Table II.A.1(2004) Number of private-sector establishments by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ <br> employees | 25-99 <br> employees | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 6,342,850 | 3,704,277 | 776,284 | 522,334 | 405,343 | 934,611 | 4,797,291 | 1,545,559 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 78,643 | 44,064 | 10,914 | 7,180 | 3,614 | 12,870 | 58,988 | 19,655 |
| Maine | 36,602 | 23,361 | 4,635 | 2,342 | 2,995 | 3,269 | 29,461 | 7,142 |
| Massachusetts | 151,729 | 90,135 | 18,953 | 12,701 | 11,563 | 18,377 | 117,141 | 34,587 |
| New Hampshire | 33,515 | 19,264 | 4,557 | 2,987 | 2,277 | 4,431 | 25,847 | 7,668 |
| Rhode Island | 27,235 | 17,566 | 3,207 | 2,062 | 2,192 | 2,208 | 22,270 | 4,965 |
| Vermont | 20,101 | 12,752 | 2,625 | 1,366 | 1,417 | 1,942 | 16,311 | 3,790 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 198,339 | 122,184 | 25,534 | 15,104 | 9,381 | 26,135 | 157,083 | 41,256 |
| New York | 412,928 | 263,951 | 49,933 | 31,532 | 23,198 | 44,315 | 334,528 | 78,400 |
| Pennsylvania | 261,307 | 146,248 | 34,564 | 24,310 | 17,175 | 39,010 | 193,180 | 68,128 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 278,927 | 164,585 | 35,388 | 24,799 | 13,250 | 40,905 | 214,149 | 64,778 |
| Indiana | 135,185 | 78,175 | 15,559 | 9,561 | 11,031 | 20,859 | 98,972 | 36,213 |
| Michigan | 204,394 | 112,622 | 30,012 | 17,630 | 13,842 | 30,287 | 152,746 | 51,647 |
| Ohio | 244,832 | 130,558 | 30,056 | 20,609 | 14,518 | 49,091 | 172,814 | 72,018 |
| Wisconsin | 132,762 | 77,715 | 17,504 | 14,293 | 7,514 | 15,736 | 103,535 | 29,227 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 80,275 | 48,844 | 9,050 | 6,015 | 6,963 | 9,404 | 62,107 | 18,168 |
| Kansas | 68,811 | 42,665 | 7,240 | 5,850 | 5,238 | 7,818 | 54,225 | 14,585 |
| Minnesota | 137,624 | 87,352 | 15,346 | 9,932 | 8,476 | 16,517 | 108,528 | 29,097 |
| Missouri | 131,500 | 77,789 | 16,179 | 9,956 | 7,955 | 19,621 | 100,323 | 31,177 |
| Nebraska | 51,491 | 34,060 | 5,377 | 4,213 | 2,738 | 5,103 | 41,828 | 9,663 |
| North Dakota | 22,415 | 15,071 | 2,521 | 1,484 | 1,217 | 2,121 | 18,226 | 4,189 |
| South Dakota | 25,123 | 15,845 | 2,971 | 1,779 | 1,860 | 2,668 | 20,127 | 4,996 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 20,563 | 10,775 | 2,522 | 2,021 | 1,245 | 3,999 | 14,227 | 6,336 |
| District of Columbia | 17,689 | 8,474 | 2,102 | 2,381 | 2,103 | 2,629 | 11,774 | 5,915 |
| Florida | 413,079 | 260,829 | 36,072 | 28,494 | 17,508 | 70,176 | 312,524 | 100,555 |
| Georgia | 173,515 | 96,982 | 20,700 | 12,306 | 10,856 | 32,670 | 126,615 | 46,900 |
| Maryland | 115,043 | 64,320 | 14,612 | 8,314 | 8,274 | 19,523 | 84,308 | 30,735 |
| North Carolina | 178,152 | 104,343 | 22,182 | 15,628 | 10,922 | 25,078 | 135,749 | 42,403 |
| South Carolina | 85,611 | 50,646 | 8,933 | 7,480 | 6,052 | 12,500 | 64,042 | 21,569 |
| Virginia | 160,951 | 86,852 | 19,598 | 15,214 | 10,549 | 28,739 | 113,202 | 47,749 |
| West Virginia | 34,924 | 18,761 | 4,211 | 3,516 | 2,860 | 5,576 | 25,146 | 9,778 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 89,741 | 48,950 | 10,728 | 8,260 | 6,965 | 14,838 | 64,204 | 25,536 |
| Kentucky | 78,584 | 41,093 | 10,295 | 9,398 | 5,449 | 12,348 | 56,867 | 21,717 |
| Mississippi | 54,020 | 31,445 | 6,112 | 4,206 | 3,064 | 9,193 | 39,744 | 14,276 |
