.25%	2.90%	3.67%	2.80%	8.24%*	6.32%	6.32%
Utah	12,343	2.61%	1.72%	5.42%	3.96%	3.33%	2.62%	2.62%
Wyoming	3,602	4.33%	2.61%	2.96%	6.02%*	2.47%	6.38%	6.38%
Pacific:								
California	140,286	2.17%	1.47%	2.91%	2.10%	3.35%	2.36%	2.36%
Hawaii	11,010	1.84%	1.74%	4.78%	5.63%	7.18%*	3.03%	3.03%
Oregon	57,653	2.63%	1.37%	4.28%	4.16%	6.54%*	4.40%	4.40%
Washington	47,360	3.30%	2.82%*	2.44%	5.17%	5.00%	4.31%	4.31%
States not shown separately	59,893	1.47%	2.15%	3.39%	2.42%	3.23%	4.81%	4.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

Percents may not add to 100% because of rounding.

Table II.B.4.b(2002) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 2002: (43 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	76.5%	30.0%	48.4%	72.7%	95.5%	98.7%	43.5%	95.4%
New England:								
Connecticut	81.1%	21.8%	65.3%	99.6%	100.0%	100.0%	44.6%	99.9%
Maine	65.9%	30.2%	23.8%*	82.9%	97.7%	100.0%	33.5%	99.1%
Massachusetts	86.3%	33.0%	78.0%	81.8%	97.7%	100.0%	57.9%	98.5%
New Hampshire	87.0%	51.9%	60.4%	92.8%	100.0%	100.0%	62.2%	100.0%
Middle Atlantic:								
New Jersey	80.6%	37.9%	65.0%	89.7%	97.7%	100.0%	58.7%	96.6%
New York	83.7%	35.2%	62.1%	89.7%	99.7%	99.7%	47.8%	99.2%
Pennsylvania	75.8%	38.6%	52.6%	71.1%	94.5%	100.0%	49.6%	93.9%
East North Central:								
Illinois	77.1%	38.0%	68.0%	76.6%	94.0%	86.8%	53.8%	88.8%
Indiana	76.7%	19.3%	44.1%	82.0%	91.6%	100.0%	43.7%	95.8%
Michigan	86.5%	51.2%	67.4%	77.3%	97.6%	99.9%	61.6%	98.3%
Ohio	78.6%	34.7%	46.2%	90.1%	93.6%	97.3%	53.4%	95.2%
Wisconsin	77.5%	24.7%	66.4%	90.7%	98.2%	100.0%	53.6%	98.4%
West North Central:								
Iowa	69.5%	22.5%	40.6%	63.8%	94.9%	99.8%	33.9%	94.6%
Kansas	77.0%	34.3%	26.7%*	91.0%	95.2%	100.0%	41.3%	98.7%
Minnesota	77.2%	21.7%	53.4%	87.0%	96.7%	100.0%	55.6%	97.3%
Missouri	76.9%	29.4%	47.2%	67.6%	100.0%	100.0%	45.0%	93.2%
Nebraska	70.6%	32.9%	38.3%	68.7%	97.2%	100.0%	44.2%	91.4%
South Atlantic:								
Delaware	78.0%	21.1%	51.5%	85.3%	99.6%	97.9%	46.6%	97.6%
Florida	81.3%	23.5%	31.5%*	77.9%	87.0%	100.0%	31.2%	97.3%
Georgia	80.3%	26.7%	39.8%	78.2%	92.4%	100.0%	44.2%	97.3%
Maryland	79.6%	33.8%	57.0%	76.7%	93.9%	99.5%	49.8%	97.7%
North Carolina	73.4%	18.4%	40.3%	62.9%	100.0%	100.0%	31.1%	93.8%
South Carolina	61.0%	10.8%*	51.4%	54.5%	99.4%	94.5%	23.0%*	90.7%
Virginia	77.4%	36.7%	47.9%	61.7%	100.0%	100.0%	41.8%	98.1%
West Virginia	69.5%	35.1%	32.4%*	87.7%	90.2%	99.9%	43.9%	95.3%
East South Central:								
Alabama	85.3%	36.4%	56.3%	80.9%	93.2%	100.0%	50.8%	97.9%
Kentucky	76.8%	22.8%	61.3%	75.9%	93.9%	100.0%	46.7%	95.8%
Mississippi	74.4%	19.4%	36.7%	76.1%	99.3%	98.2%	38.7%	96.7%
Tennessee	64.5%	28.1%	7.1%*	65.7%	95.2%	100.0%	20.1%*	96.7%
West South Central:								
Louisiana	73.3%	21.0%	42.9%	55.4%	98.2%	100.0%	32.0%	94.6%
Oklahoma	66.5%	17.3%	40.8%	63.8%	78.2%	100.0%	28.7%	89.5%
Texas	73.4%	17.1%	36.6%	51.4%	93.5%	99.6%	27.3%	94.3%
Mountain:								
Arizona	80.7%	29.3%	33.3%*	72.3%	99.4%	99.0%	38.2%	98.3%
Colorado	72.0%	46.3%	51.2%	35.6%*	90.3%	99.2%	39.3%	95.1%
Montana	56.8%	20.3%	36.1%	54.0%	95.4%	99.8%	29.6%	91.1%
Nevada	79.7%	37.4%	42.6%	81.6%	97.6%	92.4%	56.2%	93.4%
New Mexico	70.8%	17.4%	56.3%	68.5%	79.3%	96.6%	39.2%	89.0%
Utah	66.4%	17.3%	45.9%	77.6%	97.7%	100.0%	40.8%	91.1%
Wyoming	49.8%	19.8%	34.6%	53.4%	87.6%	100.0%	29.5%	82.7%
Pacific:								
California	69.2%	31.3%	42.4%	58.4%	91.2%	100.0%	37.6%	90.0%
Hawaii	94.8%	71.6%	84.0%	98.4%	100.0%	100.0%	82.3%	99.6%
Oregon	78.7%	28.5%	43.5%*	77.9%	99.6%	98.7%	39.5%	99.1%
Washington	69.7%	22.6%	50.1%	62.6%	100.0%	88.3%	33.0%	93.8%
States not shown separately	67.7%	31.7%	38.1%	63.7%	95.3%	100.0%	36.0%	96.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 2002: (43 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	0.79%	1.06%	2.32%	1.59%	0.51%	0.93%	0.69%	0.73%
New England:								
Connecticut	5.47%	5.54%	10.37%	0.74%	0.00%	0.00%	7.06%	0.08%
Maine	3.12%	7.43%	10.04%*	12.82%	1.27%	0.00%	5.88%	0.52%
Massachusetts	2.82%	5.14%	6.97%	8.29%	2.08%	0.00%	4.90%	1.13%
New Hampshire	3.22%	6.55%	11.25%	4.72%	0.00%	0.00%	4.72%	0.04%
Middle Atlantic:								
New Jersey	3.90%	4.89%	11.47%	13.35%	11.61%	0.00%	6.18%	2.32%
New York	2.68%	5.27%	7.61%	4.50%	0.30%	0.83%	4.78%	0.57%
Pennsylvania	2.82%	6.08%	9.75%	7.11%	4.79%	0.00%	4.63%	2.18%
East North Central:								
Illinois	4.47%	6.88%	9.62%	10.07%	3.94%	6.45%	5.61%	5.75%
Indiana	3.30%	3.23%	10.74%	9.02%	2.68%	0.00%	5.10%	1.60%
Michigan	2.33%	5.57%	9.99%	11.91%	1.92%	0.10%	5.52%	0.88%
Ohio	2.73%	5.27%	9.38%	4.02%	2.88%	3.13%	3.41%	2.86%
Wisconsin	2.28%	6.19%	8.00%	5.23%	6.28%	0.00%	3.82%	1.20%
West North Central:								
Iowa	3.85%	5.31%	10.28%	11.07%	3.15%	0.52%	4.61%	4.56%
Kansas	3.78%	4.20%	10.75%*	4.43%	3.37%	0.00%	4.36%	1.39%
Minnesota	3.55%	6.30%	10.44%	8.56%	1.82%	0.00%	8.38%	0.82%
Missouri	3.77%	4.68%	10.01%	11.55%	0.00%	0.00%	5.45%	3.97%
Nebraska	3.50%	6.20%	7.99%	5.92%	1.07%	0.00%	4.57%	4.37%
South Atlantic:								
Delaware	3.07%	5.94%	9.53%	4.73%	0.42%	1.25%	5.67%	0.76%
Florida	2.88%	5.53%	10.45%*	6.49%	9.32%	0.00%	5.05%	1.24%
Georgia	4.83%	6.89%	11.75%	10.23%	14.67%	0.00%	7.30%	3.27%
Maryland	2.12%	4.39%	8.20%	7.76%	4.99%	0.85%	4.19%	1.36%
North Carolina	3.29%	3.99%	11.38%	9.83%	0.10%	0.00%	6.03%	4.06%
South Carolina	5.79%	6.75%*	11.03%	12.34%	0.78%	3.04%	7.93%*	3.39%
Virginia	2.98%	5.20%	10.04%	9.39%	0.00%	0.00%	4.51%	1.36%
West Virginia	3.36%	7.75%	12.97%*	9.42%	7.44%	0.26%	6.13%	2.50%
East South Central:								
Alabama	2.82%	5.22%	13.32%	8.35%	5.90%	0.00%	5.62%	1.77%
Kentucky	3.21%	4.79%	10.70%	7.31%	3.84%	0.00%	4.75%	2.16%
Mississippi	6.96%	5.72%	9.58%	11.68%	11.12%	4.71%	6.66%	4.66%
Tennessee	6.44%	5.53%	10.61%*	11.44%	5.31%	0.00%	7.49%*	1.50%
West South Central:								
Louisiana	3.67%	4.02%	11.09%	9.49%	4.54%	0.00%	5.63%	2.67%
Oklahoma	5.90%	3.85%	10.76%	10.36%	10.43%	0.00%	5.35%	6.83%
Texas	2.54%	3.09%	7.11%	10.17%	4.99%	0.22%	4.42%	1.72%
Mountain:								
Arizona	3.49%	4.59%	11.40%*	11.53%	0.39%	2.41%	4.49%	1.86%
Colorado	6.75%	6.43%	10.80%	12.87%*	4.83%	2.66%	7.87%	3.84%
Montana	2.35%	2.68%	6.82%	7.17%	1.84%	10.54%	2.91%	3.45%
Nevada	4.18%	7.09%	11.18%	13.47%	5.11%	7.84%	8.18%	3.72%
New Mexico	4.88%	3.95%	11.58%	8.83%	7.87%	2.28%	7.51%	3.53%
Utah	3.17%	3.92%	8.22%	10.29%	0.97%	0.00%	4.82%	4.87%
Wyoming	4.78%	3.84%	6.76%	6.94%	11.97%	10.54%	2.83%	6.70%
Pacific:								
California	3.30%	4.48%	8.38%	9.70%	4.27%	0.00%	3.25%	3.41%
Hawaii	1.42%	3.90%	7.35%	1.45%	0.00%	0.00%	3.94%	0.66%
Oregon	1.99%	4.99%	13.44%*	6.29%	0.42%	1.72%	3.92%	0.92%
Washington	3.62%	4.04%	10.64%	11.34%	0.00%	5.23%	4.19%	3.92%
States not shown separately	4.43%	4.01%	11.01%	11.16%	1.87%	0.00%	4.29%	1.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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)(2002) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2002: (43 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	28.1%	31.0%	18.5%	15.9%	25.2%	34.1%	21.5%	29.8%
New England:								
Connecticut	27.3%	.	.	.	.	28.8%*	23.1%	28.3%
Maine	31.0%	.	.	.	.	33.5%	18.0%	35.5%
Massachusetts	26.3%	.	.	.	.	27.1%*	22.6%	27.2%
New Hampshire	23.6%	.	.	.	.	30.2%	20.7%	24.6%
Middle Atlantic:								
New Jersey	29.7%	.	.	.	.	38.3%	18.7%*	34.6%
New York	35.2%	.	.	.	.	29.5%	33.4%	35.5%
Pennsylvania	32.9%	.	.	.	.	45.4%	17.8%	38.4%
East North Central:								
Illinois	24.4%	.	.	.	.	33.9%	13.0%	27.9%
Indiana	17.6%	.	.	.	.	23.6%*	9.2%*	19.8%
Michigan	27.0%	.	.	.	.	33.8%	13.6%	31.0%
Ohio	33.3%	.	.	.	.	48.4%	18.8%	38.7%
Wisconsin	20.8%	.	.	.	.	28.8%	14.1%	23.9%
West North Central:								
Iowa	31.9%	.	.	.	.	43.9%	17.4%	35.6%
Kansas	26.7%	.	.	.	.	21.6%*	22.6%	27.7%
Minnesota	23.5%	.	.	.	.	42.8%	10.8%*	30.3%
Missouri	31.1%	.	.	.	.	38.7%	23.7%	32.9%
Nebraska	28.9%	.	.	.	.	41.6%	13.4%	34.7%
South Atlantic:								
Delaware	38.5%	.	.	.	.	48.0%	18.2%	44.6%
Florida	25.1%	.	.	.	.	28.7%	26.3%	25.0%
Georgia	33.4%	.	.	.	.	37.8%	29.4%	34.2%
Maryland	26.6%	.	.	.	.	28.5%	31.6%	25.1%
North Carolina	37.0%	.	.	.	.	49.8%	25.6%	38.8%
South Carolina	32.4%	.	.	.	.	35.5%	22.4%	34.4%
Virginia	30.3%	.	.	.	.	34.0%	33.2%	29.6%
West Virginia	26.4%	.	.	.	.	33.3%	17.2%*	30.6%
East South Central:								
Alabama	22.0%*	.	.	.	.	22.3%*	27.9%*	20.8%*
Kentucky	22.9%	.	.	.	.	21.1%	27.9%	21.4%
Mississippi	21.4%*	.	.	.	.	10.6%*	25.8%*	20.3%*
Tennessee	36.2%	.	.	.	.	39.2%*	29.3%	37.2%
West South Central:								
Louisiana	17.4%	.	.	.	.	25.0%*	12.8%*	18.2%
Oklahoma	23.9%	.	.	.	.	24.8%	25.2%	23.6%
Texas	19.8%	.	.	.	.	25.1%	21.8%	19.5%
Mountain:								
Arizona	21.1%	.	.	.	.	28.5%	20.6%	21.1%
Colorado	34.5%	.	.	.	.	48.6%	17.3%	39.6%
Montana	23.2%	.	.	.	.	17.0%	19.3%	24.9%
Nevada	21.6%	.	.	.	.	31.1%	14.6%*	24.1%
New Mexico	22.8%	.	.	.	.	23.8%*	23.4%	22.6%
Utah	19.9%	.	.	.	.	44.0%	13.0%*	22.8%
Wyoming	15.8%	.	.	.	.	38.7%	12.3%	17.8%*
Pacific:								
California	29.4%	.	.	.	.	38.5%	30.6%	29.1%
Hawaii	58.4%	.	.	.	.	71.9%	39.5%	64.3%
Oregon	42.5%	.	.	.	.	59.6%	25.0%	46.1%
Washington	25.5%	.	.	.	.	36.0%	21.2%	26.5%
States not shown separately	22.9%	.	.	.	.	29.4%*	18.9%	24.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.B.4.b.(1)(2002) 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, 2002: (43 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	0.90%	0.65%	1.74%	0.87%	1.47%	2.03%	0.84%	1.11%
New England:								
Connecticut	4.25%	.	.	.	.	10.44%*	3.21%	6.13%
Maine	3.04%	.	.	.	.	7.95%	3.59%	3.78%
Massachusetts	4.89%	.	.	.	.	14.36%*	3.59%	7.27%
New Hampshire	2.56%	.	.	.	.	6.02%	3.82%	4.32%
Middle Atlantic:								
New Jersey	6.35%	.	.	.	.	8.51%	9.28%*	6.19%
New York	5.70%	.	.	.	.	6.56%	4.73%	6.22%
Pennsylvania	2.80%	.	.	.	.	7.07%	2.30%	3.77%
East North Central:								
Illinois	4.53%	.	.	.	.	8.06%	3.42%	5.70%
Indiana	4.42%	.	.	.	.	9.34%*	4.10%*	5.14%
Michigan	5.40%	.	.	.	.	6.75%	3.97%	6.94%
Ohio	3.24%	.	.	.	.	6.10%	3.58%	4.10%
Wisconsin	3.31%	.	.	.	.	8.07%	2.52%	5.69%
West North Central:								
Iowa	3.27%	.	.	.	.	5.21%	4.67%	4.40%
Kansas	5.44%	.	.	.	.	7.84%*	5.89%	6.89%
Minnesota	3.88%	.	.	.	.	4.47%	7.45%*	4.74%
Missouri	5.64%	.	.	.	.	7.61%	5.99%	6.57%
Nebraska	4.30%	.	.	.	.	7.21%	3.89%	5.40%
South Atlantic:								
Delaware	4.43%	.	.	.	.	7.24%	4.51%	5.62%
Florida	5.15%	.	.	.	.	8.22%	4.80%	5.68%
Georgia	7.80%	.	.	.	.	10.30%	6.32%	8.54%
Maryland	3.79%	.	.	.	.	7.22%	3.10%	4.47%
North Carolina	6.25%	.	.	.	.	8.26%	6.19%	6.47%
South Carolina	4.81%	.	.	.	.	6.20%	5.98%	5.46%
Virginia	4.69%	.	.	.	.	7.39%	4.09%	5.44%
West Virginia	5.49%	.	.	.	.	7.90%	6.03%*	6.53%
East South Central:								
Alabama	7.11%*	.	.	.	.	10.79%*	8.56%*	7.19%*
Kentucky	3.45%	.	.	.	.	4.68%	4.23%	4.25%
Mississippi	7.67%*	.	.	.	.	4.84%*	11.83%*	7.99%*
Tennessee	6.36%	.	.	.	.	12.40%*	6.02%	8.05%
West South Central:								
Louisiana	3.70%	.	.	.	.	9.99%*	4.13%*	5.12%
Oklahoma	4.91%	.	.	.	.	6.39%	6.52%	6.17%
Texas	4.02%	.	.	.	.	5.08%	5.77%	4.65%
Mountain:								
Arizona	3.53%	.	.	.	.	7.17%	5.90%	4.06%
Colorado	6.44%	.	.	.	.	12.03%	4.18%	8.62%
Montana	3.40%	.	.	.	.	5.10%	5.07%	3.37%
Nevada	4.17%	.	.	.	.	5.84%	5.09%*	5.96%
New Mexico	4.23%	.	.	.	.	10.58%*	3.35%	5.02%
Utah	2.48%	.	.	.	.	12.66%	5.05%*	4.38%
Wyoming	4.69%	.	.	.	.	10.85%	3.09%	6.37%*
Pacific:								
California	2.07%	.	.	.	.	4.36%	3.29%	2.79%
Hawaii	4.04%	.	.	.	.	9.69%	5.17%	4.24%
Oregon	6.13%	.	.	.	.	10.04%	4.96%	7.57%
Washington	2.78%	.	.	.	.	10.41%	5.09%	3.41%
States not shown separately	3.39%	.	.	.	.	9.21%*	4.67%	3.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.B.4.b.(1).(a)(2002) 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, 2002: (43 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	50.7%	59.5%	44.9%	37.7%	44.2%	54.0%	49.4%	50.9%
New England:								
Connecticut	49.8%	.	.	.	.	50.7%	52.7%	49.3%
Maine	51.0%	.	.	.	.	54.0%	40.5%	52.9%
Massachusetts	56.9%	.	.	.	.	60.7%	51.1%	58.1%
New Hampshire	57.7%	.	.	.	.	65.2%	44.6%	61.3%
Middle Atlantic:								
New Jersey	66.3%	.	.	.	.	68.9%	44.5%	71.5%
New York	46.7%	.	.	.	.	61.4%	40.3%	48.0%
Pennsylvania	50.0%	.	.	.	.	47.6%	65.5%	47.3%
East North Central:								
Illinois	53.6%	.	.	.	.	55.5%	74.6%	50.7%
Indiana	47.3%	.	.	.	.	53.8%	48.9%	47.2%
Michigan	38.5%	.	.	.	.	42.1%	44.1%	37.7%
Ohio	36.7%	.	.	.	.	37.4%	43.8%	35.4%
Wisconsin	50.4%	.	.	.	.	64.4%	37.2%	54.1%
West North Central:								
Iowa	40.2%	.	.	.	.	45.1%	42.3%*	40.0%
Kansas	37.8%	.	.	.	.	67.0%	34.4%*	38.5%
Minnesota	62.0%	.	.	.	.	65.9%	46.8%	64.9%
Missouri	51.0%	.	.	.	.	60.2%	40.2%	53.0%
Nebraska	43.0%	.	.	.	.	52.0%	53.0%	41.6%
South Atlantic:								
Delaware	51.0%	.	.	.	.	63.5%	40.9%	52.3%
Florida	51.1%	.	.	.	.	54.4%	48.6%	51.3%
Georgia	40.6%	.	.	.	.	44.3%	26.7%*	43.1%
Maryland	44.3%	.	.	.	.	51.5%	32.9%	48.7%
North Carolina	28.3%	.	.	.	.	25.7%*	31.5%*	28.0%*
South Carolina	47.5%	.	.	.	.	49.5%	48.7%	47.3%
Virginia	45.5%	.	.	.	.	49.0%	52.6%	43.5%
West Virginia	33.8%	.	.	.	.	42.1%	29.8%*	34.8%
East South Central:								
Alabama	30.9%	.	.	.	.	33.2%	45.5%	27.2%
Kentucky	39.6%	.	.	.	.	60.1%	25.8%*	45.1%
Mississippi	47.5%	.	.	.	.	34.9%*	38.1%*	50.4%
Tennessee	37.5%	.	.	.	.	39.8%	28.6%	38.5%
West South Central:								
Louisiana	51.8%	.	.	.	.	53.5%	58.1%	51.1%
Oklahoma	55.5%	.	.	.	.	75.0%	40.0%	58.7%
Texas	69.4%	.	.	.	.	72.8%	48.3%	72.5%
Mountain:								
Arizona	52.1%	.	.	.	.	57.3%	59.0%	51.0%
Colorado	67.2%	.	.	.	.	67.2%	63.8%	67.6%
Montana	57.1%	.	.	.	.	54.4%	72.1%	52.3%
Nevada	49.8%	.	.	.	.	51.2%	65.9%	46.3%
New Mexico	57.0%	.	.	.	.	70.2%	34.4%*	63.0%
Utah	33.2%	.	.	.	.	22.7%*	49.0%	29.3%*
Wyoming	53.0%	.	.	.	.	59.6%	38.9%	58.7%
Pacific:								
California	57.7%	.	.	.	.	53.5%	63.2%	56.1%
Hawaii	71.4%	.	.	.	.	75.0%	75.3%	70.6%
Oregon	80.9%	.	.	.	.	82.8%	59.0%	83.3%
Washington	58.0%	.	.	.	.	62.6%	50.1%	59.5%
States not shown separately	55.2%	.	.	.	.	52.3%	62.3%	53.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.B.4.b.(1).(a)(2002) 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, 2002: (43 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	0.93%	3.31%	4.01%	2.66%	3.80%	1.62%	2.69%	1.14%
New England:								
Connecticut	6.49%	.	.	.	.	8.09%	8.16%	7.36%
Maine	5.96%	.	.	.	.	6.38%	8.28%	6.12%
Massachusetts	5.36%	.	.	.	.	9.54%	9.08%	6.11%
New Hampshire	10.37%	.	.	.	.	16.80%	9.61%	12.24%
Middle Atlantic:								
New Jersey	7.79%	.	.	.	.	8.74%	10.69%	8.45%
New York	4.29%	.	.	.	.	6.94%	3.06%	4.83%
Pennsylvania	3.70%	.	.	.	.	6.15%	5.79%	4.58%
East North Central:								
Illinois	6.53%	.	.	.	.	6.69%	10.91%	6.02%
Indiana	6.11%	.	.	.	.	10.71%	11.35%	9.92%
Michigan	5.54%	.	.	.	.	5.00%	9.37%	5.02%
Ohio	3.85%	.	.	.	.	6.22%	8.51%	4.84%
Wisconsin	6.76%	.	.	.	.	10.72%	9.47%	6.75%
West North Central:								
Iowa	3.80%	.	.	.	.	6.63%	12.71%*	4.29%
Kansas	10.07%	.	.	.	.	12.06%	10.51%*	11.27%
Minnesota	4.94%	.	.	.	.	7.77%	10.40%	5.89%
Missouri	6.81%	.	.	.	.	8.98%	10.52%	7.69%
Nebraska	6.33%	.	.	.	.	8.57%	11.38%	7.62%
South Atlantic:								
Delaware	5.03%	.	.	.	.	5.97%	10.50%	5.90%
Florida	6.78%	.	.	.	.	7.07%	14.11%	6.67%
Georgia	6.97%	.	.	.	.	7.13%	14.45%*	7.00%
Maryland	3.46%	.	.	.	.	5.61%	5.60%	3.97%
North Carolina	7.91%	.	.	.	.	11.35%*	12.78%*	8.81%*
South Carolina	5.44%	.	.	.	.	7.73%	12.25%	6.29%
Virginia	6.41%	.	.	.	.	5.95%	9.72%	6.93%
West Virginia	6.92%	.	.	.	.	10.64%	14.24%*	9.50%
East South Central:								
Alabama	5.79%	.	.	.	.	8.60%	10.37%	7.36%
Kentucky	9.37%	.	.	.	.	11.48%	13.36%*	9.78%
Mississippi	12.26%	.	.	.	.	14.37%*	14.26%*	11.99%
Tennessee	3.47%	.	.	.	.	8.93%	7.57%	7.79%
West South Central:								
Louisiana	6.43%	.	.	.	.	11.92%	10.44%	8.10%
Oklahoma	9.01%	.	.	.	.	19.83%	9.82%	13.32%
Texas	7.20%	.	.	.	.	11.02%	9.81%	8.54%
Mountain:								
Arizona	5.12%	.	.	.	.	8.38%	10.39%	4.55%
Colorado	5.47%	.	.	.	.	15.24%	8.06%	8.19%
Montana	6.67%	.	.	.	.	15.29%	12.76%	7.37%
Nevada	9.57%	.	.	.	.	9.73%	7.57%	10.65%
New Mexico	6.61%	.	.	.	.	9.07%	15.15%*	8.40%
Utah	7.51%	.	.	.	.	12.80%*	12.03%	11.13%*
Wyoming	9.72%	.	.	.	.	13.40%	10.80%	12.50%
Pacific:								
California	4.59%	.	.	.	.	6.08%	7.24%	5.04%
Hawaii	4.36%	.	.	.	.	9.85%	5.90%	6.10%
Oregon	7.20%	.	.	.	.	11.06%	8.25%	6.20%
Washington	5.40%	.	.	.	.	10.90%	9.41%	7.42%
States not shown separately	6.00%	.	.	.	.	6.92%	8.53%	7.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.B.4.b.(2)(2002) 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, 2002: (43 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	14.2%	18.4%	8.3%	6.0%	11.1%	18.4%	10.6%	15.2%
New England:								
Connecticut	13.6%	32.2%	4.5%*	4.6%*	15.1%	14.6%*	12.2%	13.9%*
Maine	15.8%	11.7%*	1.7%*	7.2%*	23.4%	18.1%	7.3%*	18.8%
Massachusetts	14.9%	17.9%*	5.7%*	8.7%*	18.5%	16.5%*	11.6%	15.8%
New Hampshire	13.6%	16.5%	7.3%*	1.7%*	6.0%*	19.7%	9.2%*	15.1%
Middle Atlantic:								
New Jersey	19.7%	17.2%*	7.0%*	5.2%*	28.4%*	26.4%	8.3%*	24.7%
New York	16.4%	17.6%	10.2%	8.8%*	19.8%	18.1%*	13.5%	17.0%
Pennsylvania	16.4%	22.1%	9.8%*	3.7%*	19.0%	21.6%	11.7%	18.2%
East North Central:								
Illinois	13.1%	18.6%*	6.6%*	2.5%*	7.0%	18.9%*	9.7%*	14.1%
Indiana	8.3%	16.2%*	1.1%*	2.2%*	2.2%*	12.7%*	4.5%*	9.3%
Michigan	10.4%	9.4%*	4.6%*	4.0%*	6.6%*	14.2%	6.0%*	11.7%
Ohio	12.2%	15.6%	9.2%*	4.4%*	7.1%*	18.1%	8.2%	13.7%
Wisconsin	10.5%	12.7%*	5.1%*	4.2%*	7.7%*	18.6%*	5.3%	12.9%*
West North Central:								
Iowa	12.9%	13.6%*	5.1%*	6.0%	5.2%*	19.8%	7.4%*	14.2%
Kansas	10.1%	10.0%	11.2%*	3.0%*	5.2%*	14.5%*	7.8%	10.7%*
Minnesota	14.6%	21.7%*	5.4%*	1.8%*	12.9%*	28.2%	5.1%*	19.7%
Missouri	15.9%	12.5%*	8.6%*	4.5%	11.6%*	23.3%	9.5%	17.5%
Nebraska	12.4%	16.7%*	4.0%*	1.6%*	5.2%*	21.7%	7.1%*	14.4%
South Atlantic:								
Delaware	19.7%	16.7%*	9.4%*	7.1%*	8.7%	30.5%	7.4%	23.3%
Florida	12.8%	15.1%*	8.4%*	6.2%*	4.2%*	15.6%	12.8%*	12.8%
Georgia	13.5%*	17.7%*	1.8%*	11.1%*	4.2%*	16.8%*	7.8%*	14.8%*
Maryland	11.8%	16.7%	12.1%*	3.1%*	9.9%*	14.7%*	10.4%	12.2%
North Carolina	10.5%	22.6%*	3.2%*	3.4%*	8.8%*	12.8%*	8.0%	10.9%
South Carolina	15.4%	17.6%*	5.8%*	11.7%*	12.7%*	17.6%	10.9%	16.3%
Virginia	13.8%	32.1%	12.3%*	5.8%*	4.0%*	16.7%	17.5%	12.9%
West Virginia	8.9%	8.9%*	2.5%*	4.5%*	6.1%*	14.0%*	5.1%*	10.7%*
East South Central:								
Alabama	6.8%*	10.5%*	7.0%*	8.9%*	1.5%*	7.4%*	12.7%*	5.7%*
Kentucky	9.1%	8.7%*	3.5%*	7.8%*	4.5%*	12.7%	7.2%	9.7%*
Mississippi	10.2%*	23.1%*	15.9%*	4.1%*	20.9%	3.7%*	9.8%	10.2%*
Tennessee	13.5%	10.3%*	4.8%*	9.3%	9.6%*	15.6%*	8.4%*	14.3%
West South Central:								
Louisiana	9.0%	18.1%*	3.3%*	5.4%*	0.8%*	13.4%*	7.5%	9.3%*
Oklahoma	13.3%	17.6%*	5.7%*	7.9%*	3.2%*	18.6%*	10.1%	13.9%*
Texas	13.8%*	14.6%*	10.1%*	9.1%*	5.7%*	18.3%*	10.5%*	14.2%*
Mountain:								
Arizona	11.0%	20.3%*	10.5%*	3.7%*	1.9%*	16.3%	12.1%	10.8%
Colorado	23.2%	15.7%*	3.7%*	9.1%*	12.9%*	32.6%	11.1%	26.8%
Montana	13.3%	21.6%	12.0%*	10.8%*	15.9%*	9.3%*	13.9%	13.0%
Nevada	10.8%	23.6%*	12.9%*	2.6%*	1.8%*	15.9%	9.6%*	11.1%
New Mexico	13.0%	13.9%*	5.5%*	7.5%*	8.3%*	16.7%*	8.1%	14.3%
Utah	6.6%	16.6%*	1.5%*	5.3%*	4.5%*	10.0%*	6.4%*	6.7%
Wyoming	8.4%*	9.9%*	2.3%*	1.2%*	5.7%*	23.1%*	4.8%*	10.5%*
Pacific:								
California	17.0%	25.2%	17.8%	6.4%*	13.5%	20.6%	19.3%	16.3%
Hawaii	41.7%	34.0%	25.6%	31.5%	39.1%	54.0%	29.8%	45.4%
Oregon	34.4%	29.3%*	12.2%*	13.7%*	23.5%*	49.4%	14.8%	38.4%
Washington	14.8%	20.6%*	5.9%*	10.9%*	7.8%*	22.5%*	10.6%*	15.7%
States not shown separately	12.6%	17.5%*	10.7%*	8.3%*	11.1%*	15.3%*	11.8%	12.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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)(2002) 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, 2002: (43 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%	1.11%	1.30%	0.56%	0.82%	1.26%	0.82%	0.69%
New England:								
Connecticut	3.17%	5.32%	3.11%*	9.53%*	4.52%	8.12%*	1.97%	4.71%*
Maine	2.62%	6.23%*	1.04%*	9.96%*	4.45%	4.33%	2.49%*	2.73%
Massachusetts	2.95%	10.06%*	4.28%*	2.76%*	4.06%	8.41%*	2.52%	3.63%
New Hampshire	2.85%	4.67%	2.61%*	0.56%*	2.95%*	5.30%	2.94%*	3.58%
Middle Atlantic:								
New Jersey	2.97%	6.97%*	10.05%*	5.18%*	9.48%*	6.58%	5.49%*	4.16%
New York	3.54%	4.95%	2.58%	2.82%*	3.88%	5.64%*	2.66%	4.10%
Pennsylvania	1.95%	3.91%	3.32%*	1.17%*	5.52%	3.85%	1.85%	2.55%
East North Central:								
Illinois	3.29%	5.93%*	4.45%*	1.05%*	1.73%	6.50%*	3.18%*	4.09%
Indiana	2.03%	7.82%*	2.02%*	1.13%*	1.13%*	7.01%*	2.85%*	2.43%
Michigan	2.40%	3.66%*	6.41%*	1.59%*	7.02%*	3.76%	2.70%*	3.12%
Ohio	1.22%	3.56%	3.48%*	1.89%*	3.61%*	4.00%	1.70%	1.58%
Wisconsin	2.55%	6.63%*	2.36%*	2.77%*	3.54%*	7.37%*	1.37%	4.56%*
West North Central:								
Iowa	2.27%	5.32%*	2.41%*	1.50%	2.26%*	3.98%	2.66%*	2.76%
Kansas	2.51%	2.88%	4.32%*	1.37%*	10.23%*	5.12%*	1.54%	3.37%*
Minnesota	2.64%	10.29%*	6.44%*	4.92%*	7.47%*	3.73%	3.22%*	3.35%
Missouri	3.60%	6.89%*	3.18%*	1.10%	4.38%*	4.37%	2.82%	4.13%
Nebraska	2.40%	11.31%*	3.17%*	1.36%*	4.79%*	4.78%	4.24%*	3.11%
South Atlantic:								
Delaware	4.15%	9.90%*	3.07%*	9.00%*	1.94%	6.95%	2.07%	4.74%
Florida	2.15%	9.67%*	10.48%*	4.56%*	1.83%*	3.68%	4.03%*	2.23%
Georgia	7.62%*	6.36%*	2.21%*	10.11%*	9.36%*	8.30%*	3.83%*	8.09%*
Maryland	2.28%	3.66%	3.81%*	2.08%*	3.31%*	6.09%*	1.85%	2.91%
North Carolina	2.49%	11.45%*	10.48%*	7.76%*	4.82%*	4.80%*	2.06%	2.71%
South Carolina	3.31%	8.04%*	6.09%*	6.12%*	6.83%*	3.81%	2.48%	3.45%
Virginia	2.92%	9.23%	5.58%*	3.25%*	2.41%*	4.80%	3.78%	3.45%
West Virginia	2.53%	5.36%*	2.71%*	10.21%*	3.63%*	4.48%*	2.12%*	3.48%*
East South Central:								
Alabama	2.55%*	4.21%*	10.65%*	5.19%*	0.57%*	4.48%*	6.11%*	2.55%*
Kentucky	2.51%	4.15%*	10.40%*	6.48%*	2.38%*	3.58%	2.10%	2.98%*
Mississippi	3.24%*	9.04%*	5.92%*	10.17%*	5.25%	2.62%*	2.64%	3.51%*
Tennessee	2.46%	4.75%*	1.73%*	2.03%	4.04%*	9.71%*	3.51%*	2.85%
West South Central:								
Louisiana	2.55%	6.67%*	10.24%*	3.37%*	2.73%*	9.98%*	2.03%	3.21%*
Oklahoma	3.97%	5.38%*	4.62%*	2.42%*	3.42%*	6.09%*	2.98%	4.80%*
Texas	4.33%*	5.76%*	5.03%*	5.67%*	3.69%*	5.73%*	4.80%*	4.97%*
Mountain:								
Arizona	2.00%	10.72%*	5.01%*	1.44%*	0.66%*	4.62%	3.26%	2.37%
Colorado	4.86%	8.66%*	4.13%*	5.22%*	6.15%*	8.63%	3.06%	6.37%
Montana	3.10%	6.38%	6.09%*	3.77%*	5.50%*	3.53%*	3.87%	2.72%
Nevada	1.80%	10.88%*	6.64%*	13.27%*	1.24%*	4.05%	5.08%*	2.42%
New Mexico	3.16%	7.67%*	2.77%*	3.73%*	3.78%*	9.54%*	1.98%	3.85%
Utah	0.91%	11.58%*	1.04%*	2.79%*	1.54%*	3.74%*	2.09%*	1.13%
Wyoming	3.33%*	6.77%*	0.93%*	0.95%*	3.88%*	7.77%*	1.98%*	5.02%*
Pacific:								
California	1.31%	4.14%	4.97%	3.81%*	3.47%	2.27%	3.68%	1.31%
Hawaii	3.88%	8.04%	6.53%	7.33%	8.63%	10.06%	5.18%	4.79%
Oregon	6.63%	9.19%*	3.89%*	8.44%*	8.82%*	9.94%	3.12%	7.77%
Washington	3.11%	12.39%*	5.74%*	4.57%*	3.95%*	7.80%*	4.82%*	3.63%
States not shown separately	2.67%	6.18%*	8.03%*	2.87%*	4.45%*	6.11%*	3.30%	3.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	3,189	3,565	3,308	3,129	3,174	3,130	3,375	3,133
New England:								
Connecticut	3,373	3,749	3,824	3,423	3,512	3,131	3,835	3,219
Maine	3,603	3,897	3,693	3,198	4,216	3,227	3,746	3,533
Massachusetts	3,353	4,057	3,567	3,456	3,690	2,967	3,701	3,255
New Hampshire	3,263	3,016	3,529	3,139	3,501	3,186	3,274	3,258
Middle Atlantic:								
New Jersey	3,453	3,832	3,922	3,735	3,490	3,212	3,856	3,339
New York	3,326	3,941	3,692	3,417	3,336	3,120	3,766	3,197
Pennsylvania	3,311	3,647	3,300	3,052	3,069	3,400	3,372	3,295
East North Central:								
Illinois	3,458	3,792	3,215	3,488	3,392	3,459	3,576	3,422
Indiana	3,257	3,746	3,010	3,164	3,169	3,283	3,264	3,255
Michigan	3,250	3,957	3,439	3,623	3,143	3,054	3,782	3,084
Ohio	3,087	3,814	3,231	3,032	2,942	3,019	3,318	3,007
Wisconsin	3,500	3,465	3,319	3,673	3,849	3,299	3,586	3,476
West North Central:								
Iowa	3,124	3,054	2,672	2,857	3,157	3,285	2,824	3,210
Kansas	2,924	3,017	2,704	2,673	3,108	2,912	2,781	2,963
Minnesota	3,293	3,328	3,463	3,455	3,359	3,117	3,493	3,195
Missouri	2,988	3,542	2,816	2,992	3,061	2,897	3,047	2,970
Nebraska	3,211	2,824	3,313	3,192	3,247	3,232	3,024	3,259
South Atlantic:								
Delaware	3,332	4,324	4,067	3,187	3,478	3,089	3,927	3,184
Florida	3,258	3,664	3,839	3,482	2,991	3,118	3,667	3,120
Georgia	3,047	3,285	3,009	2,913	2,824	3,124	3,007	3,055
Maryland	3,164	3,579	3,242	3,143	3,113	3,115	3,333	3,108
North Carolina	3,167	3,114	3,928	2,902	3,290	3,102	3,393	3,118
South Carolina	2,898	3,426	2,825	3,274	2,969	2,745	3,144	2,839
Virginia	3,010	3,525	3,416	2,909	3,378	2,753	3,345	2,915
West Virginia	3,371	3,252	3,627	2,950	3,070	3,617	3,182	3,425
East South Central:								
Alabama	2,945	2,767	3,004	2,750	3,209	2,887	2,844	2,974
Kentucky	3,062	2,984	3,081	2,962	3,025	3,112	3,147	3,034
Mississippi	2,962	3,271	3,037	2,760	2,699	3,069	3,088	2,927
Tennessee	2,964	3,604	2,947	2,813	2,845	2,995	3,163	2,914
West South Central:								
Louisiana	3,234	3,180	3,380	3,131	3,398	3,210	3,246	3,231
Oklahoma	3,233	3,448	3,953	3,229	3,455	2,977	3,635	3,062
Texas	3,268	3,877	3,281	3,272	3,244	3,189	3,580	3,195
Mountain:								
Arizona	2,986	3,525	3,001	2,896	3,004	2,927	3,276	2,924
Colorado	3,301	3,915	3,048	3,329	3,576	3,167	3,447	3,252
Montana	2,943	2,361	3,353	2,978	3,546	2,818	2,736	3,081
Nevada	3,315	3,357	3,873	2,872	3,421	3,263	3,412	3,290
New Mexico	3,075	3,333	3,077	3,263	3,109	2,958	3,253	3,011
Utah	2,981	2,984	3,009	2,656	2,817	3,122	2,969	2,985
Wyoming	3,477	3,618	3,646	3,146	3,443	3,552	3,527	3,437
Pacific:								
California	2,936	3,313	2,982	2,614	2,726	3,118	3,012	2,907
Hawaii	2,723	3,127	2,870	2,572	2,688	2,603	2,860	2,649
Oregon	2,909	3,521	2,961	2,858	2,945	2,771	3,122	2,840
Washington	3,287	3,221	2,971	3,033	3,604	3,269	3,059	3,380
States not shown separately	3,255	3,482	3,346	3,355	3,336	3,129	3,404	3,211

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	20.30	50.64	24.74	23.29	47.09	42.05	22.54	23.18
New England:								
Connecticut	117.85	409.10	272.38	378.62	150.92	96.36	138.07	132.09
Maine	49.41	110.93	172.05	163.30	148.62	185.74	113.71	83.25
Massachusetts	59.80	228.84	85.99	89.48	129.53	121.15	84.54	97.20
New Hampshire	103.72	134.40	568.53	79.38	125.63	182.63	169.74	98.51
Middle Atlantic:								
New Jersey	105.71	177.21	266.69	110.22	223.81	121.07	174.90	124.02
New York	62.15	127.68	120.34	119.88	149.47	151.28	81.33	74.35
Pennsylvania	85.35	142.77	117.86	95.28	81.90	152.90	97.56	113.39
East North Central:								
Illinois	93.61	135.34	179.87	251.71	87.55	143.87	120.20	115.58
Indiana	147.79	256.63	411.24	183.83	203.82	214.94	202.21	169.42
Michigan	84.81	213.53	304.45	198.44	95.74	160.81	207.99	105.68
Ohio	95.21	333.16	346.55	126.83	238.70	116.12	168.21	97.01
Wisconsin	88.98	165.36	262.66	238.76	128.84	122.69	117.91	101.31
West North Central:								
Iowa	66.93	222.06	301.30	127.76	127.41	87.22	148.92	70.46
Kansas	48.58	315.18	162.45	125.10	131.30	109.55	61.32	75.88
Minnesota	93.56	511.75	253.60	147.53	295.31	93.96	130.89	76.63
Missouri	51.54	386.37	251.85	90.56	217.04	136.26	117.65	85.83
Nebraska	94.04	352.04	316.26	183.78	164.44	180.15	181.04	122.23
South Atlantic:								
Delaware	141.60	257.57	291.19	131.78	136.43	203.70	147.79	158.89
Florida	66.75	204.25	513.96	153.22	165.73	121.24	172.46	62.11
Georgia	113.22	502.41	245.73	345.41	235.44	143.46	127.83	145.47
Maryland	45.50	245.32	72.54	82.89	88.78	66.40	90.13	41.17
North Carolina	60.43	222.23	340.13	144.48	315.65	122.87	174.18	77.97
South Carolina	49.08	369.14	370.81	122.44	162.37	96.53	136.92	75.43
Virginia	94.42	228.96	456.00	175.17	228.20	100.00	125.65	105.11
West Virginia	69.73	179.90	494.81	245.60	157.13	176.43	197.17	126.50
East South Central:								
Alabama	91.62	119.48	245.58	68.85	384.17	108.22	39.55	125.26
Kentucky	28.46	267.55	342.09	241.02	156.62	60.11	202.74	52.49
Mississippi	123.11	278.71	166.81	226.09	174.10	201.46	185.48	165.31
Tennessee	78.13	243.61	374.96	103.77	169.01	87.33	141.09	70.27
West South Central:								
Louisiana	166.33	458.71	214.83	74.19	108.56	249.03	133.74	187.04
Oklahoma	86.65	205.77	438.79	203.33	336.04	106.51	173.49	72.00
Texas	107.20	260.42	175.27	154.12	224.31	198.74	122.72	140.73
Mountain:								
Arizona	57.50	230.83	377.81	337.10	210.30	56.01	122.41	62.12
Colorado	104.53	143.91	321.68	167.48	132.82	150.79	155.56	131.99
Montana	147.08	303.59	493.91	153.01	417.14	184.14	205.24	175.24
Nevada	100.62	212.65	337.52	198.95	128.34	190.26	157.12	160.20
New Mexico	73.37	227.24	287.90	179.19	116.01	158.45	169.84	115.12
Utah	84.72	293.79	356.42	229.65	149.69	139.26	188.69	77.93
Wyoming	134.06	243.17	176.56	212.27	288.56	277.01	130.85	187.37
Pacific:								
California	66.00	113.15	152.09	135.03	116.33	87.85	110.22	73.01
Hawaii	99.33	156.11	94.90	189.53	127.47	165.06	122.78	122.43
Oregon	118.13	195.73	89.97	92.24	144.77	249.12	122.20	156.47
Washington	129.58	146.47	162.12	171.83	235.27	144.71	108.16	155.70
States not shown separately	120.49	189.61	263.83	101.30	171.00	162.22	110.24	124.89

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	2,973	3,460	3,130	2,954	2,891	2,877	3,228	2,881
New England:								
Connecticut	3,425	3,667	3,583	3,426	3,623	3,143	3,622	3,286
Maine	3,578	4,117	3,596	3,076	4,401	3,037	3,845	3,380
Massachusetts	3,297	3,819	3,472	3,444	3,554	2,738	3,588	3,197
New Hampshire	3,252	3,000	3,132	3,201	3,415	3,407	3,118	3,360
Middle Atlantic:								
New Jersey	3,411	4,184	3,669	3,464	3,861	3,020	3,820	3,229
New York	3,048	3,535	3,218	3,074	3,034	2,856	3,328	2,935
Pennsylvania	2,973	3,363	3,418	3,003	3,010	2,845	3,286	2,893
East North Central:								
Illinois	3,174	3,009	2,423	3,310	2,907	3,340	3,361	3,128
Indiana	2,947	2,473	3,914	2,989	3,180	2,837	3,185	2,897
Michigan	2,976	3,706	2,916	3,288	2,919	2,891	3,337	2,905
Ohio	3,224	4,611	3,022	3,728	2,932	2,925	3,838	3,015
Wisconsin	3,428	3,182	4,245	3,486	3,975	2,914	3,810	3,316
West North Central:								
Iowa	2,783	3,091	2,464	2,758	2,828	2,740	2,630	2,831
Kansas	2,838	3,192	2,669	2,660	3,069	2,759	2,800	2,850
Minnesota	3,157	3,459	3,001	3,122	3,427	2,974	3,041	3,198
Missouri	2,850	3,015	2,609	2,869	3,268	2,739	2,681	2,920
Nebraska	2,945	2,275	3,804	2,982	2,767	2,990	2,907	2,953
South Atlantic:								
Delaware	3,373	3,966	3,872	3,136	3,210	3,226	3,718	3,181
Florida	3,114	3,405	3,657	3,027	2,736	3,138	3,400	2,960
Georgia	2,702	2,593	2,527	2,661	2,826	2,682	2,654	2,717
Maryland	2,967	3,215	2,990	3,321	2,865	2,756	3,206	2,834
North Carolina	3,086	2,617	3,589	2,768	2,667	3,298	3,150	3,078
South Carolina	2,968	3,107	3,235	3,396	3,144	2,792	3,235	2,872
Virginia	2,983	3,121	3,949	2,523	3,499	2,794	3,283	2,899
West Virginia	3,417	3,676	3,448	3,575	3,124	3,401	3,538	3,364
East South Central:								
Alabama	2,971	2,678	3,986	2,911	3,211	2,841	3,136	2,913
Kentucky	2,971	3,531	3,106	3,746	2,690	2,886	3,279	2,881
Mississippi	3,346	2,653	4,021	3,617	2,679*	2,708	3,660	2,898
Tennessee	2,942	3,604	2,471	3,096	2,799	2,896	3,224	2,860
West South Central:								
Louisiana	3,277	3,082	2,602	3,413	3,881	3,293	3,016	3,446
Oklahoma	3,149	3,466	3,109	2,895	3,124	3,194	3,248	3,089
Texas	3,056	5,114	2,953	3,270	2,846	2,784	3,937	2,840
Mountain:								
Arizona	2,789	2,969	2,783	2,461	2,646	2,915	2,797	2,788
Colorado	3,089	3,831	3,011	2,792	3,173	3,010	3,182	3,051
Montana	3,470	2,750	4,588	2,633	3,411	2,747	3,844	3,021
Nevada	2,935	2,467	3,518	3,188	2,988	2,846	2,852	2,953
New Mexico	3,017	2,344	2,946	3,192	2,966	3,159	2,862	3,108
Utah	2,834	2,971	3,259	3,192*	2,620	2,616	3,178	2,629
Wyoming	2,854	3,172	2,309	3,060	2,028*	3,580	2,527	3,210
Pacific:								
California	2,561	3,188	2,747	2,390	2,406	2,564	2,794	2,462
Hawaii	2,587	3,198	2,351	2,658	2,575	2,277	2,826	2,440
Oregon	2,653	3,223	2,872	2,980	2,297	2,605	3,026	2,509
Washington	3,308	3,515	2,801	3,052	3,670	3,096	3,306	3,309
States not shown separately	3,024	3,268	2,762	3,289	3,027	2,825	3,301	2,929

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	25.31	52.41	85.62	38.78	54.44	39.20	35.76	27.36
New England:								
Connecticut	91.75	444.22	303.75	398.86	408.39	132.00	138.19	117.01
Maine	120.60	111.30	437.11	486.20	305.10	262.16	131.69	223.65
Massachusetts	103.94	229.23	124.04	106.56	127.02	169.49	103.17	123.80
New Hampshire	74.48	160.93	352.22	75.29	370.74	265.20	94.82	71.67
Middle Atlantic:								
New Jersey	155.10	379.30	788.65	392.93	859.95	210.07	188.84	197.78
New York	50.78	96.72	203.35	120.33	115.93	91.26	86.41	53.67
Pennsylvania	51.75	161.44	537.75	136.42	122.06	97.75	195.48	65.43
East North Central:								
Illinois	135.80	279.63	549.69	400.86	125.86	229.39	281.77	158.39
Indiana	191.46	504.14	1,052.89	570.78	576.68	133.74	426.37	224.46
Michigan	152.40	968.69	507.14	406.73	118.84	159.74	189.59	140.68
Ohio	153.71	593.10	502.43	479.68	182.70	189.95	315.47	162.61
Wisconsin	257.55	555.86	1,234.05	589.38	490.10	122.34	558.11	248.15
West North Central:								
Iowa	121.73	687.26	674.05	596.40	351.49	308.15	375.28	121.05
Kansas	69.87	638.97	500.85	306.44	526.18	116.41	341.36	113.00
Minnesota	66.95	642.98	746.21	399.07	380.49	63.90	203.23	65.13
Missouri	57.68	385.88	456.91	367.09	574.96	163.96	334.18	137.29
Nebraska	147.54	590.18	1,036.74	590.20	725.10	449.71	571.21	184.99
South Atlantic:								
Delaware	80.95	325.61	261.23	358.94	74.45	129.00	180.17	88.58
Florida	129.07	227.78	726.12	160.52	363.19	200.66	237.81	143.93
Georgia	111.63	438.78	653.18	426.57	478.51	129.49	88.67	164.09
Maryland	71.00	174.60	88.56	138.00	204.54	57.49	82.15	74.43
North Carolina	156.27	667.08	930.96	595.52	468.95	135.35	525.14	157.28
South Carolina	136.72	253.06	878.31	734.01	759.48	332.91	193.62	173.92
Virginia	137.36	611.60	765.40	155.57	491.14	125.42	224.08	124.25
West Virginia	185.77	511.99	865.53	715.21	509.12	650.47	237.72	178.54
East South Central:								
Alabama	188.86	580.09	1,026.94	335.86	901.67	497.29	219.04	409.41
Kentucky	98.37	699.45	539.02	919.13	710.68	146.40	240.90	143.92
Mississippi	316.51	709.50	1,148.11	982.02	805.03*	695.02	661.31	487.69
Tennessee	102.26	841.24	631.33	512.20	666.89	134.40	242.32	86.43
West South Central:								
Louisiana	170.42	658.65	585.97	528.32	670.70	311.99	244.59	227.96
Oklahoma	140.86	797.42	711.06	424.57	203.89	383.40	509.46	167.04
Texas	167.99	839.76	529.91	269.38	113.39	212.25	505.75	131.09
Mountain:								
Arizona	93.62	455.10	548.77	298.63	229.64	320.20	266.28	74.62
Colorado	163.21	312.54	388.64	434.71	400.98	202.71	237.41	196.02
Montana	382.62	668.20	1,172.80	734.83	907.30	710.05	680.98	601.81
Nevada	223.59	353.27	843.55	651.61	393.86	310.16	466.40	280.57
New Mexico	162.30	330.58	643.83	299.35	499.07	229.23	249.00	183.72
Utah	133.64	543.54	588.04	972.35*	340.32	294.27	447.05	152.78
Wyoming	391.25	860.70	625.16	795.16	641.31*	806.72	606.63	457.14
Pacific:								
California	75.45	111.41	305.15	117.26	87.70	94.79	161.31	65.78
Hawaii	115.51	250.67	279.85	191.43	111.94	210.50	163.05	117.15
Oregon	92.00	319.92	327.10	347.69	195.72	141.76	211.75	106.66
Washington	162.05	435.00	599.63	571.99	703.22	215.01	192.33	215.10
States not shown separately	96.70	608.91	555.31	397.58	581.71	173.17	129.20	97.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	3,283	3,570	3,355	3,185	3,320	3,246	3,398	3,253
New England:								
Connecticut	3,341	3,778	4,154	3,432	3,377	3,189	4,173	3,209
Maine	3,648	3,507	4,081	3,483	4,140	3,301	3,753	3,622
Massachusetts	3,409	4,794	3,333	3,481	4,031	3,123	3,879	3,339
New Hampshire	3,363	3,245	4,843	2,973	3,662	3,192	3,972	3,255
Middle Atlantic:								
New Jersey	3,383	3,542	3,549	3,909	3,418	3,185	3,691	3,316
New York	3,480	4,126	3,978	3,622	3,596	3,263	3,962	3,375
Pennsylvania	3,424	3,436	2,998	3,000	3,061	3,687	3,145	3,485
East North Central:								
Illinois	3,527	3,921	3,301	3,504	3,578	3,473	3,579	3,511
Indiana	3,372	3,830	2,893	3,025	3,170	3,558	3,174	3,417
Michigan	3,273	3,743	3,550	3,359	3,093	3,192	3,657	3,145
Ohio	3,010	3,260	3,047	2,853	2,973	3,050	2,998	3,014
Wisconsin	3,594	3,559	3,058	3,694	3,843	3,544	3,497	3,622
West North Central:								
Iowa	3,108	3,094	2,768	2,870	3,198	3,205	2,871	3,175
Kansas	3,009	2,997	2,631	2,658	3,062	3,151	2,720	3,076
Minnesota	3,226	2,949	3,639	3,363	3,022	3,186	3,444	3,145
Missouri	3,068	3,492	2,905	3,080	3,077	3,036	3,093	3,061
Nebraska	3,288	2,857	3,527	3,235	3,305	3,309	3,101	3,332
South Atlantic:								
Delaware	3,259	4,726	3,546	3,357	3,681	2,971	4,104	3,164
Florida	3,353	4,009	4,066	3,879	3,345	3,121	3,992	3,204
Georgia	3,177	3,678	3,238	3,057	2,837	3,245	3,216	3,170
Maryland	3,263	3,499	3,435	2,983	3,208	3,309	3,342	3,244
North Carolina	3,201	3,350	4,001	2,910	3,657	3,058	3,479	3,144
South Carolina	2,924	3,705	2,847	3,240	2,952	2,791	3,165	2,872
Virginia	3,070	3,239	3,458	2,923	3,426	2,912	3,276	3,024
West Virginia	3,414	2,880	3,762	2,827	3,095	3,777	2,981	3,515
East South Central:								
Alabama	2,996	2,588	2,731	2,636	3,300	2,986	2,678	3,063
Kentucky	3,106	2,924	3,207	2,900	3,064	3,198	3,177	3,082
Mississippi	2,949	3,377	2,951	2,574	2,707	3,106	2,985	2,940
Tennessee	2,991	3,700	2,984	2,673	2,849	3,081	3,125	2,959
West South Central:								
Louisiana	3,081	3,235	3,673	3,054	3,268	2,913	3,371	2,998
Oklahoma	3,257	3,449	4,241	3,329	3,560	2,957	3,815	3,046
Texas	3,349	3,532	3,333	3,321	3,346	3,333	3,481	3,319
Mountain:								
Arizona	3,159	3,753	3,207	3,219	3,330	2,963	3,565	3,053
Colorado	3,477	4,027	3,222	3,536	3,771	3,304	3,761	3,402
Montana	2,943	2,122	3,043	3,086	3,664	2,920	2,493	3,204
Nevada	3,421	3,664	3,983	2,618	3,521	3,376	3,552	3,386
New Mexico	3,059	4,046	3,203	3,461	3,176	2,790	3,605	2,908
Utah	3,024	2,779	2,870	2,450	2,904	3,241	2,758	3,081
Wyoming	3,259	3,291	2,907	3,229	3,211	3,329	3,293	3,246
Pacific:								
California	3,353	3,547	3,322	3,013	3,311	3,442	3,340	3,358
Hawaii	2,815	3,018	3,181	2,332	2,847	2,833	2,801	2,820
Oregon	2,982	3,985	2,954	2,815	3,398	2,724	3,174	2,928
Washington	3,274	3,000	2,969	3,150	3,577	3,252	2,970	3,386
States not shown separately	3,419	3,625	3,264	3,152	3,510	3,459	3,324	3,447

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	35.93	73.92	53.75	33.21	55.08	56.37	30.54	41.25
New England:								
Connecticut	160.74	133.50	622.86	659.43	226.66	112.95	256.86	162.47
Maine	96.17	447.01	774.41	597.22	275.59	202.88	445.24	89.61
Massachusetts	96.05	993.50	719.99	130.29	289.76	172.40	288.57	142.60
New Hampshire	141.39	535.73	1,011.54	345.65	198.09	169.51	557.17	110.84
Middle Atlantic:								
New Jersey	99.44	163.77	591.20	266.03	204.98	126.56	193.03	92.30
New York	75.70	201.75	470.53	144.69	234.07	178.98	121.21	84.82
Pennsylvania	126.16	297.67	170.64	143.59	102.46	169.94	171.42	136.63
East North Central:								
Illinois	90.90	279.85	219.58	207.13	120.10	156.03	77.31	115.28
Indiana	152.56	353.83	392.89	177.36	168.21	247.77	221.97	181.30
Michigan	81.71	281.40	399.05	143.80	147.54	151.62	241.17	60.97
Ohio	104.52	442.96	384.27	168.69	283.83	113.71	156.76	110.18
Wisconsin	91.11	227.49	229.15	262.98	155.45	146.87	116.56	102.42
West North Central:								
Iowa	98.01	212.41	315.11	144.99	153.47	126.54	173.94	106.23
Kansas	85.18	805.24	436.14	149.50	160.91	113.16	102.45	108.67
Minnesota	91.64	556.17	327.91	135.47	347.89	130.79	250.66	89.59
Missouri	71.99	665.41	250.29	130.40	240.50	129.39	167.14	97.99
Nebraska	110.04	537.83	355.81	194.04	161.41	211.67	225.73	146.69
South Atlantic:								
Delaware	168.09	433.14	755.54	486.37	249.73	228.39	284.40	177.35
Florida	104.79	295.31	242.32	174.38	288.27	150.28	152.01	123.34
Georgia	138.65	638.73	235.98	429.04	254.47	173.96	145.84	175.90
Maryland	56.48	104.99	84.90	95.72	170.99	72.64	108.70	47.05
North Carolina	92.48	280.01	390.63	182.51	344.59	143.15	228.31	111.57
South Carolina	66.32	442.55	457.15	138.49	192.38	120.59	195.99	106.94
Virginia	83.62	397.78	740.16	211.57	191.67	133.31	183.08	93.00
West Virginia	111.87	424.09	760.23	258.83	203.18	216.05	391.45	158.55
East South Central:								
Alabama	126.26	127.47	463.06	64.87	396.98	144.08	95.50	160.66
Kentucky	93.36	424.37	621.69	275.93	212.93	98.20	299.19	81.74
Mississippi	123.90	523.52	189.65	233.12	165.12	185.96	172.10	158.15
Tennessee	96.71	285.78	474.99	108.78	224.06	100.08	174.66	84.88
West South Central:								
Louisiana	150.84	293.02	630.87	85.32	132.21	224.23	251.06	159.85
Oklahoma	87.22	196.00	693.40	257.70	391.64	103.54	205.69	118.03
Texas	129.70	144.19	194.82	187.15	254.97	276.75	85.14	182.31
Mountain:								
Arizona	55.81	303.69	490.55	463.66	300.50	77.40	114.55	69.60
Colorado	101.44	253.69	521.23	292.78	160.50	168.12	251.02	121.01
Montana	138.26	397.23	611.71	141.62	446.42	141.36	286.04	218.83
Nevada	86.86	246.94	573.38	252.11	176.06	203.22	171.32	167.55
New Mexico	102.24	561.00	476.38	296.61	238.66	220.15	215.18	162.56
Utah	98.59	427.36	682.89	247.01	120.40	152.46	232.87	87.63
Wyoming	173.42	513.79	564.91	499.70	250.22	291.74	327.28	226.79
Pacific:								
California	120.88	317.92	280.30	240.21	272.36	119.85	240.05	124.71
Hawaii	152.61	137.51	588.36	277.01	209.70	203.74	159.29	180.17
Oregon	211.49	522.51	324.35	121.64	243.72	365.25	165.46	242.97
Washington	145.03	268.16	361.48	251.44	251.33	83.56	114.38	168.92
States not shown separately	143.25	366.54	278.54	159.15	168.79	168.01	169.59	137.43

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	3,288	3,826	3,644	3,546	3,208	2,961	3,738	3,060
New England:								
Connecticut	3,401	4,046	4,505	3,349	4,585	2,235*	3,890	3,013
Maine	3,451	3,713	3,329	2,092	4,079	3,452	3,446	3,460
Massachusetts	3,598	3,981	4,020	3,734	2,980*	3,075	4,019	3,104
New Hampshire	2,827	2,520	.	3,306	3,195	2,779	2,957	2,794
Middle Atlantic:								
New Jersey	4,065	3,512	6,155	3,934	3,192*	3,762	4,891	3,823
New York	3,492	5,325	4,645	3,724	3,027	2,902	4,929	2,880
Pennsylvania	3,846	4,353	3,911	3,685	3,366	3,567	4,147	3,511
East North Central:								
Illinois	4,000	4,971	3,850	4,436	3,230*	3,901	4,231	3,875
Indiana	2,960	5,141	672*	6,140	3,112*	2,558	4,667	2,776
Michigan	4,002	4,947	3,831	5,063	5,313	2,879	4,813	3,434
Ohio	3,484	4,148	4,691	2,885	2,533	2,979	4,326	2,851
Wisconsin	3,001	3,727	2,718	4,352	3,590	2,490	3,745	2,888
West North Central:								
Iowa	3,561	2,901	1,535*	3,162	3,324	3,913	2,732	3,799
Kansas	2,596	2,929	2,892	3,196	3,460	1,655	2,931	2,411
Minnesota	3,672	3,588	3,386	3,806	4,158	2,586	3,780	3,505
Missouri	2,500	4,397	1,900*	2,667	2,112	1,635*	3,632	1,736
Nebraska	2,642	3,144	2,304	3,267	2,854	2,533	2,624	2,660
South Atlantic:								
Delaware	3,648	4,276	5,457	2,655	2,697	3,632	4,626	3,350
Florida	3,296	3,722	3,809	4,971	1,484*	3,034	3,745	3,149
Georgia	2,562	3,697	1,800*	2,903*	2,573	2,306	2,848	2,389
Maryland	3,051	5,154	3,046	3,386	3,059	2,492	3,834	2,742
North Carolina	3,086	3,023	3,966	3,126	3,661	2,301	3,284	2,865
South Carolina	1,932	2,382*	1,829	3,120*	3,132	1,667	2,055*	1,904
Virginia	2,808	4,469	2,604	3,718	2,364*	1,553	3,580	2,316
West Virginia	2,803	4,219	3,500*	3,182	2,564	1,720	3,557	2,227
East South Central:								
Alabama	2,630	3,226	2,779	2,902	1,805	2,340	2,960	2,426
Kentucky	3,014	1,939	2,274	2,894	3,082	3,371	2,740	3,089
Mississippi	2,867	3,310	2,546	3,193	2,526	2,809	3,107	2,777
Tennessee	2,622	2,684	4,500*	3,730	2,925	2,117	3,496	2,417
West South Central:								
Louisiana	4,329	3,232*	2,914	2,443	1,512*	4,602	3,016	4,577
Oklahoma	3,274	3,381	3,841	3,174*	3,920	2,074	3,474	3,199
Texas	2,850	3,474	3,464*	1,227*	2,123	2,883	3,407	2,588
Mountain:								
Arizona	2,840	3,097	2,639*	3,603*	2,790*	2,828	3,046	2,825
Colorado	2,948	3,692	2,176	2,673	3,600*	2,834	3,075	2,854
Montana	2,811	2,936	2,958	2,824	3,126	2,478	2,922	2,719
Nevada	4,175	4,099	2,334*	4,787*	3,291*	4,558	3,876	4,344
New Mexico	3,330	4,057	3,028*	3,142	2,838	3,308	3,545	3,282
Utah	3,068	4,049	2,688	2,791	2,699	3,183	3,329	2,952
Wyoming	3,778	3,899	4,236	3,114	3,842	4,132	3,792	3,759
Pacific:								
California	3,394	3,039	2,550	2,781	2,418	3,882	2,798	3,749
Hawaii	2,785	3,115	3,064	2,963	2,275	2,358	3,046	2,496
Oregon	3,431	3,312	3,427	2,724	3,106	3,877	3,169	3,588
Washington	3,347	3,433	3,161	2,165	3,889*	3,712	3,119	3,506
States not shown separately	3,007	3,336	4,153	4,085	3,205	2,483	3,721	2,819

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.1.c(2002) 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, 2002: (43 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	67.21	116.60	163.70	125.54	104.92	119.25	92.65	80.53
New England:								
Connecticut	324.84	1,022.45	1,196.59	716.86	1,297.83	671.58*	662.01	531.84
Maine	239.53	601.29	720.30	569.51	967.15	853.50	132.53	510.43
Massachusetts	232.68	744.79	963.38	1,048.19	942.36*	838.97	441.90	664.75
New Hampshire	587.96	538.05	.	775.29	897.23	696.99	570.08	627.89
Middle Atlantic:								
New Jersey	324.51	982.12	1,598.19	953.75	1,009.40*	683.00	977.28	432.23
New York	307.10	822.24	1,057.54	652.46	680.53	637.47	637.21	432.96
Pennsylvania	115.19	231.08	842.41	424.04	578.06	615.94	175.01	181.35
East North Central:								
Illinois	354.37	1,442.71	949.73	1,086.27	969.17*	688.23	820.95	484.86
Indiana	353.80	1,369.54	212.51*	1,567.18	972.53*	362.17	1,083.22	466.26
Michigan	287.44	663.78	761.37	1,110.18	1,415.35	425.62	574.55	441.67
Ohio	260.56	710.06	1,240.47	707.81	679.93	719.66	534.98	402.43
Wisconsin	275.80	786.16	772.93	1,128.73	986.67	506.53	562.65	403.54
West North Central:								
Iowa	296.41	592.60	465.10*	831.13	788.62	837.41	398.46	423.26
Kansas	186.27	448.98	747.90	835.95	856.38	463.89	256.98	334.31
Minnesota	182.76	774.82	719.25	555.12	641.47	402.37	374.04	311.67
Missouri	264.62	960.91	600.97*	745.78	569.05	493.01*	919.44	466.28
Nebraska	566.66	839.51	609.79	979.44	850.94	683.58	587.81	624.20
South Atlantic:								
Delaware	303.97	947.89	1,066.72	697.78	681.93	694.72	606.00	523.45
Florida	443.74	902.70	1,108.74	1,402.91	461.85*	691.45	762.38	542.54
Georgia	381.46	968.93	569.21*	880.00*	728.99	475.86	657.26	474.31
Maryland	204.34	913.19	886.60	732.57	726.58	318.22	592.43	309.34
North Carolina	151.55	429.81	966.20	873.04	867.84	556.55	245.19	558.03
South Carolina	383.78	769.63*	545.25	986.63*	852.05	347.38	681.39*	345.93
Virginia	347.69	859.92	566.38	913.16	855.31*	436.09	608.03	511.88
West Virginia	364.21	795.48	1,064.89*	866.70	715.17	385.36	376.81	382.27
East South Central:								
Alabama	120.45	351.42	659.77	447.39	512.80	262.33	95.20	245.34
Kentucky	151.79	520.30	553.95	680.18	588.16	454.18	479.87	142.60
Mississippi	327.11	559.36	662.31	952.15	737.96	685.59	368.79	557.33
Tennessee	276.69	767.47	1,423.02*	976.81	831.71	262.56	777.22	256.34
West South Central:								
Louisiana	787.74	1,223.20*	869.64	633.94	478.14*	1,139.26	737.95	1,078.82
Oklahoma	362.49	902.94	1,071.51	957.53*	1,058.83	539.60	758.28	616.10
Texas	467.11	746.96	1,355.30*	399.16*	598.98	618.34	902.20	495.59
Mountain:								
Arizona	518.83	814.33	801.63*	1,097.15*	882.15*	723.85	676.56	674.38
Colorado	364.57	889.78	615.05	796.97	1,138.42*	603.35	538.78	541.19
Montana	178.35	504.53	719.08	208.88	397.98	618.14	273.43	255.53
Nevada	564.99	997.23	748.46*	1,450.12*	995.11*	1,200.80	829.29	990.95
New Mexico	506.87	1,107.41	910.52*	694.90	804.85	902.12	819.08	694.61
Utah	474.88	998.34	626.95	796.96	723.26	798.74	655.68	623.60
Wyoming	153.62	310.62	466.87	272.78	582.36	595.89	186.25	290.62
Pacific:								
California	345.20	572.56	661.40	530.67	721.27	692.60	352.68	631.74
Hawaii	124.91	98.14	478.06	523.77	380.91	449.25	86.32	317.41
Oregon	212.98	828.31	955.96	773.04	578.76	776.01	520.91	393.14
Washington	274.90	670.22	602.95	577.06	1,181.36*	728.37	198.06	480.65
States not shown separately	300.92	429.50	722.35	724.13	512.29	461.12	282.89	411.62

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.2(2002) 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, 2002: (43 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	565	428	458	562	588	597	479	591
New England:								
Connecticut	620	686	811	685	628	535	705	591
Maine	684	698	586*	658	863	586	635	708
Massachusetts	708	334	538	865	828	674	624	732
New Hampshire	665	666	679*	767	632	635	759	623
Middle Atlantic:								
New Jersey	621	579*	587*	648	717	583	595	628
New York	648	546	648	541	737	661	571	671
Pennsylvania	580	391	317*	420	503	710	362	639
East North Central:								
Illinois	615	354	521	646	731	608	533	639
Indiana	611	300	565	562	579	670	443	647
Michigan	502	274*	595	617	498	498	530	493
Ohio	604	552	486	674	606	607	530	630
Wisconsin	647	291*	643	977	782	543	635	651
West North Central:								
Iowa	505	477*	297*	616	479	518	427	527
Kansas	524	418	426	508	592	520	393	561
Minnesota	669	382*	469	743	882	620	594	706
Missouri	496	311*	471	414	703	471	407	524
Nebraska	678	233*	498*	737	819	677	469	732
South Atlantic:								
Delaware	495	373*	425*	628	485	490	405	517
Florida	569	503	330*	728	604	562	477	600
Georgia	687	395	748*	595	602	751	606	705
Maryland	670	517	624	793	727	631	629	683
North Carolina	575	229*	682*	493	575	613	505	590
South Carolina	517	427*	520*	656	539	488	489	523
Virginia	563	753	536	565	603	514	618	547
West Virginia	641	535	469	537	629	724	528	674
East South Central:								
Alabama	620	795	541	664	566	617	653	611
Kentucky	669	444	801	606	700	667	663	671
Mississippi	547	500	168*	539	388	682	396	590
Tennessee	564	361*	670	465	621	577	526	574
West South Central:								
Louisiana	622	403*	393	634	757	665	452	678
Oklahoma	680	331*	1,170*	374	844	752	551	735
Texas	530	414	267	504	511	594	427	554
Mountain:								
Arizona	547	497	416	596*	549	559	540	549
Colorado	590	552	478	481	537	657	497	621
Montana	432	162*	330*	327	739*	524	223*	571
Nevada	413	364	309*	503	444	405	406	415
New Mexico	536	364	387	818	436*	558	488	554
Utah	562	218*	365	478	453	702	360	624
Wyoming	487	231	427	454	585	617	358	588
Pacific:								
California	446	386	253	388	456	532	335	490
Hawaii	257	106*	166*	147*	215	413	119	331
Oregon	350	291*	323	230*	371*	390	265	378
Washington	306	241*	276	302	260	369	257	326
States not shown separately	533	302	251	615	479	623	380	579

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	7.96	22.39	14.85	20.53	11.36	12.80	8.32	9.73
New England:								
Connecticut	35.17	133.72	166.56	137.45	55.81	49.01	79.70	37.62
Maine	33.81	122.33	196.34*	136.05	105.72	53.76	108.52	37.68
Massachusetts	43.88	94.70	100.77	88.63	62.13	70.33	60.40	46.45
New Hampshire	35.45	93.56	210.07*	110.84	114.19	76.92	54.58	56.50
Middle Atlantic:								
New Jersey	52.98	187.78*	222.28*	142.86	85.70	75.74	115.31	54.42
New York	18.17	90.08	97.56	72.80	48.73	82.58	48.88	21.68
Pennsylvania	45.92	94.18	120.35*	49.67	38.01	82.29	69.77	55.17
East North Central:								
Illinois	40.31	35.84	153.94	111.44	106.01	44.48	88.95	38.42
Indiana	80.79	79.63	126.54	132.71	89.59	95.73	93.63	84.26
Michigan	31.30	110.15*	138.41	138.12	86.04	48.15	91.23	52.02
Ohio	37.13	119.16	104.09	128.71	57.76	35.17	58.40	44.18
Wisconsin	52.96	128.88*	53.61	62.92	175.76	46.77	34.02	64.88
West North Central:								
Iowa	35.32	221.06*	272.07*	113.19	81.92	49.01	116.01	27.49
Kansas	38.10	109.58	123.13	101.30	104.95	70.23	45.39	58.76
Minnesota	32.20	115.01*	102.81	65.11	194.06	30.55	74.79	55.19
Missouri	50.89	122.91*	123.42	72.93	112.34	38.21	64.77	47.97
Nebraska	51.74	102.33*	160.71*	156.50	104.12	54.42	127.76	45.57
South Atlantic:								
Delaware	55.41	154.20*	166.18*	119.47	60.56	65.80	113.82	57.52
Florida	42.81	109.00	141.03*	126.84	138.87	35.62	66.47	62.10
Georgia	63.34	83.04	386.92*	134.18	138.99	77.76	127.80	64.26
Maryland	38.51	82.44	104.20	91.35	64.18	58.65	86.71	38.46
North Carolina	70.42	95.25*	224.57*	99.09	106.67	128.65	136.13	89.71
South Carolina	35.15	182.24*	159.99*	183.37	105.85	51.49	102.08	37.88
Virginia	36.32	161.25	94.97	121.50	72.11	55.70	66.72	44.92
West Virginia	39.41	139.81	100.56	95.97	101.53	63.47	84.52	41.27
East South Central:								
Alabama	44.02	155.39	78.83	131.53	145.54	36.75	85.58	47.72
Kentucky	60.65	103.01	190.83	133.64	91.55	95.22	123.91	69.97
Mississippi	60.83	95.37	165.48*	123.89	78.25	117.10	96.06	62.19
Tennessee	34.03	156.67*	164.85	77.48	161.44	67.65	72.93	53.72
West South Central:								
Louisiana	36.50	136.59*	106.80	97.77	106.59	57.09	74.31	39.38
Oklahoma	53.96	103.35*	450.82*	69.08	96.65	77.05	139.61	59.41
Texas	24.82	83.92	49.85	90.59	82.20	52.24	56.41	38.00
Mountain:								
Arizona	42.72	138.54	120.86	377.73*	95.91	45.96	91.54	42.34
Colorado	28.32	151.41	90.80	126.03	100.51	51.36	50.90	33.52
Montana	74.76	159.61*	186.73*	88.59	288.16*	96.92	94.66*	143.00
Nevada	45.75	54.11	94.80*	130.87	86.02	86.71	82.35	61.34
New Mexico	47.37	81.53	97.30	101.20	161.56*	55.81	39.73	60.23
Utah	78.44	87.47*	104.74	113.95	78.00	106.15	52.35	92.92
Wyoming	47.59	58.38	116.03	78.60	125.53	101.78	48.36	76.21
Pacific:								
California	20.04	59.19	64.95	34.93	52.89	29.14	46.26	27.66
Hawaii	35.81	35.16*	71.52*	72.83*	35.47	113.96	19.81	45.34
Oregon	60.93	87.64*	60.99	105.04*	145.67*	90.79	41.80	80.01
Washington	36.02	116.13*	56.61	78.43	73.37	44.99	48.66	41.52
States not shown separately	41.64	61.41	67.28	128.12	88.80	72.95	67.75	41.59

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	552	476	506	583	566	559	525	562
New England:								
Connecticut	700	.	.	.	.	.	751	665
Maine	736	.	.	.	.	.	779	704
Massachusetts	729	.	.	.	.	.	661	752
New Hampshire	636	.	.	.	.	.	738	554
Middle Atlantic:								
New Jersey	530	.	.	.	.	.	622	488
New York	670	.	.	.	.	.	641	682
Pennsylvania	594	.	.	.	.	.	375	650
East North Central:								
Illinois	592	.	.	.	.	.	599	590
Indiana	638	.	.	.	.	.	973	567
Michigan	438	.	.	.	.	.	407*	444
Ohio	643	.	.	.	.	.	624	649
Wisconsin	644	.	.	.	.	.	476*	694
West North Central:								
Iowa	598	.	.	.	.	.	656	580
Kansas	591	.	.	.	.	.	472*	628
Minnesota	650	.	.	.	.	.	740	618
Missouri	579	.	.	.	.	.	525*	602
Nebraska	683	.	.	.	.	.	699	680
South Atlantic:								
Delaware	468	.	.	.	.	.	424*	493
Florida	597	.	.	.	.	.	563	615
Georgia	562	.	.	.	.	.	684	522
Maryland	659	.	.	.	.	.	598	692
North Carolina	483	.	.	.	.	.	109*	534
South Carolina	514	.	.	.	.	.	487*	524
Virginia	653	.	.	.	.	.	749	626
West Virginia	593	.	.	.	.	.	718*	538
East South Central:								
Alabama	667	.	.	.	.	.	728	645
Kentucky	724	.	.	.	.	.	1,263	567
Mississippi	675	.	.	.	.	.	785*	517
Tennessee	516	.	.	.	.	.	433*	540
West South Central:								
Louisiana	757	.	.	.	.	.	333*	1,032
Oklahoma	708	.	.	.	.	.	409	889
Texas	540	.	.	.	.	.	423	568
Mountain:								
Arizona	510	.	.	.	.	.	381*	533
Colorado	553	.	.	.	.	.	522	565
Montana	807	.	.	.	.	.	820*	791
Nevada	443	.	.	.	.	.	618*	404*
New Mexico	587	.	.	.	.	.	421	684
Utah	448	.	.	.	.	.	373*	493
Wyoming	534*	.	.	.	.	.	325*	762
Pacific:								
California	401	.	.	.	.	.	399	402
Hawaii	213	.	.	.	.	.	143	257
Oregon	295	.	.	.	.	.	330	282
Washington	360	.	.	.	.	.	259*	405
States not shown separately	641	.	.	.	.	.	461	703

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.2.a(2002) 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, 2002: (43 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	18.80	33.53	33.20	31.67	34.99	16.84	20.63	20.25
New England:								
Connecticut	62.56	.	.	.	.	.	96.32	85.87
Maine	75.08	.	.	.	.	.	116.16	91.28
Massachusetts	46.87	.	.	.	.	.	58.29	54.04
New Hampshire	45.08	.	.	.	.	.	63.84	82.61
Middle Atlantic:								
New Jersey	52.90	.	.	.	.	.	154.95	61.09
New York	56.96	.	.	.	.	.	99.20	65.02
Pennsylvania	64.68	.	.	.	.	.	62.59	80.87
East North Central:								
Illinois	47.15	.	.	.	.	.	149.21	42.58
Indiana	52.54	.	.	.	.	.	211.66	60.41
Michigan	70.84	.	.	.	.	.	183.47*	77.74
Ohio	82.52	.	.	.	.	.	160.25	84.61
Wisconsin	103.78	.	.	.	.	.	282.34*	79.38
West North Central:								
Iowa	71.76	.	.	.	.	.	139.02	81.12
Kansas	44.80	.	.	.	.	.	152.56*	75.04
Minnesota	98.56	.	.	.	.	.	155.99	84.58
Missouri	67.76	.	.	.	.	.	162.33*	98.44
Nebraska	91.10	.	.	.	.	.	203.96	117.70
South Atlantic:								
Delaware	95.44	.	.	.	.	.	177.61*	84.10
Florida	74.88	.	.	.	.	.	82.06	124.97
Georgia	39.57	.	.	.	.	.	141.81	53.73
Maryland	34.09	.	.	.	.	.	77.54	33.16
North Carolina	62.50	.	.	.	.	.	37.12*	86.82
South Carolina	63.78	.	.	.	.	.	174.36*	88.79
Virginia	64.95	.	.	.	.	.	155.01	69.61
West Virginia	110.84	.	.	.	.	.	221.51*	48.15
East South Central:								
Alabama	63.23	.	.	.	.	.	166.93	88.88
Kentucky	147.85	.	.	.	.	.	258.27	130.80
Mississippi	181.55	.	.	.	.	.	250.93*	132.32
Tennessee	55.53	.	.	.	.	.	171.66*	82.35
West South Central:								
Louisiana	148.67	.	.	.	.	.	146.93*	173.54
Oklahoma	106.78	.	.	.	.	.	117.48	234.72
Texas	66.20	.	.	.	.	.	123.90	60.38
Mountain:								
Arizona	59.18	.	.	.	.	.	125.06*	57.93
Colorado	40.54	.	.	.	.	.	150.77	46.84
Montana	211.52	.	.	.	.	.	248.00*	193.52
Nevada	113.76	.	.	.	.	.	194.97*	132.98*
New Mexico	92.75	.	.	.	.	.	44.94	108.26
Utah	68.44	.	.	.	.	.	117.56*	74.64
Wyoming	225.42*	.	.	.	.	.	252.06*	124.35
Pacific:								
California	25.16	.	.	.	.	.	80.60	22.37
Hawaii	41.02	.	.	.	.	.	34.35	57.31
Oregon	47.53	.	.	.	.	.	89.25	49.55
Washington	52.21	.	.	.	.	.	99.81*	35.84
States not shown separately	61.75	.	.	.	.	.	132.41	74.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.2.b(2002) 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, 2002: (43 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	571	378	416	537	586	620	436	605
New England:								
Connecticut	576	.	.	.	.	.	725	552
Maine	658	.	.	.	.	.	406*	722
Massachusetts	696	.	.	.	.	.	628	706
New Hampshire	688	.	.	.	.	.	840	661
Middle Atlantic:								
New Jersey	683	.	.	.	.	.	596	702
New York	631	.	.	.	.	.	495	660
Pennsylvania	547	.	.	.	.	.	196	625
East North Central:								
Illinois	633	.	.	.	.	.	526	667
Indiana	630	.	.	.	.	.	348	696
Michigan	481	.	.	.	.	.	464	487
Ohio	571	.	.	.	.	.	452	609
Wisconsin	689	.	.	.	.	.	695	688
West North Central:								
Iowa	487	.	.	.	.	.	323*	534
Kansas	519	.	.	.	.	.	328	562
Minnesota	606	.	.	.	.	.	516	639
Missouri	485	.	.	.	.	.	386	511
Nebraska	686	.	.	.	.	.	479*	736
South Atlantic:								
Delaware	520	.	.	.	.	.	499*	522
Florida	560	.	.	.	.	.	420	593
Georgia	721	.	.	.	.	.	600	742
Maryland	699	.	.	.	.	.	639	713
North Carolina	605	.	.	.	.	.	568*	613
South Carolina	517	.	.	.	.	.	489	524
Virginia	530	.	.	.	.	.	464	545
West Virginia	668	.	.	.	.	.	457	716
East South Central:								
Alabama	617	.	.	.	.	.	559	630
Kentucky	698	.	.	.	.	.	498	766
Mississippi	544	.	.	.	.	.	337*	593
Tennessee	566	.	.	.	.	.	558	568
West South Central:								
Louisiana	573	.	.	.	.	.	515	589
Oklahoma	686	.	.	.	.	.	611*	715
Texas	519	.	.	.	.	.	397	547
Mountain:								
Arizona	580	.	.	.	.	.	637	565
Colorado	610	.	.	.	.	.	467	647
Montana	434	.	.	.	.	.	201*	570
Nevada	398	.	.	.	.	.	339	415
New Mexico	473	.	.	.	.	.	557	450
Utah	610	.	.	.	.	.	285*	680
Wyoming	550	.	.	.	.	.	628	518
Pacific:								
California	496	.	.	.	.	.	253	580
Hawaii	303	.	.	.	.	.	110*	377
Oregon	368	.	.	.	.	.	244*	402
Washington	281	.	.	.	.	.	254	291
States not shown separately	551	.	.	.	.	.	341	613