| Tennessee | 114,347 | 59,386 | 14,322 | 10,061 | 8,403 | 22,176 | 78,593 | 35,754 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 57,132 | 35,588 | 6,059 | 5,314 | 3,061 | 7,110 | 44,711 | 12,421 |
| Louisiana | 89,873 | 49,843 | 11,192 | 8,027 | 6,219 | 14,592 | 66,261 | 23,611 |
| Oklahoma | 76,138 | 44,892 | 9,210 | 6,898 | 5,027 | 10,112 | 57,763 | 18,376 |
| Texas | 426,803 | 234,387 | 49,405 | 35,693 | 29,165 | 78,154 | 307,637 | 119,166 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 103,397 | 51,690 | 13,213 | 9,939 | 8,333 | 20,222 | 70,588 | 32,809 |
| Colorado | 117,576 | 71,631 | 14,774 | 7,164 | 7,448 | 16,559 | 91,038 | 26,538 |
| Idaho | 36,599 | 23,784 | 4,147 | 2,875 | 2,804 | 2,989 | 29,528 | 7,071 |
| Montana | 33,917 | 23,326 | 3,936 | 1,908 | 1,269 | 3,478 | 28,423 | 5,494 |
| Nevada | 47,856 | 25,068 | 6,102 | 4,247 | 3,621 | 8,819 | 34,009 | 13,848 |
| New Mexico | 38,620 | 22,352 | 4,961 | 2,776 | 2,916 | 5,615 | 29,028 | 9,592 |
| Utah | 52,018 | 31,180 | 6,490 | 4,087 | 3,134 | 7,127 | 40,293 | 11,725 |
| Wyoming | 17,232 | 10,997 | 2,261 | 1,190 | 789 | 1,995 | 13,933 | 3,298 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 16,423 | 9,980 | 2,071 | 1,608 | 1,144 | 1,620 | 13,103 | 3,320 |
| California | 687,596 | 397,634 | 94,289 | 57,544 | 50,581 | 87,548 | 530,845 | 156,751 |
| Hawaii | 25,905 | 13,619 | 3,745 | 2,340 | 2,364 | 3,836 | 18,913 | 6,992 |
| Oregon | 93,909 | 59,264 | 11,174 | 6,462 | 6,359 | 10,650 | 74,832 | 19,078 |
| Washington | 151,898 | 91,382 | 18,740 | 11,279 | 8,445 | 22,053 | 117,003 | 34,895 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for number of private-sector establishments by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 35,757 | 25,449 | 14,585 | 14,879 | 11,364 | 30,230 | 26,053 | 19,503 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2,404 | 1,188 | 938 | 694 | 1,000 | 1,888 | 1,552 | 2,490 |
| Maine | 1,711 | 1,441 | 322 | 345 | 377 | 422 | 1,782 | 554 |
| Massachusetts | 4,945 | 2,703 | 3,142 | 1,787 | 3,221 | 3,692 | 3,180 | 4,745 |
| New Hampshire | 1,405 | 1,426 | 442 | 204 | 334 | 629 | 1,577 | 567 |
| Rhode Island | 1,902 | 2,032 | 617 | 359 | 450 | 362 | 2,078 | 710 |
| Vermont | 297 | 363 | 209 | 176 | 296 | 358 | 344 | 342 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 6,201 | 7,042 | 4,546 | 2,207 | 1,790 | 3,134 | 6,475 | 2,919 |
| New York | 15,694 | 13,091 | 3,872 | 3,080 | 3,114 | 3,311 | 13,364 | 4,375 |
| Pennsylvania | 5,365 | 5,616 | 3,155 | 3,691 | 1,849 | 4,664 | 6,013 | 4,119 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 6,861 | 8,427 | 3,958 | 3,032 | 1,477 | 3,123 | 5,614 | 3,600 |
| Indiana | 4,074 | 2,724 | 1,592 | 1,764 | 1,586 | 2,309 | 2,934 | 2,286 |
| Michigan | 2,702 | 3,232 | 2,155 | 2,842 | 3,262 | 5,153 | 3,870 | 2,757 |
| Ohio | 7,218 | 5,212 | 2,510 | 2,036 | 2,326 | 7,522 | 4,478 | 5,631 |
| Wisconsin | 3,496 | 4,489 | 1,303 | 1,612 | 1,654 | 3,356 | 4,342 | 3,884 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1,415 | 1,521 | 861 | 848 | 976 | 1,045 | 1,219 | 1,176 |
| Kansas | 1,743 | 2,081 | 571 | 748 | 943 | 1,212 | 1,897 | 1,055 |
| Minnesota | 4,228 | 5,246 | 1,525 | 2,272 | 1,600 | 2,891 | 5,284 | 3,066 |
| Missouri | 5,312 | 4,141 | 1,252 | 1,189 | 2,079 | 3,292 | 4,360 | 2,706 |
| Nebraska | 1,513 | 1,166 | 702 | 501 | 403 | 625 | 2,040 | 804 |
| North Dakota | 1,386 | 1,297 | 309 | 193 | 186 | 331 | 1,438 | 212 |
| South Dakota | 695 | 671 | 359 | 229 | 423 | 440 | 655 | 622 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1,857 | 1,522 | 263 | 333 | 253 | 598 | 1,516 | 637 |
| District of Columbia | 704 | 593 | 242 | 378 | 544 | 498 | 609 | 511 |
| Florida | 7,625 | 8,090 | 4,786 | 3,345 | 2,559 | 6,883 | 6,317 | 4,242 |
| Georgia | 5,626 | 4,092 | 2,061 | 2,650 | 2,404 | 4,004 | 4,350 | 2,457 |
| Maryland | 4,534 | 3,372 | 1,499 | 793 | 1,106 | 2,345 | 3,777 | 2,281 |
| North Carolina | 7,092 | 6,735 | 3,851 | 2,643 | 1,913 | 3,028 | 8,139 | 3,274 |
| South Carolina | 3,269 | 3,315 | 1,268 | 1,374 | 1,060 | 2,162 | 2,511 | 1,722 |
| Virginia | 5,066 | 3,725 | 2,583 | 2,450 | 1,979 | 4,004 | 5,547 | 5,436 |
| West Virginia | 786 | 715 | 481 | 347 | 459 | 475 | 1,266 | 720 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2,016 | 2,187 | 1,286 | 1,432 | 1,103 | 2,211 | 1,798 | 2,409 |
| Kentucky | 2,725 | 1,222 | 716 | 1,270 | 1,051 | 1,891 | 1,233 | 2,738 |
| Mississippi | 1,813 | 1,469 | 589 | 610 | 484 | 698 | 1,274 | 1,080 |
| Tennessee | 5,076 | 3,892 | 1,726 | 1,398 | 1,257 | 2,542 | 3,765 | 3,053 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2,533 | 1,936 | 832 | 703 | 357 | 690 | 2,512 | 1,084 |
| Louisiana | 2,986 | 3,212 | 1,023 | 1,315 | 1,389 | 2,481 | 3,693 | 3,243 |
| Oklahoma | 1,897 | 1,460 | 780 | 821 | 1,037 | 696 | 1,509 | 1,235 |
| Texas | 8,934 | 6,755 | 3,028 | 3,520 | 4,315 | 6,715 | 6,210 | 8,368 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3,502 | 2,422 | 859 | 1,712 | 1,818 | 3,216 | 2,637 | 3,319 |
| Colorado | 3,168 | 3,201 | 2,012 | 1,292 | 1,208 | 1,547 | 3,076 | 2,799 |
| Idaho | 1,009 | 543 | 486 | 394 | 537 | 411 | 445 | 858 |
| Montana | 1,460 | 1,689 | 357 | 341 | 316 | 524 | 1,586 | 493 |
| Nevada | 1,993 | 1,772 | 849 | 536 | 655 | 872 | 1,590 | 1,199 |
| New Mexico | 876 | 819 | 335 | 231 | 463 | 605 | 712 | 463 |
| Utah | 1,806 | 2,208 | 879 | 681 | 855 | 933 | 1,912 | 771 |
| Wyoming | 1,416 | 1,368 | 284 | 173 | 152 | 205 | 1,428 | 174 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 287 | 283 | 156 | 160 | 114 | 244 | 241 | 245 |
| California | 11,741 | 8,633 | 5,282 | 3,525 | 5,156 | 7,633 | 12,377 | 6,728 |
| Hawaii | 2,071 | 1,791 | 325 | 153 | 216 | 603 | 1,860 | 788 |
| Oregon | 1,995 | 2,445 | 1,695 | 931 | 934 | 1,115 | 2,578 | 1,693 |
| Washington | 5,807 | 4,973 | 1,833 | 1,099 | 1,017 | 2,859 | 5,457 | 2,280 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of number of private-sector establishments by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ <br> employees | $25-99$ <br> employees | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 6,342,850 | 58.4\% | 12.2\% | 8.2\% | 6.4\% | 14.7\% | 75.6\% | 24.4\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 78,643 | 56.0\% | 13.9\% | 9.1\% | 4.6\% | 16.4\% | 75.0\% | 25.0\% |
| Maine | 36,602 | 63.8\% | 12.7\% | 6.4\% | 8.2\% | 8.9\% | 80.5\% | 19.5\% |
| Massachusetts | 151,729 | 59.4\% | 12.5\% | 8.4\% | 7.6\% | 12.1\% | 77.2\% | 22.8\% |
| New Hampshire | 33,515 | 57.5\% | 13.6\% | 8.9\% | 6.8\% | 13.2\% | 77.1\% | 22.9\% |
| Rhode Island | 27,235 | 64.5\% | 11.8\% | 7.6\% | 8.0\% | 8.1\% | 81.8\% | 18.2\% |
| Vermont | 20,101 | 63.4\% | 13.1\% | 6.8\% | 7.0\% | 9.7\% | 81.1\% | 18.9\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 198,339 | 61.6\% | 12.9\% | 7.6\% | 4.7\% | 13.2\% | 79.2\% | 20.8\% |