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.2.b(2002) 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, 2002: (43 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	7.53	23.56	34.70	22.92	14.15	13.23	15.20	8.07
New England:								
Connecticut	39.06	.	.	.	.	.	132.50	44.88
Maine	73.58	.	.	.	.	.	123.36*	66.06
Massachusetts	69.18	.	.	.	.	.	157.01	80.97
New Hampshire	58.32	.	.	.	.	.	205.55	70.34
Middle Atlantic:								
New Jersey	70.36	.	.	.	.	.	104.21	81.66
New York	30.31	.	.	.	.	.	75.32	25.32
Pennsylvania	67.15	.	.	.	.	.	48.49	70.08
East North Central:								
Illinois	44.14	.	.	.	.	.	97.18	44.41
Indiana	90.40	.	.	.	.	.	69.74	96.27
Michigan	35.15	.	.	.	.	.	75.15	27.97
Ohio	60.39	.	.	.	.	.	76.74	70.33
Wisconsin	66.98	.	.	.	.	.	65.41	87.65
West North Central:								
Iowa	33.99	.	.	.	.	.	108.54*	30.76
Kansas	56.92	.	.	.	.	.	80.06	70.42
Minnesota	29.48	.	.	.	.	.	84.44	37.26
Missouri	54.37	.	.	.	.	.	75.77	65.00
Nebraska	69.43	.	.	.	.	.	144.06*	61.28
South Atlantic:								
Delaware	67.14	.	.	.	.	.	153.79*	65.04
Florida	35.32	.	.	.	.	.	110.42	35.88
Georgia	83.90	.	.	.	.	.	168.78	100.84
Maryland	47.69	.	.	.	.	.	95.21	51.95
North Carolina	80.31	.	.	.	.	.	171.20*	97.27
South Carolina	40.60	.	.	.	.	.	118.22	45.20
Virginia	40.27	.	.	.	.	.	71.48	44.96
West Virginia	52.09	.	.	.	.	.	118.39	45.72
East South Central:								
Alabama	60.45	.	.	.	.	.	129.90	60.54
Kentucky	55.91	.	.	.	.	.	142.29	80.27
Mississippi	72.03	.	.	.	.	.	134.94*	77.28
Tennessee	40.18	.	.	.	.	.	88.42	60.13
West South Central:								
Louisiana	59.28	.	.	.	.	.	154.17	53.13
Oklahoma	79.09	.	.	.	.	.	228.82*	91.29
Texas	21.51	.	.	.	.	.	57.81	37.60
Mountain:								
Arizona	70.71	.	.	.	.	.	127.49	74.12
Colorado	45.96	.	.	.	.	.	76.97	50.58
Montana	83.87	.	.	.	.	.	173.39*	167.11
Nevada	44.75	.	.	.	.	.	64.44	75.96
New Mexico	61.04	.	.	.	.	.	86.43	76.03
Utah	88.64	.	.	.	.	.	88.31*	100.67
Wyoming	70.45	.	.	.	.	.	147.08	81.03
Pacific:								
California	28.61	.	.	.	.	.	47.64	44.63
Hawaii	60.72	.	.	.	.	.	43.10*	65.23
Oregon	81.39	.	.	.	.	.	99.84*	101.03
Washington	42.06	.	.	.	.	.	70.60	45.00
States not shown separately	46.80	.	.	.	.	.	82.06	53.67

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.2.c(2002) 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, 2002: (43 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	570	481	546	652	760	519	546	583
New England:								
Connecticut	611	.	.	.	.	.	435*	751
Maine	604	.	.	.	.	.	636*	544*
Massachusetts	558	.	.	.	.	.	400*	743
New Hampshire	746	.	.	.	.	.	765*	742
Middle Atlantic:								
New Jersey	493*	.	.	.	.	.	476*	498
New York	684	.	.	.	.	.	600*	719
Pennsylvania	780	.	.	.	.	.	801*	757
East North Central:								
Illinois	451	.	.	.	.	.	399*	479
Indiana	439	.	.	.	.	.	209*	463
Michigan	835	.	.	.	.	.	932	766*
Ohio	863	.	.	.	.	.	860*	866
Wisconsin	355*	.	.	.	.	.	565	324*
West North Central:								
Iowa	528*	.	.	.	.	.	851*	435*
Kansas	447	.	.	.	.	.	490*	423*
Minnesota	910	.	.	.	.	.	649	1,310
Missouri	355	.	.	.	.	.	260*	419
Nebraska	510*	.	.	.	.	.	173*	856
South Atlantic:								
Delaware	432	.	.	.	.	.	29*	555
Florida	477	.	.	.	.	.	152*	583*
Georgia	817*	.	.	.	.	.	297*	1,132
Maryland	479*	.	.	.	.	.	712*	387*
North Carolina	613	.	.	.	.	.	661	559
South Carolina	512	.	.	.	.	.	515*	511
Virginia	482	.	.	.	.	.	762*	303*
West Virginia	470	.	.	.	.	.	557*	403
East South Central:								
Alabama	563	.	.	.	.	.	811	410
Kentucky	433	.	.	.	.	.	449*	429
Mississippi	509	.	.	.	.	.	332*	576
Tennessee	717	.	.	.	.	.	425*	786
West South Central:								
Louisiana	739	.	.	.	.	.	347*	813
Oklahoma	464*	.	.	.	.	.	569*	424*
Texas	706	.	.	.	.	.	848	639
Mountain:								
Arizona	526	.	.	.	.	.	449*	531
Colorado	749	.	.	.	.	.	540*	903
Montana	332	.	.	.	.	.	92*	532*
Nevada	590*	.	.	.	.	.	562*	606
New Mexico	700	.	.	.	.	.	487	747
Utah	476	.	.	.	.	.	755*	353*
Wyoming	422	.	.	.	.	.	239	657
Pacific:								
California	506	.	.	.	.	.	279*	641
Hawaii	217	.	.	.	.	.	85	363
Oregon	439	.	.	.	.	.	154*	611
Washington	389	.	.	.	.	.	266*	476
States not shown separately	406*	.	.	.	.	.	413*	405

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

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Table II.C.2.c(2002) 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, 2002: (43 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	27.41	65.58	92.55	83.35	114.62	42.07	46.18	42.08
New England:								
Connecticut	175.39	.	.	.	.	.	189.65*	205.03
Maine	159.58	.	.	.	.	.	291.66*	211.27*
Massachusetts	139.11	.	.	.	.	.	165.62*	179.66
New Hampshire	150.65	.	.	.	.	.	463.17*	134.28
Middle Atlantic:								
New Jersey	254.65*	.	.	.	.	.	635.54*	88.75
New York	88.01	.	.	.	.	.	280.71*	109.92
Pennsylvania	174.69	.	.	.	.	.	271.34*	169.65
East North Central:								
Illinois	94.26	.	.	.	.	.	215.47*	111.03
Indiana	98.52	.	.	.	.	.	92.30*	94.27
Michigan	209.26	.	.	.	.	.	274.65	341.41*
Ohio	248.02	.	.	.	.	.	432.94*	219.27
Wisconsin	135.86*	.	.	.	.	.	168.16	162.83*
West North Central:								
Iowa	217.47*	.	.	.	.	.	261.80*	162.02*
Kansas	102.96	.	.	.	.	.	392.18*	127.26*
Minnesota	125.90	.	.	.	.	.	137.11	261.26
Missouri	96.58	.	.	.	.	.	274.01*	93.29
Nebraska	164.25*	.	.	.	.	.	57.97*	146.34
South Atlantic:								
Delaware	77.92	.	.	.	.	.	38.40*	102.68
Florida	107.19	.	.	.	.	.	80.44*	215.57*
Georgia	258.30*	.	.	.	.	.	192.09*	304.66
Maryland	147.16*	.	.	.	.	.	284.87*	138.53*
North Carolina	140.39	.	.	.	.	.	185.27	163.93
South Carolina	94.82	.	.	.	.	.	156.29*	105.07
Virginia	102.61	.	.	.	.	.	301.53*	100.76*
West Virginia	125.63	.	.	.	.	.	221.89*	72.54
East South Central:								
Alabama	91.89	.	.	.	.	.	202.19	111.38
Kentucky	84.59	.	.	.	.	.	148.46*	101.30
Mississippi	109.50	.	.	.	.	.	304.03*	132.09
Tennessee	124.42	.	.	.	.	.	160.74*	102.45
West South Central:								
Louisiana	104.91	.	.	.	.	.	135.48*	171.96
Oklahoma	143.69*	.	.	.	.	.	344.47*	153.99*
Texas	119.32	.	.	.	.	.	244.43	145.16
Mountain:								
Arizona	111.27	.	.	.	.	.	165.75*	135.39
Colorado	122.99	.	.	.	.	.	170.38*	178.88
Montana	65.76	.	.	.	.	.	52.60*	180.71*
Nevada	227.47*	.	.	.	.	.	239.55*	158.73
New Mexico	109.67	.	.	.	.	.	140.50	146.76
Utah	129.18	.	.	.	.	.	245.59*	121.71*
Wyoming	63.60	.	.	.	.	.	50.38	141.31
Pacific:								
California	90.68	.	.	.	.	.	104.61*	135.10
Hawaii	58.83	.	.	.	.	.	21.94	98.53
Oregon	87.79	.	.	.	.	.	98.67*	86.49
Washington	81.78	.	.	.	.	.	316.24*	131.45
States not shown separately	129.64*	.	.	.	.	.	160.51*	107.24

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.3(2002) 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, 2002: (43 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	17.7%	12.0%	13.8%	18.0%	18.5%	19.1%	14.2%	18.9%
New England:								
Connecticut	18.4%	18.3%	21.2%	20.0%	17.9%	17.1%	18.4%	18.4%
Maine	19.0%	17.9%	15.9%*	20.6%	20.5%	18.2%	17.0%	20.0%
Massachusetts	21.1%	8.2%*	15.1%	25.0%	22.4%	22.7%	16.9%	22.5%
New Hampshire	20.4%	22.1%	19.2%	24.4%	18.1%	19.9%	23.2%	19.1%
Middle Atlantic:								
New Jersey	18.0%	15.1%*	15.0%*	17.3%	20.5%	18.2%	15.4%	18.8%
New York	19.5%	13.9%	17.5%	15.8%	22.1%	21.2%	15.2%	21.0%
Pennsylvania	17.5%	10.7%	9.6%*	13.8%	16.4%	20.9%	10.7%	19.4%
East North Central:								
Illinois	17.8%	9.3%	16.2%	18.5%	21.6%	17.6%	14.9%	18.7%
Indiana	18.8%	8.0%*	18.8%	17.8%	18.3%	20.4%	13.6%	19.9%
Michigan	15.4%	6.9%*	17.3%	17.0%	15.8%	16.3%	14.0%	16.0%
Ohio	19.6%	14.5%	15.0%	22.2%	20.6%	20.1%	16.0%	20.9%
Wisconsin	18.5%	8.4%*	19.4%	26.6%	20.3%	16.5%	17.7%	18.7%
West North Central:								
Iowa	16.2%	15.6%*	11.1%*	21.6%	15.2%	15.8%	15.1%	16.4%
Kansas	17.9%	13.8%	15.8%*	19.0%	19.1%	17.9%	14.1%	18.9%
Minnesota	20.3%	11.5%	13.5%	21.5%	26.2%	19.9%	17.0%	22.1%
Missouri	16.6%	8.8%*	16.7%	13.9%	23.0%	16.3%	13.4%	17.6%
Nebraska	21.1%	8.3%*	15.0%	23.1%	25.2%	21.0%	15.5%	22.4%
South Atlantic:								
Delaware	14.9%	8.6%*	10.5%*	19.7%	13.9%	15.9%	10.3%	16.2%
Florida	17.4%	13.7%	8.6%*	20.9%	20.2%	18.0%	13.0%	19.2%
Georgia	22.6%	12.0%	24.9%*	20.4%	21.3%	24.0%	20.1%	23.1%
Maryland	21.2%	14.4%	19.3%	25.2%	23.4%	20.3%	18.9%	22.0%
North Carolina	18.2%	7.4%*	17.4%*	17.0%	17.5%	19.8%	14.9%	18.9%
South Carolina	17.8%	12.5%*	18.4%*	20.0%	18.2%	17.8%	15.6%	18.4%
Virginia	18.7%	21.3%	15.7%	19.4%	17.9%	18.7%	18.5%	18.8%
West Virginia	19.0%	16.4%	12.9%	18.2%	20.5%	20.0%	16.6%	19.7%
East South Central:								
Alabama	21.0%	28.7%	18.0%	24.1%	17.6%	21.4%	23.0%	20.5%
Kentucky	21.9%	14.9%	26.0%	20.4%	23.1%	21.4%	21.1%	22.1%
Mississippi	18.5%	15.3%*	5.5%*	19.5%	14.4%	22.2%	12.8%	20.1%
Tennessee	19.0%	10.0%*	22.7%	16.5%	21.8%	19.3%	16.6%	19.7%
West South Central:								
Louisiana	19.2%	12.7%	11.6%*	20.2%	22.3%	20.7%	13.9%	21.0%
Oklahoma	21.0%	9.6%*	29.6%	11.6%	24.4%	25.2%	15.1%	24.0%
Texas	16.2%	10.7%	8.1%	15.4%	15.7%	18.6%	11.9%	17.3%
Mountain:								
Arizona	18.3%	14.1%	13.9%*	20.6%*	18.3%	19.1%	16.5%	18.8%
Colorado	17.9%	14.1%	15.7%	14.4%*	15.0%	20.8%	14.4%	19.1%
Montana	14.7%	6.8%*	9.9%*	11.0%	20.8%	18.6%	8.1%*	18.5%
Nevada	12.5%	10.9%	8.0%*	17.5%	13.0%	12.4%	11.9%	12.6%
New Mexico	17.4%	10.9%	12.6%	25.1%	14.0%*	18.9%	15.0%	18.4%
Utah	18.9%	7.3%*	12.1%	18.0%	16.1%	22.5%	12.1%	20.9%
Wyoming	14.0%	6.4%	11.7%	14.4%	17.0%	17.4%	10.2%	17.1%
Pacific:								
California	15.2%	11.6%	8.5%	14.8%	16.7%	17.1%	11.1%	16.9%
Hawaii	9.4%	3.4%*	5.8%*	5.7%*	8.0%	15.9%	4.2%	12.5%
Oregon	12.0%	8.3%	10.9%	8.0%*	12.6%*	14.1%	8.5%	13.3%
Washington	9.3%	7.5%*	9.3%	9.9%	7.2%*	11.3%	8.4%	9.6%
States not shown separately	16.4%	8.7%	7.5%*	18.3%	14.3%	19.9%	11.2%	18.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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%	0.62%	0.49%	0.65%	0.25%	0.39%	0.29%	0.29%
New England:								
Connecticut	1.42%	2.96%	5.32%	3.10%	1.40%	1.69%	2.55%	1.27%
Maine	0.99%	3.23%	5.89%*	4.32%	2.64%	2.06%	2.70%	0.91%
Massachusetts	1.31%	2.77%*	2.99%	2.77%	2.08%	2.22%	1.91%	1.58%
New Hampshire	1.18%	2.70%	4.37%	3.56%	3.31%	1.88%	1.79%	1.50%
Middle Atlantic:								
New Jersey	1.58%	5.26%*	9.13%*	3.85%	2.28%	2.85%	3.00%	1.98%
New York	0.51%	2.36%	2.81%	2.32%	1.45%	3.30%	1.36%	0.71%
Pennsylvania	1.55%	2.92%	3.53%*	1.62%	1.08%	2.70%	1.96%	1.81%
East North Central:								
Illinois	1.05%	1.07%	3.33%	2.79%	3.13%	1.35%	2.55%	1.09%
Indiana	2.40%	2.76%*	4.27%	4.56%	3.18%	3.06%	2.70%	2.54%
Michigan	1.06%	2.27%*	3.46%	3.15%	2.21%	1.60%	1.82%	1.48%
Ohio	1.15%	2.49%	4.15%	4.38%	2.03%	1.28%	1.91%	1.47%
Wisconsin	1.19%	3.37%*	2.57%	2.08%	4.23%	1.41%	0.90%	1.59%
West North Central:								
Iowa	1.14%	5.63%*	8.39%*	4.36%	3.02%	1.48%	4.13%	0.74%
Kansas	1.36%	3.72%	6.24%*	3.40%	3.61%	2.28%	1.62%	1.98%
Minnesota	0.82%	3.31%	3.83%	2.36%	2.92%	1.29%	2.49%	1.29%
Missouri	1.83%	3.14%*	4.35%	2.30%	4.83%	1.87%	1.78%	1.95%
Nebraska	2.05%	3.61%*	3.78%	4.89%	5.20%	0.92%	4.41%	1.50%
South Atlantic:								
Delaware	1.45%	4.09%*	4.06%*	3.85%	1.89%	1.50%	2.51%	1.36%
Florida	1.19%	3.11%	4.70%*	3.20%	4.00%	0.82%	1.88%	1.76%
Georgia	2.08%	1.77%	8.02%*	4.03%	5.44%	2.66%	3.32%	2.22%
Maryland	1.32%	2.58%	3.44%	2.76%	2.05%	1.62%	2.89%	1.23%
North Carolina	2.40%	4.00%*	5.42%*	4.29%	2.98%	4.27%	3.31%	3.05%
South Carolina	1.19%	4.16%*	6.42%*	4.94%	3.09%	1.55%	3.33%	1.08%
Virginia	1.13%	4.98%	3.69%	4.38%	2.42%	2.19%	2.14%	1.33%
West Virginia	0.98%	4.64%	3.06%	3.54%	3.06%	1.81%	3.17%	1.29%
East South Central:								
Alabama	1.49%	7.32%	4.88%	4.75%	5.04%	1.64%	2.94%	1.84%
Kentucky	2.01%	2.69%	5.88%	3.70%	2.82%	2.66%	4.19%	2.22%
Mississippi	2.29%	4.78%*	6.58%*	3.69%	3.45%	3.54%	3.48%	2.13%
Tennessee	1.07%	3.95%*	5.86%	2.87%	5.68%	2.05%	2.64%	1.81%
West South Central:								
Louisiana	1.05%	3.46%	3.76%*	2.90%	3.09%	2.02%	2.33%	1.45%
Oklahoma	1.53%	3.11%*	6.45%	2.16%	3.63%	2.57%	3.39%	1.77%
Texas	0.75%	2.19%	1.50%	3.36%	3.08%	1.53%	1.66%	1.00%
Mountain:								
Arizona	1.47%	3.29%	4.66%*	6.48%*	3.51%	1.54%	2.57%	1.55%
Colorado	0.76%	3.78%	2.94%	4.39%*	2.54%	1.44%	1.78%	1.11%
Montana	2.11%	3.51%*	3.67%*	2.79%	3.96%	3.55%	3.10%*	3.24%
Nevada	1.29%	2.33%	3.66%*	4.08%	2.75%	2.69%	2.89%	1.69%
New Mexico	1.39%	2.36%	3.20%	2.15%	5.14%*	1.92%	1.15%	1.94%
Utah	2.47%	4.18%*	3.51%	3.42%	2.51%	3.18%	1.85%	2.86%
Wyoming	1.22%	1.77%	2.60%	2.44%	3.10%	2.83%	1.46%	1.74%
Pacific:								
California	0.53%	1.85%	1.60%	1.50%	2.04%	1.18%	1.37%	0.91%
Hawaii	1.15%	1.29%*	2.11%*	1.89%*	1.47%	3.42%	0.74%	1.49%
Oregon	1.93%	2.43%	2.15%	3.69%*	5.53%*	2.00%	1.29%	2.50%
Washington	1.37%	3.27%*	2.28%	2.55%	2.36%*	1.53%	1.74%	1.52%
States not shown separately	1.15%	1.82%	2.63%*	3.51%	3.04%	2.27%	1.73%	1.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	18.6%	13.7%	16.2%	19.7%	19.6%	19.4%	16.3%	19.5%
New England:								
Connecticut	20.4%	.	.	.	.	.	20.7%	20.2%
Maine	20.6%	.	.	.	.	.	20.3%	20.8%
Massachusetts	22.1%	.	.	.	.	.	18.4%	23.5%
New Hampshire	19.5%	.	.	.	.	.	23.7%	16.5%
Middle Atlantic:								
New Jersey	15.5%	.	.	.	.	.	16.3%	15.1%
New York	22.0%	.	.	.	.	.	19.3%	23.2%
Pennsylvania	20.0%	.	.	.	.	.	11.4%	22.5%
East North Central:								
Illinois	18.7%	.	.	.	.	.	17.8%	18.9%
Indiana	21.6%	.	.	.	.	.	30.5%	19.6%
Michigan	14.7%	.	.	.	.	.	12.2%*	15.3%
Ohio	19.9%	.	.	.	.	.	16.3%	21.5%
Wisconsin	18.8%	.	.	.	.	.	12.5%*	20.9%
West North Central:								
Iowa	21.5%	.	.	.	.	.	25.0%	20.5%
Kansas	20.8%	.	.	.	.	.	16.9%	22.0%
Minnesota	20.6%	.	.	.	.	.	24.3%	19.3%
Missouri	20.3%	.	.	.	.	.	19.6%	20.6%
Nebraska	23.2%	.	.	.	.	.	24.0%	23.0%
South Atlantic:								
Delaware	13.9%	.	.	.	.	.	11.4%*	15.5%
Florida	19.2%	.	.	.	.	.	16.6%	20.8%
Georgia	20.8%	.	.	.	.	.	25.8%	19.2%
Maryland	22.2%	.	.	.	.	.	18.7%	24.4%
North Carolina	15.7%	.	.	.	.	.	3.5%*	17.4%
South Carolina	17.3%	.	.	.	.	.	15.1%*	18.2%
Virginia	21.9%	.	.	.	.	.	22.8%	21.6%
West Virginia	17.3%	.	.	.	.	.	20.3%*	16.0%
East South Central:								
Alabama	22.4%	.	.	.	.	.	23.2%	22.1%
Kentucky	24.4%	.	.	.	.	.	38.5%	19.7%
Mississippi	20.2%*	.	.	.	.	.	21.5%*	17.8%
Tennessee	17.5%	.	.	.	.	.	13.4%*	18.9%
West South Central:								
Louisiana	23.1%	.	.	.	.	.	11.0%*	29.9%
Oklahoma	22.5%	.	.	.	.	.	12.6%	28.8%
Texas	17.7%	.	.	.	.	.	10.7%*	20.0%
Mountain:								
Arizona	18.3%	.	.	.	.	.	13.6%*	19.1%
Colorado	17.9%	.	.	.	.	.	16.4%*	18.5%
Montana	23.3%	.	.	.	.	.	21.3%	26.2%
Nevada	15.1%	.	.	.	.	.	21.7%*	13.7%
New Mexico	19.5%	.	.	.	.	.	14.7%	22.0%
Utah	15.8%	.	.	.	.	.	11.7%	18.7%
Wyoming	18.7%	.	.	.	.	.	12.9%*	23.7%
Pacific:								
California	15.7%	.	.	.	.	.	14.3%	16.3%
Hawaii	8.2%	.	.	.	.	.	5.1%	10.5%
Oregon	11.1%	.	.	.	.	.	10.9%	11.2%
Washington	10.9%	.	.	.	.	.	7.8%*	12.2%
States not shown separately	21.2%	.	.	.	.	.	14.0%*	24.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.3.a(2002) 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, 2002: (43 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	0.62%	0.98%	1.02%	1.01%	1.24%	0.59%	0.64%	0.68%
New England:								
Connecticut	2.02%	.	.	.	.	.	2.88%	2.89%
Maine	2.02%	.	.	.	.	.	3.00%	2.17%
Massachusetts	1.35%	.	.	.	.	.	1.67%	1.79%
New Hampshire	1.42%	.	.	.	.	.	1.80%	2.43%
Middle Atlantic:								
New Jersey	1.39%	.	.	.	.	.	3.78%	2.17%
New York	1.58%	.	.	.	.	.	2.85%	2.04%
Pennsylvania	2.12%	.	.	.	.	.	1.48%	2.84%
East North Central:								
Illinois	1.65%	.	.	.	.	.	4.33%	1.12%
Indiana	1.18%	.	.	.	.	.	6.55%	2.20%
Michigan	2.38%	.	.	.	.	.	5.13%*	2.58%
Ohio	2.47%	.	.	.	.	.	3.56%	3.04%
Wisconsin	1.75%	.	.	.	.	.	5.45%*	2.27%
West North Central:								
Iowa	2.47%	.	.	.	.	.	5.77%	2.65%
Kansas	1.44%	.	.	.	.	.	4.91%	2.72%
Minnesota	2.94%	.	.	.	.	.	3.88%	2.90%
Missouri	2.35%	.	.	.	.	.	4.72%	2.77%
Nebraska	2.42%	.	.	.	.	.	6.94%	2.81%
South Atlantic:								
Delaware	2.63%	.	.	.	.	.	4.09%*	2.84%
Florida	2.23%	.	.	.	.	.	2.67%	3.35%
Georgia	1.99%	.	.	.	.	.	5.28%	1.86%
Maryland	1.41%	.	.	.	.	.	2.51%	1.17%
North Carolina	2.00%	.	.	.	.	.	1.20%*	2.53%
South Carolina	1.75%	.	.	.	.	.	6.96%*	3.49%
Virginia	2.01%	.	.	.	.	.	4.60%	2.18%
West Virginia	3.41%	.	.	.	.	.	6.70%*	2.03%
East South Central:								
Alabama	2.95%	.	.	.	.	.	5.73%	3.69%
Kentucky	4.75%	.	.	.	.	.	6.77%	4.23%
Mississippi	6.98%*	.	.	.	.	.	9.13%*	5.22%
Tennessee	2.09%	.	.	.	.	.	5.22%*	3.24%
West South Central:								
Louisiana	3.55%	.	.	.	.	.	6.36%*	3.08%
Oklahoma	2.71%	.	.	.	.	.	3.12%	6.56%
Texas	2.05%	.	.	.	.	.	3.69%*	1.89%
Mountain:								
Arizona	2.12%	.	.	.	.	.	4.51%*	2.14%
Colorado	1.38%	.	.	.	.	.	6.22%*	1.84%
Montana	4.83%	.	.	.	.	.	6.05%	6.52%
Nevada	3.00%	.	.	.	.	.	8.11%*	3.58%
New Mexico	3.00%	.	.	.	.	.	2.12%	3.41%
Utah	2.21%	.	.	.	.	.	3.02%	2.51%
Wyoming	5.24%	.	.	.	.	.	6.63%*	4.41%
Pacific:								
California	0.78%	.	.	.	.	.	2.11%	0.85%
Hawaii	1.50%	.	.	.	.	.	1.28%	1.83%
Oregon	1.80%	.	.	.	.	.	3.14%	1.85%
Washington	1.92%	.	.	.	.	.	3.66%*	1.53%
States not shown separately	2.35%	.	.	.	.	.	4.53%*	2.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.3.b(2002) 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, 2002: (43 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	17.4%	10.6%	12.4%	16.9%	17.7%	19.1%	12.8%	18.6%
New England:								
Connecticut	17.2%	.	.	.	.	.	17.4%	17.2%
Maine	18.0%	.	.	.	.	.	10.8%	19.9%
Massachusetts	20.4%	.	.	.	.	.	16.2%*	21.1%
New Hampshire	20.5%	.	.	.	.	.	21.2%	20.3%
Middle Atlantic:								
New Jersey	20.2%	.	.	.	.	.	16.1%	21.2%
New York	18.1%	.	.	.	.	.	12.5%	19.6%
Pennsylvania	16.0%	.	.	.	.	.	6.2%	17.9%
East North Central:								
Illinois	18.0%	.	.	.	.	.	14.7%	19.0%
Indiana	18.7%	.	.	.	.	.	11.0%	20.4%
Michigan	14.7%	.	.	.	.	.	12.7%	15.5%
Ohio	19.0%	.	.	.	.	.	15.1%	20.2%
Wisconsin	19.2%	.	.	.	.	.	19.9%	19.0%
West North Central:								
Iowa	15.7%	.	.	.	.	.	11.2%*	16.8%
Kansas	17.2%	.	.	.	.	.	12.1%	18.3%
Minnesota	18.8%	.	.	.	.	.	15.0%	20.3%
Missouri	15.8%	.	.	.	.	.	12.5%	16.7%
Nebraska	20.9%	.	.	.	.	.	15.5%*	22.1%
South Atlantic:								
Delaware	16.0%	.	.	.	.	.	12.2%*	16.5%
Florida	16.7%	.	.	.	.	.	10.5%	18.5%
Georgia	22.7%	.	.	.	.	.	18.7%	23.4%
Maryland	21.4%	.	.	.	.	.	19.1%	22.0%
North Carolina	18.9%	.	.	.	.	.	16.3%	19.5%
South Carolina	17.7%	.	.	.	.	.	15.5%	18.2%
Virginia	17.3%	.	.	.	.	.	14.2%	18.0%
West Virginia	19.6%	.	.	.	.	.	15.3%*	20.4%
East South Central:								
Alabama	20.6%	.	.	.	.	.	20.9%*	20.6%
Kentucky	22.5%	.	.	.	.	.	15.7%*	24.8%
Mississippi	18.4%	.	.	.	.	.	11.3%*	20.2%
Tennessee	18.9%	.	.	.	.	.	17.9%	19.2%
West South Central:								
Louisiana	18.6%	.	.	.	.	.	15.3%*	19.7%
Oklahoma	21.1%	.	.	.	.	.	16.0%*	23.5%
Texas	15.5%	.	.	.	.	.	11.4%	16.5%
Mountain:								
Arizona	18.4%	.	.	.	.	.	17.9%	18.5%
Colorado	17.5%	.	.	.	.	.	12.4%	19.0%
Montana	14.8%	.	.	.	.	.	8.0%*	17.8%
Nevada	11.6%	.	.	.	.	.	9.5%	12.2%
New Mexico	15.5%	.	.	.	.	.	15.4%	15.5%
Utah	20.2%	.	.	.	.	.	10.3%	22.1%
Wyoming	16.9%	.	.	.	.	.	19.1%	15.9%
Pacific:								
California	14.8%	.	.	.	.	.	7.6%	17.3%
Hawaii	10.8%	.	.	.	.	.	3.9%*	13.4%
Oregon	12.3%	.	.	.	.	.	7.7%*	13.7%
Washington	8.6%	.	.	.	.	.	8.6%	8.6%
States not shown separately	16.1%	.	.	.	.	.	10.3%	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.3.b(2002) 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, 2002: (43 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%	0.68%	1.16%	0.68%	0.40%	0.40%	0.52%	0.23%
New England:								
Connecticut	1.45%	.	.	.	.	.	3.20%	1.37%
Maine	1.96%	.	.	.	.	.	2.90%	1.71%
Massachusetts	1.83%	.	.	.	.	.	4.91%*	2.32%
New Hampshire	1.94%	.	.	.	.	.	4.41%	1.92%
Middle Atlantic:								
New Jersey	1.84%	.	.	.	.	.	2.82%	2.35%
New York	0.86%	.	.	.	.	.	1.68%	0.72%
Pennsylvania	2.24%	.	.	.	.	.	1.37%	2.35%
East North Central:								
Illinois	1.26%	.	.	.	.	.	2.89%	1.33%
Indiana	2.75%	.	.	.	.	.	2.17%	2.93%
Michigan	1.04%	.	.	.	.	.	1.61%	0.98%
Ohio	1.99%	.	.	.	.	.	3.10%	2.27%
Wisconsin	1.47%	.	.	.	.	.	1.93%	1.99%
West North Central:								
Iowa	1.21%	.	.	.	.	.	3.55%*	1.05%
Kansas	1.92%	.	.	.	.	.	2.98%	2.31%
Minnesota	0.96%	.	.	.	.	.	2.24%	1.01%
Missouri	1.81%	.	.	.	.	.	1.93%	2.18%
Nebraska	2.58%	.	.	.	.	.	4.88%*	1.90%
South Atlantic:								
Delaware	1.62%	.	.	.	.	.	4.09%*	1.49%
Florida	1.02%	.	.	.	.	.	2.75%	1.06%
Georgia	2.63%	.	.	.	.	.	4.43%	3.15%
Maryland	1.49%	.	.	.	.	.	2.93%	1.59%
North Carolina	2.72%	.	.	.	.	.	3.79%	3.33%
South Carolina	1.41%	.	.	.	.	.	3.82%	1.36%
Virginia	1.26%	.	.	.	.	.	2.49%	1.46%
West Virginia	1.05%	.	.	.	.	.	5.98%*	1.11%
East South Central:								
Alabama	1.95%	.	.	.	.	.	6.39%*	2.27%
Kentucky	1.96%	.	.	.	.	.	5.31%*	2.58%
Mississippi	2.57%	.	.	.	.	.	5.06%*	2.41%
Tennessee	1.16%	.	.	.	.	.	3.28%	1.93%
West South Central:								
Louisiana	1.72%	.	.	.	.	.	5.07%*	1.81%
Oklahoma	2.25%	.	.	.	.	.	5.13%*	2.73%
Texas	0.55%	.	.	.	.	.	1.66%	0.84%
Mountain:								
Arizona	2.11%	.	.	.	.	.	3.36%	2.29%
Colorado	1.38%	.	.	.	.	.	3.38%	1.66%
Montana	2.16%	.	.	.	.	.	4.52%*	3.20%
Nevada	1.18%	.	.	.	.	.	2.17%	2.08%
New Mexico	1.97%	.	.	.	.	.	3.03%	2.59%
Utah	2.75%	.	.	.	.	.	2.84%	3.09%
Wyoming	1.88%	.	.	.	.	.	3.96%	2.45%
Pacific:								
California	0.83%	.	.	.	.	.	1.65%	1.41%
Hawaii	1.92%	.	.	.	.	.	1.42%*	2.13%
Oregon	2.53%	.	.	.	.	.	2.46%*	3.11%
Washington	1.44%	.	.	.	.	.	2.55%	1.55%
States not shown separately	1.61%	.	.	.	.	.	2.42%	1.81%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.3.c(2002) 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, 2002: (43 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	17.3%	12.6%	15.0%	18.4%	23.7%	17.5%	14.6%	19.0%
New England:								
Connecticut	18.0%*	.	.	.	.	.	11.2%*	24.9%
Maine	17.5%*	.	.	.	.	.	18.5%*	15.7%*
Massachusetts	15.5%	.	.	.	.	.	9.9%*	23.9%
New Hampshire	26.4%	.	.	.	.	.	25.9%*	26.5%*
Middle Atlantic:								
New Jersey	12.1%*	.	.	.	.	.	9.7%*	13.0%*
New York	19.6%	.	.	.	.	.	12.2%*	25.0%
Pennsylvania	20.3%	.	.	.	.	.	19.3%*	21.5%
East North Central:								
Illinois	11.3%	.	.	.	.	.	9.4%*	12.4%
Indiana	14.8%	.	.	.	.	.	4.5%*	16.7%
Michigan	20.9%	.	.	.	.	.	19.4%	22.3%*
Ohio	24.8%	.	.	.	.	.	19.9%*	30.4%*
Wisconsin	11.8%	.	.	.	.	.	15.1%	11.2%*
West North Central:								
Iowa	14.8%*	.	.	.	.	.	31.1%	11.5%*
Kansas	17.2%	.	.	.	.	.	16.7%*	17.5%*
Minnesota	24.8%	.	.	.	.	.	17.2%	37.4%
Missouri	14.2%	.	.	.	.	.	7.2%*	24.1%*
Nebraska	19.3%*	.	.	.	.	.	6.6%*	32.2%
South Atlantic:								
Delaware	11.8%	.	.	.	.	.	0.6%*	16.6%*
Florida	14.5%*	.	.	.	.	.	4.1%*	18.5%*
Georgia	31.9%	.	.	.	.	.	10.4%*	47.4%
Maryland	15.7%*	.	.	.	.	.	18.6%*	14.1%*
North Carolina	19.9%	.	.	.	.	.	20.1%*	19.5%
South Carolina	26.5%*	.	.	.	.	.	25.1%*	26.9%*
Virginia	17.2%	.	.	.	.	.	21.3%	13.1%*
West Virginia	16.8%	.	.	.	.	.	15.7%*	18.1%*
East South Central:								
Alabama	21.4%	.	.	.	.	.	27.4%	16.9%*
Kentucky	14.4%	.	.	.	.	.	16.4%*	13.9%
Mississippi	17.8%*	.	.	.	.	.	10.7%*	20.7%*
Tennessee	27.4%*	.	.	.	.	.	12.2%*	32.5%
West South Central:								
Louisiana	17.1%*	.	.	.	.	.	11.5%*	17.8%*
Oklahoma	14.2%*	.	.	.	.	.	16.4%*	13.3%*
Texas	24.8%	.	.	.	.	.	24.9%	24.7%
Mountain:								
Arizona	18.5%	.	.	.	.	.	14.7%*	18.8%
Colorado	25.4%	.	.	.	.	.	17.6%*	31.6%
Montana	11.8%	.	.	.	.	.	3.2%*	19.5%
Nevada	14.1%*	.	.	.	.	.	14.5%*	14.0%
New Mexico	21.0%	.	.	.	.	.	13.7%	22.8%
Utah	15.5%*	.	.	.	.	.	22.7%*	11.9%*
Wyoming	11.2%	.	.	.	.	.	6.3%	17.5%
Pacific:								
California	14.9%	.	.	.	.	.	10.0%*	17.1%
Hawaii	7.8%	.	.	.	.	.	2.8%	14.5%
Oregon	12.8%	.	.	.	.	.	4.9%*	17.0%
Washington	11.6%	.	.	.	.	.	8.5%*	13.6%*
States not shown separately	13.5%	.	.	.	.	.	11.1%*	14.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.3.c(2002) 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, 2002: (43 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	0.75%	1.80%	2.48%	2.27%	3.10%	1.35%	1.31%	1.23%
New England:								
Connecticut	5.94%*	.	.	.	.	.	5.84%*	6.59%
Maine	5.67%*	.	.	.	.	.	9.44%*	9.81%*
Massachusetts	4.38%	.	.	.	.	.	5.45%*	5.76%
New Hampshire	6.08%	.	.	.	.	.	8.93%*	8.17%*
Middle Atlantic:								
New Jersey	8.77%*	.	.	.	.	.	10.88%*	6.90%*
New York	3.23%	.	.	.	.	.	5.05%*	3.30%
Pennsylvania	4.25%	.	.	.	.	.	6.16%*	4.79%
East North Central:								
Illinois	2.77%	.	.	.	.	.	4.73%*	3.55%
Indiana	3.49%	.	.	.	.	.	2.18%*	4.38%
Michigan	4.49%	.	.	.	.	.	5.25%	6.90%*
Ohio	4.66%	.	.	.	.	.	8.38%*	10.80%*
Wisconsin	3.53%	.	.	.	.	.	4.43%	4.55%*
West North Central:								
Iowa	5.90%*	.	.	.	.	.	7.32%	6.07%*
Kansas	3.48%	.	.	.	.	.	9.58%*	9.94%*
Minnesota	3.21%	.	.	.	.	.	4.52%	4.95%
Missouri	4.08%	.	.	.	.	.	2.99%*	11.43%*
Nebraska	7.06%*	.	.	.	.	.	2.29%*	7.08%
South Atlantic:								
Delaware	1.93%	.	.	.	.	.	1.20%*	9.12%*
Florida	9.65%*	.	.	.	.	.	2.00%*	10.23%*
Georgia	8.67%	.	.	.	.	.	4.77%*	12.91%
Maryland	4.73%*	.	.	.	.	.	8.16%*	5.36%*
North Carolina	4.20%	.	.	.	.	.	7.08%*	5.41%
South Carolina	9.16%*	.	.	.	.	.	10.70%*	11.77%*
Virginia	4.45%	.	.	.	.	.	6.35%	4.33%*
West Virginia	3.92%	.	.	.	.	.	4.98%*	10.61%*
East South Central:								
Alabama	3.86%	.	.	.	.	.	7.18%	10.89%*
Kentucky	2.93%	.	.	.	.	.	7.41%*	3.54%
Mississippi	9.29%*	.	.	.	.	.	9.79%*	9.88%*
Tennessee	8.96%*	.	.	.	.	.	4.54%*	8.25%
West South Central:								
Louisiana	9.16%*	.	.	.	.	.	5.33%*	9.58%*
Oklahoma	4.79%*	.	.	.	.	.	5.54%*	13.72%*
Texas	6.25%	.	.	.	.	.	6.80%	7.23%
Mountain:								
Arizona	5.29%	.	.	.	.	.	6.22%*	5.28%
Colorado	5.52%	.	.	.	.	.	5.98%*	6.53%
Montana	2.30%	.	.	.	.	.	2.20%*	4.97%
Nevada	4.38%*	.	.	.	.	.	10.15%*	3.98%
New Mexico	4.90%	.	.	.	.	.	4.09%	6.32%
Utah	7.26%*	.	.	.	.	.	7.62%*	6.59%*
Wyoming	1.58%	.	.	.	.	.	1.41%	2.32%
Pacific:								
California	2.85%	.	.	.	.	.	4.52%*	3.80%
Hawaii	2.26%	.	.	.	.	.	0.71%	4.16%
Oregon	3.50%	.	.	.	.	.	4.02%*	2.26%
Washington	2.47%	.	.	.	.	.	10.41%*	7.04%*
States not shown separately	3.67%	.	.	.	.	.	5.37%*	3.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 2002: (43 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	47.7%	56.8%	57.6%	55.7%	51.3%	42.2%	57.0%	45.5%
New England:								
Connecticut	47.4%	54.5%	53.8%	60.2%	47.0%	41.0%	54.4%	45.5%
Maine	52.1%	62.5%	64.5%	59.4%	55.0%	41.8%	62.6%	48.2%
Massachusetts	47.2%	55.7%	56.2%	50.7%	53.5%	41.1%	55.6%	45.3%
New Hampshire	50.5%	60.0%	56.6%	55.2%	45.8%	47.8%	57.3%	48.0%
Middle Atlantic:								
New Jersey	47.0%	53.0%	58.3%	54.5%	48.7%	42.4%	52.9%	45.5%
New York	50.2%	56.4%	52.5%	53.9%	53.3%	46.6%	53.7%	49.2%
Pennsylvania	48.0%	49.3%	51.8%	55.3%	47.0%	46.1%	50.5%	47.4%
East North Central:								
Illinois	45.4%	53.5%	51.7%	52.4%	47.7%	41.0%	52.4%	43.7%
Indiana	46.2%	55.8%	55.6%	48.2%	49.1%	43.5%	53.4%	44.9%
Michigan	43.9%	51.1%	47.8%	45.0%	46.8%	40.9%	48.0%	42.8%
Ohio	42.6%	48.5%	56.1%	48.9%	40.2%	38.7%	53.2%	39.8%
Wisconsin	39.3%	49.9%	40.1%	44.9%	44.4%	34.7%	44.2%	38.2%
West North Central:								
Iowa	44.7%	60.3%	55.4%	50.2%	46.8%	39.5%	54.3%	42.6%
Kansas	44.5%	46.2%	49.0%	52.9%	44.9%	41.1%	48.8%	43.5%
Minnesota	46.3%	53.3%	51.3%	51.6%	51.4%	39.9%	50.9%	44.3%
Missouri	46.3%	56.4%	53.6%	58.3%	47.8%	40.5%	57.6%	43.6%
Nebraska	44.7%	47.7%	58.5%	56.7%	48.2%	38.5%	53.4%	42.9%
South Atlantic:								
Delaware	44.1%	57.1%	64.3%	58.9%	55.2%	36.4%	60.6%	41.3%
Florida	49.6%	62.1%	68.1%	65.2%	58.8%	41.7%	65.3%	45.9%
Georgia	56.5%	56.7%	62.3%	60.8%	51.3%	56.9%	62.8%	55.3%
Maryland	47.9%	51.9%	63.5%	57.3%	53.0%	40.7%	58.1%	45.3%
North Carolina	49.9%	58.3%	62.7%	62.9%	55.0%	44.7%	59.9%	48.1%
South Carolina	48.6%	53.4%	63.6%	65.6%	54.8%	42.9%	62.4%	46.2%
Virginia	50.7%	66.3%	51.6%	59.6%	52.8%	45.5%	59.5%	48.6%
West Virginia	43.8%	42.8%	47.1%	56.0%	43.2%	40.5%	45.8%	43.3%
East South Central:								
Alabama	49.0%	56.1%	61.8%	56.6%	50.1%	43.8%	56.0%	47.4%
Kentucky	42.3%	59.3%	65.4%	47.5%	49.4%	34.3%	56.7%	39.2%
Mississippi	48.2%	59.1%	58.4%	63.4%	54.0%	41.5%	62.2%	45.4%
Tennessee	46.3%	57.0%	54.5%	61.9%	49.8%	40.0%	59.4%	43.9%
West South Central:								
Louisiana	45.5%	53.2%	67.8%	46.7%	46.4%	41.4%	50.8%	44.0%
Oklahoma	48.9%	65.4%	58.7%	63.1%	51.8%	40.5%	63.3%	44.6%
Texas	49.0%	65.7%	65.8%	60.8%	58.8%	41.7%	65.2%	46.3%
Mountain:								
Arizona	51.8%	57.1%	63.7%	54.6%	52.7%	49.3%	60.8%	50.3%
Colorado	46.2%	61.5%	59.2%	51.1%	49.8%	41.1%	59.0%	43.1%
Montana	51.9%	67.2%	71.1%	53.1%	50.0%	42.8%	66.2%	45.4%
Nevada	49.1%	63.8%	60.7%	67.0%	56.2%	41.9%	62.5%	46.5%
New Mexico	47.7%	59.8%	58.2%	54.8%	55.8%	40.6%	56.5%	45.2%
Utah	31.3%	37.0%	35.3%	35.6%	30.8%	29.4%	36.9%	30.0%
Wyoming	47.0%	51.4%	70.7%	55.4%	51.8%	34.5%	62.3%	39.3%
Pacific:								
California	48.9%	58.3%	63.5%	61.6%	55.2%	38.5%	62.9%	44.9%
Hawaii	59.2%	72.8%	68.4%	66.2%	57.6%	51.7%	70.4%	54.5%
Oregon	51.1%	54.2%	56.1%	45.5%	61.1%	46.6%	54.4%	50.1%
Washington	48.5%	67.0%	55.9%	62.4%	47.0%	41.0%	59.5%	45.1%
States not shown separately	47.9%	58.9%	56.8%	51.3%	53.9%	42.2%	57.6%	45.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 2002: (43 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	0.38%	0.71%	0.76%	0.75%	0.69%	0.66%	0.51%	0.49%
New England:								
Connecticut	2.34%	5.67%	5.13%	5.04%	3.28%	2.45%	3.48%	2.84%
Maine	1.80%	2.66%	6.71%	2.26%	3.49%	2.49%	2.89%	2.19%
Massachusetts	1.95%	4.16%	3.99%	2.83%	3.49%	2.15%	2.12%	2.30%
New Hampshire	1.45%	5.77%	3.79%	3.23%	2.22%	1.88%	3.17%	1.25%
Middle Atlantic:								
New Jersey	1.93%	2.93%	7.17%	3.77%	3.26%	2.26%	4.39%	2.14%
New York	0.83%	1.92%	2.90%	3.71%	2.19%	1.66%	1.84%	1.22%
Pennsylvania	2.28%	3.69%	4.08%	2.86%	2.93%	3.18%	2.47%	2.45%
East North Central:								
Illinois	1.49%	4.69%	4.11%	3.91%	3.14%	1.96%	1.41%	1.71%
Indiana	1.39%	4.80%	6.44%	3.59%	4.81%	2.10%	3.00%	1.79%
Michigan	1.55%	2.14%	3.81%	4.13%	3.33%	1.02%	2.17%	1.54%
Ohio	1.31%	3.57%	2.69%	3.70%	3.87%	1.52%	2.41%	1.78%
Wisconsin	1.43%	3.88%	5.22%	3.62%	1.84%	1.62%	2.88%	1.37%
West North Central:								
Iowa	1.54%	5.63%	5.60%	3.37%	4.45%	2.01%	2.97%	1.54%
Kansas	2.02%	4.00%	4.11%	2.25%	3.54%	2.28%	1.94%	2.17%
Minnesota	1.99%	5.88%	4.75%	2.72%	3.52%	2.99%	3.09%	2.36%
Missouri	1.65%	4.58%	6.22%	3.67%	2.89%	1.77%	2.55%	2.00%
Nebraska	2.14%	7.35%	4.98%	3.61%	3.28%	2.73%	2.33%	2.42%
South Atlantic:								
Delaware	2.12%	3.84%	3.15%	3.10%	3.60%	1.70%	3.14%	2.19%
Florida	1.73%	3.50%	3.74%	2.48%	1.97%	1.45%	2.55%	1.51%
Georgia	3.62%	4.27%	3.87%	7.32%	3.97%	4.98%	2.36%	4.10%
Maryland	1.45%	4.05%	3.11%	2.24%	2.42%	1.45%	2.27%	1.41%
North Carolina	2.48%	6.51%	6.59%	3.91%	6.69%	3.36%	4.04%	3.39%
South Carolina	1.30%	5.47%	9.25%	4.51%	4.81%	1.54%	3.75%	1.71%
Virginia	2.39%	2.88%	5.50%	4.22%	4.41%	3.24%	2.23%	2.47%
West Virginia	1.68%	6.91%	7.73%	6.12%	3.74%	4.09%	3.98%	2.22%
East South Central:								
Alabama	2.08%	5.14%	5.21%	3.07%	6.74%	2.97%	2.27%	2.61%
Kentucky	2.53%	4.21%	4.95%	4.12%	5.76%	2.31%	3.61%	2.95%
Mississippi	2.32%	6.46%	6.67%	3.88%	5.83%	3.20%	3.08%	2.90%
Tennessee	1.36%	3.21%	8.64%	2.70%	4.02%	1.81%	2.33%	1.63%
West South Central:								
Louisiana	2.60%	3.62%	5.63%	4.93%	4.66%	3.85%	4.17%	3.04%
Oklahoma	1.76%	6.13%	4.11%	3.53%	5.28%	3.32%	2.47%	1.62%
Texas	1.49%	2.97%	2.84%	3.62%	1.61%	1.77%	1.90%	1.56%
Mountain:								
Arizona	2.94%	5.47%	8.21%	6.74%	3.51%	3.97%	2.26%	3.51%
Colorado	2.41%	6.17%	4.01%	5.35%	3.12%	3.42%	1.78%	2.98%
Montana	2.99%	7.51%	10.60%	4.12%	3.64%	4.30%	4.19%	3.12%
Nevada	1.25%	4.38%	6.74%	4.65%	4.25%	2.87%	4.98%	1.63%
New Mexico	2.33%	4.96%	7.16%	3.00%	5.86%	2.45%	2.85%	2.88%
Utah	2.26%	4.06%	3.32%	2.74%	4.90%	3.76%	2.28%	3.04%
Wyoming	2.84%	4.71%	5.47%	3.68%	5.96%	4.25%	3.51%	2.54%
Pacific:								
California	1.08%	2.55%	3.27%	1.71%	2.32%	1.45%	2.11%	1.09%
Hawaii	1.41%	2.55%	4.64%	4.05%	3.38%	3.70%	2.72%	2.36%
Oregon	2.19%	3.79%	5.18%	5.28%	2.65%	3.85%	2.08%	2.68%
Washington	1.75%	4.21%	5.17%	3.44%	3.81%	2.64%	2.47%	1.92%
States not shown separately	2.06%	4.75%	4.68%	3.21%	4.11%	3.30%	2.49%	2.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.4.a(2002) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and State: United States, 2002: (43 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	26.6%	67.2%	58.3%	38.2%	25.3%	11.2%	56.3%	17.5%
New England:								
Connecticut	23.4%	50.6%	48.3%	19.8%	8.9%	.	45.6%	15.9%*
Maine	26.2%	56.3%	58.9%	26.5%*	20.4%	.	49.6%	14.7%
Massachusetts	15.8%	64.6%	56.9%	17.9%	5.7%*	.	46.0%	7.2%
New Hampshire	17.9%	33.2%	52.2%	28.6%	11.7%	.	39.0%	8.4%
Middle Atlantic:								
New Jersey	26.9%	66.8%	55.5%	32.8%	7.5%*	.	55.4%	18.9%
New York	22.5%	64.7%	49.2%	32.2%	16.2%	.	51.6%	14.1%
Pennsylvania	26.8%	76.1%	80.2%	41.7%	26.5%	.	70.0%	15.1%
East North Central:								
Illinois	20.8%	71.0%	54.6%	33.2%	13.5%*	.	53.0%	11.1%
Indiana	18.6%	70.3%	27.0%	31.2%	12.3%*	.	47.2%	12.5%
Michigan	27.3%	83.4%	53.2%	36.6%	22.3%*	.	58.8%	17.4%
Ohio	22.1%	67.4%	48.2%	25.3%	13.2%*	.	47.7%	13.3%
Wisconsin	22.5%	70.9%	32.9%	20.2%	19.5%*	.	43.7%	16.7%
West North Central:								
Iowa	21.4%	54.9%	44.1%	23.1%	14.8%*	.	39.7%	16.1%
Kansas	29.1%	65.0%	59.0%	45.8%	17.3%*	.	63.2%	19.6%
Minnesota	18.6%	73.6%	44.9%	16.8%	20.1%	.	37.2%	9.5%
Missouri	26.8%	80.9%	37.9%	47.1%	13.5%*	.	56.3%	17.6%
Nebraska	19.3%	79.2%	56.7%	35.6%	11.9%*	.	57.6%	9.4%
South Atlantic:								
Delaware	30.5%	73.1%	63.4%	41.8%	27.8%	.	67.5%	21.4%
Florida	26.2%	55.8%	77.3%	36.6%	34.4%	.	58.5%	15.2%
Georgia	18.8%	63.0%	39.4%	39.5%	25.2%*	.	44.1%	13.5%
Maryland	21.9%	60.0%	44.0%	23.8%	19.6%	.	44.8%	14.4%
North Carolina	20.1%	79.4%	52.4%	49.8%	17.2%*	.	57.6%	12.0%*
South Carolina	24.0%	69.3%	45.0%	27.0%*	20.9%*	.	50.0%	17.8%
Virginia	26.8%	50.7%	46.3%	34.5%	21.7%*	.	47.4%	21.0%
West Virginia	21.6%	65.7%	46.6%	39.0%	18.3%*	.	47.1%	14.3%
East South Central:								
Alabama	30.7%	53.6%	50.2%	48.3%	38.1%	.	52.4%	24.7%
Kentucky	22.1%	59.6%	34.9%	30.3%*	18.4%*	.	40.7%	16.3%
Mississippi	28.7%	67.5%	91.7%	42.7%	33.5%*	.	70.9%	16.9%
Tennessee	26.8%	61.8%	53.5%	43.7%	25.3%	.	52.6%	20.4%
West South Central:								
Louisiana	26.6%	55.2%	60.5%	43.2%	32.0%	.	54.7%	17.3%*
Oklahoma	24.0%	73.0%	48.3%	38.7%	19.6%*	.	58.1%	9.5%*
Texas	26.1%	67.1%	68.4%	41.4%	38.4%	.	62.0%	17.7%
Mountain:								
Arizona	22.9%	68.7%	54.5%	45.4%	24.5%*	.	57.4%	15.5%
Colorado	18.1%	60.1%	43.7%	42.5%	17.7%	.	50.9%	7.2%
Montana	47.2%	84.3%	71.6%	57.2%	22.9%	.	78.1%	26.5%
Nevada	45.2%	60.5%	73.4%	50.7%	44.7%	.	61.7%	40.8%
New Mexico	29.8%	61.9%	57.4%	16.0%	53.1%	.	44.3%	24.6%
Utah	23.8%	80.8%	48.9%	44.7%	20.0%*	.	59.5%	13.0%
Wyoming	42.5%	84.7%	59.7%	51.3%	27.4%*	.	66.9%	23.2%
Pacific:								
California	37.8%	67.6%	73.5%	51.6%	37.6%	.	64.7%	27.2%
Hawaii	48.7%	85.6%	70.7%	56.3%	43.0%	.	76.0%	33.9%
Oregon	39.9%	76.0%	67.1%	69.1%	54.9%	.	71.3%	29.7%
Washington	51.8%	77.0%	61.2%	65.7%	47.0%	.	69.3%	44.7%
States not shown separately	29.8%	76.0%	73.3%	37.3%	33.7%	.	67.8%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.C.4.a(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and State: United States, 2002: (43 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	0.51%	1.10%	1.80%	1.84%	1.38%	0.89%	1.02%	0.43%
New England:								
Connecticut	4.47%	4.62%	10.37%	5.88%	2.55%	.	5.42%	4.92%*
Maine	4.02%	6.94%	12.38%	8.38%*	5.36%	.	6.43%	3.45%
Massachusetts	1.87%	6.15%	8.10%	4.62%	3.89%*	.	4.91%	1.79%
New Hampshire	2.85%	7.32%	12.20%	4.04%	2.95%	.	5.78%	2.20%
Middle Atlantic:								
New Jersey	2.82%	8.75%	9.57%	7.30%	2.98%*	.	3.39%	3.74%
New York	1.59%	4.60%	7.09%	5.90%	4.63%	.	3.83%	2.24%
Pennsylvania	2.45%	4.22%	6.56%	3.81%	3.20%	.	3.49%	2.32%
East North Central:								
Illinois	3.75%	4.96%	8.00%	6.35%	4.83%*	.	5.36%	2.52%
Indiana	3.31%	10.09%	7.64%	7.81%	4.84%*	.	8.07%	2.91%
Michigan	3.90%	3.73%	8.60%	8.92%	6.87%*	.	4.35%	4.85%
Ohio	2.99%	5.31%	7.39%	4.30%	5.28%*	.	5.35%	2.34%
Wisconsin	3.19%	7.62%	7.49%	3.53%	7.49%*	.	3.21%	3.80%
West North Central:								
Iowa	2.73%	9.33%	11.03%	6.62%	4.70%*	.	7.57%	2.61%
Kansas	4.03%	7.40%	11.22%	9.18%	5.29%*	.	5.46%	5.02%
Minnesota	2.05%	7.53%	10.50%	5.02%	3.69%	.	6.44%	2.32%
Missouri	3.39%	5.74%	10.51%	7.07%	6.65%*	.	3.66%	4.87%
Nebraska	2.90%	13.75%	7.55%	8.88%	4.30%*	.	8.11%	2.72%
South Atlantic:								
Delaware	3.49%	7.30%	10.31%	8.93%	7.64%	.	5.64%	3.82%
Florida	3.87%	6.79%	6.85%	8.08%	8.67%	.	4.92%	3.60%
Georgia	4.00%	5.27%	11.58%	10.18%	7.62%*	.	8.34%	3.28%
Maryland	1.38%	3.58%	6.89%	4.43%	3.71%	.	4.48%	2.02%
North Carolina	3.39%	7.88%	11.35%	6.84%	10.64%*	.	7.74%	4.09%*
South Carolina	4.10%	6.71%	13.32%	9.67%*	6.64%*	.	7.36%	3.92%
Virginia	2.77%	8.49%	9.18%	6.76%	6.90%*	.	4.05%	3.36%
West Virginia	1.98%	5.68%	9.75%	10.35%	7.59%*	.	6.31%	2.47%
East South Central:								
Alabama	3.63%	6.67%	9.26%	9.27%	11.22%	.	4.80%	4.50%
Kentucky	2.48%	9.05%	8.01%	9.63%*	7.35%*	.	6.71%	3.11%
Mississippi	3.58%	9.53%	10.52%	6.53%	10.33%*	.	8.09%	3.42%
Tennessee	3.46%	7.61%	12.67%	7.74%	5.15%	.	5.56%	4.50%
West South Central:								
Louisiana	4.25%	7.83%	7.16%	7.89%	8.45%	.	3.39%	5.53%*
Oklahoma	4.74%	7.27%	9.72%	9.75%	6.37%*	.	6.96%	3.91%*
Texas	2.35%	6.31%	4.49%	4.58%	7.61%	.	3.27%	2.94%
Mountain:								
Arizona	3.75%	9.13%	11.79%	8.51%	7.70%*	.	5.44%	3.41%
Colorado	2.76%	7.25%	9.55%	8.67%	4.11%	.	4.62%	1.99%
Montana	4.79%	10.55%	14.35%	7.88%	6.44%	.	6.40%	6.04%
Nevada	6.28%	5.26%	9.10%	10.01%	8.01%	.	6.94%	6.75%
New Mexico	4.07%	7.21%	12.11%	4.58%	13.15%	.	4.75%	6.15%
Utah	3.54%	8.00%	10.82%	8.53%	9.55%*	.	5.24%	3.52%
Wyoming	3.22%	4.28%	7.90%	7.31%	10.93%*	.	4.62%	4.88%
Pacific:								
California	1.85%	3.40%	4.10%	3.21%	6.51%	.	3.04%	2.49%
Hawaii	3.98%	3.03%	7.30%	9.85%	9.39%	.	2.80%	4.19%
Oregon	4.82%	7.84%	7.77%	7.23%	8.64%	.	4.64%	6.04%
Washington	5.14%	5.38%	7.57%	8.19%	7.78%	.	5.66%	5.87%
States not shown separately	4.20%	5.39%	6.19%	6.75%	8.26%	.	4.29%	3.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.1(2002) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	8,469	8,548	8,412	8,363	8,404	8,504	8,502	8,463
New England:								
Connecticut	9,047	9,328	10,416	9,853	9,838	8,510	9,696	8,908
Maine	9,174	9,663	10,256	8,226	10,424	8,693	9,844	9,028
Massachusetts	8,779	10,752	9,374	8,771	9,439	8,249	9,734	8,589
New Hampshire	9,672	9,982	10,386	9,849	9,572	9,459	10,266	9,475
Middle Atlantic:								
New Jersey	9,424	9,182	10,026	11,783	8,862	9,259	10,366	9,248
New York	8,691	9,607	9,600	8,351	8,598	8,565	9,306	8,536
Pennsylvania	8,217	8,363	9,551	7,939	7,722	8,251	8,615	8,126
East North Central:								
Illinois	9,067	8,981	8,363	8,676	9,454	9,077	8,738	9,136
Indiana	8,229	7,816	8,030	8,208	7,391	8,545	8,150	8,241
Michigan	8,452	9,453	8,237	7,740	7,964	8,687	8,473	8,447
Ohio	8,163	8,015	7,754	8,920	7,444	8,300	8,051	8,186
Wisconsin	8,717	8,808	9,130	9,422	9,829	8,171	9,187	8,614
West North Central:								
Iowa	7,873	6,667	6,550	7,385	7,492	8,324	6,694	8,085
Kansas	8,301	8,938	7,458	8,230	8,738	8,059	8,164	8,326
Minnesota	8,899	8,585	9,500	9,625	8,580	8,708	9,633	8,646
Missouri	7,816	8,462	7,171	7,791	8,080	7,729	7,684	7,840
Nebraska	8,419	8,011	9,046	8,267	8,473	8,425	8,254	8,449
South Atlantic:								
Delaware	8,370	10,231	9,553	8,476	8,658	8,188	9,695	8,233
Florida	8,748	8,803	8,915	9,292	8,205	8,780	8,929	8,721
Georgia	7,944	8,563	7,305	7,371	7,718	8,114	7,776	7,968
Maryland	8,809	9,079	8,263	8,999	8,896	8,767	8,976	8,775
North Carolina	8,025	8,417	9,620	7,531	7,949	7,973	8,492	7,966
South Carolina	8,024	9,663	6,753	7,929	8,126	7,933	8,347	7,980
Virginia	7,755	8,386	8,073	7,986	8,236	7,506	8,168	7,686
West Virginia	8,941	8,803	8,155	8,057	8,038	9,502	8,135	9,134
East South Central:								
Alabama	7,574	7,551	7,082	6,897	7,869	7,671	7,092	7,692
Kentucky	8,400	8,423	7,565	8,670	7,922	8,566	8,596	8,370
Mississippi	7,525	8,493	6,784	7,942	7,771	7,410	7,707	7,503
Tennessee	8,071	8,443	6,954	6,769	7,041	8,588	7,716	8,113
West South Central:								
Louisiana	8,376	7,703	10,638	8,265	7,813	8,465	8,604	8,327
Oklahoma	8,537	7,880	7,191	8,428	7,983	8,792	8,020	8,618
Texas	8,837	8,729	8,951	8,799	8,628	8,875	8,800	8,842
Mountain:								
Arizona	7,954	8,091	7,511	7,776	8,169	7,957	7,497	8,028
Colorado	8,504	8,871	8,340	7,990	8,538	8,557	8,690	8,477
Montana	7,710	8,065	8,204	7,908	7,547	7,577	7,961	7,645
Nevada	7,378	8,089	6,016	8,003	9,374	6,903	7,049	7,428
New Mexico	7,799	7,815	7,291	9,005	7,373	7,808	7,970	7,759
Utah	8,311	5,995	7,697	7,035	8,371	8,972	6,657	8,694
Wyoming	8,547	8,146	8,290	9,359	8,795	8,415	8,335	8,604
Pacific:								
California	8,380	7,437	6,757	7,393	8,305	8,817	7,279	8,584
Hawaii	7,768	7,788	7,520	8,313	6,519	8,146	7,813	7,756
Oregon	8,141	7,985	8,009	7,888	7,879	8,355	8,044	8,167
Washington	8,642	8,256	8,446	7,438	9,075	8,661	8,107	8,772
States not shown separately	8,403	8,307	8,295	8,067	9,235	8,255	8,324	8,416