| New York | 412,928 | 63.9\% | 12.1\% | 7.6\% | 5.6\% | 10.7\% | 81.0\% | 19.0\% |
| Pennsylvania | 261,307 | 56.0\% | 13.2\% | 9.3\% | 6.6\% | 14.9\% | 73.9\% | 26.1\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 278,927 | 59.0\% | 12.7\% | 8.9\% | 4.8\% | 14.7\% | 76.8\% | 23.2\% |
| Indiana | 135,185 | 57.8\% | 11.5\% | 7.1\% | 8.2\% | 15.4\% | 73.2\% | 26.8\% |
| Michigan | 204,394 | 55.1\% | 14.7\% | 8.6\% | 6.8\% | 14.8\% | 74.7\% | 25.3\% |
| Ohio | 244,832 | 53.3\% | 12.3\% | 8.4\% | 5.9\% | 20.1\% | 70.6\% | 29.4\% |
| Wisconsin | 132,762 | 58.5\% | 13.2\% | 10.8\% | 5.7\% | 11.9\% | 78.0\% | 22.0\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 80,275 | 60.8\% | 11.3\% | 7.5\% | 8.7\% | 11.7\% | 77.4\% | 22.6\% |
| Kansas | 68,811 | 62.0\% | 10.5\% | 8.5\% | 7.6\% | 11.4\% | 78.8\% | 21.2\% |
| Minnesota | 137,624 | 63.5\% | 11.2\% | 7.2\% | 6.2\% | 12.0\% | 78.9\% | 21.1\% |
| Missouri | 131,500 | 59.2\% | 12.3\% | 7.6\% | 6.0\% | 14.9\% | 76.3\% | 23.7\% |
| Nebraska | 51,491 | 66.1\% | 10.4\% | 8.2\% | 5.3\% | 9.9\% | 81.2\% | 18.8\% |
| North Dakota | 22,415 | 67.2\% | 11.2\% | 6.6\% | 5.4\% | 9.5\% | 81.3\% | 18.7\% |
| South Dakota | 25,123 | 63.1\% | 11.8\% | 7.1\% | 7.4\% | 10.6\% | 80.1\% | 19.9\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 20,563 | 52.4\% | 12.3\% | 9.8\% | 6.1\% | 19.4\% | 69.2\% | 30.8\% |
| District of Columbia | 17,689 | 47.9\% | 11.9\% | 13.5\% | 11.9\% | 14.9\% | 66.6\% | 33.4\% |
| Florida | 413,079 | 63.1\% | 8.7\% | 6.9\% | 4.2\% | 17.0\% | 75.7\% | 24.3\% |
| Georgia | 173,515 | 55.9\% | 11.9\% | 7.1\% | 6.3\% | 18.8\% | 73.0\% | 27.0\% |
| Maryland | 115,043 | 55.9\% | 12.7\% | 7.2\% | 7.2\% | 17.0\% | 73.3\% | 26.7\% |
| North Carolina | 178,152 | 58.6\% | 12.5\% | 8.8\% | 6.1\% | 14.1\% | 76.2\% | 23.8\% |
| South Carolina | 85,611 | 59.2\% | 10.4\% | 8.7\% | 7.1\% | 14.6\% | 74.8\% | 25.2\% |
| Virginia | 160,951 | 54.0\% | 12.2\% | 9.5\% | 6.6\% | 17.9\% | 70.3\% | 29.7\% |
| West Virginia | 34,924 | 53.7\% | 12.1\% | 10.1\% | 8.2\% | 16.0\% | 72.0\% | 28.0\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 89,741 | 54.5\% | 12.0\% | 9.2\% | 7.8\% | 16.5\% | 71.5\% | 28.5\% |
| Kentucky | 78,584 | 52.3\% | 13.1\% | 12.0\% | 6.9\% | 15.7\% | 72.4\% | 27.6\% |
| Mississippi | 54,020 | 58.2\% | 11.3\% | 7.8\% | 5.7\% | 17.0\% | 73.6\% | 26.4\% |
| Tennessee | 114,347 | 51.9\% | 12.5\% | 8.8\% | 7.3\% | 19.4\% | 68.7\% | 31.3\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 57,132 | 62.3\% | 10.6\% | 9.3\% | 5.4\% | 12.4\% | 78.3\% | 21.7\% |
| Louisiana | 89,873 | 55.5\% | 12.5\% | 8.9\% | 6.9\% | 16.2\% | 73.7\% | 26.3\% |
| Oklahoma | 76,138 | 59.0\% | 12.1\% | 9.1\% | 6.6\% | 13.3\% | 75.9\% | 24.1\% |
| Texas | 426,803 | 54.9\% | 11.6\% | 8.4\% | 6.8\% | 18.3\% | 72.1\% | 27.9\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 103,397 | 50.0\% | 12.8\% | 9.6\% | 8.1\% | 19.6\% | 68.3\% | 31.7\% |
| Colorado | 117,576 | 60.9\% | 12.6\% | 6.1\% | 6.3\% | 14.1\% | 77.4\% | 22.6\% |
| Idaho | 36,599 | 65.0\% | 11.3\% | 7.9\% | 7.7\% | 8.2\% | 80.7\% | 19.3\% |
| Montana | 33,917 | 68.8\% | 11.6\% | 5.6\% | 3.7\% | 10.3\% | 83.8\% | 16.2\% |
| Nevada | 47,856 | 52.4\% | 12.8\% | 8.9\% | 7.6\% | 18.4\% | 71.1\% | 28.9\% |
| New Mexico | 38,620 | 57.9\% | 12.8\% | 7.2\% | 7.6\% | 14.5\% | 75.2\% | 24.8\% |
| Utah | 52,018 | 59.9\% | 12.5\% | 7.9\% | 6.0\% | 13.7\% | 77.5\% | 22.5\% |
| Wyoming | 17,232 | 63.8\% | 13.1\% | 6.9\% | 4.6\% | 11.6\% | 80.9\% | 19.1\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 16,423 | 60.8\% | 12.6\% | 9.8\% | 7.0\% | 9.9\% | 79.8\% | 20.2\% |
| California | 687,596 | 57.8\% | 13.7\% | 8.4\% | 7.4\% | 12.7\% | 77.2\% | 22.8\% |
| Hawaii | 25,905 | 52.6\% | 14.5\% | 9.0\% | 9.1\% | 14.8\% | 73.0\% | 27.0\% |
| Oregon | 93,909 | 63.1\% | 11.9\% | 6.9\% | 6.8\% | 11.3\% | 79.7\% | 20.3\% |
| Washington | 151,898 | 60.2\% | 12.3\% | 7.4\% | 5.6\% | 14.5\% | 77.0\% | 23.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for percent of number of private-sector establishments by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 35,757 | 0.34\% | 0.23\% | 0.23\% | 0.19\% | 0.43\% | 0.23\% | 0.23\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2,404 | 1.65\% | 1.41\% | 0.75\% | 1.25\% | 1.92\% | 2.50\% | 2.50\% |
| Maine | 1,711 | 1.07\% | 0.75\% | 0.74\% | 1.01\% | 1.22\% | 1.47\% | 1.47\% |
| Massachusetts | 4,945 | 2.25\% | 1.98\% | 1.16\% | 1.94\% | 2.05\% | 2.44\% | 2.44\% |
| New Hampshire | 1,405 | 2.02\% | 1.22\% | 0.56\% | 1.00\% | 2.04\% | 1.88\% | 1.88\% |
| Rhode Island | 1,902 | 3.13\% | 2.32\% | 1.23\% | 1.64\% | 1.37\% | 2.66\% | 2.66\% |
| Vermont | 297 | 2.08\% | 1.02\% | 0.81\% | 1.50\% | 1.69\% | 1.58\% | 1.58\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 6,201 | 2.38\% | 2.13\% | 1.34\% | 0.96\% | 1.56\% | 1.49\% | 1.49\% |
| New York | 15,694 | 1.16\% | 1.18\% | 0.62\% | 0.71\% | 0.78\% | 0.89\% | 0.89\% |
| Pennsylvania | 5,365 | 1.46\% | 1.22\% | 1.34\% | 0.67\% | 1.92\% | 1.55\% | 1.55\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 6,861 | 2.24\% | 1.56\% | 0.98\% | 0.58\% | 1.06\% | 1.09\% | 1.09\% |
| Indiana | 4,074 | 1.57\% | 1.06\% | 1.39\% | 1.21\% | 1.49\% | 1.26\% | 1.26\% |
| Michigan | 2,702 | 1.24\% | 1.13\% | 1.34\% | 1.67\% | 2.48\% | 1.40\% | 1.40\% |
| Ohio | 7,218 | 1.70\% | 1.05\% | 1.00\% | 1.02\% | 2.49\% | 1.65\% | 1.65\% |
| Wisconsin | 3,496 | 2.47\% | 1.13\% | 1.39\% | 1.12\% | 2.50\% | 2.80\% | 2.80\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1,415 | 1.43\% | 1.23\% | 1.01\% | 1.18\% | 1.29\% | 1.26\% | 1.26\% |
| Kansas | 1,743 | 2.00\% | 0.75\% | 1.09\% | 1.42\% | 1.70\% | 1.53\% | 1.53\% |
| Minnesota | 4,228 | 2.24\% | 1.31\% | 1.41\% | 1.17\% | 2.09\% | 2.22\% | 2.22\% |
| Missouri | 5,312 | 1.71\% | 1.28\% | 0.67\% | 1.65\% | 2.01\% | 1.65\% | 1.65\% |
| Nebraska | 1,513 | 0.69\% | 1.02\% | 1.05\% | 0.86\% | 1.27\% | 1.79\% | 1.79\% |
| North Dakota | 1,386 | 1.35\% | 1.17\% | 1.05\% | 0.99\% | 1.49\% | 1.33\% | 1.33\% |
| South Dakota | 695 | 1.92\% | 1.51\% | 0.95\% | 1.58\% | 1.57\% | 2.19\% | 2.19\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1,857 | 2.78\% | 1.28\% | 2.01\% | 1.31\% | 2.49\% | 2.47\% | 2.47\% |
| District of Columbia | 704 | 3.20\% | 1.18\% | 2.30\% | 2.54\% | 2.78\% | 2.41\% | 2.41\% |
| Florida | 7,625 | 1.49\% | 1.15\% | 0.82\% | 0.62\% | 1.62\% | 0.87\% | 0.87\% |
| Georgia | 5,626 | 1.48\% | 1.16\% | 1.52\% | 1.56\% | 1.89\% | 1.11\% | 1.11\% |
| Maryland | 4,534 | 2.13\% | 1.07\% | 0.56\% | 0.93\% | 1.95\% | 1.66\% | 1.66\% |
| North Carolina | 7,092 | 1.80\% | 2.20\% | 1.24\% | 1.16\% | 2.10\% | 2.27\% | 2.27\% |
| South Carolina | 3,269 | 2.69\% | 1.54\% | 1.81\% | 1.50\% | 2.26\% | 1.54\% | 1.54\% |