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	60.54	163.83	88.23	89.35	107.67	103.80	88.24	73.80
New England:								
Connecticut	211.90	373.93	502.46	402.66	465.08	273.43	353.31	236.00
Maine	150.27	367.65	1,154.71	841.83	456.59	422.32	254.41	159.92
Massachusetts	165.70	288.12	502.01	342.18	383.71	243.91	439.27	169.71
New Hampshire	193.84	547.91	749.83	267.17	304.93	386.37	301.49	243.69
Middle Atlantic:								
New Jersey	305.74	798.52	591.11	713.28	553.00	445.37	411.72	374.80
New York	123.58	242.94	390.05	390.96	385.47	258.00	173.98	146.04
Pennsylvania	202.10	504.06	716.77	344.30	339.95	304.76	297.40	250.02
East North Central:								
Illinois	292.77	442.27	574.86	636.96	568.98	391.47	288.62	334.66
Indiana	207.41	1,066.11	674.34	489.64	463.64	281.77	332.91	252.50
Michigan	227.90	301.09	482.87	406.74	257.12	357.56	419.10	255.23
Ohio	207.89	533.53	592.16	283.89	530.72	391.98	339.11	227.18
Wisconsin	241.00	399.27	844.64	595.38	484.25	218.69	370.57	261.10
West North Central:								
Iowa	190.65	675.86	527.23	281.18	298.73	325.41	345.35	210.45
Kansas	188.93	593.73	568.32	272.33	441.01	222.04	341.51	207.71
Minnesota	176.30	771.41	1,156.56	573.26	290.06	206.22	456.51	159.39
Missouri	229.37	697.84	971.79	337.24	379.10	416.65	382.84	236.43
Nebraska	238.61	1,044.67	530.51	352.90	620.54	413.79	259.29	280.87
South Atlantic:								
Delaware	456.79	523.93	1,118.01	833.80	433.82	553.39	507.16	482.74
Florida	216.61	320.19	1,063.68	596.55	501.43	260.46	269.68	226.99
Georgia	167.13	726.19	540.03	648.40	536.74	264.31	360.62	221.28
Maryland	145.48	764.27	183.89	311.52	316.12	209.24	250.24	152.74
North Carolina	234.74	1,233.71	539.05	452.47	727.19	346.99	603.63	262.82
South Carolina	150.80	898.71	1,030.84	266.88	855.39	197.61	727.51	196.43
Virginia	146.49	619.14	476.35	465.93	762.76	138.78	274.68	162.39
West Virginia	209.29	476.71	1,375.69	832.36	526.62	366.77	526.31	249.41
East South Central:								
Alabama	188.90	318.21	259.52	262.23	504.37	255.37	152.15	243.73
Kentucky	161.08	756.58	367.63	577.36	315.20	255.68	393.22	192.24
Mississippi	228.06	546.14	257.44	549.53	751.50	264.78	348.61	242.23
Tennessee	194.04	368.27	1,058.29	563.28	476.14	254.40	314.13	216.75
West South Central:								
Louisiana	240.32	741.56	1,993.80	276.22	365.07	255.69	521.70	258.81
Oklahoma	336.14	728.11	817.36	638.69	459.74	398.60	398.47	356.91
Texas	328.25	1,051.42	526.25	457.96	427.18	421.88	382.47	361.19
Mountain:								
Arizona	151.53	569.89	892.02	412.40	350.98	264.19	346.75	170.97
Colorado	397.19	1,182.74	428.01	498.63	719.78	382.73	267.20	446.11
Montana	231.38	927.89	1,875.66	556.32	216.31	286.79	264.43	277.88
Nevada	345.86	1,005.55	1,368.33	667.57	555.33	437.72	700.24	432.11
New Mexico	304.91	394.83	658.67	391.04	360.31	515.91	345.79	386.81
Utah	252.21	581.78	564.46	230.11	340.01	357.04	412.96	248.71
Wyoming	319.70	704.76	998.35	528.03	751.66	525.60	209.97	391.29
Pacific:								
California	193.48	521.86	425.99	207.79	491.39	385.60	329.25	253.51
Hawaii	324.55	386.33	894.91	554.13	301.39	633.86	294.89	367.56
Oregon	268.31	404.49	379.44	742.18	629.73	345.04	330.39	344.38
Washington	341.66	1,033.30	721.74	440.29	441.52	388.66	486.35	351.37
States not shown separately	228.57	638.31	729.61	283.58	294.55	282.82	304.43	253.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	8,173	8,654	8,149	8,037	7,918	8,219	8,346	8,136
New England:								
Connecticut	9,335	9,754	9,574	9,323	10,242	8,945	9,610	9,228
Maine	9,365	11,116	11,145	8,798	10,465	8,626	10,835	8,915
Massachusetts	8,871	11,004	9,099	9,114	9,116	8,053	10,122	8,526
New Hampshire	9,774	10,711	9,628	10,118	9,649	9,317	10,193	9,540
Middle Atlantic:								
New Jersey	9,165	10,964	9,113	10,204	9,217	8,755	10,121	8,913
New York	8,041	8,970	8,980	7,449	7,582	7,982	8,673	7,809
Pennsylvania	7,602	8,440	11,024	7,618	7,895	7,241	9,039	7,350
East North Central:								
Illinois	8,346	8,507	6,354	7,821	8,076	8,653	7,551	8,487
Indiana	8,110	6,168	7,803	6,874	8,193	8,366	6,957	8,319
Michigan	8,355	10,799	8,385	7,143	7,781	8,566	7,769	8,460
Ohio	8,435	6,895	9,015	8,535	7,971	8,595	8,156	8,505
Wisconsin	8,387	8,538	11,355	7,845	9,375	7,999	9,477	8,179
West North Central:								
Iowa	7,394	6,694	8,304*	8,282	7,086	7,468	7,116	7,451
Kansas	8,069	9,086	7,394	8,572	8,356	7,705	8,391	7,996
Minnesota	8,594	8,312	7,665	9,145	9,290	8,277	8,662	8,576
Missouri	8,048	8,167	7,085	8,044	8,795	7,906	7,740	8,103
Nebraska	8,372	9,461	9,260	9,287	7,665	8,183	9,407	8,167
South Atlantic:								
Delaware	8,488	10,667	9,014	8,816	8,808	8,166	9,808	8,249
Florida	8,317	9,084	7,348	8,878	7,127	8,490	8,477	8,284
Georgia	7,541	8,495	6,008	8,106	6,704	7,685	7,446	7,555
Maryland	7,891	8,224	7,708	8,772	7,735	7,708	8,367	7,757
North Carolina	8,692	8,152	10,371	8,275	7,428	8,842	8,774	8,687
South Carolina	7,662	7,391	4,343*	8,069	8,020	7,835	6,365	7,880
Virginia	7,464	6,848	7,137*	6,959	7,566	7,564	7,064	7,521
West Virginia	8,509	9,087	7,216	10,179	7,826	7,844	8,835	8,385
East South Central:								
Alabama	7,556	8,206	6,795	6,335	8,557	7,896	6,467	7,948
Kentucky	8,136	8,167	6,369	9,317	7,128	8,087	8,695	7,996
Mississippi	7,771	9,976*	7,990	8,582*	.	7,214	8,776	7,452
Tennessee	8,133	10,560	5,999	7,202	6,501	8,683	7,860	8,161
West South Central:								
Louisiana	8,392	9,384	10,022	7,735	7,741	8,614	8,767	8,279
Oklahoma	7,738	9,558	5,538	6,478	7,439	8,494	6,217	8,173
Texas	8,327	10,537	8,605	8,789	8,125	8,122	9,662	8,140
Mountain:								
Arizona	7,438	8,190	7,116	7,191	6,244	7,621	7,500	7,428
Colorado	8,962	8,806	8,198	8,589	8,473	9,174	8,407	9,088
Montana	8,602	10,062	9,600*	6,417*	8,238	7,887	9,512	8,146
Nevada	7,236	7,841	7,281	9,362	9,391	6,817	7,512	7,190
New Mexico	7,685	7,321	8,330	8,047	7,103	7,630	8,215	7,443
Utah	7,589	7,313	8,276	8,118	7,329	7,539	7,590	7,589
Wyoming	9,366	9,173	6,503	12,000*	5,928*	9,769	8,529	9,561
Pacific:								
California	7,820	7,072	6,935	7,237	7,194	8,407	7,109	7,965
Hawaii	7,330	7,411	6,892	8,156	6,484	7,490	7,569	7,261
Oregon	7,772	7,022	8,421	6,165*	6,557	8,301	6,973	7,947
Washington	9,589	7,868	9,119	6,450	12,000	8,466	8,728	9,746
States not shown separately	7,548	9,341	6,716	7,267	8,273	7,395	7,784	7,499

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.1.a(2002) 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, 2002: (43 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	87.39	170.21	211.61	137.14	182.29	151.93	136.47	130.19
New England:								
Connecticut	252.30	1,194.65	1,237.06	1,032.69	557.37	333.06	379.64	321.41
Maine	476.97	1,499.35	1,871.61	1,471.04	1,134.40	1,378.13	285.91	503.24
Massachusetts	214.76	536.65	1,044.60	258.98	244.75	559.73	396.18	276.31
New Hampshire	173.76	499.08	1,153.48	221.60	1,067.12	526.26	266.80	194.30
Middle Atlantic:								
New Jersey	327.60	1,274.05	2,194.32	1,553.02	1,710.67	422.93	664.37	329.41
New York	184.05	353.69	634.55	390.43	717.83	185.37	325.43	243.80
Pennsylvania	237.58	921.06	2,074.69	389.32	339.48	454.14	591.82	318.96
East North Central:								
Illinois	307.72	2,017.06	1,501.38	664.42	448.06	615.57	927.98	357.84
Indiana	536.47	1,346.28	2,026.98	1,503.30	1,354.71	624.92	1,289.65	612.75
Michigan	497.31	1,656.13	1,794.17	983.29	947.96	475.06	640.39	394.88
Ohio	691.41	1,419.83	1,806.64	1,364.20	1,290.04	1,214.20	412.35	1,169.09
Wisconsin	484.85	1,003.67	2,550.42	1,781.71	1,138.77	389.73	756.71	381.46
West North Central:								
Iowa	199.44	1,072.94	2,535.77*	1,786.22	1,328.77	1,135.92	832.11	799.34
Kansas	312.68	1,727.02	1,758.91	1,323.76	1,620.08	290.87	1,303.85	336.10
Minnesota	214.89	1,738.40	1,868.64	1,103.33	1,005.55	540.12	509.67	285.20
Missouri	260.69	1,629.51	1,696.74	1,519.37	1,640.85	637.15	1,204.81	393.64
Nebraska	244.75	2,183.86	2,588.47	2,191.85	2,004.92	998.67	1,868.27	416.73
South Atlantic:								
Delaware	367.53	2,040.29	1,523.37	1,363.12	514.50	420.00	485.41	372.48
Florida	261.43	1,441.04	1,698.22	891.89	870.17	367.84	505.15	317.71
Georgia	265.49	1,632.49	1,587.12	1,159.12	1,429.11	390.74	918.44	288.65
Maryland	140.79	906.50	874.53	975.75	561.66	248.39	264.92	166.15
North Carolina	474.84	2,285.45	2,927.69	1,792.30	1,160.09	610.51	1,891.40	489.19
South Carolina	383.92	1,319.27	1,397.45*	1,965.55	2,241.73	472.52	1,218.31	454.60
Virginia	238.77	1,659.39	2,168.77*	875.75	1,533.46	834.03	496.81	401.55
West Virginia	520.25	1,416.82	1,567.34	2,286.04	1,913.38	1,074.98	533.07	660.90
East South Central:								
Alabama	488.18	1,988.05	1,630.62	959.12	2,461.44	1,214.22	808.58	956.45
Kentucky	282.19	1,804.37	1,667.55	2,497.35	1,846.03	337.38	963.20	310.01
Mississippi	1,975.54	3,015.73*	2,383.83	2,581.71*	.	2,072.54	2,309.58	1,976.14
Tennessee	375.82	2,762.39	1,789.43	1,206.19	1,626.52	604.67	812.67	363.94
West South Central:								
Louisiana	376.21	2,557.83	2,854.73	1,675.27	1,370.17	538.28	2,433.22	523.27
Oklahoma	478.48	2,483.95	1,420.87	1,246.02	1,031.38	1,124.99	1,164.97	412.30
Texas	535.78	2,666.37	1,857.60	1,126.20	359.33	711.21	1,177.15	611.18
Mountain:								
Arizona	404.41	1,984.46	1,596.01	860.11	988.14	1,023.08	982.70	441.12
Colorado	429.13	1,379.22	1,239.59	1,596.15	447.10	532.87	415.58	494.56
Montana	1,147.87	2,500.85	3,035.79*	2,029.15*	2,308.43	2,043.90	2,168.95	1,733.95
Nevada	844.87	1,654.77	1,918.91	2,261.03	1,593.30	1,027.43	1,186.58	977.77
New Mexico	497.81	855.54	1,581.80	1,021.65	1,193.09	736.82	433.62	548.65
Utah	267.38	934.89	1,482.55	1,622.31	951.14	579.28	607.34	517.06
Wyoming	1,162.15	2,423.39	1,832.10	3,794.73*	1,874.60*	1,860.44	2,063.47	1,536.83
Pacific:								
California	291.81	444.65	342.94	376.66	375.82	644.32	264.40	446.20
Hawaii	283.01	756.64	1,182.56	916.73	184.60	609.25	541.72	311.97
Oregon	286.32	1,240.67	1,813.18	1,924.08*	941.03	614.14	872.17	303.07
Washington	653.69	1,905.43	2,556.88	1,865.20	2,438.67	412.98	1,889.19	731.42
States not shown separately	304.17	2,207.80	1,513.83	1,147.34	999.65	867.40	1,011.89	346.70

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.1.b(2002) 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, 2002: (43 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	8,616	8,598	8,546	8,495	8,643	8,635	8,614	8,617
New England:								
Connecticut	8,925	8,560	10,442	10,444	9,473	8,492	9,291	8,879
Maine	9,146	8,918	10,822	8,049	10,583	8,650	9,847	9,064
Massachusetts	8,713	8,342	9,889	8,801	9,880	8,348	9,576	8,647
New Hampshire	9,603	9,065	12,639	9,097	9,455	9,483	11,182	9,387
Middle Atlantic:								
New Jersey	9,406	7,821	10,495	12,217	8,797	9,250	10,565	9,219
New York	9,113	10,930	10,172	8,756	9,576	8,838	9,898	8,964
Pennsylvania	8,456	8,066	8,901	8,008	7,780	8,781	8,266	8,504
East North Central:								
Illinois	9,250	9,075	9,267	9,076	9,723	9,104	9,084	9,285
Indiana	8,511	8,468	8,240	8,344	7,598	8,888	8,764	8,474
Michigan	8,512	9,081	7,932	7,982	7,925	8,931	8,466	8,524
Ohio	8,101	8,151	7,566	8,997	7,405	8,217	7,997	8,119
Wisconsin	8,789	9,041	8,445	9,671	9,872	8,251	8,853	8,774
West North Central:								
Iowa	7,827	5,986	6,320	7,165	7,523	8,298	6,446	8,063
Kansas	8,434	9,514	7,541	8,089	8,906	8,151	8,438	8,433
Minnesota	8,918	8,027	9,990	9,366	8,523	8,873	9,608	8,752
Missouri	7,812	7,613	7,170	7,802	7,938	7,840	7,333	7,896
Nebraska	8,441	7,345	9,031	7,944	8,591	8,532	7,855	8,540
South Atlantic:								
Delaware	8,149	9,595	9,985	7,940	9,021	7,983	9,156	8,089
Florida	8,918	8,629	10,473	9,908	8,837	8,853	9,250	8,876
Georgia	8,120	8,646	7,816	7,032	8,062	8,305	7,905	8,149
Maryland	9,278	9,874	8,454	9,247	9,268	9,295	9,433	9,251
North Carolina	7,675	8,711	9,558	7,409	8,154	7,410	8,501	7,546
South Carolina	8,151	10,562	7,543	8,404	8,105	7,975	8,969	8,040
Virginia	8,080	9,280	10,146	7,905	8,996	7,486	9,330	7,903
West Virginia	9,090	8,761	7,949	7,711	7,960	9,748	8,221	9,263
East South Central:								
Alabama	7,707	7,566	7,079	7,120	7,828	7,801	7,304	7,772
Kentucky	8,418	8,985	7,832	8,076	7,829	8,677	8,699	8,381
Mississippi	7,554	8,530	6,690	7,475	7,669	7,544	7,589	7,551
Tennessee	8,144	8,193	7,051	6,565	7,353	8,639	7,661	8,200
West South Central:								
Louisiana	8,281	7,190	11,091	8,455	7,847	8,298	8,537	8,228
Oklahoma	8,707	7,786	7,882	9,018	8,183	8,841	8,523	8,732
Texas	9,030	7,748	9,262	8,787	8,754	9,143	8,512	9,081
Mountain:								
Arizona	8,308	8,338	7,822	8,006	9,064	8,184	7,723	8,392
Colorado	8,192	9,177	8,933	7,807	8,556	8,092	9,336	8,086
Montana	7,863	7,516	6,282	7,634	7,264	8,172	7,365	7,945
Nevada	7,411	8,184	6,784	8,039	9,338	6,899	7,669	7,378
New Mexico	7,919	8,436	6,719	9,849	7,428	8,027	7,902	7,922
Utah	8,538	6,872	7,643	6,840	8,585	9,084	6,932	8,827
Wyoming	7,911	7,708	7,548	8,678	8,376	7,823	7,827	7,926
Pacific:								
California	8,965	8,592	6,494	7,640	9,837	9,143	7,689	9,155
Hawaii	8,349	7,858	9,183	8,267	6,841	8,715	8,316	8,355
Oregon	8,370	8,523	7,368	8,041	8,505	8,616	8,248	8,406
Washington	8,574	8,283	9,086	7,249	8,440	8,825	8,297	8,636
States not shown separately	8,758	9,114	9,176	8,418	9,636	8,567	9,023	8,727

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.b(2002) 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, 2002: (43 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	72.71	151.07	160.93	125.97	159.09	108.68	79.60	78.60
New England:								
Connecticut	234.26	1,725.92	1,219.73	658.62	512.84	329.33	550.22	266.24
Maine	258.47	1,145.26	2,847.59	1,858.56	777.13	382.60	1,235.21	272.97
Massachusetts	180.09	2,172.34	2,582.95	504.09	561.42	256.24	1,082.80	183.61
New Hampshire	267.47	1,794.06	2,450.49	1,737.21	1,052.65	484.16	741.94	281.14
Middle Atlantic:								
New Jersey	351.46	1,110.31	1,653.74	1,232.54	598.03	528.43	579.33	392.58
New York	265.06	1,371.53	831.66	759.02	570.33	350.60	419.44	286.26
Pennsylvania	260.19	819.07	531.53	564.74	367.71	363.67	454.44	302.20
East North Central:								
Illinois	337.15	576.58	475.69	656.55	671.07	363.72	413.83	401.83
Indiana	167.86	1,181.95	943.13	451.50	474.22	188.05	564.81	209.66
Michigan	216.17	448.03	1,259.83	388.48	391.55	307.53	528.41	219.54
Ohio	245.55	720.70	616.06	342.09	534.17	372.79	390.02	255.55
Wisconsin	295.70	1,039.99	1,044.94	611.17	684.09	307.44	339.77	331.83
West North Central:								
Iowa	276.76	1,022.16	897.85	388.94	381.37	424.83	420.97	296.32
Kansas	190.43	860.02	1,484.32	1,111.87	554.94	250.68	540.18	218.08
Minnesota	220.25	1,150.21	1,272.00	599.87	520.52	306.88	616.72	241.51
Missouri	188.43	1,021.83	1,329.50	427.65	392.39	373.68	317.54	229.84
Nebraska	357.47	1,508.22	1,109.54	325.78	835.95	419.17	304.46	385.84
South Atlantic:								
Delaware	504.03	1,504.94	2,357.46	1,288.24	390.32	601.40	1,137.00	526.72
Florida	309.37	1,047.01	1,771.99	520.07	732.87	329.61	335.04	347.02
Georgia	212.83	1,182.19	538.36	867.14	640.87	330.90	382.75	269.21
Maryland	202.94	911.64	339.18	556.96	406.45	301.45	364.13	198.81
North Carolina	260.61	1,373.51	1,161.42	675.83	869.23	364.32	1,099.84	319.64
South Carolina	214.58	1,425.10	1,262.52	621.05	868.27	245.94	681.53	191.57
Virginia	209.81	1,295.08	2,404.12	531.51	686.59	340.47	563.25	216.34
West Virginia	281.91	750.67	1,898.51	876.57	535.83	368.74	721.05	325.76
East South Central:								
Alabama	235.97	361.09	1,089.56	342.09	622.80	286.37	194.97	292.31
Kentucky	188.26	721.06	370.01	1,081.08	320.89	224.96	458.41	193.04
Mississippi	292.19	1,154.59	242.54	950.18	654.33	351.63	408.00	301.68
Tennessee	251.89	467.65	1,311.90	856.90	421.76	317.09	320.51	258.80
West South Central:								
Louisiana	278.75	990.95	2,134.42	306.05	430.33	287.56	489.90	270.67
Oklahoma	360.67	1,076.91	1,323.08	876.63	528.36	421.52	402.94	394.77
Texas	351.09	700.34	1,182.86	809.72	498.59	432.01	415.45	377.73
Mountain:								
Arizona	176.15	1,043.46	1,272.73	877.04	338.19	201.67	486.11	170.06
Colorado	436.57	1,465.73	1,759.81	654.55	942.14	391.91	919.86	501.25
Montana	276.09	1,667.61	1,781.47	552.17	510.57	276.23	534.80	306.05
Nevada	391.32	1,095.05	1,527.96	598.63	677.35	390.61	617.47	516.89
New Mexico	294.98	1,849.30	1,241.06	1,496.33	536.30	450.53	619.89	401.65
Utah	326.89	891.81	1,276.45	427.99	365.70	407.76	384.90	294.00
Wyoming	339.07	1,271.89	1,481.73	1,383.57	1,458.42	561.02	545.78	469.58
Pacific:								
California	308.50	854.82	889.92	341.75	817.47	310.14	554.83	281.78
Hawaii	497.36	335.30	1,445.43	710.63	474.10	725.77	430.80	533.97
Oregon	295.56	986.17	1,227.34	646.77	597.96	318.66	416.85	378.02
Washington	263.49	1,351.28	1,689.38	543.60	353.38	372.02	384.09	264.37
States not shown separately	296.40	1,026.24	1,534.89	929.56	395.67	356.15	575.65	309.33