| Virginia | 5,066 | 1.78\% | 1.63\% | 1.77\% | 1.08\% | 2.36\% | 3.10\% | 3.10\% |
| West Virginia | 786 | 1.44\% | 1.24\% | 0.92\% | 1.43\% | 1.38\% | 2.43\% | 2.43\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2,016 | 1.84\% | 1.59\% | 1.73\% | 1.16\% | 2.30\% | 2.47\% | 2.47\% |
| Kentucky | 2,725 | 1.98\% | 0.91\% | 1.56\% | 1.23\% | 1.89\% | 2.51\% | 2.51\% |
| Mississippi | 1,813 | 1.32\% | 1.13\% | 1.18\% | 0.84\% | 1.19\% | 1.51\% | 1.51\% |
| Tennessee | 5,076 | 2.04\% | 1.49\% | 1.32\% | 1.20\% | 1.91\% | 2.05\% | 2.05\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2,533 | 1.17\% | 1.25\% | 1.31\% | 0.63\% | 1.14\% | 1.81\% | 1.81\% |
| Louisiana | 2,986 | 3.04\% | 1.23\% | 1.34\% | 1.59\% | 2.65\% | 3.50\% | 3.50\% |
| Oklahoma | 1,897 | 1.36\% | 1.11\% | 1.02\% | 1.25\% | 1.06\% | 1.33\% | 1.33\% |
| Texas | 8,934 | 1.97\% | 0.59\% | 0.77\% | 1.07\% | 1.27\% | 1.55\% | 1.55\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3,502 | 2.69\% | 0.72\% | 1.55\% | 1.87\% | 2.42\% | 2.55\% | 2.55\% |
| Colorado | 3,168 | 2.25\% | 1.71\% | 1.11\% | 0.94\% | 1.17\% | 2.02\% | 2.02\% |
| Idaho | 1,009 | 1.41\% | 1.41\% | 1.02\% | 1.26\% | 1.17\% | 1.75\% | 1.75\% |
| Montana | 1,460 | 1.93\% | 1.20\% | 1.03\% | 0.78\% | 1.64\% | 1.55\% | 1.55\% |
| Nevada | 1,993 | 2.39\% | 1.70\% | 1.21\% | 1.23\% | 1.69\% | 1.89\% | 1.89\% |
| New Mexico | 876 | 1.21\% | 0.93\% | 0.66\% | 1.26\% | 1.53\% | 0.98\% | 0.98\% |
| Utah | 1,806 | 2.26\% | 1.77\% | 1.32\% | 1.75\% | 1.90\% | 1.57\% | 1.57\% |
| Wyoming | 1,416 | 2.39\% | 1.66\% | 0.95\% | 1.08\% | 1.55\% | 1.44\% | 1.44\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 287 | 1.55\% | 1.04\% | 0.97\% | 0.75\% | 1.40\% | 1.31\% | 1.31\% |
| California | 11,741 | 0.64\% | 0.65\% | 0.53\% | 0.72\% | 1.14\% | 0.97\% | 0.97\% |
| Hawaii | 2,071 | 2.61\% | 1.91\% | 0.64\% | 0.70\% | 2.19\% | 2.72\% | 2.72\% |
| Oregon | 1,995 | 1.59\% | 1.86\% | 0.96\% | 0.92\% | 1.24\% | 1.74\% | 1.74\% |
| Washington | 5,807 | 1.28\% | 1.13\% | 0.83\% | 0.68\% | 1.74\% | 1.40\% | 1.40\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 55.1\% | 34.1\% | 64.0\% | 81.2\% | 94.3\% | 98.9\% | 41.9\% | 96.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 68.8\% | 51.8\% | 78.6\% | 93.1\% | 100.0\% | 96.6\% | 59.5\% | 96.8\% |
| Maine | 49.7\% | 30.3\% | 70.8\% | 77.1\% | 92.6\% | 100.0\% | 38.9\% | 94.2\% |
| Massachusetts | 63.2\% | 44.3\% | 70.6\% | 100.0\% | 100.0\% | 100.0\% | 52.4\% | 100.0\% |
| New Hampshire | 62.1\% | 40.8\% | 76.9\% | 91.4\% | 100.0\% | 100.0\% | 51.0\% | 99.5\% |
| Rhode Island | 58.9\% | 43.6\% | 76.5\% | 86.3\% | 100.0\% | 89.5\% | 50.8\% | 95.3\% |
| Vermont | 53.8\% | 37.6\% | 60.5\% | 85.6\% | 96.7\% | 97.7\% | 43.9\% | 96.6\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 63.0\% | 45.5\% | 80.6\% | 93.4\% | 92.4\% | 100.0\% | 54.3\% | 96.4\% |
| New York | 59.1\% | 42.2\% | 77.6\% | 84.9\% | 99.0\% | 100.0\% | 50.1\% | 97.8\% |
| Pennsylvania | 65.0\% | 44.4\% | 77.5\% | 92.7\% | 96.5\% | 100.0\% | 53.3\% | 98.2\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 55.5\% | 34.9\% | 61.4\% | 87.4\% | 97.9\% | 100.0\% | 42.4\% | 98.7\% |
| Indiana | 50.6\% | 25.0\% | 59.1\% | 83.6\% | 97.5\% | 100.0\% | 33.0\% | 98.6\% |
| Michigan | 60.7\% | 38.8\% | 70.3\% | 86.4\% | 99.5\% | 100.0\% | 48.2\% | 97.8\% |
| Ohio | 62.5\% | 39.3\% | 70.4\% | 86.3\% | 98.6\% | 98.9\% | 47.8\% | 97.9\% |
| Wisconsin | 53.7\% | 31.6\% | 71.0\% | 78.4\% | 97.7\% | 99.9\% | 41.7\% | 96.0\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 48.7\% | 26.2\% | 52.0\% | 88.8\% | 98.1\% | 100.0\% | 34.2\% | 98.3\% |
| Kansas | 52.5\% | 34.0\% | 58.0\% | 82.6\% | 94.7\% | 97.7\% | 40.9\% | 95.7\% |
| Minnesota | 53.7\% | 34.2\% | 74.9\% | 83.4\% | 95.0\% | 97.9\% | 42.2\% | 96.7\% |
| Missouri | 54.6\% | 34.3\% | 58.6\% | 87.8\% | 92.2\% | 99.6\% | 41.7\% | 96.1\% |
| Nebraska | 44.0\% | 26.1\% | 53.4\% | 77.7\% | 91.2\% | 100.0\% | 32.7\% | 92.7\% |
| North Dakota | 43.2\% | 26.5\% | 49.9\% | 79.4\% | 92.3\% | 100.0\% | 31.1\% | 95.8\% |
| South Dakota | 47.6\% | 26.4\% | 67.9\% | 77.7\% | 99.2\% | 95.0\% | 35.9\% | 94.6\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 63.9\% | 43.3\% | 69.4\% | 86.5\% | 89.7\% | 96.4\% | 50.6\% | 93.7\% |
| District of Columbia | 74.2\% | 54.2\% | 80.7\% | 89.5\% | 100.0\% | 99.1\% | 62.0\% | 98.6\% |
| Florida | 51.3\% | 32.8\% | 57.1\% | 72.0\% | 98.7\% | 97.1\% | 37.4\% | 94.8\% |
| Georgia | 51.8\% | 29.7\% | 49.1\% | 67.5\% | 91.9\% | 100.0\% | 34.8\% | 97.9\% |
| Maryland | 64.9\% | 44.1\% | 78.0\% | 88.1\% | 97.4\% | 100.0\% | 52.3\% | 99.3\% |
| North Carolina | 51.8\% | 33.0\% | 56.2\% | 72.7\% | 87.9\% | 97.4\% | 38.9\% | 92.9\% |
| South Carolina | 49.3\% | 29.7\% | 47.1\% | 65.8\% | 91.6\% | 100.0\% | 34.1\% | 94.5\% |
| Virginia | 62.9\% | 38.7\% | 73.2\% | 96.6\% | 99.1\% | 97.9\% | 48.1\% | 98.0\% |
| West Virginia | 50.7\% | 26.4\% | 52.2\% | 75.4\% | 86.9\% | 97.2\% | 35.0\% | 91.1\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 60.9\% | 39.2\% | 69.8\% | 80.8\% | 93.3\% | 100.0\% | 46.8\% | 96.6\% |
| Kentucky | 58.3\% | 33.6\% | 69.9\% | 79.0\% | 97.4\% | 97.9\% | 44.6\% | 94.2\% |
| Mississippi | 42.2\% | 18.5\% | 39.0\% | 71.6\% | 82.6\% | 98.5\% | 24.0\% | 92.9\% |
| Tennessee | 54.7\% | 26.1\% | 57.0\% | 82.7\% | 100.0\% | 100.0\% | 34.6\% | 99.0\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 42.4\% | 19.6\% | 61.4\% | 70.9\% | 93.6\% | 97.0\% | 29.2\% | 89.8\% |
| Louisiana | 45.3\% | 19.8\% | 42.2\% | 72.7\% | 98.6\% | 96.9\% | 27.6\% | 95.1\% |
| Oklahoma | 44.0\% | 20.0\% | 54.0\% | 81.1\% | 93.3\% | 91.3\% | 29.2\% | 90.4\% |
| Texas | 45.9\% | 20.2\% | 48.3\% | 64.3\% | 83.5\% | 98.8\% | 27.8\% | 92.5\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 56.1\% | 33.2\% | 53.2\% | 63.8\% | 90.3\% | 98.4\% | 39.0\% | 92.8\% |
| Colorado | 52.7\% | 31.8\% | 69.2\% | 81.4\% | 92.8\% | 98.1\% | 39.9\% | 96.8\% |
| Idaho | 45.8\% | 27.2\% | 50.6\% | 84.9\% | 98.3\% | 99.9\% | 33.9\% | 95.4\% |
| Montana | 38.4\% | 21.9\% | 50.4\% | 76.2\% | 92.5\% | 95.1\% | 27.6\% | 94.5\% |
| Nevada | 54.7\% | 30.4\% | 50.7\% | 77.0\% | 93.0\% | 100.0\% | 37.5\% | 97.0\% |
| New Mexico | 47.9\% | 26.9\% | 48.1\% | 73.9\% | 91.8\% | 95.6\% | 33.4\% | 91.7\% |
| Utah | 48.1\% | 30.1\% | 50.4\% | 78.3\% | 82.6\% | 92.1\% | 36.3\% | 88.5\% |
| Wyoming | 41.3\% | 20.1\% | 59.2\% | 76.7\% | 88.1\% | 97.7\% | 29.2\% | 92.3\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 44.2\% | 22.3\% | 51.4\% | 76.5\% | 100.0\% | 97.7\% | 30.6\% | 97.7\% |
| California | 54.3\% | 33.7\% | 61.6\% | 82.7\% | 90.8\% | 100.0\% | 42.4\% | 94.7\% |
| Hawaii | 82.6\% | 68.8\% | 95.4\% | 97.9\% | 98.2\% | 100.0\% | 76.6\% | 98.7\% |