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.c(2002) 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, 2002: (43 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	8,265	8,111	8,433	8,616	7,718	8,342	8,359	8,231
New England:								
Connecticut	8,901	10,358	11,914*	9,383	12,355	7,035	11,292	7,982
Maine	8,624	8,305	8,971	5,143	8,573	10,790	8,217	9,226
Massachusetts	8,409	11,011	9,854	2,681*	.	8,427	8,315	8,564
New Hampshire	9,343	7,708	.	9,389	9,107	9,715	8,170	9,728
Middle Atlantic:								
New Jersey	10,485	8,023	9,838	11,679	.	10,619	9,731	10,624
New York	8,149	8,132	9,703	8,767	7,188	8,259	9,280	7,807
Pennsylvania	8,759	9,898	9,971	8,260	6,109	8,958	9,857	8,463
East North Central:								
Illinois	10,042	8,529	8,938	6,398	9,876*	11,353	8,668	10,481
Indiana	6,975	8,129	5,520*	8,101	5,564	7,115	7,184	6,939
Michigan	8,326	9,605	10,899	7,985	12,177	7,450	9,707	7,688
Ohio	8,091	8,350	7,893	9,843	5,690*	8,288	8,186	8,019
Wisconsin	9,085	8,410	12,616	11,881*	10,254	8,171	11,024	8,715
West North Central:								
Iowa	8,681	8,089	7,855	7,804	8,662	8,911	7,628	8,914
Kansas	7,364	6,505	7,355	8,489	6,517	7,728	6,991	7,648
Minnesota	9,112	9,355	9,515	10,177	8,023	7,472	10,022	7,961
Missouri	7,258	11,207	7,480	5,168*	8,688	6,177	9,973	6,311
Nebraska	8,229	9,021	8,540	10,694	8,325	6,909	9,508	7,871
South Atlantic:								
Delaware	9,784	10,170	12,013	10,524	5,491	10,381	10,760	9,574
Florida	9,095	9,004	10,800*	10,800*	.	9,084	9,129	9,093
Georgia	7,438	7,800*	8,916*	.	6,844*	7,579	8,046	7,398
Maryland	8,002	7,750	9,051	8,173	7,635	8,048	8,357	7,923
North Carolina	8,271	7,424	8,544*	6,701*	7,903	9,090	7,635	8,468
South Carolina	7,476	8,832	.	4,920*	9,346*	7,772	8,832	7,424
Virginia	7,020	6,883	7,375	10,972	4,200*	6,409	7,472	6,737
West Virginia	7,852	8,043	11,712	3,320*	9,164	8,606	6,243	8,818
East South Central:								
Alabama	6,878	7,391	7,251	7,138	7,086	6,165	7,159	6,660
Kentucky	8,771	4,944	6,876	8,780	8,980	9,006	7,602	8,894
Mississippi	7,240	7,852	6,320	9,221	8,229	6,232	7,551	7,179
Tennessee	6,426	8,044	.	8,088	3,994*	6,850	8,016	6,082
West South Central:								
Louisiana	9,567	8,949	.	6,870*	.	9,925	9,037	9,620
Oklahoma	7,441	6,105*	10,800*	3,097*	7,361	8,197	9,082*	7,143
Texas	8,211	8,994	2,700*	10,920*	7,897	8,226	8,399	8,174
Mountain:								
Arizona	7,991	5,880	8,470*	4,800*	.	8,965	6,159	8,965
Colorado	9,001	7,469	6,203	8,593*	9,192*	9,702	7,194	9,802
Montana	7,239	7,751	8,809	8,232	7,643	4,801*	8,130	6,846
Nevada	7,449	6,721*	3,165*	5,665*	9,508	7,958	3,623*	9,082
New Mexico	7,013	7,803	6,000*	9,644	9,801	6,089	6,748	7,052
Utah	7,629	3,447*	6,996	6,942	1,836*	10,166	4,510	9,301
Wyoming	9,362	8,156	9,865	9,717	9,333	9,857	8,678	9,704
Pacific:								
California	7,547	5,467	7,152	6,600	7,700	8,378	6,302	8,202
Hawaii	6,706	8,113	6,222	9,379	6,050	5,768	7,374	6,314
Oregon	7,635	7,253	10,101	12,792*	7,737	6,680	9,486	6,956
Washington	7,671	8,428	6,251*	8,546	5,846*	7,971	7,023	8,009
States not shown separately	7,801	6,556	8,522	9,592	9,114	6,705	7,510	7,911

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.1.c(2002) 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, 2002: (43 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	152.14	362.68	247.36	384.85	308.13	310.33	256.19	218.74
New England:								
Connecticut	723.03	2,475.13	3,612.87*	2,057.38	3,689.89	1,756.40	1,903.95	1,274.83
Maine	468.50	549.51	2,335.11	1,308.78	2,079.82	2,811.01	513.63	1,316.29
Massachusetts	988.14	2,337.10	2,583.54	1,613.84*	.	2,356.33	1,320.51	2,059.41
New Hampshire	1,103.01	1,493.35	.	2,465.68	2,393.31	2,270.44	1,217.01	2,007.48
Middle Atlantic:								
New Jersey	1,013.04	2,241.52	2,846.38	3,037.88	.	2,142.44	2,184.15	1,460.70
New York	718.62	1,787.49	2,357.75	1,418.08	1,605.83	1,435.41	590.04	811.85
Pennsylvania	709.18	2,004.27	2,449.23	1,677.63	1,589.01	1,777.03	1,588.71	919.87
East North Central:								
Illinois	736.51	2,089.32	2,180.82	1,583.86	3,123.07*	1,601.07	1,348.21	946.55
Indiana	601.02	1,971.10	1,745.58*	1,965.35	1,434.04	1,063.13	1,232.69	894.97
Michigan	514.42	2,277.15	2,704.44	1,650.97	3,407.16	577.84	1,168.87	822.66
Ohio	412.33	1,131.46	2,136.49	2,590.95	1,727.47*	1,945.72	637.15	1,152.16
Wisconsin	888.52	2,282.54	3,775.72	3,622.39*	2,483.10	1,140.06	2,296.50	755.73
West North Central:								
Iowa	479.10	1,894.87	2,276.52	2,196.40	2,242.33	1,175.62	1,282.41	587.40
Kansas	746.86	1,387.66	1,945.15	2,404.44	1,781.15	1,284.25	1,193.13	1,384.98
Minnesota	493.66	1,897.66	2,352.68	2,009.53	989.18	1,106.72	1,371.27	419.83
Missouri	978.03	2,904.35	2,230.79	1,592.57*	2,438.82	1,302.69	2,152.42	1,306.73
Nebraska	1,218.97	2,516.93	2,555.63	3,188.95	2,482.08	1,627.20	2,026.67	1,578.42
South Atlantic:								
Delaware	1,066.59	2,469.91	3,152.60	2,531.07	1,601.68	2,356.55	2,382.15	1,656.93
Florida	1,495.63	2,536.78	3,415.26*	3,415.26*	.	1,816.20	2,390.86	1,555.07
Georgia	1,272.76	2,466.58*	2,819.49*	.	2,257.59*	1,613.92	2,400.81	1,511.08
Maryland	706.50	1,745.52	2,275.60	2,124.92	1,949.06	1,441.55	1,424.77	911.48
North Carolina	1,548.09	1,780.95	2,701.85*	2,034.13*	2,360.42	2,162.43	1,642.33	1,814.84
South Carolina	1,263.07	2,634.07	.	1,555.84*	2,831.14*	1,514.87	2,634.07	1,290.36
Virginia	753.01	1,685.72	1,662.86	3,064.91	1,328.16*	1,411.83	1,429.59	1,507.35
West Virginia	928.07	2,251.02	3,326.20	1,075.94*	2,699.10	1,624.81	1,614.85	1,115.69
East South Central:								
Alabama	238.39	831.43	1,710.91	1,098.60	1,918.97	966.87	217.66	933.20
Kentucky	791.97	1,194.32	1,925.58	1,700.80	2,179.95	1,491.45	1,208.53	915.41
Mississippi	741.43	1,025.66	1,770.80	2,749.24	2,413.77	1,460.34	934.66	1,315.99
Tennessee	799.31	2,033.15	.	2,256.33	1,263.12*	1,458.14	1,843.17	1,186.52
West South Central:								
Louisiana	2,125.47	2,621.97	.	2,070.79*	.	2,555.61	2,471.61	2,281.23
Oklahoma	1,460.77	1,930.43*	3,415.26*	982.38*	2,124.08	2,134.56	2,731.87*	1,568.43
Texas	954.25	2,419.55	853.81*	3,453.21*	1,940.66	1,463.03	2,285.27	1,079.35
Mountain:								
Arizona	1,715.31	1,688.58	2,678.45*	1,517.89*	.	2,277.66	1,538.34	2,277.66
Colorado	1,400.93	2,058.03	1,849.53	2,581.24*	2,906.77*	2,070.04	1,837.01	2,040.22
Montana	497.76	1,238.78	2,394.03	1,301.53	671.61	1,616.17*	670.67	739.29
Nevada	1,513.78	2,031.45*	1,018.15*	1,878.52*	2,844.93	1,968.85	1,138.86*	1,951.97
New Mexico	1,288.92	2,187.64	1,897.37*	2,890.91	2,793.56	1,658.19	1,617.97	1,715.65
Utah	721.95	1,154.53*	1,502.95	1,520.84	580.59*	2,546.02	948.77	1,906.63
Wyoming	471.08	851.03	2,401.98	699.60	1,823.87	1,150.52	659.60	543.08
Pacific:								
California	510.54	898.08	1,771.42	1,692.26	2,152.97	1,185.07	820.23	1,039.44
Hawaii	833.12	1,328.67	1,556.58	1,943.69	1,254.64	1,520.37	1,112.60	1,069.20
Oregon	1,113.40	1,967.62	2,835.77	4,045.19*	1,891.90	1,435.82	1,911.42	1,297.87
Washington	882.95	2,393.89	2,039.36*	2,404.85	1,848.80*	1,582.29	1,557.42	1,364.04
States not shown separately	556.71	914.37	1,865.82	1,956.74	1,751.64	1,060.32	672.17	656.38

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.2(2002) 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, 2002: (43 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	1,987	1,778	2,218	2,615	2,220	1,809	2,155	1,955
New England:								
Connecticut	1,954	3,066*	2,823	3,438	1,939	1,452	3,107	1,708
Maine	2,714	2,584	4,178	3,879	3,088	2,183	3,953	2,443
Massachusetts	2,040	1,929	1,539	2,499	2,143	1,934	1,777	2,092
New Hampshire	2,407	2,291	3,498	3,591	1,756	2,163	3,260	2,124
Middle Atlantic:								
New Jersey	2,128	1,103	3,004*	2,111	1,561	2,344	1,931	2,165
New York	1,886	1,452	1,912	1,280	2,215	1,973	1,647	1,946
Pennsylvania	1,656	1,412	1,218	2,472	1,437	1,679	1,623	1,664
East North Central:								
Illinois	2,016	2,394*	2,191	2,019	2,704	1,719	2,145	1,990
Indiana	1,536	1,337	3,421	2,048	1,552	1,315	2,093	1,450
Michigan	1,361	808*	1,831	1,034	1,555	1,352	1,430	1,343
Ohio	1,841	1,369*	1,495	3,519	1,500	1,595	2,049	1,799
Wisconsin	1,584	1,088*	1,868	2,275	2,265	1,249	1,683	1,562
West North Central:								
Iowa	1,781	1,224	1,879*	2,485	1,908	1,603	1,916	1,756
Kansas	1,881	1,602	2,072	2,594	2,193	1,586	1,864	1,884
Minnesota	2,033	1,823*	2,228	2,858	2,078	1,713	2,439	1,893
Missouri	1,935	2,499	2,587	2,426	2,728	1,517	2,598	1,812
Nebraska	2,209	1,327*	3,146	3,193	2,538	1,938	2,248	2,202
South Atlantic:								
Delaware	1,735	2,829	2,151*	3,210	2,306	1,450	2,495	1,657
Florida	2,178	1,624*	3,280	4,016	2,849	1,931	2,467	2,135
Georgia	2,250	2,068	4,424	3,638	2,368	1,861	3,104	2,132
Maryland	2,583	1,612	3,217	4,185	2,764	2,315	3,032	2,491
North Carolina	2,110	1,870*	1,478*	2,697	2,967	1,961	1,655*	2,168
South Carolina	2,155	2,131	3,244	3,771	2,666	1,838	2,927	2,049
Virginia	2,447	2,263	2,706	3,372	2,426	2,280	2,657	2,413
West Virginia	1,710	2,261	1,300*	1,679	1,463	1,778	1,864	1,673
East South Central:								
Alabama	2,164	1,809	2,421	3,230	2,547	1,718	2,380	2,111
Kentucky	1,900	2,164	1,883*	2,240*	1,882	1,837	2,177	1,857
Mississippi	1,777	1,878	1,557*	3,463	2,287	1,504	2,126	1,736
Tennessee	2,012	2,290	2,949	2,729	2,726	1,637	2,934	1,903
West South Central:								
Louisiana	2,259	1,538	2,070	2,771	2,716	2,098	1,817	2,354
Oklahoma	2,600	1,358*	2,892*	3,280	2,776	2,518	2,641	2,593
Texas	2,298	2,464	3,773	4,103	3,625	1,875	3,453	2,168
Mountain:								
Arizona	2,160	1,473	2,642	2,388*	3,022	1,935	1,993	2,186
Colorado	2,117	3,642	3,076	1,957*	2,184	1,952	3,382	1,930
Montana	1,952	1,677	1,939*	1,656*	2,580	1,852	1,574	2,051
Nevada	1,694	1,765*	1,881*	4,259	2,188	1,356	2,533	1,568
New Mexico	1,830	1,519	951*	3,488	1,725	1,788	1,716	1,857
Utah	1,661	1,681	2,580	1,751	1,393	1,647	1,835	1,621
Wyoming	1,970	1,329*	3,535	2,113	2,656	1,787	2,492	1,828
Pacific:								
California	1,996	1,914	1,915	2,560	2,080	1,894	1,903	2,014
Hawaii	1,978	912	1,474*	3,750	1,355	2,025	2,009	1,969
Oregon	1,841	1,202*	1,345	2,745	2,047	1,639	1,768	1,861
Washington	1,623	1,151*	1,645*	3,376	1,853	1,308	2,015	1,528
States not shown separately	2,112	2,480	1,813	2,517	2,536	1,890	2,590	2,034

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	30.00	85.41	57.34	109.69	76.49	34.86	38.81	35.55
New England:								
Connecticut	160.32	949.29*	765.75	373.68	184.76	196.80	417.43	129.08
Maine	105.06	545.56	1,050.28	615.22	529.06	283.45	544.64	119.95
Massachusetts	142.15	486.70	234.61	278.11	249.18	200.82	191.65	145.75
New Hampshire	229.14	622.10	643.81	310.26	469.44	306.48	398.44	218.73
Middle Atlantic:								
New Jersey	199.70	181.97	902.04*	545.16	359.83	316.22	469.16	213.93
New York	90.81	374.03	386.75	222.90	222.51	263.96	203.80	96.93
Pennsylvania	91.67	236.75	346.12	407.28	122.21	133.84	287.11	121.06
East North Central:								
Illinois	112.57	890.22*	353.69	328.30	266.67	139.97	269.05	122.97
Indiana	100.33	369.13	500.84	256.36	380.77	118.79	251.80	120.21
Michigan	130.37	313.04*	387.62	162.39	222.53	152.21	165.29	144.44
Ohio	80.35	415.01*	384.95	561.46	308.86	130.60	225.24	110.06
Wisconsin	142.51	368.97*	401.38	361.84	301.32	170.93	214.14	147.96
West North Central:								
Iowa	168.28	347.84	573.58*	297.01	250.37	207.23	301.36	184.86
Kansas	138.35	331.38	465.52	608.34	231.62	221.99	350.24	168.10
Minnesota	136.93	585.93*	531.72	379.51	220.38	107.40	283.74	133.71
Missouri	152.56	616.93	636.34	312.31	431.23	120.52	383.50	112.68
Nebraska	97.32	737.15*	861.72	386.60	148.16	102.96	434.60	78.06
South Atlantic:								
Delaware	146.98	814.36	723.18*	707.92	272.76	158.92	446.61	154.99
Florida	189.96	550.15*	772.41	650.23	373.41	130.84	305.94	188.24
Georgia	115.26	601.26	695.88	534.21	416.02	134.62	264.82	122.97
Maryland	111.92	353.66	221.81	404.73	234.31	137.44	280.65	110.36
North Carolina	142.58	772.35*	724.95*	558.58	192.29	157.66	667.20*	196.32
South Carolina	155.74	556.27	659.95	654.94	408.28	204.94	537.94	198.99
Virginia	186.27	544.60	430.00	478.80	401.85	174.64	320.34	209.86
West Virginia	194.23	512.69	523.38*	345.27	259.14	264.43	380.99	203.62
East South Central:								
Alabama	108.98	512.88	359.75	260.14	300.65	105.58	294.73	106.65
Kentucky	193.47	558.86	572.43*	887.07*	367.67	204.09	643.50	190.84
Mississippi	136.68	562.67	532.31*	565.00	238.62	167.02	415.16	172.26
Tennessee	152.61	434.17	682.29	272.02	441.87	127.55	250.68	176.29
West South Central:								
Louisiana	155.52	358.57	558.11	644.43	393.44	215.59	445.98	145.12
Oklahoma	235.26	479.89*	887.47*	500.42	487.84	305.90	358.94	258.60
Texas	95.87	520.06	597.34	225.66	271.56	109.96	363.15	104.33
Mountain:								
Arizona	153.47	287.16	535.54	1,017.13*	508.54	114.85	412.97	147.26
Colorado	76.12	678.28	726.58	655.22*	317.57	113.73	369.55	96.86
Montana	246.05	329.81	688.64*	823.79*	281.60	373.81	295.94	291.24
Nevada	196.57	556.85*	851.29*	675.21	621.31	178.16	632.17	202.00
New Mexico	154.89	448.36	385.93*	678.22	283.00	158.08	396.01	141.79
Utah	125.13	443.10	572.47	262.98	353.30	266.94	367.04	206.77
Wyoming	166.44	402.57*	771.18	627.07	581.19	171.43	252.87	209.93
Pacific:								
California	187.62	316.92	222.32	331.68	251.07	285.84	171.64	230.28
Hawaii	215.66	257.93	621.91*	705.31	318.47	425.56	333.50	225.18
Oregon	231.15	469.39*	326.50	707.36	364.09	303.31	408.65	286.58
Washington	218.74	461.64*	573.05*	607.07	347.99	216.33	328.11	244.38
States not shown separately	141.96	456.60	375.81	417.90	288.84	164.69	266.35	175.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	2,084	1,820	2,291	2,811	2,298	1,889	2,271	2,043
New England:								
Connecticut	2,515	.	.	.	.	.	4,058	1,918
Maine	3,331	.	.	.	.	.	4,545	2,959
Massachusetts	2,184	.	.	.	.	.	1,620	2,339
New Hampshire	2,550	.	.	.	.	.	3,282	2,140
Middle Atlantic:								
New Jersey	1,772	.	.	.	.	.	1,023*	1,969
New York	1,821	.	.	.	.	.	1,454	1,956
Pennsylvania	1,475	.	.	.	.	.	1,460	1,477
East North Central:								
Illinois	1,994	.	.	.	.	.	2,352	1,931
Indiana	1,929	.	.	.	.	.	2,960	1,743
Michigan	1,351	.	.	.	.	.	787*	1,452
Ohio	2,627	.	.	.	.	.	3,933	2,302*
Wisconsin	1,484	.	.	.	.	.	1,906	1,403*
West North Central:								
Iowa	1,611	.	.	.	.	.	1,888	1,555
Kansas	1,970	.	.	.	.	.	1,410*	2,097
Minnesota	2,210	.	.	.	.	.	2,607	2,105
Missouri	2,173	.	.	.	.	.	2,769	2,066
Nebraska	2,189	.	.	.	.	.	2,896*	2,049
South Atlantic:								
Delaware	1,553	.	.	.	.	.	2,663	1,352
Florida	2,268	.	.	.	.	.	2,696	2,179
Georgia	2,365	.	.	.	.	.	3,339	2,219
Maryland	2,539	.	.	.	.	.	3,137	2,369
North Carolina	2,040	.	.	.	.	.	1,342*	2,085
South Carolina	2,348	.	.	.	.	.	3,034	2,233
Virginia	2,625	.	.	.	.	.	2,663	2,620
West Virginia	1,860	.	.	.	.	.	2,439	1,639
East South Central:								
Alabama	2,149	.	.	.	.	.	2,954	1,859
Kentucky	2,035*	.	.	.	.	.	1,740*	2,109
Mississippi	2,233	.	.	.	.	.	1,008*	2,621*
Tennessee	1,950	.	.	.	.	.	2,866	1,853
West South Central:								
Louisiana	2,806	.	.	.	.	.	2,753	2,823
Oklahoma	2,536	.	.	.	.	.	2,369	2,584
Texas	2,330	.	.	.	.	.	4,694	1,999
Mountain:								
Arizona	2,103	.	.	.	.	.	2,831	1,987
Colorado	2,179	.	.	.	.	.	3,709	1,830
Montana	2,114*	.	.	.	.	.	1,809*	2,266
Nevada	1,918*	.	.	.	.	.	2,104*	1,888*
New Mexico	2,213	.	.	.	.	.	1,522	2,530
Utah	1,889	.	.	.	.	.	1,785	1,927
Wyoming	2,980	.	.	.	.	.	1,925*	3,226
Pacific:								
California	2,207	.	.	.	.	.	2,055	2,238
Hawaii	2,088	.	.	.	.	.	2,095	2,086
Oregon	1,734	.	.	.	.	.	2,043*	1,666
Washington	1,472*	.	.	.	.	.	130*	1,717
States not shown separately	2,231	.	.	.	.	.	2,177*	2,242

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.2.a(2002) 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, 2002: (43 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	77.47	139.03	165.30	115.42	178.34	131.36	79.09	100.96
New England:								
Connecticut	178.60	.	.	.	.	.	601.18	222.27
Maine	277.32	.	.	.	.	.	684.54	489.93
Massachusetts	155.91	.	.	.	.	.	103.33	187.28
New Hampshire	202.48	.	.	.	.	.	366.18	260.45
Middle Atlantic:								
New Jersey	243.61	.	.	.	.	.	310.13*	316.12
New York	207.29	.	.	.	.	.	199.05	272.33
Pennsylvania	219.21	.	.	.	.	.	289.53	296.53
East North Central:								
Illinois	188.61	.	.	.	.	.	538.75	237.15
Indiana	269.52	.	.	.	.	.	802.78	206.31
Michigan	208.22	.	.	.	.	.	355.91*	230.69
Ohio	687.94	.	.	.	.	.	787.68	996.47*
Wisconsin	391.05	.	.	.	.	.	535.28	426.96*
West North Central:								
Iowa	228.28	.	.	.	.	.	490.41	269.49
Kansas	322.03	.	.	.	.	.	441.04*	365.52
Minnesota	292.80	.	.	.	.	.	604.48	265.02
Missouri	278.71	.	.	.	.	.	683.71	245.85
Nebraska	303.63	.	.	.	.	.	921.96*	292.28
South Atlantic:								
Delaware	284.33	.	.	.	.	.	615.79	384.04
Florida	399.08	.	.	.	.	.	770.85	373.13
Georgia	205.31	.	.	.	.	.	587.44	233.72
Maryland	133.00	.	.	.	.	.	400.71	121.30
North Carolina	290.24	.	.	.	.	.	799.08*	278.61
South Carolina	182.44	.	.	.	.	.	873.33	246.86
Virginia	255.37	.	.	.	.	.	580.48	563.83
West Virginia	332.10	.	.	.	.	.	596.85	344.55
East South Central:								
Alabama	303.81	.	.	.	.	.	608.39	305.56
Kentucky	616.51*	.	.	.	.	.	938.08*	597.69
Mississippi	536.94	.	.	.	.	.	769.04*	1,293.86*
Tennessee	230.82	.	.	.	.	.	651.08	228.56
West South Central:								
Louisiana	279.34	.	.	.	.	.	705.80	353.93
Oklahoma	294.12	.	.	.	.	.	592.93	301.63
Texas	146.25	.	.	.	.	.	857.75	152.13
Mountain:								
Arizona	192.73	.	.	.	.	.	591.83	183.91
Colorado	355.34	.	.	.	.	.	724.10	273.63
Montana	1,265.20*	.	.	.	.	.	1,330.89*	552.60
Nevada	667.62*	.	.	.	.	.	665.75*	777.06*
New Mexico	275.70	.	.	.	.	.	367.76	297.37
Utah	212.07	.	.	.	.	.	250.60	273.47
Wyoming	538.50	.	.	.	.	.	638.86*	629.31
Pacific:								
California	269.38	.	.	.	.	.	256.52	361.55
Hawaii	295.70	.	.	.	.	.	421.39	335.67
Oregon	241.87	.	.	.	.	.	970.98*	208.09
Washington	452.57*	.	.	.	.	.	52.92*	430.75
States not shown separately	185.45	.	.	.	.	.	752.70*	302.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.2.b(2002) 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, 2002: (43 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	1,977	1,801	2,263	2,573	2,176	1,814	2,165	1,946
New England:								
Connecticut	1,714	.	.	.	.	.	2,481	1,617
Maine	2,482	.	.	.	.	.	4,491	2,247
Massachusetts	1,928	.	.	.	.	.	2,616	1,875
New Hampshire	2,024	.	.	.	.	.	3,166	1,868
Middle Atlantic:								
New Jersey	2,300	.	.	.	.	.	2,430*	2,279
New York	1,923	.	.	.	.	.	1,683	1,969
Pennsylvania	1,732	.	.	.	.	.	1,568*	1,773
East North Central:								
Illinois	2,082	.	.	.	.	.	2,198	2,058
Indiana	1,529	.	.	.	.	.	2,014	1,459
Michigan	1,401	.	.	.	.	.	1,733	1,311
Ohio	1,669	.	.	.	.	.	1,662	1,671
Wisconsin	1,642	.	.	.	.	.	1,671	1,636
West North Central:								
Iowa	1,925	.	.	.	.	.	2,072	1,900
Kansas	1,884	.	.	.	.	.	2,164*	1,843
Minnesota	1,996	.	.	.	.	.	2,744	1,815
Missouri	1,877	.	.	.	.	.	2,217	1,818
Nebraska	2,200	.	.	.	.	.	2,216	2,198
South Atlantic:								
Delaware	1,816	.	.	.	.	.	2,572	1,771
Florida	2,226	.	.	.	.	.	2,431*	2,200
Georgia	2,177	.	.	.	.	.	3,040	2,058
Maryland	2,707	.	.	.	.	.	3,069	2,643
North Carolina	2,127	.	.	.	.	.	1,546*	2,217
South Carolina	2,141	.	.	.	.	.	2,943	2,032
Virginia	2,324	.	.	.	.	.	2,529	2,294
West Virginia	1,682	.	.	.	.	.	1,767*	1,665
East South Central:								
Alabama	2,191	.	.	.	.	.	2,627	2,121
Kentucky	1,945	.	.	.	.	.	2,264	1,903
Mississippi	1,728	.	.	.	.	.	2,200	1,681
Tennessee	2,040	.	.	.	.	.	3,074	1,920
West South Central:								
Louisiana	2,147	.	.	.	.	.	1,587	2,263
Oklahoma	2,589	.	.	.	.	.	2,523	2,598
Texas	2,298	.	.	.	.	.	3,136	2,215
Mountain:								
Arizona	2,232	.	.	.	.	.	1,576*	2,326
Colorado	1,971	.	.	.	.	.	2,752	1,898
Montana	2,046	.	.	.	.	.	1,391*	2,153
Nevada	1,668	.	.	.	.	.	2,865	1,516
New Mexico	1,705	.	.	.	.	.	1,863*	1,677
Utah	1,744	.	.	.	.	.	2,135	1,673
Wyoming	1,711	.	.	.	.	.	2,984	1,492
Pacific:								
California	1,853	.	.	.	.	.	1,759	1,867
Hawaii	2,108	.	.	.	.	.	2,165*	2,097
Oregon	1,808	.	.	.	.	.	1,782	1,815
Washington	1,704	.	.	.	.	.	2,683	1,485
States not shown separately	2,089	.	.	.	.	.	2,904	1,995

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.2.b(2002) 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, 2002: (43 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	31.04	121.56	117.86	177.00	86.69	32.17	70.69	29.26
New England:								
Connecticut	200.02	.	.	.	.	.	601.39	244.69
Maine	166.32	.	.	.	.	.	969.75	144.94
Massachusetts	199.60	.	.	.	.	.	589.09	196.68
New Hampshire	162.70	.	.	.	.	.	706.23	157.84
Middle Atlantic:								
New Jersey	248.69	.	.	.	.	.	853.11*	253.41
New York	160.51	.	.	.	.	.	403.86	171.74
Pennsylvania	145.96	.	.	.	.	.	472.54*	112.53
East North Central:								
Illinois	160.77	.	.	.	.	.	437.97	138.44
Indiana	92.83	.	.	.	.	.	162.32	114.64
Michigan	145.67	.	.	.	.	.	233.26	129.63
Ohio	136.41	.	.	.	.	.	172.40	171.94
Wisconsin	129.30	.	.	.	.	.	249.68	140.74
West North Central:								
Iowa	168.59	.	.	.	.	.	394.35	188.15
Kansas	180.00	.	.	.	.	.	687.97*	200.03
Minnesota	142.40	.	.	.	.	.	231.69	134.92
Missouri	156.56	.	.	.	.	.	491.05	142.61
Nebraska	123.68	.	.	.	.	.	426.12	103.13
South Atlantic:								
Delaware	153.80	.	.	.	.	.	531.55	163.17
Florida	178.80	.	.	.	.	.	731.45*	163.11
Georgia	125.48	.	.	.	.	.	239.23	146.66
Maryland	192.43	.	.	.	.	.	438.37	165.10
North Carolina	157.96	.	.	.	.	.	697.83*	242.54
South Carolina	222.13	.	.	.	.	.	689.42	240.69
Virginia	187.39	.	.	.	.	.	502.86	186.11
West Virginia	243.68	.	.	.	.	.	561.79*	249.53
East South Central:								
Alabama	143.45	.	.	.	.	.	346.49	132.92
Kentucky	232.03	.	.	.	.	.	612.54	221.31
Mississippi	198.18	.	.	.	.	.	533.44	239.52
Tennessee	193.70	.	.	.	.	.	204.93	198.63
West South Central:								
Louisiana	207.31	.	.	.	.	.	450.09	236.98
Oklahoma	273.64	.	.	.	.	.	576.56	290.12
Texas	129.52	.	.	.	.	.	504.11	112.14
Mountain:								
Arizona	228.71	.	.	.	.	.	554.38*	246.91
Colorado	113.06	.	.	.	.	.	703.09	153.74
Montana	364.19	.	.	.	.	.	618.37*	377.91
Nevada	204.73	.	.	.	.	.	722.97	203.78
New Mexico	154.31	.	.	.	.	.	607.08*	140.77
Utah	149.53	.	.	.	.	.	520.87	219.18
Wyoming	202.61	.	.	.	.	.	509.89	177.73
Pacific:								
California	166.99	.	.	.	.	.	291.90	181.99
Hawaii	331.15	.	.	.	.	.	867.11*	308.91
Oregon	244.24	.	.	.	.	.	446.07	344.99
Washington	227.35	.	.	.	.	.	392.60	224.40
States not shown separately	173.10	.	.	.	.	.	447.87	237.82

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.2.c(2002) 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, 2002: (43 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	1,697	1,596	1,758	2,195	2,400	1,395	1,792	1,663
New England:								
Connecticut	1,703*	.	.	.	.	.	1,467*	1,794*
Maine	2,160*	.	.	.	.	.	2,161*	2,159
Massachusetts	1,550*	.	.	.	.	.	1,358*	1,868
New Hampshire	3,810*	.	.	.	.	.	3,312*	3,973
Middle Atlantic:								
New Jersey	1,646*	.	.	.	.	.	1,663*	1,643
New York	1,870	.	.	.	.	.	2,480*	1,686
Pennsylvania	1,782	.	.	.	.	.	2,404*	1,615*
East North Central:								
Illinois	1,029	.	.	.	.	.	771*	1,111
Indiana	1,039	.	.	.	.	.	1,206*	1,010*
Michigan	1,076*	.	.	.	.	.	885*	1,165*
Ohio	1,460*	.	.	.	.	.	471*	2,208
Wisconsin	1,460*	.	.	.	.	.	1,216*	1,506
West North Central:								
Iowa	987*	.	.	.	.	.	1,097*	962*
Kansas	1,614	.	.	.	.	.	1,327*	1,833
Minnesota	2,016	.	.	.	.	.	1,938	2,115
Missouri	1,995*	.	.	.	.	.	4,905*	979
Nebraska	2,421*	.	.	.	.	.	826*	2,867*
South Atlantic:								
Delaware	1,762	.	.	.	.	.	1,718*	1,771
Florida	1,332	.	.	.	.	.	497*	1,395*
Georgia	2,946	.	.	.	.	.	1,642*	3,033
Maryland	1,734	.	.	.	.	.	2,377*	1,591
North Carolina	2,479	.	.	.	.	.	3,764	2,080
South Carolina	1,507	.	.	.	.	.	.	1,565
Virginia	2,316	.	.	.	.	.	2,965	1,911*
West Virginia	1,738	.	.	.	.	.	1,405*	1,938
East South Central:								
Alabama	2,036	.	.	.	.	.	1,559	2,404
Kentucky	1,444	.	.	.	.	.	3,254	1,255
Mississippi	1,935	.	.	.	.	.	2,472*	1,831
Tennessee	1,742	.	.	.	.	.	1,531*	1,788
West South Central:								
Louisiana	2,109	.	.	.	.	.	433*	2,275
Oklahoma	3,212*	.	.	.	.	.	7,257*	2,477
Texas	2,162	.	.	.	.	.	2,131*	2,167
Mountain:								
Arizona	1,620	.	.	.	.	.	726*	2,095
Colorado	4,413	.	.	.	.	.	4,415	4,412
Montana	1,743	.	.	.	.	.	1,681	1,770
Nevada	1,288	.	.	.	.	.	1,711*	1,108*
New Mexico	1,775	.	.	.	.	.	1,623*	1,797
Utah	612*	.	.	.	.	.	822*	499*
Wyoming	2,094	.	.	.	.	.	2,227	2,027
Pacific:								
California	1,335	.	.	.	.	.	1,708	1,138
Hawaii	1,159	.	.	.	.	.	1,600	901*
Oregon	2,583	.	.	.	.	.	898*	3,201
Washington	1,321*	.	.	.	.	.	948*	1,515*
States not shown separately	2,072	.	.	.	.	.	2,355	1,965

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.2.c(2002) 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, 2002: (43 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	61.73	216.04	204.43	147.27	189.98	77.34	79.15	78.25
New England:								
Connecticut	681.70*	.	.	.	.	.	563.55*	621.06*
Maine	758.76*	.	.	.	.	.	1,042.33*	496.44
Massachusetts	769.05*	.	.	.	.	.	816.36*	523.80
New Hampshire	1,321.40*	.	.	.	.	.	1,359.93*	1,156.18
Middle Atlantic:								
New Jersey	746.49*	.	.	.	.	.	1,408.85*	320.73
New York	279.06	.	.	.	.	.	930.70*	346.08
Pennsylvania	321.67	.	.	.	.	.	898.73*	492.99*
East North Central:								
Illinois	217.87	.	.	.	.	.	512.38*	189.71
Indiana	270.59	.	.	.	.	.	663.72*	395.04*
Michigan	412.58*	.	.	.	.	.	434.88*	705.18*
Ohio	535.84*	.	.	.	.	.	575.05*	548.51
Wisconsin	677.59*	.	.	.	.	.	1,036.52*	380.95
West North Central:								
Iowa	298.99*	.	.	.	.	.	409.23*	321.63*
Kansas	416.52	.	.	.	.	.	793.73*	541.63
Minnesota	285.80	.	.	.	.	.	493.24	397.18
Missouri	863.01*	.	.	.	.	.	1,647.24*	277.72
Nebraska	904.01*	.	.	.	.	.	880.16*	930.12*
South Atlantic:								
Delaware	505.81	.	.	.	.	.	660.24*	360.56
Florida	357.81	.	.	.	.	.	195.63*	823.48*
Georgia	589.52	.	.	.	.	.	801.90*	613.81
Maryland	441.59	.	.	.	.	.	814.23*	253.81
North Carolina	513.45	.	.	.	.	.	815.83	496.61
South Carolina	307.47	.	.	.	.	.	.	394.15
Virginia	663.20	.	.	.	.	.	798.48	969.53*
West Virginia	483.91	.	.	.	.	.	460.16*	481.36
East South Central:								
Alabama	352.46	.	.	.	.	.	402.42	492.44
Kentucky	211.95	.	.	.	.	.	796.87	287.63
Mississippi	375.85	.	.	.	.	.	838.93*	356.10
Tennessee	325.19	.	.	.	.	.	514.33*	343.55
West South Central:								
Louisiana	600.88	.	.	.	.	.	386.72*	638.47
Oklahoma	1,042.61*	.	.	.	.	.	2,289.09*	600.17
Texas	497.04	.	.	.	.	.	827.62*	511.55
Mountain:								
Arizona	376.34	.	.	.	.	.	228.29*	479.03
Colorado	749.55	.	.	.	.	.	1,181.57	969.21
Montana	300.22	.	.	.	.	.	484.46	502.18
Nevada	381.72	.	.	.	.	.	526.25*	395.28*
New Mexico	425.67	.	.	.	.	.	551.31*	406.87
Utah	747.53*	.	.	.	.	.	778.59*	753.25*
Wyoming	304.62	.	.	.	.	.	519.66	263.18
Pacific:								
California	291.42	.	.	.	.	.	440.48	325.96
Hawaii	336.84	.	.	.	.	.	384.14	539.88*
Oregon	598.13	.	.	.	.	.	310.64*	699.90
Washington	583.21*	.	.	.	.	.	724.39*	713.73*
States not shown separately	236.63	.	.	.	.	.	517.08	333.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.3(2002) 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, 2002: (43 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	23.5%	20.8%	26.4%	31.3%	26.4%	21.3%	25.3%	23.1%
New England:								
Connecticut	21.6%	32.9%	27.1%*	34.9%	19.7%	17.1%	32.0%	19.2%
Maine	29.6%	26.7%	40.7%	47.2%	29.6%	25.1%	40.2%	27.1%
Massachusetts	23.2%	17.9%	16.4%	28.5%	22.7%	23.4%	18.3%	24.4%
New Hampshire	24.9%	22.9%	33.7%	36.5%	18.3%	22.9%	31.8%	22.4%
Middle Atlantic:								
New Jersey	22.6%	12.0%	30.0%	17.9%	17.6%	25.3%	18.6%	23.4%
New York	21.7%	15.1%	19.9%	15.3%	25.8%	23.0%	17.7%	22.8%
Pennsylvania	20.2%	16.9%	12.8%	31.1%	18.6%	20.4%	18.8%	20.5%
East North Central:								
Illinois	22.2%	26.7%*	26.2%	23.3%	28.6%	18.9%	24.5%	21.8%
Indiana	18.7%	17.1%	42.6%	24.9%	21.0%	15.4%	25.7%	17.6%
Michigan	16.1%	8.5%*	22.2%	13.4%	19.5%	15.6%	16.9%	15.9%
Ohio	22.5%	17.1%	19.3%	39.4%	20.2%	19.2%	25.5%	22.0%
Wisconsin	18.2%	12.3%*	20.5%	24.1%	23.0%	15.3%	18.3%	18.1%
West North Central:								
Iowa	22.6%	18.4%	28.7%	33.7%	25.5%	19.3%	28.6%	21.7%
Kansas	22.7%	17.9%	27.8%	31.5%	25.1%	19.7%	22.8%	22.6%
Minnesota	22.8%	21.2%*	23.5%*	29.7%	24.2%	19.7%	25.3%	21.9%
Missouri	24.8%	29.5%	36.1%	31.1%	33.8%	19.6%	33.8%	23.1%
Nebraska	26.2%	16.6%*	34.8%	38.6%	30.0%	23.0%	27.2%	26.1%
South Atlantic:								
Delaware	20.7%	27.7%	22.5%*	37.9%	26.6%	17.7%	25.7%	20.1%
Florida	24.9%	18.4%*	36.8%	43.2%	34.7%	22.0%	27.6%	24.5%
Georgia	28.3%	24.2%	60.6%	49.4%	30.7%	22.9%	39.9%	26.8%
Maryland	29.3%	17.8%	38.9%	46.5%	31.1%	26.4%	33.8%	28.4%
North Carolina	26.3%	22.2%	15.4%*	35.8%	37.3%	24.6%	19.5%	27.2%
South Carolina	26.9%	22.1%*	48.0%	47.6%	32.8%	23.2%	35.1%	25.7%
Virginia	31.6%	27.0%	33.5%	42.2%	29.5%	30.4%	32.5%	31.4%
West Virginia	19.1%	25.7%	15.9%*	20.8%	18.2%	18.7%	22.9%	18.3%
East South Central:								
Alabama	28.6%	24.0%	34.2%	46.8%	32.4%	22.4%	33.6%	27.4%
Kentucky	22.6%	25.7%	24.9%*	25.8%*	23.8%	21.4%	25.3%	22.2%
Mississippi	23.6%	22.1%*	22.9%*	43.6%	29.4%	20.3%	27.6%	23.1%
Tennessee	24.9%	27.1%	42.4%	40.3%	38.7%	19.1%	38.0%	23.5%
West South Central:								
Louisiana	27.0%	20.0%	19.5%*	33.5%	34.8%	24.8%	21.1%*	28.3%
Oklahoma	30.5%	17.2%*	40.2%	38.9%	34.8%	28.6%	32.9%	30.1%
Texas	26.0%	28.2%	42.2%	46.6%	42.0%	21.1%	39.2%	24.5%
Mountain:								
Arizona	27.1%	18.2%	35.2%	30.7%*	37.0%	24.3%	26.6%	27.2%
Colorado	24.9%	41.1%	36.9%	24.5%	25.6%	22.8%	38.9%	22.8%
Montana	25.3%	20.8%	23.6%*	20.9%*	34.2%	24.4%	19.8%	26.8%
Nevada	23.0%	21.8%	31.3%*	53.2%	23.3%*	19.6%	35.9%	21.1%
New Mexico	23.5%	19.4%*	13.0%*	38.7%	23.4%	22.9%	21.5%	23.9%
Utah	20.0%	28.0%	33.5%	24.9%	16.6%	18.4%	27.6%	18.6%
Wyoming	23.0%	16.3%*	42.6%	22.6%*	30.2%	21.2%	29.9%	21.2%
Pacific:								
California	23.8%	25.7%	28.3%	34.6%	25.0%	21.5%	26.1%	23.5%
Hawaii	25.5%	11.7%*	19.6%*	45.1%	20.8%	24.9%	25.7%	25.4%
Oregon	22.6%	15.0%*	16.8%	34.8%	26.0%	19.6%	22.0%	22.8%
Washington	18.8%	13.9%*	19.5%*	45.4%	20.4%	15.1%	24.9%	17.4%
States not shown separately	25.1%	29.9%	21.9%	31.2%	27.5%	22.9%	31.1%	24.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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%	1.07%	0.61%	1.35%	0.98%	0.35%	0.29%	0.35%
New England:								
Connecticut	1.64%	9.07%	8.75%*	3.98%	2.00%	2.27%	4.06%	1.60%
Maine	1.16%	5.58%	10.00%	5.44%	5.84%	2.48%	5.29%	1.45%
Massachusetts	1.61%	4.63%	1.95%	3.63%	2.68%	2.31%	1.95%	1.66%
New Hampshire	2.34%	5.73%	5.92%	3.18%	4.50%	2.64%	4.25%	2.07%
Middle Atlantic:								
New Jersey	2.14%	2.81%	8.62%	5.29%	5.16%	3.28%	4.17%	2.20%
New York	1.08%	3.97%	4.04%	2.03%	2.00%	3.42%	2.07%	1.12%
Pennsylvania	0.85%	2.23%	3.69%	4.54%	1.57%	1.46%	3.09%	1.26%
East North Central:								
Illinois	1.11%	8.20%*	4.19%	3.48%	2.55%	1.82%	3.14%	1.28%
Indiana	1.01%	4.38%	5.37%	2.70%	4.24%	1.48%	3.33%	1.34%
Michigan	1.36%	3.33%*	4.31%	2.61%	2.48%	1.43%	2.32%	1.41%
Ohio	0.95%	3.77%	5.24%	5.36%	4.05%	1.11%	3.03%	1.29%
Wisconsin	1.48%	3.80%*	3.53%	3.42%	2.93%	1.92%	2.58%	1.60%
West North Central:								
Iowa	2.27%	5.00%	7.29%	3.29%	3.05%	3.01%	3.55%	2.57%
Kansas	1.60%	3.74%	6.26%	7.26%	3.05%	2.45%	3.63%	2.05%
Minnesota	1.35%	8.62%*	7.92%*	5.11%	2.56%	1.29%	3.58%	1.54%
Missouri	1.67%	6.05%	6.86%	4.47%	4.66%	1.11%	4.67%	1.33%
Nebraska	1.12%	6.95%*	8.80%	4.10%	4.37%	1.37%	5.23%	1.29%
South Atlantic:								
Delaware	1.45%	7.18%	7.85%*	5.07%	2.66%	1.54%	4.26%	1.48%
Florida	2.46%	6.00%*	6.80%	6.40%	4.94%	2.01%	3.15%	2.50%
Georgia	1.14%	7.07%	6.13%	7.23%	4.84%	1.32%	3.82%	1.21%
Maryland	1.23%	4.69%	2.66%	2.66%	3.07%	1.26%	3.22%	1.20%
North Carolina	1.66%	5.77%	8.32%*	9.01%	5.57%	1.66%	5.51%	1.87%
South Carolina	2.19%	7.25%*	9.04%	9.53%	5.73%	2.33%	7.55%	2.72%
Virginia	2.40%	5.98%	6.10%	5.38%	3.84%	2.53%	4.01%	2.57%
West Virginia	2.15%	7.02%	6.52%*	3.49%	3.21%	3.07%	4.95%	2.30%
East South Central:								
Alabama	1.95%	7.10%	5.48%	3.18%	5.38%	2.08%	4.66%	1.94%
Kentucky	2.07%	7.27%	9.44%*	8.41%*	4.00%	2.04%	6.80%	1.98%
Mississippi	2.13%	6.80%*	8.01%*	7.88%	4.00%	2.85%	5.03%	2.67%
Tennessee	1.95%	4.78%	9.51%	4.74%	6.63%	1.41%	3.56%	2.13%
West South Central:								
Louisiana	2.36%	5.63%	6.52%*	8.54%	5.11%	3.00%	6.98%*	2.18%
Oklahoma	2.36%	9.85%*	9.54%	6.57%	5.89%	3.21%	4.97%	2.60%
Texas	0.85%	4.65%	6.96%	3.72%	3.93%	0.84%	3.08%	0.64%
Mountain:								
Arizona	1.94%	4.15%	6.87%	9.46%*	5.68%	1.71%	5.40%	1.97%
Colorado	1.65%	7.86%	9.01%	7.14%	2.88%	1.75%	4.37%	1.60%
Montana	2.94%	3.99%	8.62%*	8.39%*	3.62%	4.83%	4.95%	3.63%
Nevada	2.37%	6.16%	10.78%*	7.91%	7.32%*	1.79%	6.86%	2.36%
New Mexico	2.41%	6.41%*	6.32%*	7.18%	3.48%	4.16%	4.86%	2.61%
Utah	1.61%	5.96%	8.43%	3.11%	4.87%	3.57%	5.22%	2.74%
Wyoming	1.84%	5.47%*	8.38%	7.76%*	6.18%	1.34%	3.13%	2.15%
Pacific:								
California	2.37%	4.46%	3.50%	4.51%	2.88%	3.36%	2.35%	2.78%
Hawaii	1.97%	3.58%*	7.32%*	7.21%	3.81%	3.86%	3.23%	2.14%
Oregon	2.48%	6.10%*	4.28%	5.75%	4.82%	3.32%	4.54%	2.86%
Washington	2.65%	6.15%*	6.19%*	7.59%	4.04%	2.80%	3.80%	3.01%
States not shown separately	1.70%	4.68%	6.10%	4.80%	3.60%	2.01%	3.57%	2.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) 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, 2002: (43 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	25.5%	21.0%	28.1%	35.0%	29.0%	23.0%	27.2%	25.1%
New England:								
Connecticut	26.9%	.	.	.	.	.	42.2%	20.8%
Maine	35.6%	.	.	.	.	.	41.9%	33.2%
Massachusetts	24.6%	.	.	.	.	.	16.0%	27.4%
New Hampshire	26.1%	.	.	.	.	.	32.2%	22.4%
Middle Atlantic:								
New Jersey	19.3%	.	.	.	.	.	10.1%	22.1%
New York	22.6%	.	.	.	.	.	16.8%	25.0%
Pennsylvania	19.4%	.	.	.	.	.	16.1%	20.1%
East North Central:								
Illinois	23.9%	.	.	.	.	.	31.2%	22.7%
Indiana	23.8%	.	.	.	.	.	42.5%	21.0%
Michigan	16.2%	.	.	.	.	.	10.1%*	17.2%
Ohio	31.1%	.	.	.	.	.	48.2%	27.1%
Wisconsin	17.7%	.	.	.	.	.	20.1%	17.2%
West North Central:								
Iowa	21.8%	.	.	.	.	.	26.5%	20.9%
Kansas	24.4%	.	.	.	.	.	16.8%*	26.2%
Minnesota	25.7%	.	.	.	.	.	30.1%*	24.5%
Missouri	27.0%	.	.	.	.	.	35.8%	25.5%
Nebraska	26.1%	.	.	.	.	.	30.8%*	25.1%
South Atlantic:								
Delaware	18.3%	.	.	.	.	.	27.2%	16.4%
Florida	27.3%	.	.	.	.	.	31.8%	26.3%
Georgia	31.4%	.	.	.	.	.	44.8%	29.4%
Maryland	32.2%	.	.	.	.	.	37.5%	30.5%
North Carolina	23.5%	.	.	.	.	.	15.3%*	24.0%
South Carolina	30.6%	.	.	.	.	.	47.7%	28.3%
Virginia	35.2%	.	.	.	.	.	37.7%	34.8%
West Virginia	21.9%	.	.	.	.	.	27.6%	19.5%
East South Central:								
Alabama	28.4%	.	.	.	.	.	45.7%	23.4%
Kentucky	25.0%	.	.	.	.	.	20.0%*	26.4%
Mississippi	28.7%	.	.	.	.	.	11.5%*	35.2%*
Tennessee	24.0%	.	.	.	.	.	36.5%	22.7%
West South Central:								
Louisiana	33.4%	.	.	.	.	.	31.4%	34.1%
Oklahoma	32.8%	.	.	.	.	.	38.1%	31.6%
Texas	28.0%	.	.	.	.	.	48.6%	24.6%
Mountain:								
Arizona	28.3%	.	.	.	.	.	37.8%	26.8%
Colorado	24.3%	.	.	.	.	.	44.1%	20.1%
Montana	24.6%*	.	.	.	.	.	19.0%*	27.8%
Nevada	26.5%	.	.	.	.	.	28.0%	26.3%
New Mexico	28.8%	.	.	.	.	.	18.5%*	34.0%
Utah	24.9%	.	.	.	.	.	23.5%	25.4%
Wyoming	31.8%	.	.	.	.	.	22.6%*	33.7%
Pacific:								
California	28.2%	.	.	.	.	.	28.9%	28.1%
Hawaii	28.5%	.	.	.	.	.	27.7%	28.7%
Oregon	22.3%	.	.	.	.	.	29.3%*	21.0%
Washington	15.4%*	.	.	.	.	.	1.5%*	17.6%
States not shown separately	29.6%	.	.	.	.	.	28.0%	29.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.3.a(2002) 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, 2002: (43 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	0.79%	1.59%	1.92%	1.53%	1.81%	1.37%	0.86%	1.04%
New England:								
Connecticut	1.91%	.	.	.	.	.	6.28%	2.81%
Maine	1.58%	.	.	.	.	.	6.85%	3.11%
Massachusetts	1.54%	.	.	.	.	.	1.22%	2.12%
New Hampshire	2.18%	.	.	.	.	.	3.99%	2.51%
Middle Atlantic:								
New Jersey	2.77%	.	.	.	.	.	2.58%	3.43%
New York	2.52%	.	.	.	.	.	2.48%	4.00%
Pennsylvania	2.32%	.	.	.	.	.	3.12%	3.10%
East North Central:								
Illinois	2.17%	.	.	.	.	.	8.18%	2.87%
Indiana	3.28%	.	.	.	.	.	11.68%	2.42%
Michigan	2.64%	.	.	.	.	.	4.17%*	2.74%
Ohio	5.07%	.	.	.	.	.	9.35%	5.07%
Wisconsin	3.96%	.	.	.	.	.	5.61%	4.31%
West North Central:								
Iowa	3.05%	.	.	.	.	.	6.70%	3.42%
Kansas	3.76%	.	.	.	.	.	5.89%*	4.17%
Minnesota	3.08%	.	.	.	.	.	9.53%*	2.72%
Missouri	3.06%	.	.	.	.	.	8.93%	2.59%
Nebraska	3.92%	.	.	.	.	.	9.93%*	4.56%
South Atlantic:								
Delaware	3.05%	.	.	.	.	.	6.08%	4.55%
Florida	3.90%	.	.	.	.	.	8.72%	3.52%
Georgia	2.32%	.	.	.	.	.	8.46%	2.75%
Maryland	1.48%	.	.	.	.	.	4.91%	1.43%
North Carolina	3.52%	.	.	.	.	.	11.04%*	3.38%
South Carolina	2.86%	.	.	.	.	.	13.29%	3.67%
Virginia	3.06%	.	.	.	.	.	8.01%	5.06%
West Virginia	4.20%	.	.	.	.	.	6.50%	4.62%
East South Central:								
Alabama	4.77%	.	.	.	.	.	9.37%	4.42%
Kentucky	6.14%	.	.	.	.	.	12.29%*	5.62%
Mississippi	7.53%	.	.	.	.	.	12.53%*	11.71%*
Tennessee	2.93%	.	.	.	.	.	9.98%	3.33%
West South Central:								
Louisiana	2.94%	.	.	.	.	.	7.63%	2.68%
Oklahoma	5.33%	.	.	.	.	.	9.88%	4.75%
Texas	2.05%	.	.	.	.	.	8.61%	1.51%
Mountain:								
Arizona	3.27%	.	.	.	.	.	10.10%	3.07%
Colorado	5.49%	.	.	.	.	.	7.46%	4.76%
Montana	9.56%*	.	.	.	.	.	10.50%*	6.85%
Nevada	6.23%	.	.	.	.	.	8.22%	6.53%
New Mexico	4.61%	.	.	.	.	.	5.84%*	5.46%
Utah	2.53%	.	.	.	.	.	3.22%	2.86%
Wyoming	6.05%	.	.	.	.	.	8.90%*	6.43%
Pacific:								
California	3.18%	.	.	.	.	.	3.55%	4.06%
Hawaii	3.14%	.	.	.	.	.	5.52%	3.59%
Oregon	3.50%	.	.	.	.	.	11.27%*	3.20%
Washington	4.88%*	.	.	.	.	.	0.61%*	4.59%
States not shown separately	2.63%	.	.	.	.	.	7.58%	3.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.
 . Data suppressed due to high standard errors or no reported values in cell.

Table II.D.3.b(2002) 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, 2002: (43 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	22.9%	20.9%	26.5%	30.3%	25.2%	21.0%	25.1%	22.6%
New England:								
Connecticut	19.2%	.	.	.	.	.	26.7%	18.2%
Maine	27.1%	.	.	.	.	.	45.6%	24.8%
Massachusetts	22.1%	.	.	.	.	.	27.3%	21.7%
New Hampshire	21.1%	.	.	.	.	.	28.3%	19.9%
Middle Atlantic:								
New Jersey	24.4%	.	.	.	.	.	23.0%*	24.7%
New York	21.1%	.	.	.	.	.	17.0%	22.0%
Pennsylvania	20.5%	.	.	.	.	.	19.0%	20.8%
East North Central:								
Illinois	22.5%	.	.	.	.	.	24.2%	22.2%
Indiana	18.0%	.	.	.	.	.	23.0%	17.2%
Michigan	16.5%	.	.	.	.	.	20.5%	15.4%
Ohio	20.6%	.	.	.	.	.	20.8%	20.6%
Wisconsin	18.7%	.	.	.	.	.	18.9%	18.6%
West North Central:								
Iowa	24.6%	.	.	.	.	.	32.1%	23.6%
Kansas	22.3%	.	.	.	.	.	25.6%	21.9%
Minnesota	22.4%	.	.	.	.	.	28.6%	20.7%
Missouri	24.0%	.	.	.	.	.	30.2%	23.0%
Nebraska	26.1%	.	.	.	.	.	28.2%	25.7%
South Atlantic:								
Delaware	22.3%	.	.	.	.	.	28.1%	21.9%
Florida	25.0%	.	.	.	.	.	26.3%	24.8%
Georgia	26.8%	.	.	.	.	.	38.5%	25.3%
Maryland	29.2%	.	.	.	.	.	32.5%	28.6%
North Carolina	27.7%	.	.	.	.	.	18.2%	29.4%
South Carolina	26.3%	.	.	.	.	.	32.8%	25.3%
Virginia	28.8%	.	.	.	.	.	27.1%	29.0%
West Virginia	18.5%	.	.	.	.	.	21.5%*	18.0%
East South Central:								
Alabama	28.4%	.	.	.	.	.	36.0%	27.3%
Kentucky	23.1%	.	.	.	.	.	26.0%	22.7%
Mississippi	22.9%	.	.	.	.	.	29.0%	22.3%
Tennessee	25.0%	.	.	.	.	.	40.1%	23.4%
West South Central:								
Louisiana	25.9%	.	.	.	.	.	18.6%*	27.5%
Oklahoma	29.7%	.	.	.	.	.	29.6%	29.8%
Texas	25.5%	.	.	.	.	.	36.8%	24.4%
Mountain:								
Arizona	26.9%	.	.	.	.	.	20.4%	27.7%
Colorado	24.1%	.	.	.	.	.	29.5%	23.5%
Montana	26.0%	.	.	.	.	.	18.9%*	27.1%
Nevada	22.5%	.	.	.	.	.	37.4%	20.5%
New Mexico	21.5%	.	.	.	.	.	23.6%*	21.2%
Utah	20.4%	.	.	.	.	.	30.8%	19.0%
Wyoming	21.6%	.	.	.	.	.	38.1%	18.8%
Pacific:								
California	20.7%	.	.	.	.	.	22.9%	20.4%
Hawaii	25.2%	.	.	.	.	.	26.0%*	25.1%
Oregon	21.6%	.	.	.	.	.	21.6%	21.6%
Washington	19.9%	.	.	.	.	.	32.3%	17.2%
States not shown separately	23.9%	.	.	.	.	.	32.2%	22.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.3.b(2002) 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, 2002: (43 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%	1.47%	1.42%	2.04%	1.13%	0.46%	0.67%	0.31%
New England:								
Connecticut	2.04%	.	.	.	.	.	6.32%	2.79%
Maine	1.80%	.	.	.	.	.	9.21%	1.48%
Massachusetts	2.43%	.	.	.	.	.	6.02%	2.35%
New Hampshire	1.69%	.	.	.	.	.	7.11%	1.58%
Middle Atlantic:								
New Jersey	2.58%	.	.	.	.	.	8.44%*	2.47%
New York	1.50%	.	.	.	.	.	3.63%	1.51%
Pennsylvania	1.41%	.	.	.	.	.	4.74%	1.20%
East North Central:								
Illinois	1.63%	.	.	.	.	.	3.94%	1.28%
Indiana	1.12%	.	.	.	.	.	2.21%	1.39%
Michigan	1.86%	.	.	.	.	.	3.10%	1.57%
Ohio	1.60%	.	.	.	.	.	2.47%	1.94%
Wisconsin	1.36%	.	.	.	.	.	3.05%	1.53%
West North Central:								
Iowa	2.38%	.	.	.	.	.	4.76%	2.72%
Kansas	2.18%	.	.	.	.	.	5.60%	2.46%
Minnesota	1.40%	.	.	.	.	.	2.91%	1.50%
Missouri	2.08%	.	.	.	.	.	5.95%	1.85%
Nebraska	1.23%	.	.	.	.	.	5.23%	1.03%
South Atlantic:								
Delaware	1.61%	.	.	.	.	.	5.19%	1.83%
Florida	2.34%	.	.	.	.	.	6.30%	2.36%
Georgia	1.15%	.	.	.	.	.	3.15%	1.35%
Maryland	1.80%	.	.	.	.	.	4.41%	1.58%
North Carolina	1.70%	.	.	.	.	.	5.45%	2.14%
South Carolina	3.25%	.	.	.	.	.	8.65%	3.35%
Virginia	2.26%	.	.	.	.	.	5.81%	2.26%
West Virginia	2.40%	.	.	.	.	.	10.66%*	2.56%
East South Central:								
Alabama	2.50%	.	.	.	.	.	4.96%	2.29%
Kentucky	2.48%	.	.	.	.	.	5.72%	2.41%
Mississippi	3.04%	.	.	.	.	.	6.74%	3.58%
Tennessee	2.42%	.	.	.	.	.	2.43%	2.42%
West South Central:								
Louisiana	2.90%	.	.	.	.	.	7.21%*	3.20%
Oklahoma	2.78%	.	.	.	.	.	6.89%	3.04%
Texas	1.17%	.	.	.	.	.	4.70%	0.89%
Mountain:								
Arizona	2.52%	.	.	.	.	.	5.46%	2.70%
Colorado	1.51%	.	.	.	.	.	4.68%	1.79%
Montana	4.05%	.	.	.	.	.	11.31%*	4.48%
Nevada	2.68%	.	.	.	.	.	7.95%	2.55%
New Mexico	2.35%	.	.	.	.	.	8.17%*	2.57%
Utah	2.02%	.	.	.	.	.	8.44%	3.07%
Wyoming	2.18%	.	.	.	.	.	5.67%	2.17%
Pacific:								
California	2.25%	.	.	.	.	.	4.02%	2.23%
Hawaii	3.11%	.	.	.	.	.	8.70%*	2.70%
Oregon	2.64%	.	.	.	.	.	4.94%	3.29%
Washington	2.94%	.	.	.	.	.	6.21%	2.78%
States not shown separately	2.10%	.	.	.	.	.	4.91%	2.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.3.c(2002) 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, 2002: (43 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	20.5%	19.7%	20.8%	25.5%	31.1%	16.7%	21.4%	20.2%
New England:								
Connecticut	19.1%*	.	.	.	.	.	13.0%*	22.5%
Maine	25.0%	.	.	.	.	.	26.3%*	23.4%*
Massachusetts	18.4%*	.	.	.	.	.	16.3%*	21.8%
New Hampshire	40.8%	.	.	.	.	.	40.5%*	40.8%
Middle Atlantic:								
New Jersey	15.7%*	.	.	.	.	.	17.1%*	15.5%*
New York	23.0%	.	.	.	.	.	26.7%*	21.6%
Pennsylvania	20.3%	.	.	.	.	.	24.4%	19.1%*
East North Central:								
Illinois	10.2%	.	.	.	.	.	8.9%*	10.6%
Indiana	14.9%	.	.	.	.	.	16.8%*	14.6%*
Michigan	12.9%*	.	.	.	.	.	9.1%*	15.1%*
Ohio	18.0%*	.	.	.	.	.	5.8%*	27.5%*
Wisconsin	16.1%*	.	.	.	.	.	11.0%*	17.3%*
West North Central:								
Iowa	11.4%*	.	.	.	.	.	14.4%*	10.8%*
Kansas	21.9%	.	.	.	.	.	19.0%*	24.0%
Minnesota	22.1%	.	.	.	.	.	19.3%	26.6%
Missouri	27.5%*	.	.	.	.	.	49.2%*	15.5%*
Nebraska	29.4%*	.	.	.	.	.	8.7%*	36.4%
South Atlantic:								
Delaware	18.0%	.	.	.	.	.	16.0%*	18.5%*
Florida	14.6%*	.	.	.	.	.	5.4%*	15.3%*
Georgia	39.6%	.	.	.	.	.	20.4%*	41.0%
Maryland	21.7%	.	.	.	.	.	28.4%*	20.1%
North Carolina	30.0%	.	.	.	.	.	49.3%	24.6%
South Carolina	20.2%	.	.	.	.	.	.	21.1%*
Virginia	33.0%	.	.	.	.	.	39.7%	28.4%*
West Virginia	22.1%	.	.	.	.	.	22.5%*	22.0%*
East South Central:								
Alabama	29.6%	.	.	.	.	.	21.8%	36.1%
Kentucky	16.5%	.	.	.	.	.	42.8%	14.1%*
Mississippi	26.7%*	.	.	.	.	.	32.7%*	25.5%*
Tennessee	27.1%*	.	.	.	.	.	19.1%*	29.4%*
West South Central:								
Louisiana	22.0%*	.	.	.	.	.	4.8%*	23.7%*
Oklahoma	43.2%	.	.	.	.	.	79.9%*	34.7%*
Texas	26.3%	.	.	.	.	.	25.4%*	26.5%
Mountain:								
Arizona	20.3%	.	.	.	.	.	11.8%*	23.4%*
Colorado	49.0%	.	.	.	.	.	61.4%	45.0%
Montana	24.1%	.	.	.	.	.	20.7%	25.9%
Nevada	17.3%*	.	.	.	.	.	47.2%	12.2%*
New Mexico	25.3%	.	.	.	.	.	24.1%*	25.5%*
Utah	8.0%*	.	.	.	.	.	18.2%*	5.4%*
Wyoming	22.4%	.	.	.	.	.	25.7%	20.9%
Pacific:								
California	17.7%	.	.	.	.	.	27.1%	13.9%
Hawaii	17.3%	.	.	.	.	.	21.7%	14.3%*
Oregon	33.8%	.	.	.	.	.	9.5%*	46.0%
Washington	17.2%*	.	.	.	.	.	13.5%*	18.9%*
States not shown separately	26.6%	.	.	.	.	.	31.4%	24.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.3.c(2002) 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, 2002: (43 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	0.89%	2.10%	2.68%	2.53%	2.37%	1.21%	1.15%	1.17%
New England:								
Connecticut	6.21%*	.	.	.	.	.	4.69%*	6.15%
Maine	7.38%	.	.	.	.	.	11.64%*	9.15%*
Massachusetts	6.08%*	.	.	.	.	.	6.70%*	5.97%
New Hampshire	11.40%	.	.	.	.	.	12.82%*	10.21%
Middle Atlantic:								
New Jersey	7.35%*	.	.	.	.	.	9.60%*	5.81%*
New York	3.75%	.	.	.	.	.	9.88%*	4.89%
Pennsylvania	3.07%	.	.	.	.	.	6.97%	7.46%*
East North Central:								
Illinois	2.26%	.	.	.	.	.	5.97%*	2.15%
Indiana	3.72%	.	.	.	.	.	11.33%*	5.58%*
Michigan	6.18%*	.	.	.	.	.	6.89%*	8.86%*
Ohio	9.57%*	.	.	.	.	.	10.72%*	9.24%*
Wisconsin	9.38%*	.	.	.	.	.	8.09%*	8.67%*
West North Central:								
Iowa	3.70%*	.	.	.	.	.	6.31%*	3.90%*
Kansas	3.92%	.	.	.	.	.	10.57%*	6.99%
Minnesota	3.80%	.	.	.	.	.	5.76%	5.14%
Missouri	10.75%*	.	.	.	.	.	15.82%*	9.42%*
Nebraska	10.98%*	.	.	.	.	.	8.88%*	10.74%
South Atlantic:								
Delaware	3.94%	.	.	.	.	.	5.73%*	9.19%*
Florida	5.59%*	.	.	.	.	.	2.12%*	8.94%*
Georgia	9.94%	.	.	.	.	.	9.26%*	9.85%
Maryland	5.18%	.	.	.	.	.	8.92%*	3.63%
North Carolina	6.87%	.	.	.	.	.	10.91%	6.24%
South Carolina	5.04%	.	.	.	.	.	.	8.08%*
Virginia	7.62%	.	.	.	.	.	9.56%	8.95%*
West Virginia	5.06%	.	.	.	.	.	6.80%*	9.19%*
East South Central:								
Alabama	5.40%	.	.	.	.	.	5.85%	10.35%
Kentucky	4.45%	.	.	.	.	.	11.85%	4.81%*
Mississippi	9.51%*	.	.	.	.	.	11.01%*	10.31%*
Tennessee	9.80%*	.	.	.	.	.	7.56%*	10.19%*
West South Central:								
Louisiana	11.63%*	.	.	.	.	.	3.98%*	11.75%*
Oklahoma	12.56%	.	.	.	.	.	24.78%*	11.21%*
Texas	7.27%	.	.	.	.	.	11.96%*	7.19%
Mountain:								
Arizona	5.93%	.	.	.	.	.	3.79%*	9.98%*
Colorado	7.49%	.	.	.	.	.	16.33%	8.75%
Montana	3.67%	.	.	.	.	.	5.97%	4.16%
Nevada	6.15%*	.	.	.	.	.	14.10%	4.77%*
New Mexico	6.10%	.	.	.	.	.	8.45%*	8.89%*
Utah	14.16%*	.	.	.	.	.	11.93%*	14.15%*
Wyoming	3.83%	.	.	.	.	.	5.81%	3.12%
Pacific:								
California	3.58%	.	.	.	.	.	6.68%	4.07%
Hawaii	4.33%	.	.	.	.	.	6.40%	6.15%*
Oregon	7.77%	.	.	.	.	.	4.04%*	10.99%
Washington	6.16%*	.	.	.	.	.	10.48%*	9.22%*
States not shown separately	3.27%	.	.	.	.	.	5.99%	3.88%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 2002: (43 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%	29.6%	28.1%	28.8%	32.2%	39.0%	28.5%	36.6%
New England:								
Connecticut	33.1%	27.0%	27.7%	21.7%	33.3%	38.8%	26.7%	34.9%
Maine	29.2%	19.5%	19.9%	19.2%	26.8%	39.6%	19.1%	33.0%
Massachusetts	41.2%	35.9%	37.5%	43.8%	38.6%	42.8%	36.5%	42.3%
New Hampshire	29.7%	24.6%	29.2%	27.4%	28.7%	32.5%	27.0%	30.7%
Middle Atlantic:								
New Jersey	36.1%	27.0%	29.4%	27.2%	36.1%	40.1%	28.9%	37.9%
New York	36.1%	32.5%	37.0%	33.9%	32.4%	38.6%	34.3%	36.5%
Pennsylvania	34.3%	37.5%	27.8%	24.5%	33.3%	36.9%	31.2%	35.1%
East North Central:								
Illinois	38.1%	34.1%	30.8%	32.6%	35.8%	41.8%	32.6%	39.5%
Indiana	34.7%	30.0%	29.7%	34.6%	37.0%	34.8%	30.5%	35.5%
Michigan	37.2%	29.7%	37.3%	38.1%	32.2%	40.1%	35.1%	37.8%
Ohio	41.4%	35.9%	34.6%	36.2%	49.7%	42.0%	33.8%	43.4%
Wisconsin	45.9%	38.3%	46.8%	41.1%	38.8%	50.6%	42.9%	46.6%
West North Central:								
Iowa	41.4%	26.5%	36.3%	37.5%	40.8%	45.0%	34.4%	43.0%
Kansas	40.4%	38.6%	32.0%	29.0%	42.0%	44.2%	32.3%	42.5%
Minnesota	39.7%	35.9%	26.2%	35.5%	39.6%	44.5%	34.0%	42.1%
Missouri	34.7%	35.6%	25.4%	25.6%	31.2%	39.4%	28.5%	36.2%
Nebraska	36.4%	41.2%	24.0%	29.9%	36.6%	38.9%	32.1%	37.3%
South Atlantic:								
Delaware	36.1%	29.4%	16.4%	25.5%	23.9%	42.9%	23.3%	38.2%
Florida	31.7%	24.9%	23.1%	16.8%	26.7%	37.1%	20.9%	34.3%
Georgia	27.8%	22.8%	23.2%	25.1%*	29.1%	28.6%	21.5%	28.9%
Maryland	33.0%	36.3%	22.2%	26.1%	28.4%	37.7%	27.6%	34.3%
North Carolina	33.8%	28.2%	24.4%*	20.4%	27.3%	38.8%	25.9%	35.2%
South Carolina	33.7%	36.6%	24.3%	22.0%	31.4%	36.5%	27.1%	34.9%
Virginia	33.0%	19.5%	31.2%	24.8%	33.0%	37.1%	24.9%	34.9%
West Virginia	38.4%	36.3%	42.6%	24.8%	41.5%	40.9%	34.6%	39.5%
East South Central:								
Alabama	39.3%	39.9%	36.4%	39.2%	38.7%	39.9%	40.9%	38.9%
Kentucky	38.9%	29.8%	21.4%	38.0%	37.6%	42.5%	28.9%	41.0%
Mississippi	34.3%	31.3%	19.6%*	22.4%	28.7%	40.2%	21.6%	36.9%
Tennessee	36.3%	26.4%	28.2%	24.7%	31.5%	42.2%	24.9%	38.4%
West South Central:								
Louisiana	38.0%	29.1%	18.2%	35.0%	42.5%	41.4%	30.3%	40.2%
Oklahoma	34.6%	18.5%	25.2%	21.2%	29.2%	43.5%	20.4%	38.9%
Texas	31.6%	24.6%	19.2%	19.2%	22.7%	37.4%	22.2%	33.1%
Mountain:								
Arizona	28.0%	28.3%	24.0%	33.5%	20.5%	30.0%	25.8%	28.4%
Colorado	35.0%	24.0%	21.0%	33.6%	32.4%	39.1%	23.2%	37.9%
Montana	29.2%	20.1%*	17.4%	27.4%	32.8%	34.2%	19.3%	33.7%
Nevada	30.9%	24.7%	23.2%	20.4%	27.1%	34.9%	24.4%	32.2%
New Mexico	35.4%	26.3%	38.4%	24.0%	29.8%	40.3%	29.9%	37.0%
Utah	49.0%	51.9%	41.7%	49.1%	50.6%	48.7%	46.5%	49.6%
Wyoming	37.8%	34.3%	20.4%	30.4%	29.0%	48.9%	24.3%	44.4%
Pacific:								
California	32.7%	26.8%	23.8%	22.8%	27.3%	40.5%	23.4%	35.3%
Hawaii	27.0%	18.0%	20.5%	23.3%	26.0%	32.6%	19.2%	30.2%
Oregon	28.7%	26.2%	25.9%	32.7%	22.4%	31.5%	26.7%	29.3%
Washington	28.5%	22.2%	24.7%	19.4%	28.0%	33.0%	23.7%	29.9%
States not shown separately	37.3%	28.8%	27.6%	34.5%	34.9%	41.2%	27.7%	39.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 2002: (43 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	0.31%	0.77%	0.69%	0.68%	0.74%	0.59%	0.68%	0.50%
New England:								
Connecticut	1.80%	6.44%	4.21%	3.29%	3.35%	1.83%	3.18%	2.05%
Maine	2.13%	2.86%	4.53%	3.15%	3.12%	4.03%	2.88%	2.24%
Massachusetts	2.15%	4.29%	3.74%	3.77%	3.91%	2.55%	2.53%	2.43%
New Hampshire	1.21%	4.38%	3.60%	3.00%	2.74%	1.39%	2.20%	1.24%
Middle Atlantic:								
New Jersey	1.91%	3.07%	6.53%	3.03%	3.51%	2.45%	3.23%	2.35%
New York	0.88%	2.05%	3.64%	3.76%	2.44%	1.81%	2.14%	1.33%
Pennsylvania	2.31%	4.31%	2.76%	2.15%	2.21%	3.39%	2.01%	2.65%
East North Central:								
Illinois	1.35%	5.46%	4.36%	3.18%	4.09%	2.14%	1.79%	1.65%
Indiana	1.40%	5.59%	7.56%	4.30%	4.84%	2.33%	2.89%	1.87%
Michigan	1.47%	1.78%	3.31%	2.61%	2.41%	1.55%	2.58%	1.66%
Ohio	1.09%	3.36%	3.09%	3.57%	3.35%	1.89%	2.83%	1.39%
Wisconsin	1.83%	3.84%	5.73%	4.72%	3.94%	3.26%	3.65%	2.42%
West North Central:								
Iowa	2.20%	5.69%	7.35%	3.75%	5.87%	3.04%	3.18%	2.56%
Kansas	1.94%	4.89%	2.97%	3.66%	4.24%	2.55%	1.32%	2.14%
Minnesota	2.16%	6.66%	5.08%	3.11%	4.76%	3.50%	2.40%	3.03%
Missouri	1.89%	4.84%	6.89%	3.72%	4.03%	1.73%	2.92%	2.19%
Nebraska	1.54%	9.26%	3.97%	4.28%	3.25%	2.51%	3.30%	1.75%
South Atlantic:								
Delaware	1.73%	2.71%	3.72%	3.00%	3.78%	1.38%	2.51%	1.74%
Florida	1.51%	3.96%	3.20%	2.68%	3.90%	1.92%	2.05%	1.84%
Georgia	2.22%	3.95%	3.86%	8.37%*	2.18%	3.31%	3.24%	2.46%
Maryland	1.55%	4.43%	2.81%	2.35%	3.30%	1.85%	2.81%	1.58%
North Carolina	2.75%	5.84%	7.33%*	3.70%	2.37%	4.37%	4.16%	3.57%
South Carolina	1.31%	6.28%	5.47%	4.11%	5.53%	1.79%	3.72%	1.59%
Virginia	1.93%	2.19%	4.30%	3.91%	4.65%	2.49%	1.75%	1.94%
West Virginia	2.56%	4.95%	7.85%	5.52%	4.43%	4.34%	2.70%	3.29%
East South Central:								
Alabama	1.52%	5.26%	5.10%	3.22%	8.67%	2.37%	1.84%	1.94%
Kentucky	2.37%	3.73%	3.23%	5.59%	4.93%	3.72%	3.29%	2.84%
Mississippi	3.49%	7.36%	7.84%*	4.57%	6.58%	4.47%	3.86%	3.65%
Tennessee	1.49%	5.98%	7.04%	2.63%	5.98%	2.63%	2.63%	2.21%
West South Central:								
Louisiana	2.38%	5.64%	4.17%	4.27%	5.56%	3.57%	3.57%	2.57%
Oklahoma	1.86%	2.93%	4.95%	3.75%	4.23%	4.91%	2.52%	2.38%
Texas	1.51%	2.14%	2.39%	4.41%	2.00%	1.64%	2.61%	1.43%
Mountain:								
Arizona	2.17%	4.55%	4.71%	7.29%	4.12%	2.99%	1.96%	2.57%
Colorado	3.19%	4.53%	3.36%	5.84%	4.48%	4.36%	2.22%	3.67%
Montana	2.34%	7.66%*	4.89%	4.50%	3.43%	2.86%	2.72%	2.39%
Nevada	1.61%	4.53%	6.01%	3.93%	3.35%	4.67%	4.66%	2.59%
New Mexico	2.16%	5.34%	7.52%	3.00%	5.93%	2.89%	3.48%	2.65%
Utah	2.39%	4.05%	4.83%	3.65%	5.87%	4.01%	2.77%	3.43%
Wyoming	2.78%	5.05%	4.91%	3.97%	5.75%	3.91%	2.59%	3.01%
Pacific:								
California	1.16%	2.82%	2.99%	1.56%	3.01%	1.39%	1.86%	1.36%
Hawaii	2.08%	1.99%	3.71%	3.97%	2.86%	5.15%	2.15%	2.76%
Oregon	2.49%	4.65%	5.12%	6.74%	1.94%	3.37%	2.23%	2.91%
Washington	2.32%	3.11%	5.70%	2.54%	4.45%	3.51%	2.57%	2.64%
States not shown separately	1.92%	3.18%	4.42%	3.51%	4.17%	3.21%	2.26%	2.30%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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(2002) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 2002: (43 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	14.8%	57.4%	37.9%	21.0%	13.3%	7.9%	41.4%	9.7%
New England:								
Connecticut	15.6%*	.	.	.	.	.	22.6%	14.1%*
Maine	8.3%*	.	.	.	.	.	31.4%	3.3%*
Massachusetts	13.9%	.	.	.	.	.	40.9%	8.6%
New Hampshire	9.3%	.	.	.	.	.	30.6%	2.3%*
Middle Atlantic:								
New Jersey	16.8%	.	.	.	.	.	38.6%	12.7%
New York	20.4%	.	.	.	.	.	49.2%	13.2%
Pennsylvania	19.7%	.	.	.	.	.	56.3%	11.4%
East North Central:								
Illinois	13.5%	.	.	.	.	.	45.8%	6.7%
Indiana	14.7%	.	.	.	.	.	33.7%	11.8%*
Michigan	23.6%	.	.	.	.	.	42.8%	18.7%
Ohio	19.2%	.	.	.	.	.	40.0%	15.0%
Wisconsin	23.0%	.	.	.	.	.	38.3%	19.7%
West North Central:								
Iowa	12.6%*	.	.	.	.	.	22.3%	10.9%*
Kansas	21.1%	.	.	.	.	.	51.6%	15.4%*
Minnesota	9.6%*	.	.	.	.	.	25.3%*	4.2%*
Missouri	14.1%*	.	.	.	.	.	43.5%	8.6%*
Nebraska	8.8%	.	.	.	.	.	40.1%	3.3%*
South Atlantic:								
Delaware	18.6%	.	.	.	.	.	41.7%	16.2%
Florida	10.1%	.	.	.	.	.	45.2%	4.9%*
Georgia	7.3%	.	.	.	.	.	21.0%*	5.4%*
Maryland	10.6%	.	.	.	.	.	37.0%	5.2%*
North Carolina	7.4%*	.	.	.	.	.	58.3%	0.9%*
South Carolina	7.8%	.	.	.	.	.	41.7%	3.2%*
Virginia	11.3%	.	.	.	.	.	30.2%	8.2%*
West Virginia	29.1%	.	.	.	.	.	41.9%	26.1%*
East South Central:								
Alabama	11.3%	.	.	.	.	.	32.1%	6.3%*
Kentucky	19.1%	.	.	.	.	.	50.3%	14.4%*
Mississippi	8.7%	.	.	.	.	.	53.1%	3.4%*
Tennessee	10.7%*	.	.	.	.	.	24.9%	9.0%*
West South Central:								
Louisiana	7.1%	.	.	.	.	.	36.0%	0.9%*
Oklahoma	5.0%*	.	.	.	.	.	33.6%	0.5%*
Texas	6.4%	.	.	.	.	.	33.8%	3.3%*
Mountain:								
Arizona	8.8%*	.	.	.	.	.	43.8%	3.2%*
Colorado	12.4%	.	.	.	.	.	29.3%	9.9%*
Montana	23.0%	.	.	.	.	.	51.5%	15.5%*
Nevada	23.6%	.	.	.	.	.	48.0%	20.0%*
New Mexico	18.1%	.	.	.	.	.	52.0%	10.3%*
Utah	22.1%	.	.	.	.	.	46.5%	16.5%*
Wyoming	16.8%	.	.	.	.	.	45.9%	8.9%*
Pacific:								
California	14.5%	.	.	.	.	.	43.6%	9.2%
Hawaii	28.6%	.	.	.	.	.	55.7%	21.4%
Oregon	25.4%	.	.	.	.	.	54.7%	17.4%
Washington	32.7%	.	.	.	.	.	53.8%	27.6%
States not shown separately	13.1%	.	.	.	.	.	31.2%	10.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.D.4.a(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 2002: (43 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	0.43%	2.06%	2.51%	1.75%	1.50%	0.86%	1.56%	0.55%
New England:								
Connecticut	6.04%*	.	.	.	.	.	5.51%	6.79%*
Maine	3.79%*	.	.	.	.	.	5.23%	3.06%*
Massachusetts	2.89%	.	.	.	.	.	5.76%	2.37%
New Hampshire	1.58%	.	.	.	.	.	4.80%	1.01%*
Middle Atlantic:								
New Jersey	2.71%	.	.	.	.	.	6.62%	3.18%
New York	3.16%	.	.	.	.	.	5.33%	3.12%
Pennsylvania	2.74%	.	.	.	.	.	6.36%	1.87%
East North Central:								
Illinois	3.05%	.	.	.	.	.	6.67%	1.84%
Indiana	3.62%	.	.	.	.	.	5.38%	4.67%*
Michigan	4.16%	.	.	.	.	.	8.05%	4.44%
Ohio	2.76%	.	.	.	.	.	6.22%	3.03%
Wisconsin	4.38%	.	.	.	.	.	3.43%	5.36%
West North Central:								
Iowa	3.79%*	.	.	.	.	.	5.70%	3.89%*
Kansas	6.33%	.	.	.	.	.	6.10%	7.65%*
Minnesota	3.12%*	.	.	.	.	.	8.66%*	1.87%*
Missouri	5.24%*	.	.	.	.	.	8.43%	4.64%*
Nebraska	2.32%	.	.	.	.	.	9.54%	2.28%*
South Atlantic:								
Delaware	4.00%	.	.	.	.	.	6.96%	4.51%
Florida	2.59%	.	.	.	.	.	6.79%	1.84%*
Georgia	1.42%	.	.	.	.	.	6.50%*	2.01%*
Maryland	1.92%	.	.	.	.	.	5.84%	1.69%*
North Carolina	3.32%*	.	.	.	.	.	9.53%	1.01%*
South Carolina	1.44%	.	.	.	.	.	7.88%	1.35%*
Virginia	2.15%	.	.	.	.	.	4.18%	2.47%*
West Virginia	6.86%	.	.	.	.	.	8.03%	8.59%*
East South Central:								
Alabama	2.30%	.	.	.	.	.	4.93%	2.81%*
Kentucky	4.85%	.	.	.	.	.	10.03%	4.42%*
Mississippi	2.55%	.	.	.	.	.	6.54%	2.59%*
Tennessee	3.27%*	.	.	.	.	.	4.23%	4.11%*
West South Central:								
Louisiana	1.66%	.	.	.	.	.	7.93%	0.67%*
Oklahoma	2.80%*	.	.	.	.	.	6.09%	0.23%*
Texas	1.39%	.	.	.	.	.	4.71%	1.66%*
Mountain:								
Arizona	3.07%*	.	.	.	.	.	10.65%	1.70%*
Colorado	2.92%	.	.	.	.	.	5.78%	3.83%*
Montana	5.11%	.	.	.	.	.	8.57%	7.13%*
Nevada	6.78%	.	.	.	.	.	9.06%	8.06%*
New Mexico	4.03%	.	.	.	.	.	10.28%	4.08%*
Utah	4.71%	.	.	.	.	.	7.42%	6.05%*
Wyoming	4.58%	.	.	.	.	.	4.30%	5.74%*
Pacific:								
California	1.25%	.	.	.	.	.	3.85%	1.36%
Hawaii	3.15%	.	.	.	.	.	4.04%	5.27%
Oregon	3.99%	.	.	.	.	.	7.50%	4.76%
Washington	6.99%	.	.	.	.	.	6.03%	8.16%
States not shown separately	2.56%	.	.	.	.	.	4.66%	2.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.E.1(2002) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and States: United States, 2002: (43 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	6,043	6,389	6,201	6,100	6,156	5,950	6,307	5,991
New England:								
Connecticut	6,895	8,273	6,074	8,268	7,218	6,244	7,736	6,670
Maine	6,993	7,619	7,195	7,355	7,504	6,316	7,247	6,899
Massachusetts	6,332	6,443	8,093	6,928	7,627	5,883	7,184	6,206
New Hampshire	6,925	7,447	7,036	6,785	7,031	6,770	7,272	6,829
Middle Atlantic:								
New Jersey	6,778	7,181	6,480	7,350	6,495	6,717	7,162	6,676
New York	6,225	6,757	7,220	6,847	6,191	5,930	7,097	6,029
Pennsylvania	6,590	7,353	7,143	6,026	6,382	6,637	6,799	6,535
East North Central:								
Illinois	6,712	6,999	6,247	6,759	8,128	6,178	6,558	6,747
Indiana	6,055	5,087	5,785	6,407	6,723	5,933	5,847	6,086
Michigan	6,538	7,446	6,454	6,897	6,551	6,346	7,096	6,403
Ohio	5,860	6,348	4,858	6,111	5,591	5,863	5,693	5,894
Wisconsin	6,661	6,659	7,502	6,940	7,550	6,069	7,366	6,520
West North Central:								
Iowa	5,963	5,009	5,272	6,445	5,858	6,028	5,607	6,026
Kansas	5,852	6,492	5,199	5,320	5,936	6,006	5,572	5,945
Minnesota	6,413	6,162	6,114	7,046	6,138	6,328	6,725	6,265
Missouri	5,922	5,327	5,442	6,638	6,042	5,811	5,663	5,964
Nebraska	6,083	4,757	6,031	4,884	5,938	6,360	5,178	6,220
South Atlantic:								
Delaware	5,776	7,427	7,071	6,365	6,139	5,434	7,180	5,589
Florida	5,941	6,071	6,408	6,528	4,608	6,035	6,417	5,862
Georgia	5,306	5,739	5,671	5,615	4,835	5,382	5,587	5,254
Maryland	6,269	6,525	6,643	6,243	5,904	6,349	6,516	6,226
North Carolina	5,736	6,179	6,768	5,127	5,902	5,699	6,030	5,692
South Carolina	5,701	6,742	5,541	6,202	6,353	5,497	5,907	5,681
Virginia	5,485	6,113	6,733	4,676	6,107	5,286	6,131	5,344
West Virginia	6,919	7,313	6,545	6,467	6,337	7,164	6,815	6,952
East South Central:								
Alabama	5,767	5,421	5,407	6,666	6,290	5,545	5,872	5,762
Kentucky	6,002	5,201	7,146	6,547	5,590	5,968	6,745	5,884
Mississippi	5,584	6,722	4,956	5,463	4,793	5,864	5,549	5,590
Tennessee	5,769	6,243	5,806	5,346	6,089	5,652	5,947	5,740
West South Central:								
Louisiana	5,761	5,386	6,737	5,891	4,937	5,784	5,895	5,715
Oklahoma	5,698	6,245	5,749	5,510	6,076	5,549	5,707	5,696
Texas	5,854	6,038	6,461	6,181	5,824	5,772	6,427	5,796
Mountain:								
Arizona	5,557	6,468	6,410	4,502	5,271	5,682	5,921	5,516
Colorado	6,042	6,740	6,394	5,691	7,143	5,729	6,296	5,984
Montana	5,685	6,381	6,598	5,323	5,627	5,630	6,043	5,573
Nevada	5,700	6,190	5,184	4,998	6,128	5,674	5,450	5,731
New Mexico	5,595	6,020	5,410	5,871	5,051	5,617	5,902	5,528
Utah	5,944	4,990	5,061	5,170	6,151	6,170	5,230	6,088
Wyoming	6,424	7,195	6,643	6,464	5,732	6,394	7,213	6,103
Pacific:								
California	5,643	5,879	5,448	4,979	5,589	5,800	5,609	5,650
Hawaii	5,368	5,889	5,157	5,752	4,727	5,549	5,412	5,356
Oregon	5,491	4,650	5,717	4,948	5,972	5,573	5,271	5,553
Washington	6,354	6,032	5,885	5,883	6,743	6,303	5,923	6,443
States not shown separately	5,994	6,001	5,203	6,346	6,593	5,873	5,816	6,035

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.E.1(2002) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and States: United States, 2002: (43 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	41.02	109.60	100.27	64.14	110.43	58.69	58.94	48.14
New England:								
Connecticut	136.56	432.05	693.69	458.12	319.90	218.44	380.42	121.91
Maine	185.96	501.22	222.76	566.61	446.56	474.29	188.71	219.19
Massachusetts	256.85	1,138.60	1,639.13	812.02	828.92	363.64	904.97	245.26
New Hampshire	95.59	1,197.93	577.84	230.49	253.04	247.23	320.84	129.59
Middle Atlantic:								
New Jersey	202.77	402.70	1,178.58	264.83	443.63	335.40	217.05	270.68
New York	154.37	308.45	504.09	372.22	237.50	193.22	324.81	130.81
Pennsylvania	160.74	364.07	426.48	168.40	133.77	294.71	289.90	178.71
East North Central:								
Illinois	298.51	461.41	720.45	489.57	634.91	191.52	314.18	310.57
Indiana	125.96	651.17	1,153.49	795.20	420.94	199.94	455.89	163.55
Michigan	165.67	508.80	769.02	345.28	188.31	360.75	280.82	197.54
Ohio	194.73	490.21	535.90	295.62	547.46	319.22	320.89	195.88
Wisconsin	217.59	1,093.95	690.30	676.51	856.27	163.80	279.83	271.69
West North Central:								
Iowa	177.34	864.16	1,030.37	1,398.13	347.82	143.85	704.43	139.81
Kansas	119.74	492.90	644.33	197.03	712.74	211.01	218.62	130.67
Minnesota	211.96	857.48	751.64	487.21	355.19	192.55	333.31	193.40
Missouri	194.60	818.29	614.42	505.84	637.01	253.21	445.31	207.69
Nebraska	159.51	804.08	512.36	690.51	314.41	315.64	287.01	228.64
South Atlantic:								
Delaware	294.38	1,086.72	450.05	497.58	398.82	361.02	266.19	302.93
Florida	218.83	655.81	953.70	281.73	468.50	293.55	328.03	248.87
Georgia	314.78	795.72	659.31	877.90	515.14	412.66	237.04	380.69
Maryland	97.01	260.68	261.50	161.70	188.02	163.76	194.45	120.34
North Carolina	156.63	886.80	1,284.14	262.70	303.76	369.35	404.57	168.83
South Carolina	76.00	1,509.72	764.23	366.92	391.12	128.17	397.20	77.74
Virginia	159.51	529.44	875.08	289.84	480.49	256.83	371.56	144.46
West Virginia	259.66	390.98	1,112.40	733.56	426.85	477.99	338.51	402.19
East South Central:								
Alabama	302.99	1,410.41	1,480.74	1,618.41	1,381.69	138.70	1,012.14	304.52
Kentucky	209.64	680.57	1,165.44	514.55	418.77	334.99	646.76	230.20
Mississippi	205.22	1,300.45	770.83	382.16	338.93	283.47	645.36	251.54
Tennessee	216.03	1,158.66	1,184.15	237.59	384.62	235.11	427.93	194.51
West South Central:								
Louisiana	178.98	799.99	1,272.70	161.36	404.50	248.89	239.43	232.58
Oklahoma	235.14	732.50	805.52	441.55	749.96	484.10	191.88	284.30
Texas	194.39	841.85	732.55	253.30	335.71	269.43	327.58	200.48
Mountain:								
Arizona	111.96	914.53	1,005.59	375.98	339.29	180.68	404.81	134.07
Colorado	149.17	1,099.16	477.14	403.96	418.53	237.02	396.39	171.41
Montana	139.67	1,003.33	1,250.84	584.44	288.79	289.06	327.34	134.27
Nevada	232.50	747.51	606.49	636.66	282.09	340.23	334.40	259.24
New Mexico	264.57	1,309.04	1,182.79	245.35	564.90	368.49	342.93	327.35
Utah	98.92	744.15	538.33	305.48	387.37	194.07	330.18	129.07
Wyoming	171.93	514.56	1,251.15	587.78	711.45	382.00	321.24	205.04
Pacific:								
California	70.23	416.53	179.90	142.91	247.62	160.30	175.81	79.77
Hawaii	166.58	225.18	333.50	418.58	271.65	370.03	226.98	217.82
Oregon	178.25	511.39	368.21	307.50	441.28	258.90	173.04	193.35
Washington	206.34	867.83	518.00	386.27	408.97	223.31	384.10	211.94
States not shown separately	208.02	386.88	706.67	314.94	430.11	303.93	332.20	312.20

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.E.2(2002) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	1,220	1,159	1,454	1,633	1,546	1,022	1,406	1,184
New England:								
Connecticut	1,220	1,893*	1,367*	2,088	1,233	820	1,598	1,119
Maine	1,887	1,307*	3,416	2,681	1,779	1,435	2,624	1,615
Massachusetts	1,349	689*	879*	1,170*	1,682	1,357	863*	1,421
New Hampshire	1,362	1,355*	2,170	2,030	1,010	1,274	1,828	1,233
Middle Atlantic:								
New Jersey	1,127	1,454	472*	1,197	1,287	1,066	1,039	1,150
New York	1,205	1,252*	1,313	886*	1,530	1,135	1,020	1,247
Pennsylvania	972	873*	484*	1,373	995	945	805	1,016
East North Central:								
Illinois	1,358	1,138*	1,364	1,706	2,094	1,018	1,472	1,333
Indiana	1,283	1,219	1,736	1,391	1,461	1,210	1,348	1,274
Michigan	949	604*	845*	856	1,046	984	822	979
Ohio	1,115	643	2,155	1,463	1,081*	1,010	1,434	1,051
Wisconsin	1,078	2,352*	1,272	1,445	1,026*	882	1,721	949
West North Central:								
Iowa	1,160	415*	1,983	1,462	1,356	1,050	990	1,190
Kansas	1,332	809*	1,561	1,994	1,470	1,071	1,535	1,265
Minnesota	1,380	1,658*	912*	2,053	1,716	1,136	1,483	1,332
Missouri	1,252	1,190	1,498	1,516	1,717	991	1,703	1,179
Nebraska	1,289	295*	1,680*	1,712	1,386*	1,220	1,240	1,296
South Atlantic:								
Delaware	1,040	1,134*	1,746*	2,318	1,386	743	1,660	957
Florida	1,238	792	1,663	2,436	2,191	950	1,688	1,163
Georgia	1,383	1,885*	1,733	1,779	1,833	1,024	1,865	1,293
Maryland	1,216	967	1,420	2,005	1,712	890	1,583	1,151
North Carolina	1,134	1,580*	2,106	2,110	1,301	830	1,959	1,011
South Carolina	1,147	1,644*	1,214	2,190	1,530	962	1,741	1,089
Virginia	1,351	1,506*	1,408	1,571	1,788	1,168	1,543	1,308
West Virginia	1,398	648*	972*	1,114	1,460*	1,609	890	1,556
East South Central:								
Alabama	933	290*	1,446*	549*	1,051*	936	792*	941
Kentucky	994	1,121*	1,276*	1,869	1,263	814	1,456	921
Mississippi	1,135	1,676*	1,326	2,489	1,516	783	1,724	1,025
Tennessee	1,285	1,443*	2,059	1,717	1,780	924	1,766	1,207
West South Central:								
Louisiana	1,646	2,286	3,060	1,560	2,267	1,373	1,890	1,563
Oklahoma	1,629	2,234	1,594	1,940	2,788	1,080	1,866	1,560
Texas	1,437	1,361	1,702	2,568	1,893	1,160	1,927	1,387
Mountain:								
Arizona	1,206	1,409	2,084	1,625	1,239	1,083	1,612	1,161
Colorado	1,385	1,365*	2,399	2,994	1,730	962	2,289	1,179
Montana	1,122	1,129*	1,125*	1,148	1,825	859	1,075	1,137
Nevada	1,069	1,532	1,084*	1,947	1,266	939	1,374	1,032
New Mexico	1,300	721*	3,081	1,707	1,387	1,183	1,514	1,253
Utah	1,073	1,256	986*	1,415	1,110	1,004	1,232	1,041
Wyoming	1,342	910*	1,674	2,052	1,478*	1,115	1,689	1,201
Pacific:								
California	1,158	790*	1,660	1,280	1,576	971	1,165	1,157
Hawaii	877	979	831	1,671	914	671*	1,053	827
Oregon	1,120	1,313*	1,340	1,197	1,633	845	1,350	1,057
Washington	1,103	837*	1,521*	1,751	1,528	687	1,257	1,072
States not shown separately	1,316	1,493*	1,691	1,081	1,716	1,214	1,506	1,272

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.E.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	20.33	57.31	59.02	44.64	44.20	31.22	24.09	24.66
New England:								
Connecticut	119.52	578.35*	481.04*	210.59	221.75	148.17	220.35	116.26
Maine	88.43	413.95*	709.58	306.24	416.38	171.98	352.12	124.57
Massachusetts	129.85	286.96*	757.67*	417.78*	385.93	137.35	309.88*	122.82
New Hampshire	121.11	466.74*	514.52	138.88	194.72	134.17	243.68	114.32
Middle Atlantic:								
New Jersey	97.64	374.97	176.56*	348.82	295.01	190.36	258.29	123.83
New York	109.97	439.81*	265.73	368.56*	201.11	261.98	231.98	154.55
Pennsylvania	89.27	288.14*	150.86*	293.40	196.92	158.67	123.68	120.30
East North Central:								
Illinois	94.70	665.56*	348.18	281.39	620.61	112.15	230.82	95.38
Indiana	123.41	320.39	396.48	183.47	130.70	176.18	154.67	142.37
Michigan	127.73	268.26*	289.25*	251.61	196.27	141.34	177.06	133.30
Ohio	113.84	166.44	449.38	286.42	329.35*	146.50	241.82	131.03
Wisconsin	161.80	710.49*	318.20	275.09	318.25*	157.72	371.91	140.43
West North Central:								
Iowa	143.76	389.18*	563.10	420.76	233.62	160.24	210.85	148.38
Kansas	142.47	342.56*	314.28	451.53	312.65	118.84	332.80	117.55
Minnesota	99.32	705.62*	299.36*	199.04	431.74	98.18	254.50	84.20
Missouri	98.97	333.86	297.67	281.57	310.74	88.22	244.23	112.95
Nebraska	60.09	145.65*	518.05*	414.33	433.84*	106.02	185.37	73.20
South Atlantic:								
Delaware	114.46	804.14*	588.17*	405.11	181.21	91.01	368.36	101.48
Florida	154.41	205.72	454.78	373.12	293.81	167.51	168.09	176.17
Georgia	84.89	621.59*	512.20	331.66	282.62	118.37	327.55	106.86
Maryland	123.01	167.65	298.29	197.98	177.55	122.76	214.94	120.87
North Carolina	160.60	482.02*	537.56	178.58	240.16	147.06	164.19	179.34
South Carolina	65.42	1,177.90*	304.60	618.04	146.25	56.98	509.91	60.34
Virginia	116.56	556.15*	241.12	160.17	352.74	131.13	216.12	116.63
West Virginia	187.30	342.39*	352.65*	319.00	595.79*	188.43	237.74	199.84
East South Central:								
Alabama	104.18	110.38*	675.50*	166.69*	419.44*	165.22	503.50*	118.56
Kentucky	159.77	356.99*	419.82*	448.27	227.32	168.46	310.28	156.02
Mississippi	146.79	504.98*	311.63	358.32	266.70	159.68	290.81	185.37
Tennessee	120.81	435.66*	446.94	281.49	222.20	96.81	268.45	123.20
West South Central:								
Louisiana	149.02	506.02	679.26	280.54	390.19	141.75	235.68	161.16
Oklahoma	235.62	606.72	457.43	281.81	608.62	160.13	299.75	227.26
Texas	88.37	312.77	254.62	297.84	198.48	99.54	190.32	96.03
Mountain:								
Arizona	65.85	377.80	460.55	180.46	217.99	133.15	244.09	56.15
Colorado	110.33	907.93*	477.69	284.74	299.93	86.02	495.64	99.91
Montana	115.01	687.34*	414.87*	236.05	184.84	134.55	237.36	223.08
Nevada	105.68	365.19	365.54*	413.31	281.57	109.28	307.20	103.79
New Mexico	141.60	223.95*	846.72	353.07	354.02	170.36	310.16	147.91
Utah	57.47	345.86	299.96*	377.31	204.02	142.07	250.33	90.07
Wyoming	112.17	283.96*	456.23	363.34	598.23*	183.31	349.34	163.97
Pacific:								
California	79.73	360.43*	273.40	83.97	116.02	95.88	174.71	78.73
Hawaii	119.21	288.98	243.80	425.30	199.05	232.57*	195.61	148.32
Oregon	131.21	559.79*	281.59	335.48	178.87	132.90	240.89	133.97
Washington	184.11	267.07*	684.64*	453.07	430.33	153.99	157.88	274.02
States not shown separately	98.72	479.71*	497.55	207.49	194.88	149.62	329.68	103.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.E.3(2002) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	20.2%	18.1%	23.4%	26.8%	25.1%	17.2%	22.3%	19.8%
New England:								
Connecticut	17.7%	22.9%	22.5%*	25.2%	17.1%	13.1%	20.7%	16.8%
Maine	27.0%	17.2%	47.5%	36.4%	23.7%	22.7%	36.2%	23.4%
Massachusetts	21.3%	10.7%*	10.9%*	16.9%*	22.1%	23.1%	12.0%*	22.9%
New Hampshire	19.7%	18.2%*	30.8%	29.9%	14.4%	18.8%	25.1%	18.1%
Middle Atlantic:								
New Jersey	16.6%	20.2%	7.3%*	16.3%	19.8%	15.9%	14.5%	17.2%
New York	19.4%	18.5%*	18.2%	12.9%*	24.7%	19.1%	14.4%	20.7%
Pennsylvania	14.8%	11.9%*	6.8%*	22.8%	15.6%	14.2%	11.8%	15.5%
East North Central:								
Illinois	20.2%	16.3%*	21.8%	25.2%	25.8%	16.5%	22.4%	19.8%
Indiana	21.2%	24.0%	30.0%	21.7%	21.7%	20.4%	23.1%	20.9%
Michigan	14.5%	8.1%*	13.1%*	12.4%*	16.0%	15.5%	11.6%	15.3%
Ohio	19.0%	10.1%	44.4%	23.9%	19.3%	17.2%	25.2%	17.8%
Wisconsin	16.2%	35.3%	17.0%	20.8%	13.6%*	14.5%	23.4%	14.6%
West North Central:								
Iowa	19.5%	8.3%*	37.6%	22.7%*	23.1%	17.4%	17.7%	19.8%
Kansas	22.8%	12.5%*	30.0%	37.5%	24.8%	17.8%	27.5%	21.3%
Minnesota	21.5%	26.9%*	14.9%*	29.1%	28.0%	17.9%	22.0%	21.3%
Missouri	21.1%	22.3%*	27.5%	22.8%	28.4%	17.1%	30.1%	19.8%
Nebraska	21.2%	6.2%*	27.8%	35.0%	23.3%*	19.2%	24.0%	20.8%
South Atlantic:								
Delaware	18.0%	15.3%*	24.7%	36.4%	22.6%	13.7%	23.1%	17.1%
Florida	20.8%	13.0%	25.9%	37.3%	47.5%	15.7%	26.3%	19.8%
Georgia	26.1%	32.8%*	30.6%	31.7%	37.9%	19.0%	33.4%	24.6%
Maryland	19.4%	14.8%	21.4%	32.1%	29.0%	14.0%	24.3%	18.5%
North Carolina	19.8%	25.6%	31.1%	41.2%	22.0%	14.6%	32.5%	17.8%
South Carolina	20.1%	24.4%	21.9%	35.3%	24.1%	17.5%	29.5%	19.2%
Virginia	24.6%	24.6%*	20.9%	33.6%	29.3%	22.1%	25.2%	24.5%
West Virginia	20.2%	8.9%*	14.8%*	17.2%*	23.0%	22.5%	13.1%*	22.4%
East South Central:								
Alabama	16.2%	5.3%*	26.8%*	8.2%*	16.7%*	16.9%	13.5%*	16.3%
Kentucky	16.6%	21.5%*	17.9%*	28.6%	22.6%	13.6%	21.6%	15.7%
Mississippi	20.3%	24.9%*	26.8%	45.6%	31.6%	13.3%	31.1%	18.3%
Tennessee	22.3%	23.1%	35.5%	32.1%	29.2%	16.3%	29.7%	21.0%
West South Central:								
Louisiana	28.6%	42.4%	45.4%	26.5%	45.9%	23.7%	32.1%	27.4%
Oklahoma	28.6%	35.8%	27.7%	35.2%	45.9%	19.5%	32.7%	27.4%
Texas	24.5%	22.5%	26.3%	41.5%	32.5%	20.1%	30.0%	23.9%
Mountain:								
Arizona	21.7%	21.8%	32.5%	36.1%	23.5%	19.1%	27.2%	21.1%
Colorado	22.9%	20.3%*	37.5%	52.6%	24.2%	16.8%	36.4%	19.7%
Montana	19.7%	17.7%*	17.0%*	21.6%	32.4%	15.3%	17.8%	20.4%
Nevada	18.7%	24.7%	20.9%	38.9%	20.7%	16.6%	25.2%	18.0%
New Mexico	23.2%	12.0%*	57.0%	29.1%	27.5%	21.1%	25.7%	22.7%
Utah	18.0%	25.2%	19.5%*	27.4%	18.0%	16.3%	23.6%	17.1%
Wyoming	20.9%	12.6%*	25.2%*	31.7%	25.8%*	17.4%	23.4%	19.7%
Pacific:								
California	20.5%	13.4%*	30.5%	25.7%	28.2%	16.8%	20.8%	20.5%
Hawaii	16.3%	16.6%*	16.1%	29.0%	19.3%	12.1%*	19.5%	15.4%
Oregon	20.4%	28.2%*	23.4%	24.2%	27.4%	15.2%	25.6%	19.0%
Washington	17.4%	13.9%*	25.8%*	29.8%	22.7%*	10.9%	21.2%	16.6%
States not shown separately	22.0%	24.9%*	32.5%*	17.0%	26.0%	20.7%	25.9%	21.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.E.3(2002) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2002: (43 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	0.37%	0.97%	0.88%	0.67%	0.75%	0.59%	0.37%	0.45%
New England:								
Connecticut	1.60%	5.89%	7.33%*	3.20%	2.92%	2.25%	2.29%	1.64%
Maine	0.98%	5.00%	9.86%	4.72%	6.06%	2.36%	5.00%	1.84%
Massachusetts	1.93%	5.74%*	8.98%*	5.86%*	4.80%	1.58%	5.05%*	1.84%
New Hampshire	1.90%	5.90%*	7.64%	2.88%	3.14%	1.78%	3.95%	1.65%
Middle Atlantic:								
New Jersey	1.47%	5.50%	2.98%*	4.76%	4.41%	2.78%	3.23%	1.79%
New York	1.52%	6.53%*	4.67%	4.89%*	2.47%	4.47%	3.62%	2.51%
Pennsylvania	1.52%	4.65%*	2.39%*	4.53%	3.13%	2.64%	1.64%	2.07%
East North Central:								
Illinois	1.41%	7.60%*	5.71%	4.70%	5.98%	1.96%	3.98%	1.30%
Indiana	2.00%	6.23%	6.06%	3.48%	2.19%	2.81%	1.91%	2.29%
Michigan	2.13%	4.63%*	5.00%*	4.00%*	3.19%	2.39%	2.88%	2.30%
Ohio	1.74%	2.34%	9.96%	4.75%	4.92%	2.43%	4.04%	2.09%
Wisconsin	2.46%	9.71%	4.14%	4.02%	4.09%*	2.33%	5.34%	2.22%
West North Central:								
Iowa	2.60%	6.12%*	10.20%	7.13%*	4.47%	2.65%	4.51%	2.54%
Kansas	2.39%	4.96%*	6.03%	7.67%	7.32%	2.07%	5.57%	1.87%
Minnesota	1.75%	9.32%*	5.96%*	3.65%	5.58%	1.73%	4.68%	1.34%
Missouri	1.66%	6.77%*	8.18%	4.96%	8.48%	1.66%	5.07%	1.87%
Nebraska	1.17%	3.41%*	5.35%	6.36%	7.95%*	1.41%	3.42%	1.29%
South Atlantic:								
Delaware	1.64%	4.66%*	6.94%	4.24%	2.16%	1.70%	4.19%	1.63%
Florida	3.55%	3.28%	6.01%	5.84%	6.60%	3.09%	3.05%	4.07%
Georgia	1.41%	11.14%*	8.37%	6.15%	4.30%	2.18%	4.71%	1.53%
Maryland	2.05%	2.66%	4.14%	2.92%	2.93%	2.06%	3.16%	1.98%
North Carolina	2.78%	7.43%	7.60%	1.98%	4.35%	3.19%	4.13%	3.05%
South Carolina	1.04%	7.21%	6.06%	9.72%	2.62%	0.92%	7.52%	0.96%
Virginia	1.82%	10.28%*	3.72%	4.27%	5.17%	2.12%	4.02%	1.71%
West Virginia	2.66%	5.02%*	5.26%*	5.60%*	6.69%	3.28%	4.17%*	2.93%
East South Central:								
Alabama	1.78%	1.88%*	9.59%*	2.67%*	7.33%*	3.11%	6.75%*	2.18%
Kentucky	2.58%	9.68%*	8.27%*	7.58%	4.45%	2.32%	5.38%	2.35%
Mississippi	2.95%	8.46%*	6.49%	7.20%	4.37%	2.95%	4.69%	3.57%
Tennessee	1.87%	6.58%	8.00%	5.16%	4.54%	1.60%	6.19%	1.97%
West South Central:								
Louisiana	2.78%	8.32%	9.65%	4.72%	7.78%	2.71%	3.45%	3.04%
Oklahoma	4.14%	9.73%	6.59%	4.73%	10.24%	2.55%	5.20%	4.00%
Texas	1.39%	6.00%	4.51%	4.49%	4.35%	1.92%	3.14%	1.49%
Mountain:								
Arizona	1.25%	5.92%	5.73%	3.00%	4.07%	2.52%	3.94%	1.21%
Colorado	1.61%	9.71%*	8.38%	4.98%	3.07%	1.79%	6.67%	1.72%
Montana	1.82%	10.12%*	8.54%*	4.14%	3.21%	2.55%	3.67%	4.02%
Nevada	1.91%	5.32%	5.83%	6.33%	4.76%	2.08%	4.64%	1.96%
New Mexico	2.28%	5.20%*	14.39%	6.42%	5.38%	3.13%	4.70%	2.39%
Utah	1.14%	6.73%	5.95%*	6.17%	4.82%	2.19%	4.40%	1.45%
Wyoming	1.61%	3.84%*	7.97%*	6.12%	8.88%*	3.07%	4.40%	2.50%
Pacific:								
California	1.49%	5.44%*	4.84%	1.83%	2.47%	1.89%	2.81%	1.59%
Hawaii	2.37%	5.50%*	4.71%	6.78%	3.47%	4.74%*	3.89%	2.83%
Oregon	2.21%	9.18%*	4.71%	6.59%	3.57%	2.24%	4.53%	2.22%
Washington	3.17%	4.37%*	10.05%*	7.76%	8.06%*	2.68%	3.60%	4.39%
States not shown separately	1.70%	7.62%*	9.88%*	3.53%	3.68%	2.48%	6.02%	1.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.E.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and State: United States, 2002: (43 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	17.3%	13.6%	14.3%	15.5%	16.5%	18.8%	14.5%	17.9%
New England:								
Connecticut	19.5%	18.5%	18.5%	18.0%	19.7%	20.2%	18.9%	19.6%
Maine	18.7%	18.0%	15.6%	21.4%	18.2%	18.6%	18.3%	18.8%
Massachusetts	11.6%	8.3%*	6.3%*	5.4%*	7.9%	16.1%	7.9%	12.4%
New Hampshire	19.8%	15.4%	14.2%	17.4%	25.5%	19.8%	15.7%	21.4%
Middle Atlantic:								
New Jersey	16.9%	20.0%	12.3%	18.3%	15.2%	17.5%	18.2%	16.6%
New York	13.8%	11.2%	10.5%	12.2%	14.3%	14.9%	11.9%	14.3%
Pennsylvania	17.7%	13.2%	20.4%	20.2%	19.6%	17.0%	18.2%	17.6%
East North Central:								
Illinois	16.5%	12.4%	17.5%	15.0%	16.5%	17.2%	15.1%	16.8%
Indiana	19.0%	14.2%	14.7%	17.2%	14.0%	21.7%	16.1%	19.6%
Michigan	18.8%	19.2%	14.9%	16.9%	21.0%	19.0%	16.8%	19.4%
Ohio	16.0%	15.5%	9.3%	14.9%	10.1%	19.3%	13.0%	16.8%
Wisconsin	14.8%	11.8%	13.2%	14.0%	16.8%	14.7%	12.9%	15.3%
West North Central:								
Iowa	13.8%	13.2%	8.3%*	12.3%	12.4%	15.5%	11.3%	14.4%
Kansas	15.0%	15.2%	19.0%	18.2%	13.0%	14.7%	18.9%	14.1%
Minnesota	14.1%	10.8%*	22.5%	12.9%	9.0%	15.6%	15.1%	13.6%
Missouri	19.0%	8.1%	21.1%	16.1%	21.0%	20.1%	13.9%	20.2%
Nebraska	18.9%	11.1%*	17.5%	13.5%	15.2%	22.6%	14.5%	19.8%
South Atlantic:								
Delaware	19.8%	13.4%	19.3%	15.6%	20.9%	20.7%	16.1%	20.4%
Florida	18.6%	12.9%	8.7%*	18.0%	14.5%	21.3%	13.8%	19.8%
Georgia	15.8%	20.5%	14.5%	14.2%	19.6%	14.5%	15.7%	15.8%
Maryland	19.2%	11.8%	14.3%	16.6%	18.6%	21.7%	14.2%	20.4%
North Carolina	16.3%	13.5%	12.9%	16.7%	17.7%*	16.4%	14.2%	16.7%
South Carolina	17.7%	10.0%	12.1%*	12.4%*	13.8%	20.6%	10.5%	19.0%
Virginia	16.4%	14.2%	17.2%	15.6%	14.2%	17.4%	15.7%	16.5%
West Virginia	17.7%	20.9%	10.4%	19.2%	15.3%	18.6%	19.6%	17.2%
East South Central:								
Alabama	11.7%	4.0%*	1.8%*	4.2%*	11.2%*	16.3%	3.1%*	13.7%
Kentucky	18.8%	10.9%	13.2%	14.5%	12.9%	23.2%	14.4%	19.8%
Mississippi	17.5%	9.6%	22.0%	14.2%	17.3%	18.3%	16.2%	17.8%
Tennessee	17.4%	16.6%	17.3%	13.5%	18.7%	17.7%	15.7%	17.7%
West South Central:								
Louisiana	16.5%	17.7%	14.0%*	18.4%	11.1%	17.3%	18.9%	15.8%
Oklahoma	16.4%	16.1%	16.1%	15.7%	19.0%	16.0%	16.2%	16.5%
Texas	19.5%	9.7%	15.0%	20.0%	18.5%	20.9%	12.6%	20.6%
Mountain:								
Arizona	20.2%	14.6%	12.3%*	11.9%	26.8%	20.7%	13.4%	21.4%
Colorado	18.7%	14.5%	19.8%	15.3%	17.8%	19.8%	17.8%	18.9%
Montana	18.9%	12.8%*	11.4%*	19.5%	17.3%	23.1%	14.4%	20.9%
Nevada	20.0%	11.5%	16.1%	12.6%	16.7%	23.2%	13.1%	21.3%
New Mexico	16.9%	13.9%	3.4%	21.3%	14.4%*	19.1%	13.6%	17.8%
Utah	19.7%	11.1%	22.9%	15.4%	18.6%	21.9%	16.6%	20.4%
Wyoming	15.3%	14.3%	8.9%*	14.3%	19.1%	16.6%	13.3%	16.2%
Pacific:								
California	18.4%	14.9%	12.7%	15.7%	17.5%	21.1%	13.7%	19.7%
Hawaii	13.9%	9.2%	11.1%	10.5%	16.4%	15.7%	10.4%	15.3%
Oregon	20.2%	19.6%	18.0%	21.9%	16.5%	22.0%	18.9%	20.6%
Washington	23.1%	10.8%	19.4%	18.3%	25.0%	26.1%	16.8%	25.0%
States not shown separately	14.9%	12.3%	15.6%	14.2%	11.2%	16.6%	14.7%	14.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.E.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and State: United States, 2002: (43 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%	0.28%	0.65%	0.39%	0.41%	0.49%	0.28%	0.38%
New England:								
Connecticut	1.01%	3.23%	3.28%	2.71%	3.14%	1.14%	1.80%	1.13%
Maine	0.77%	2.26%	2.67%	3.16%	3.40%	2.28%	1.81%	0.98%
Massachusetts	0.90%	2.91%*	2.99%*	1.65%*	1.21%	1.21%	2.00%	0.90%
New Hampshire	0.67%	3.41%	2.85%	1.60%	1.88%	1.65%	2.23%	1.18%
Middle Atlantic:								
New Jersey	0.93%	2.62%	3.39%	2.44%	2.38%	1.24%	2.34%	0.98%
New York	1.01%	1.74%	1.65%	1.69%	2.39%	1.16%	1.30%	1.22%
Pennsylvania	0.75%	1.00%	3.29%	1.03%	2.17%	1.19%	1.26%	0.91%
East North Central:								
Illinois	1.19%	1.94%	3.45%	1.54%	2.67%	1.32%	1.69%	1.35%
Indiana	1.24%	2.89%	3.28%	2.82%	1.85%	2.00%	2.09%	1.52%
Michigan	0.90%	2.87%	2.73%	2.31%	1.86%	1.03%	1.94%	0.87%
Ohio	0.79%	3.17%	1.90%	1.63%	2.41%	1.61%	1.78%	1.10%
Wisconsin	1.78%	2.56%	1.97%	1.89%	3.98%	2.73%	1.20%	2.24%
West North Central:								
Iowa	1.37%	3.77%	2.87%*	3.29%	2.38%	1.57%	2.74%	1.36%
Kansas	1.69%	2.16%	3.56%	2.60%	2.75%	2.46%	1.23%	2.02%
Minnesota	1.39%	5.26%*	5.99%	1.65%	1.99%	1.94%	3.51%	1.36%
Missouri	1.48%	1.93%	3.33%	2.71%	3.12%	1.27%	2.45%	1.73%
Nebraska	1.80%	5.38%*	3.77%	3.58%	2.17%	2.09%	2.53%	1.79%
South Atlantic:								
Delaware	0.75%	2.14%	2.16%	1.37%	1.80%	0.99%	1.31%	0.84%
Florida	1.30%	1.21%	2.67%*	1.68%	2.44%	2.02%	1.14%	1.53%
Georgia	1.95%	3.63%	2.89%	2.90%	2.71%	2.43%	1.77%	2.30%
Maryland	0.87%	1.26%	1.71%	1.34%	1.42%	1.44%	1.15%	1.04%
North Carolina	1.97%	2.69%	2.81%	1.30%	6.55%*	3.05%	1.49%	2.29%
South Carolina	0.93%	2.86%	9.60%*	3.73%*	2.06%	1.14%	0.97%	1.21%
Virginia	1.07%	2.28%	2.55%	1.49%	2.75%	1.53%	1.20%	1.27%
West Virginia	2.21%	3.89%	2.43%	4.71%	2.43%	2.78%	3.87%	2.15%
East South Central:								
Alabama	1.63%	2.53%*	0.77%*	2.54%*	6.06%*	1.53%	0.96%*	1.94%
Kentucky	1.92%	2.99%	2.16%	2.24%	1.92%	2.87%	2.01%	2.15%
Mississippi	2.11%	2.86%	4.52%	4.14%	3.41%	3.43%	2.76%	2.51%
Tennessee	1.78%	4.81%	4.13%	1.39%	3.55%	2.71%	1.94%	2.23%
West South Central:								
Louisiana	1.31%	2.74%	5.88%*	2.82%	2.85%	2.16%	3.03%	1.82%
Oklahoma	1.50%	4.47%	3.08%	1.94%	4.10%	2.33%	2.14%	1.87%
Texas	1.42%	2.28%	2.70%	2.66%	1.35%	1.95%	1.69%	1.51%
Mountain:								
Arizona	2.55%	2.82%	9.63%*	2.36%	5.09%	3.56%	1.37%	2.95%
Colorado	1.60%	3.71%	2.09%	3.12%	3.02%	1.85%	2.26%	1.61%
Montana	2.15%	4.36%*	7.21%*	3.53%	1.98%	3.74%	3.44%	2.54%
Nevada	1.79%	2.15%	3.31%	3.22%	1.82%	2.68%	1.48%	2.16%
New Mexico	0.87%	3.38%	0.81%	2.65%	4.31%*	1.87%	1.89%	1.27%
Utah	0.90%	1.70%	2.58%	1.80%	3.55%	1.90%	1.39%	1.45%
Wyoming	1.27%	1.44%	2.75%*	2.74%	5.19%	1.76%	1.66%	1.60%
Pacific:								
California	0.87%	1.56%	1.35%	1.14%	1.18%	1.50%	0.89%	1.09%
Hawaii	1.24%	0.83%	1.92%	2.29%	1.90%	2.17%	1.20%	1.52%
Oregon	1.19%	3.48%	2.66%	4.21%	1.45%	1.59%	2.28%	1.27%
Washington	1.36%	2.89%	4.35%	2.96%	2.61%	2.51%	2.63%	1.54%
States not shown separately	0.53%	2.38%	3.01%	1.99%	1.58%	1.26%	1.21%	0.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.E.4.a(2002) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and State: United States, 2002: (43 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	11.7%	35.8%	32.6%	17.3%	8.5%	7.5%	29.6%	8.2%
New England:								
Connecticut	20.9%*	.	.	.	.	.	31.3%	18.2%*
Maine	11.0%	.	.	.	.	.	18.0%*	8.5%
Massachusetts	8.3%*	.	.	.	.	.	37.1%	4.1%*
New Hampshire	6.2%	.	.	.	.	.	18.9%*	2.7%*
Middle Atlantic:								
New Jersey	17.8%	.	.	.	.	.	34.0%	13.4%*
New York	17.2%	.	.	.	.	.	47.6%	10.4%
Pennsylvania	26.4%	.	.	.	.	.	60.0%	17.6%
East North Central:								
Illinois	8.5%	.	.	.	.	.	26.0%	4.5%*
Indiana	11.5%*	.	.	.	.	.	24.6%	9.5%*
Michigan	22.7%	.	.	.	.	.	45.0%	17.3%*
Ohio	13.7%	.	.	.	.	.	25.2%	11.4%*
Wisconsin	15.3%	.	.	.	.	.	42.2%	9.9%*
West North Central:								
Iowa	6.5%*	.	.	.	.	.	35.9%	1.3%*
Kansas	10.8%	.	.	.	.	.	36.4%	2.3%*
Minnesota	6.9%*	.	.	.	.	.	17.4%	1.8%*
Missouri	9.3%*	.	.	.	.	.	30.1%	6.0%*
Nebraska	4.5%*	.	.	.	.	.	20.2%*	2.1%*
South Atlantic:								
Delaware	17.3%	.	.	.	.	.	35.5%	14.9%*
Florida	8.0%	.	.	.	.	.	18.2%	6.3%*
Georgia	5.4%*	.	.	.	.	.	19.7%*	2.7%*
Maryland	8.6%	.	.	.	.	.	26.9%	5.3%*
North Carolina	3.9%*	.	.	.	.	.	19.1%	1.6%*
South Carolina	6.6%*	.	.	.	.	.	21.1%*	5.1%*
Virginia	12.1%	.	.	.	.	.	26.7%	8.9%*
West Virginia	10.8%	.	.	.	.	.	29.8%	4.9%*
East South Central:								
Alabama	10.2%*	.	.	.	.	.	18.9%*	9.8%*
Kentucky	19.5%	.	.	.	.	.	31.9%	17.6%*
Mississippi	6.2%	.	.	.	.	.	29.4%	1.8%*
Tennessee	11.6%	.	.	.	.	.	17.4%	10.7%*
West South Central:								
Louisiana	7.1%*	.	.	.	.	.	14.8%*	4.4%*
Oklahoma	5.2%	.	.	.	.	.	16.6%	1.9%*
Texas	2.8%	.	.	.	.	.	18.2%	1.2%*
Mountain:								
Arizona	6.5%*	.	.	.	.	.	21.0%*	5.0%*
Colorado	4.5%	.	.	.	.	.	23.2%	0.3%*
Montana	11.9%	.	.	.	.	.	27.9%	6.8%*
Nevada	14.5%*	.	.	.	.	.	33.0%	12.3%*
New Mexico	9.8%*	.	.	.	.	.	22.9%	6.9%*
Utah	10.2%	.	.	.	.	.	37.2%	4.8%*
Wyoming	14.1%	.	.	.	.	.	26.5%	9.0%*
Pacific:								
California	9.8%	.	.	.	.	.	23.8%	7.1%
Hawaii	25.8%	.	.	.	.	.	37.1%	22.6%
Oregon	16.8%	.	.	.	.	.	37.4%	11.1%*
Washington	26.5%	.	.	.	.	.	26.9%	26.4%
States not shown separately	12.6%*	.	.	.	.	.	23.2%	10.2%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.E.4.a(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and State: United States, 2002: (43 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%	1.74%	2.44%	0.96%	1.53%	0.62%	1.16%	0.58%
New England:								
Connecticut	7.05%*	.	.	.	.	.	6.46%	7.87%*
Maine	2.02%	.	.	.	.	.	5.66%*	2.48%
Massachusetts	2.57%*	.	.	.	.	.	10.36%	2.07%*
New Hampshire	1.59%	.	.	.	.	.	6.66%*	1.54%*
Middle Atlantic:								
New Jersey	3.69%	.	.	.	.	.	7.33%	4.55%*
New York	3.07%	.	.	.	.	.	6.80%	2.52%
Pennsylvania	3.26%	.	.	.	.	.	6.33%	3.43%
East North Central:								
Illinois	1.83%	.	.	.	.	.	5.76%	2.05%*
Indiana	4.21%*	.	.	.	.	.	6.97%	4.45%*
Michigan	4.96%	.	.	.	.	.	7.94%	5.49%*
Ohio	3.56%	.	.	.	.	.	4.60%	4.16%*
Wisconsin	3.18%	.	.	.	.	.	5.24%	4.00%*
West North Central:								
Iowa	2.86%*	.	.	.	.	.	10.31%	0.73%*
Kansas	2.48%	.	.	.	.	.	10.33%	1.50%*
Minnesota	2.43%*	.	.	.	.	.	4.92%	1.06%*
Missouri	3.24%*	.	.	.	.	.	7.58%	4.12%*
Nebraska	1.48%*	.	.	.	.	.	7.56%*	1.20%*
South Atlantic:								
Delaware	4.25%	.	.	.	.	.	6.85%	4.83%*
Florida	2.16%	.	.	.	.	.	5.07%	2.37%*
Georgia	1.64%*	.	.	.	.	.	6.34%*	1.13%*
Maryland	2.41%	.	.	.	.	.	5.36%	2.16%*
North Carolina	1.29%*	.	.	.	.	.	5.63%	0.85%*
South Carolina	2.05%*	.	.	.	.	.	7.88%*	1.85%*
Virginia	2.92%	.	.	.	.	.	5.35%	3.95%*
West Virginia	2.47%	.	.	.	.	.	7.95%	1.71%*
East South Central:								
Alabama	5.76%*	.	.	.	.	.	13.20%*	5.90%*
Kentucky	5.52%	.	.	.	.	.	9.54%	5.86%*
Mississippi	1.41%	.	.	.	.	.	6.05%	0.89%*
Tennessee	2.92%	.	.	.	.	.	4.65%	3.27%*
West South Central:								
Louisiana	2.88%*	.	.	.	.	.	7.65%*	2.20%*
Oklahoma	1.53%	.	.	.	.	.	4.46%	1.09%*
Texas	0.74%	.	.	.	.	.	3.41%	0.76%*
Mountain:								
Arizona	2.72%*	.	.	.	.	.	9.63%*	2.91%*
Colorado	1.14%	.	.	.	.	.	5.43%	0.16%*
Montana	3.18%	.	.	.	.	.	7.30%	3.53%*
Nevada	5.17%*	.	.	.	.	.	8.12%	5.63%*
New Mexico	3.36%*	.	.	.	.	.	5.50%	3.36%*
Utah	3.04%	.	.	.	.	.	6.52%	2.52%*
Wyoming	3.53%	.	.	.	.	.	6.03%	3.97%*
Pacific:								
California	1.22%	.	.	.	.	.	4.30%	1.45%
Hawaii	3.88%	.	.	.	.	.	4.89%	5.63%
Oregon	3.54%	.	.	.	.	.	6.20%	4.30%*
Washington	6.78%	.	.	.	.	.	5.76%	7.74%
States not shown separately	4.58%*	.	.	.	.	.	6.21%	4.13%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.F.1(2002) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 2002

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	47.6%	56.2%	53.4%	54.2%	55.9%	41.2%	54.2%	46.0%
New England:								
Connecticut	29.4%	.	.	.	.	.	33.6%	28.2%
Maine	45.1%	.	.	.	.	.	45.6%	45.0%
Massachusetts	23.4%	.	.	.	.	.	20.4%	24.1%
New Hampshire	40.9%	.	.	.	.	.	54.7%	35.7%
Middle Atlantic:								
New Jersey	33.4%	.	.	.	.	.	40.5%	31.7%
New York	38.6%	.	.	.	.	.	32.9%	40.1%
Pennsylvania	25.5%	.	.	.	.	.	35.4%	23.0%
East North Central:								
Illinois	56.7%	.	.	.	.	.	78.1%	51.3%
Indiana	67.8%	.	.	.	.	.	87.3%	64.2%
Michigan	42.0%	.	.	.	.	.	64.1%	35.8%
Ohio	54.5%	.	.	.	.	.	60.2%	53.1%
Wisconsin	58.8%	.	.	.	.	.	74.1%	55.1%
West North Central:								
Iowa	82.5%	.	.	.	.	.	92.9%	80.1%
Kansas	66.7%	.	.	.	.	.	80.1%	63.4%
Minnesota	52.8%	.	.	.	.	.	47.1%	55.2%
Missouri	60.5%	.	.	.	.	.	60.4%	60.5%
Nebraska	75.0%	.	.	.	.	.	86.8%	72.5%
South Atlantic:								
Delaware	28.1%	.	.	.	.	.	29.1%	28.0%
Florida	51.5%	.	.	.	.	.	43.2%	53.5%
Georgia	45.3%	.	.	.	.	.	61.2%	42.3%
Maryland	40.9%	.	.	.	.	.	37.4%	41.8%
North Carolina	45.8%	.	.	.	.	.	69.9%	41.6%
South Carolina	71.9%	.	.	.	.	.	87.7%	69.1%
Virginia	31.8%	.	.	.	.	.	49.9%	27.6%
West Virginia	68.1%	.	.	.	.	.	80.3%	64.8%
East South Central:								
Alabama	64.2%	.	.	.	.	.	79.7%	60.6%
Kentucky	56.9%	.	.	.	.	.	72.6%	53.4%
Mississippi	83.6%	.	.	.	.	.	91.9%	81.9%
Tennessee	60.1%	.	.	.	.	.	75.8%	57.3%
West South Central:								
Louisiana	59.5%	.	.	.	.	.	71.0%	56.3%
Oklahoma	68.8%	.	.	.	.	.	80.2%	65.4%
Texas	56.7%	.	.	.	.	.	72.6%	54.1%
Mountain:								
Arizona	45.2%	.	.	.	.	.	64.1%	41.9%
Colorado	39.6%	.	.	.	.	.	52.4%	36.5%
Montana	89.0%	.	.	.	.	.	94.5%	86.5%
Nevada	57.2%	.	.	.	.	.	70.6%	54.5%
New Mexico	43.7%	.	.	.	.	.	58.8%	39.4%
Utah	50.6%	.	.	.	.	.	84.1%	42.3%
Wyoming	72.9%	.	.	.	.	.	90.1%	64.4%
Pacific:								
California	32.9%	.	.	.	.	.	28.0%	34.3%
Hawaii	11.0%	.	.	.	.	.	13.8%	9.7%
Oregon	48.1%	.	.	.	.	.	61.4%	44.2%
Washington	59.2%	.	.	.	.	.	68.4%	56.3%
States not shown separately	66.0%	.	.	.	.	.	69.3%	65.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.F.1(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 2002

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	0.68%	1.33%	0.94%	1.17%	1.11%	0.86%	0.71%	0.82%
New England:								
Connecticut	2.95%	.	.	.	.	.	3.64%	3.62%
Maine	3.08%	.	.	.	.	.	5.18%	4.72%
Massachusetts	3.46%	.	.	.	.	.	3.59%	4.07%
New Hampshire	2.01%	.	.	.	.	.	3.73%	1.92%
Middle Atlantic:								
New Jersey	3.24%	.	.	.	.	.	3.83%	3.76%
New York	3.18%	.	.	.	.	.	3.14%	3.78%
Pennsylvania	2.79%	.	.	.	.	.	2.94%	3.76%
East North Central:								
Illinois	3.34%	.	.	.	.	.	3.10%	3.94%
Indiana	3.20%	.	.	.	.	.	3.84%	3.51%
Michigan	4.82%	.	.	.	.	.	4.60%	5.66%
Ohio	2.31%	.	.	.	.	.	3.29%	3.09%
Wisconsin	3.87%	.	.	.	.	.	3.07%	4.33%
West North Central:								
Iowa	2.56%	.	.	.	.	.	2.88%	3.19%
Kansas	2.53%	.	.	.	.	.	3.01%	3.37%
Minnesota	4.79%	.	.	.	.	.	5.34%	5.80%
Missouri	4.99%	.	.	.	.	.	3.67%	5.77%
Nebraska	3.45%	.	.	.	.	.	3.66%	3.61%
South Atlantic:								
Delaware	3.73%	.	.	.	.	.	5.68%	4.57%
Florida	3.63%	.	.	.	.	.	4.42%	4.30%
Georgia	4.84%	.	.	.	.	.	4.63%	5.42%
Maryland	3.54%	.	.	.	.	.	2.87%	4.28%
North Carolina	5.58%	.	.	.	.	.	6.30%	7.35%
South Carolina	3.51%	.	.	.	.	.	2.19%	3.76%
Virginia	3.50%	.	.	.	.	.	4.71%	3.67%
West Virginia	4.48%	.	.	.	.	.	3.89%	5.83%
East South Central:								
Alabama	3.75%	.	.	.	.	.	4.62%	4.00%
Kentucky	3.81%	.	.	.	.	.	5.44%	4.18%
Mississippi	3.69%	.	.	.	.	.	4.91%	4.02%
Tennessee	3.18%	.	.	.	.	.	5.12%	3.74%
West South Central:								
Louisiana	5.35%	.	.	.	.	.	4.42%	7.00%
Oklahoma	4.52%	.	.	.	.	.	3.62%	5.44%
Texas	2.60%	.	.	.	.	.	3.67%	2.97%
Mountain:								
Arizona	4.82%	.	.	.	.	.	5.03%	5.06%
Colorado	4.87%	.	.	.	.	.	4.99%	5.49%
Montana	2.12%	.	.	.	.	.	2.80%	3.18%
Nevada	5.26%	.	.	.	.	.	4.25%	6.35%
New Mexico	2.34%	.	.	.	.	.	5.97%	2.53%
Utah	5.38%	.	.	.	.	.	3.53%	5.97%
Wyoming	4.63%	.	.	.	.	.	2.99%	6.33%
Pacific:								
California	2.43%	.	.	.	.	.	2.46%	2.66%
Hawaii	1.49%	.	.	.	.	.	2.13%	2.25%
Oregon	4.89%	.	.	.	.	.	4.44%	5.79%
Washington	4.60%	.	.	.	.	.	4.35%	6.02%
States not shown separately	4.02%	.	.	.	.	.	3.89%	4.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.F.2(2002) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2002

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	446	629	588	561	436	335	602	391
New England:								
Connecticut	394	.	.	.	.	.	579	333
Maine	519	.	.	.	.	.	782	388
Massachusetts	397	.	.	.	.	.	528	358
New Hampshire	504	.	.	.	.	.	642	407
Middle Atlantic:								
New Jersey	501	.	.	.	.	.	685*	445
New York	365	.	.	.	.	.	418	352
Pennsylvania	350	.	.	.	.	.	379	338
East North Central:								
Illinois	469	.	.	.	.	.	596	414
Indiana	468	.	.	.	.	.	624	424
Michigan	375	.	.	.	.	.	405	358
Ohio	412	.	.	.	.	.	562	354
Wisconsin	456	.	.	.	.	.	721	368
West North Central:								
Iowa	496	.	.	.	.	.	746	416
Kansas	524	.	.	.	.	.	687	468
Minnesota	412	.	.	.	.	.	496	375
Missouri	432	.	.	.	.	.	616	376
Nebraska	501	.	.	.	.	.	706	440
South Atlantic:								
Delaware	368	.	.	.	.	.	552	325
Florida	428	.	.	.	.	.	713	350
Georgia	509	.	.	.	.	.	704	439
Maryland	326	.	.	.	.	.	365	315
North Carolina	488	.	.	.	.	.	678	424
South Carolina	439	.	.	.	.	.	627	387
Virginia	501	.	.	.	.	.	563	474
West Virginia	406	.	.	.	.	.	565	356
East South Central:								
Alabama	295	.	.	.	.	.	308	290
Kentucky	473	.	.	.	.	.	492	465
Mississippi	561	.	.	.	.	.	838	476
Tennessee	486	.	.	.	.	.	682	426
West South Central:								
Louisiana	601	.	.	.	.	.	809	514
Oklahoma	495	.	.	.	.	.	753	353
Texas	562	.	.	.	.	.	811	493
Mountain:								
Arizona	425	.	.	.	.	.	567	378
Colorado	513	.	.	.	.	.	771	399
Montana	699	.	.	.	.	.	809	619
Nevada	389	.	.	.	.	.	583	322
New Mexico	415	.	.	.	.	.	576	345
Utah	474	.	.	.	.	.	610	400
Wyoming	555	.	.	.	.	.	704	417
Pacific:								
California	377	.	.	.	.	.	509	331
Hawaii	273*	.	.	.	.	.	327	228
Oregon	352	.	.	.	.	.	514	263
Washington	323	.	.	.	.	.	399	284
States not shown separately	397	.	.	.	.	.	615	334

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.F.2(2002) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2002

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	7.16	17.32	17.33	20.04	12.00	9.35	11.48	8.81
New England:								
Connecticut	46.77	.	.	.	.	.	46.21	53.59
Maine	54.69	.	.	.	.	.	125.59	36.57
Massachusetts	31.61	.	.	.	.	.	107.45	27.03
New Hampshire	41.80	.	.	.	.	.	62.30	32.26
Middle Atlantic:								
New Jersey	50.85	.	.	.	.	.	209.49*	60.08
New York	17.65	.	.	.	.	.	34.78	21.74
Pennsylvania	22.26	.	.	.	.	.	26.59	45.04
East North Central:								
Illinois	44.50	.	.	.	.	.	51.42	49.99
Indiana	25.25	.	.	.	.	.	36.51	34.01
Michigan	17.87	.	.	.	.	.	30.32	35.81
Ohio	32.76	.	.	.	.	.	41.14	34.94
Wisconsin	30.31	.	.	.	.	.	75.88	26.40
West North Central:								
Iowa	31.92	.	.	.	.	.	82.70	26.00
Kansas	41.35	.	.	.	.	.	59.28	46.96
Minnesota	19.88	.	.	.	.	.	60.06	18.02
Missouri	40.80	.	.	.	.	.	52.15	48.08
Nebraska	32.12	.	.	.	.	.	61.60	30.82
South Atlantic:								
Delaware	36.77	.	.	.	.	.	158.60	24.21
Florida	29.39	.	.	.	.	.	65.23	29.71
Georgia	37.93	.	.	.	.	.	66.33	48.40
Maryland	16.38	.	.	.	.	.	33.53	25.95
North Carolina	41.88	.	.	.	.	.	49.52	45.65
South Carolina	19.63	.	.	.	.	.	47.62	24.42
Virginia	44.25	.	.	.	.	.	66.12	50.71
West Virginia	37.40	.	.	.	.	.	64.34	51.69
East South Central:								
Alabama	14.17	.	.	.	.	.	30.10	19.54
Kentucky	47.14	.	.	.	.	.	29.74	59.28
Mississippi	30.12	.	.	.	.	.	106.18	22.25
Tennessee	26.33	.	.	.	.	.	42.38	26.75
West South Central:								
Louisiana	70.49	.	.	.	.	.	208.39	40.77
Oklahoma	61.63	.	.	.	.	.	61.98	60.92
Texas	12.79	.	.	.	.	.	41.00	27.49
Mountain:								
Arizona	35.72	.	.	.	.	.	45.02	39.11
Colorado	43.81	.	.	.	.	.	100.24	43.05
Montana	38.87	.	.	.	.	.	53.21	44.53
Nevada	23.96	.	.	.	.	.	31.39	26.28
New Mexico	54.14	.	.	.	.	.	109.32	41.97
Utah	37.68	.	.	.	.	.	82.65	35.35
Wyoming	31.17	.	.	.	.	.	47.52	35.56
Pacific:								
California	26.20	.	.	.	.	.	51.09	24.00
Hawaii	87.91*	.	.	.	.	.	97.28	46.08
Oregon	22.18	.	.	.	.	.	34.86	15.81
Washington	25.14	.	.	.	.	.	29.68	35.00
States not shown separately	31.46	.	.	.	.	.	37.91	39.69

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.F.3(2002) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2002

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	958	1,379	1,387	1,269	928	789	1,371	865
New England:								
Connecticut	898	.	.	.	.	.	1,295	776
Maine	963	.	.	.	.	.	1,763	748
Massachusetts	814	.	.	.	.	.	1,153	772
New Hampshire	1,203	.	.	.	.	.	1,692	985
Middle Atlantic:								
New Jersey	1,060	.	.	.	.	.	1,199	1,016
New York	896	.	.	.	.	.	832	907
Pennsylvania	836	.	.	.	.	.	1,073	751
East North Central:								
Illinois	1,003	.	.	.	.	.	1,393	876
Indiana	997	.	.	.	.	.	1,319	931
Michigan	810	.	.	.	.	.	1,061	700
Ohio	916	.	.	.	.	.	1,181	857
Wisconsin	1,115	.	.	.	.	.	1,948	858
West North Central:								
Iowa	1,019	.	.	.	.	.	1,570	904
Kansas	1,087	.	.	.	.	.	1,723	905
Minnesota	864	.	.	.	.	.	1,150	781
Missouri	835	.	.	.	.	.	1,344	742
Nebraska	1,048	.	.	.	.	.	1,617	933
South Atlantic:								
Delaware	753	.	.	.	.	.	827	744
Florida	894	.	.	.	.	.	1,464	822
Georgia	1,074	.	.	.	.	.	1,695	953
Maryland	770	.	.	.	.	.	794	765
North Carolina	1,016	.	.	.	.	.	1,459	915
South Carolina	920	.	.	.	.	.	1,501	821
Virginia	965	.	.	.	.	.	1,112	909
West Virginia	796	.	.	.	.	.	1,077	698
East South Central:								
Alabama	774	.	.	.	.	.	704	792
Kentucky	849	.	.	.	.	.	1,238	767
Mississippi	1,231	.	.	.	.	.	1,887	1,128
Tennessee	1,039	.	.	.	.	.	1,546	946
West South Central:								
Louisiana	1,248	.	.	.	.	.	1,832	1,068
Oklahoma	974	.	.	.	.	.	1,697	810
Texas	1,243	.	.	.	.	.	2,032	1,116
Mountain:								
Arizona	1,026	.	.	.	.	.	1,535	924
Colorado	1,165	.	.	.	.	.	2,006	952
Montana	1,429	.	.	.	.	.	1,818	1,311
Nevada	772	.	.	.	.	.	1,435	654
New Mexico	976	.	.	.	.	.	1,498	764
Utah	980	.	.	.	.	.	1,184	886
Wyoming	1,291	.	.	.	.	.	1,721	1,089
Pacific:								
California	847	.	.	.	.	.	1,194	801
Hawaii	440	.	.	.	.	.	546	398
Oregon	882	.	.	.	.	.	1,370	727
Washington	759	.	.	.	.	.	1,050	687
States not shown separately	755	.	.	.	.	.	1,328	640

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.F.3(2002) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, 2002

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	19.59	38.59	91.41	53.72	23.17	25.35	37.03	19.64
New England:								
Connecticut	90.68	.	.	.	.	.	210.68	96.29
Maine	145.21	.	.	.	.	.	178.51	69.47
Massachusetts	54.67	.	.	.	.	.	181.23	62.07
New Hampshire	101.08	.	.	.	.	.	207.42	96.67
Middle Atlantic:								
New Jersey	104.21	.	.	.	.	.	277.87	140.21
New York	58.99	.	.	.	.	.	82.33	62.98
Pennsylvania	103.94	.	.	.	.	.	174.53	123.06
East North Central:								
Illinois	81.71	.	.	.	.	.	77.37	97.69
Indiana	41.72	.	.	.	.	.	93.64	40.48
Michigan	62.66	.	.	.	.	.	84.37	66.30
Ohio	71.31	.	.	.	.	.	132.79	93.49
Wisconsin	88.99	.	.	.	.	.	301.58	51.95
West North Central:								
Iowa	53.83	.	.	.	.	.	189.15	40.56
Kansas	90.37	.	.	.	.	.	174.42	82.42
Minnesota	75.44	.	.	.	.	.	156.74	88.70
Missouri	113.14	.	.	.	.	.	147.45	156.76
Nebraska	52.29	.	.	.	.	.	134.00	64.40
South Atlantic:								
Delaware	71.98	.	.	.	.	.	165.81	67.55
Florida	58.89	.	.	.	.	.	107.61	47.54
Georgia	85.26	.	.	.	.	.	217.97	126.46
Maryland	72.21	.	.	.	.	.	87.61	100.17
North Carolina	69.69	.	.	.	.	.	118.20	81.08
South Carolina	44.03	.	.	.	.	.	122.17	34.32
Virginia	80.43	.	.	.	.	.	122.27	95.11
West Virginia	66.12	.	.	.	.	.	136.40	49.77
East South Central:								
Alabama	40.04	.	.	.	.	.	41.86	45.84
Kentucky	71.17	.	.	.	.	.	196.59	68.09
Mississippi	129.22	.	.	.	.	.	288.28	97.00
Tennessee	75.12	.	.	.	.	.	103.59	88.66
West South Central:								
Louisiana	90.26	.	.	.	.	.	327.59	95.66
Oklahoma	149.53	.	.	.	.	.	200.27	154.63
Texas	89.93	.	.	.	.	.	194.50	81.57
Mountain:								
Arizona	83.31	.	.	.	.	.	241.70	95.75
Colorado	117.19	.	.	.	.	.	187.84	131.06
Montana	102.15	.	.	.	.	.	171.06	135.64
Nevada	64.88	.	.	.	.	.	168.30	46.54
New Mexico	96.55	.	.	.	.	.	192.80	114.10
Utah	80.18	.	.	.	.	.	109.79	81.42
Wyoming	100.44	.	.	.	.	.	132.96	118.59
Pacific:								
California	47.25	.	.	.	.	.	239.99	40.16
Hawaii	68.97	.	.	.	.	.	93.70	78.49
Oregon	68.68	.	.	.	.	.	218.34	64.00
Washington	45.29	.	.	.	.	.	59.02	57.69
States not shown separately	83.24	.	.	.	.	.	93.88	81.26

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.F.4(2002) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 2002

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	78.9%	77.1%	78.2%	80.6%	76.9%	79.5%	78.8%	78.9%
New England:								
Connecticut	86.9%	.	.	.	.	.	91.4%	85.6%
Maine	82.3%	.	.	.	.	.	80.0%	83.2%
Massachusetts	87.8%	.	.	.	.	.	86.9%	88.0%
New Hampshire	80.5%	.	.	.	.	.	88.7%	77.4%
Middle Atlantic:								
New Jersey	83.1%	.	.	.	.	.	81.9%	83.3%
New York	78.8%	.	.	.	.	.	83.1%	77.6%
Pennsylvania	85.0%	.	.	.	.	.	76.6%	87.2%
East North Central:								
Illinois	78.3%	.	.	.	.	.	69.1%	80.6%
Indiana	73.7%	.	.	.	.	.	70.7%	74.2%
Michigan	79.0%	.	.	.	.	.	79.2%	78.9%
Ohio	81.6%	.	.	.	.	.	82.8%	81.3%
Wisconsin	58.6%	.	.	.	.	.	59.4%	58.4%
West North Central:								
Iowa	60.1%	.	.	.	.	.	61.6%	59.8%
Kansas	77.9%	.	.	.	.	.	66.0%	80.8%
Minnesota	68.4%	.	.	.	.	.	69.1%	68.1%
Missouri	75.7%	.	.	.	.	.	84.3%	73.6%
Nebraska	59.5%	.	.	.	.	.	65.1%	58.3%
South Atlantic:								
Delaware	83.5%	.	.	.	.	.	77.0%	84.6%
Florida	76.8%	.	.	.	.	.	87.0%	74.4%
Georgia	82.9%	.	.	.	.	.	79.3%	83.5%
Maryland	83.0%	.	.	.	.	.	86.6%	82.1%
North Carolina	84.8%	.	.	.	.	.	85.9%	84.6%
South Carolina	80.1%	.	.	.	.	.	83.0%	79.6%
Virginia	82.4%	.	.	.	.	.	78.8%	83.2%
West Virginia	67.6%	.	.	.	.	.	61.1%	69.4%
East South Central:								
Alabama	86.1%	.	.	.	.	.	83.4%	86.8%
Kentucky	78.5%	.	.	.	.	.	82.5%	77.7%
Mississippi	61.3%	.	.	.	.	.	65.3%	60.5%
Tennessee	85.3%	.	.	.	.	.	83.6%	85.6%
West South Central:								
Louisiana	68.9%	.	.	.	.	.	79.0%	66.1%
Oklahoma	68.7%	.	.	.	.	.	77.5%	66.1%
Texas	81.6%	.	.	.	.	.	84.4%	81.2%
Mountain:								
Arizona	81.4%	.	.	.	.	.	80.0%	81.7%
Colorado	82.7%	.	.	.	.	.	82.3%	82.8%
Montana	32.8%	.	.	.	.	.	32.0%	33.2%
Nevada	81.8%	.	.	.	.	.	73.0%	83.5%
New Mexico	81.7%	.	.	.	.	.	76.0%	83.3%
Utah	69.2%	.	.	.	.	.	63.2%	70.7%
Wyoming	46.5%	.	.	.	.	.	24.1%	57.6%
Pacific:								
California	83.0%	.	.	.	.	.	83.4%	82.9%
Hawaii	56.4%	.	.	.	.	.	55.3%	56.8%
Oregon	77.7%	.	.	.	.	.	72.7%	79.3%
Washington	70.5%	.	.	.	.	.	76.1%	68.8%
States not shown separately	69.8%	.	.	.	.	.	68.3%	70.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.F.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and State: United States, 2002

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	0.64%	0.36%	1.13%	0.72%	1.35%	0.85%	0.58%	0.76%
New England:								
Connecticut	2.95%	.	.	.	.	.	2.70%	3.56%
Maine	3.40%	.	.	.	.	.	2.23%	4.48%
Massachusetts	3.03%	.	.	.	.	.	3.83%	3.38%
New Hampshire	3.14%	.	.	.	.	.	1.98%	4.14%
Middle Atlantic:								
New Jersey	3.22%	.	.	.	.	.	4.09%	3.55%
New York	2.58%	.	.	.	.	.	1.66%	3.56%
Pennsylvania	2.47%	.	.	.	.	.	4.57%	2.08%
East North Central:								
Illinois	2.56%	.	.	.	.	.	4.86%	2.71%
Indiana	3.26%	.	.	.	.	.	5.86%	3.64%
Michigan	2.98%	.	.	.	.	.	3.44%	4.58%
Ohio	1.80%	.	.	.	.	.	2.05%	2.33%
Wisconsin	3.94%	.	.	.	.	.	5.19%	4.83%
West North Central:								
Iowa	4.12%	.	.	.	.	.	3.95%	4.73%
Kansas	3.29%	.	.	.	.	.	4.50%	3.44%
Minnesota	3.28%	.	.	.	.	.	5.66%	4.48%
Missouri	3.06%	.	.	.	.	.	2.32%	3.70%
Nebraska	4.92%	.	.	.	.	.	6.53%	5.25%
South Atlantic:								
Delaware	2.85%	.	.	.	.	.	3.76%	3.63%
Florida	4.00%	.	.	.	.	.	2.39%	4.67%
Georgia	2.90%	.	.	.	.	.	4.93%	3.25%
Maryland	2.37%	.	.	.	.	.	2.62%	2.37%
North Carolina	2.57%	.	.	.	.	.	3.69%	2.81%
South Carolina	1.71%	.	.	.	.	.	3.77%	2.49%
Virginia	2.88%	.	.	.	.	.	3.99%	3.20%
West Virginia	5.14%	.	.	.	.	.	6.03%	5.43%
East South Central:								
Alabama	1.95%	.	.	.	.	.	4.73%	3.13%
Kentucky	3.05%	.	.	.	.	.	3.69%	4.21%
Mississippi	4.86%	.	.	.	.	.	6.53%	5.82%
Tennessee	2.51%	.	.	.	.	.	3.26%	3.03%
West South Central:								
Louisiana	5.70%	.	.	.	.	.	5.44%	6.38%
Oklahoma	5.31%	.	.	.	.	.	3.30%	6.51%
Texas	2.46%	.	.	.	.	.	3.43%	2.88%
Mountain:								
Arizona	3.77%	.	.	.	.	.	3.97%	4.36%
Colorado	3.45%	.	.	.	.	.	4.73%	4.08%
Montana	3.31%	.	.	.	.	.	6.34%	4.20%
Nevada	3.18%	.	.	.	.	.	2.43%	3.93%
New Mexico	2.38%	.	.	.	.	.	4.52%	2.88%
Utah	4.33%	.	.	.	.	.	5.12%	5.88%
Wyoming	4.61%	.	.	.	.	.	3.86%	6.41%
Pacific:								
California	1.55%	.	.	.	.	.	2.39%	1.80%
Hawaii	4.10%	.	.	.	.	.	2.26%	5.34%
Oregon	3.85%	.	.	.	.	.	3.94%	4.38%
Washington	5.19%	.	.	.	.	.	3.48%	6.79%
States not shown separately	1.68%	.	.	.	.	.	4.92%	2.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.F.5(2002) Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and State: United States, 2002

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	17	17	16	15	15	17	15
New England:								
Connecticut	15	.	.	.	.	.	17	15
Maine	17	.	.	.	.	.	18	17
Massachusetts	12	.	.	.	.	.	13	12
New Hampshire	14	.	.	.	.	.	14	14
Middle Atlantic:								
New Jersey	15	.	.	.	.	.	18	15
New York	15	.	.	.	.	.	15	15
Pennsylvania	13	.	.	.	.	.	13	14
East North Central:								
Illinois	16	.	.	.	.	.	17	15
Indiana	16	.	.	.	.	.	18	16
Michigan	14	.	.	.	.	.	15	13
Ohio	15	.	.	.	.	.	15	15
Wisconsin	16	.	.	.	.	.	17	16
West North Central:								
Iowa	15	.	.	.	.	.	15	14
Kansas	15	.	.	.	.	.	17	15
Minnesota	16	.	.	.	.	.	16	16
Missouri	16	.	.	.	.	.	18	16
Nebraska	16	.	.	.	.	.	18	16
South Atlantic:								
Delaware	14	.	.	.	.	.	12	14
Florida	16	.	.	.	.	.	16	16
Georgia	16	.	.	.	.	.	19	16
Maryland	14	.	.	.	.	.	15	14
North Carolina	17	.	.	.	.	.	18	17
South Carolina	17	.	.	.	.	.	20	16
Virginia	15	.	.	.	.	.	16	14
West Virginia	15	.	.	.	.	.	13	15
East South Central:								
Alabama	21	.	.	.	.	.	24	20
Kentucky	16	.	.	.	.	.	17	16
Mississippi	19	.	.	.	.	.	20	19
Tennessee	17	.	.	.	.	.	21	16
West South Central:								
Louisiana	17	.	.	.	.	.	17	17
Oklahoma	17	.	.	.	.	.	17	16
Texas	17	.	.	.	.	.	20	17
Mountain:								
Arizona	15	.	.	.	.	.	17	15
Colorado	17	.	.	.	.	.	20	16
Montana	18	.	.	.	.	.	19	17
Nevada	15	.	.	.	.	.	18	15
New Mexico	15	.	.	.	.	.	18	15
Utah	15	.	.	.	.	.	15	14
Wyoming	18	.	.	.	.	.	18	18
Pacific:								
California	15	.	.	.	.	.	16	14
Hawaii	10	.	.	.	.	.	9	10
Oregon	14	.	.	.	.	.	15	14
Washington	16	.	.	.	.	.	16	15
States not shown separately	15	.	.	.	.	.	17	15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.F.5(2002) Standard error for average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and State: United States, 2002

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	0.08	0.14	0.17	0.14	0.24	0.12	0.12	0.10
New England:								
Connecticut	0.40	.	.	.	.	.	0.28	0.52
Maine	0.51	.	.	.	.	.	0.67	0.69
Massachusetts	0.36	.	.	.	.	.	0.63	0.35
New Hampshire	0.39	.	.	.	.	.	0.44	0.56
Middle Atlantic:								
New Jersey	0.36	.	.	.	.	.	0.52	0.41
New York	0.32	.	.	.	.	.	0.31	0.39
Pennsylvania	0.34	.	.	.	.	.	0.49	0.41
East North Central:								
Illinois	0.29	.	.	.	.	.	0.59	0.38
Indiana	0.46	.	.	.	.	.	0.62	0.51
Michigan	0.44	.	.	.	.	.	0.68	0.56
Ohio	0.30	.	.	.	.	.	0.40	0.41
Wisconsin	0.53	.	.	.	.	.	0.72	0.56
West North Central:								
Iowa	0.28	.	.	.	.	.	0.48	0.40
Kansas	0.54	.	.	.	.	.	0.54	0.63
Minnesota	0.47	.	.	.	.	.	0.57	0.51
Missouri	0.36	.	.	.	.	.	0.84	0.45
Nebraska	0.41	.	.	.	.	.	0.69	0.46
South Atlantic:								
Delaware	0.68	.	.	.	.	.	0.82	0.75
Florida	0.32	.	.	.	.	.	0.45	0.37
Georgia	0.35	.	.	.	.	.	0.82	0.40
Maryland	0.39	.	.	.	.	.	0.30	0.50
North Carolina	0.59	.	.	.	.	.	0.66	0.66
South Carolina	0.16	.	.	.	.	.	0.69	0.26
Virginia	0.44	.	.	.	.	.	0.53	0.48
West Virginia	0.48	.	.	.	.	.	0.85	0.55
East South Central:								
Alabama	0.66	.	.	.	.	.	0.40	0.71
Kentucky	0.37	.	.	.	.	.	0.82	0.37
Mississippi	0.74	.	.	.	.	.	1.11	0.93
Tennessee	0.48	.	.	.	.	.	0.92	0.63
West South Central:								
Louisiana	0.61	.	.	.	.	.	0.87	0.57
Oklahoma	0.59	.	.	.	.	.	1.04	0.54
Texas	0.36	.	.	.	.	.	0.55	0.45
Mountain:								
Arizona	0.25	.	.	.	.	.	0.58	0.28
Colorado	0.51	.	.	.	.	.	0.43	0.50
Montana	0.73	.	.	.	.	.	0.85	0.85
Nevada	0.44	.	.	.	.	.	0.88	0.52
New Mexico	0.75	.	.	.	.	.	1.16	0.94
Utah	0.36	.	.	.	.	.	0.58	0.41
Wyoming	0.42	.	.	.	.	.	1.34	0.53
Pacific:								
California	0.31	.	.	.	.	.	0.48	0.30
Hawaii	0.30	.	.	.	.	.	0.47	0.32
Oregon	0.35	.	.	.	.	.	0.40	0.49
Washington	0.49	.	.	.	.	.	0.73	0.57
States not shown separately	0.33	.	.	.	.	.	0.41	0.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

Table II.F.6(2002) Average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2002

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	17.4%	18.9%	18.1%	18.3%	17.3%	17.1%	18.5%	17.2%
New England:								
Connecticut	21.6%	.	.	.	.	.	18.7%	22.1%
Maine	16.9%	.	.	.	.	.	16.3%	17.2%
Massachusetts	16.3%	.	.	.	.	.	11.0%	17.4%
New Hampshire	17.0%	.	.	.	.	.	17.4%	16.9%
Middle Atlantic:								
New Jersey	17.6%	.	.	.	.	.	15.1%	18.0%
New York	17.8%	.	.	.	.	.	19.5%	17.5%
Pennsylvania	20.1%	.	.	.	.	.	18.6%	20.5%
East North Central:								
Illinois	16.5%	.	.	.	.	.	15.4%	16.9%
Indiana	16.7%	.	.	.	.	.	18.3%	16.4%
Michigan	18.7%	.	.	.	.	.	19.4%	18.6%
Ohio	16.3%	.	.	.	.	.	18.2%	16.0%
Wisconsin	16.5%	.	.	.	.	.	18.0%	16.3%
West North Central:								
Iowa	15.5%	.	.	.	.	.	15.3%	15.5%
Kansas	20.1%	.	.	.	.	.	21.8%	19.6%
Minnesota	18.2%	.	.	.	.	.	19.2%	17.9%
Missouri	16.3%	.	.	.	.	.	17.1%	16.2%
Nebraska	15.6%	.	.	.	.	.	17.4%	15.3%
South Atlantic:								
Delaware	16.7%	.	.	.	.	.	19.9%	16.3%
Florida	15.8%	.	.	.	.	.	16.7%	15.7%
Georgia	17.2%	.	.	.	.	.	16.8%	17.3%
Maryland	19.5%	.	.	.	.	.	18.4%	19.7%
North Carolina	19.4%	.	.	.	.	.	20.1%	19.3%
South Carolina	19.2%	.	.	.	.	.	20.3%	19.1%
Virginia	18.5%	.	.	.	.	.	17.9%	18.6%
West Virginia	17.7%	.	.	.	.	.	17.5%	17.7%
East South Central:								
Alabama	19.5%	.	.	.	.	.	20.1%	19.4%
Kentucky	21.0%	.	.	.	.	.	20.1%	21.2%
Mississippi	20.9%	.	.	.	.	.	20.0%	21.1%
Tennessee	17.7%	.	.	.	.	.	17.6%	17.8%
West South Central:								
Louisiana	19.8%	.	.	.	.	.	18.8%	20.0%
Oklahoma	14.5%	.	.	.	.	.	19.5%	13.2%
Texas	17.0%	.	.	.	.	.	19.7%	16.6%
Mountain:								
Arizona	19.9%	.	.	.	.	.	19.4%	20.0%
Colorado	16.6%	.	.	.	.	.	18.7%	16.2%
Montana	24.7%	.	.	.	.	.	26.8%	23.8%
Nevada	19.3%	.	.	.	.	.	18.5%	19.6%
New Mexico	19.0%	.	.	.	.	.	23.2%	17.6%
Utah	18.5%	.	.	.	.	.	25.8%	16.8%
Wyoming	20.6%	.	.	.	.	.	24.4%	17.8%
Pacific:								
California	16.1%	.	.	.	.	.	20.6%	15.0%
Hawaii	13.6%	.	.	.	.	.	14.4%	13.2%
Oregon	15.0%	.	.	.	.	.	15.9%	14.8%
Washington	18.5%	.	.	.	.	.	17.5%	18.8%
States not shown separately	19.0%	.	.	.	.	.	20.3%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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Table II.F.6(2002) Standard error for average coinsurance (in percents) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician coinsurance at private-sector establishments by firm size and State: United States, 2002

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%	0.35%	0.74%	0.46%	0.37%	0.33%	0.34%	0.18%
New England:								
Connecticut	1.52%	.	.	.	.	.	3.00%	1.43%
Maine	1.15%	.	.	.	.	.	1.56%	2.36%
Massachusetts	2.53%	.	.	.	.	.	2.81%	2.90%
New Hampshire	1.25%	.	.	.	.	.	1.53%	1.80%
Middle Atlantic:								
New Jersey	1.98%	.	.	.	.	.	2.60%	2.82%
New York	0.78%	.	.	.	.	.	0.90%	0.95%
Pennsylvania	0.89%	.	.	.	.	.	1.36%	1.00%
East North Central:								
Illinois	0.93%	.	.	.	.	.	0.72%	1.10%
Indiana	0.60%	.	.	.	.	.	1.42%	0.77%
Michigan	1.07%	.	.	.	.	.	0.98%	1.20%
Ohio	0.71%	.	.	.	.	.	0.78%	0.78%
Wisconsin	0.76%	.	.	.	.	.	1.13%	0.89%
West North Central:								
Iowa	0.76%	.	.	.	.	.	2.54%	0.92%
Kansas	1.23%	.	.	.	.	.	1.09%	1.52%
Minnesota	0.73%	.	.	.	.	.	0.82%	0.88%
Missouri	0.77%	.	.	.	.	.	2.74%	1.15%
Nebraska	0.85%	.	.	.	.	.	1.02%	0.92%
South Atlantic:								
Delaware	0.87%	.	.	.	.	.	2.38%	0.89%
Florida	1.49%	.	.	.	.	.	2.16%	1.66%
Georgia	0.93%	.	.	.	.	.	2.06%	0.97%
Maryland	0.62%	.	.	.	.	.	0.73%	0.70%
North Carolina	0.59%	.	.	.	.	.	4.17%	0.59%
South Carolina	0.80%	.	.	.	.	.	0.49%	0.88%
Virginia	0.96%	.	.	.	.	.	1.51%	1.08%
West Virginia	0.66%	.	.	.	.	.	1.11%	0.90%
East South Central:								
Alabama	0.76%	.	.	.	.	.	3.89%	0.81%
Kentucky	0.93%	.	.	.	.	.	0.86%	1.20%
Mississippi	0.68%	.	.	.	.	.	0.40%	0.80%
Tennessee	0.96%	.	.	.	.	.	0.97%	1.03%
West South Central:								
Louisiana	0.62%	.	.	.	.	.	3.97%	0.71%
Oklahoma	0.96%	.	.	.	.	.	0.63%	1.28%
Texas	0.80%	.	.	.	.	.	0.44%	0.93%
Mountain:								
Arizona	1.71%	.	.	.	.	.	0.84%	2.75%
Colorado	0.95%	.	.	.	.	.	2.12%	1.23%
Montana	1.49%	.	.	.	.	.	1.70%	1.49%
Nevada	0.48%	.	.	.	.	.	0.65%	0.69%
New Mexico	1.42%	.	.	.	.	.	3.12%	2.71%
Utah	2.02%	.	.	.	.	.	3.13%	1.01%
Wyoming	0.67%	.	.	.	.	.	1.76%	1.02%
Pacific:								
California	0.55%	.	.	.	.	.	1.37%	0.70%
Hawaii	0.55%	.	.	.	.	.	0.60%	0.73%
Oregon	0.74%	.	.	.	.	.	0.86%	0.92%
Washington	0.74%	.	.	.	.	.	1.01%	1.14%
States not shown separately	0.55%	.	.	.	.	.	0.99%	0.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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