| Oregon | 52.7\% | 35.7\% | 70.1\% | 66.3\% | 88.3\% | 100.0\% | 42.0\% | 94.7\% |
| Washington | 56.2\% | 36.5\% | 69.4\% | 78.8\% | 97.7\% | 99.2\% | 43.9\% | 97.5\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.36\% | 0.60\% | 0.66\% | 0.57\% | 0.68\% | 0.25\% | 0.50\% | 0.34\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.85\% | 3.58\% | 5.08\% | 4.77\% | 0.00\% | 1.39\% | 2.57\% | 1.33\% |
| Maine | 2.77\% | 3.49\% | 5.73\% | 5.48\% | 4.19\% | 0.00\% | 2.50\% | 1.92\% |
| Massachusetts | 2.38\% | 2.33\% | 9.46\% | 0.00\% | 0.00\% | 0.00\% | 3.17\% | 0.00\% |
| New Hampshire | 3.29\% | 4.25\% | 3.62\% | 4.52\% | 0.00\% | 0.00\% | 3.65\% | 0.74\% |
| Rhode Island | 3.89\% | 4.09\% | 8.76\% | 10.19\% | 0.00\% | 6.65\% | 3.82\% | 3.05\% |
| Vermont | 1.95\% | 2.38\% | 8.53\% | 5.26\% | 2.78\% | 2.76\% | 2.06\% | 2.24\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.88\% | 2.74\% | 5.18\% | 5.21\% | 3.37\% | 0.00\% | 2.09\% | 1.75\% |
| New York | 1.37\% | 1.37\% | 5.17\% | 4.76\% | 0.84\% | 0.00\% | 1.81\% | 1.20\% |
| Pennsylvania | 1.74\% | 3.42\% | 3.87\% | 4.00\% | 2.99\% | 0.00\% | 2.28\% | 0.82\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.79\% | 2.34\% | 5.49\% | 2.82\% | 1.68\% | 0.00\% | 2.02\% | 0.66\% |
| Indiana | 2.77\% | 4.47\% | 7.75\% | 6.70\% | 1.74\% | 0.00\% | 3.53\% | 1.03\% |
| Michigan | 1.40\% | 2.19\% | 8.65\% | 6.55\% | 0.21\% | 0.00\% | 2.25\% | 1.08\% |
| Ohio | 0.63\% | 2.16\% | 3.73\% | 3.73\% | 1.35\% | 0.76\% | 1.49\% | 1.02\% |
| Wisconsin | 2.08\% | 2.37\% | 6.58\% | 6.30\% | 1.78\% | 0.12\% | 2.19\% | 2.55\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.05\% | 3.01\% | 6.09\% | 4.28\% | 2.84\% | 0.00\% | 2.73\% | 0.77\% |
| Kansas | 2.62\% | 2.71\% | 6.13\% | 6.62\% | 2.87\% | 2.23\% | 2.65\% | 1.81\% |
| Minnesota | 1.89\% | 3.66\% | 4.52\% | 5.78\% | 4.33\% | 2.24\% | 3.00\% | 1.91\% |
| Missouri | 2.84\% | 2.85\% | 8.98\% | 6.30\% | 3.57\% | 0.32\% | 3.68\% | 2.37\% |
| Nebraska | 2.04\% | 2.63\% | 5.11\% | 4.70\% | 3.67\% | 0.00\% | 2.17\% | 2.02\% |
| North Dakota | 2.26\% | 2.58\% | 4.47\% | 6.73\% | 4.54\% | 0.00\% | 2.31\% | 1.56\% |
| South Dakota | 2.17\% | 2.78\% | 9.54\% | 4.48\% | 0.93\% | 5.42\% | 2.21\% | 3.58\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2.46\% | 4.54\% | 4.06\% | 4.17\% | 4.00\% | 5.55\% | 3.54\% | 2.98\% |
| District of Columbia | 2.55\% | 4.66\% | 4.52\% | 3.25\% | 0.00\% | 0.87\% | 3.87\% | 0.58\% |
| Florida | 2.59\% | 3.28\% | 6.39\% | 2.97\% | 1.23\% | 1.79\% | 2.84\% | 2.27\% |
| Georgia | 2.33\% | 2.92\% | 2.76\% | 7.90\% | 7.68\% | 0.00\% | 2.57\% | 0.93\% |
| Maryland | 1.61\% | 3.16\% | 7.01\% | 5.50\% | 2.74\% | 0.00\% | 2.11\% | 0.64\% |
| North Carolina | 2.10\% | 3.00\% | 7.25\% | 11.79\% | 6.64\% | 1.76\% | 3.26\% | 2.70\% |
| South Carolina | 2.42\% | 3.12\% | 6.19\% | 8.64\% | 5.91\% | 0.00\% | 3.21\% | 1.94\% |
| Virginia | 2.39\% | 3.59\% | 6.31\% | 4.66\% | 1.71\% | 1.46\% | 3.22\% | 0.95\% |
| West Virginia | 1.73\% | 2.70\% | 7.69\% | 6.63\% | 11.70\% | 2.10\% | 2.40\% | 3.27\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.36\% | 3.14\% | 5.13\% | 7.24\% | 2.89\% | 0.00\% | 2.86\% | 1.97\% |
| Kentucky | 1.72\% | 2.83\% | 4.14\% | 6.95\% | 5.68\% | 1.75\% | 1.89\% | 2.15\% |
| Mississippi | 2.04\% | 2.90\% | 9.51\% | 9.79\% | 5.74\% | 1.25\% | 3.29\% | 1.13\% |
| Tennessee | 2.12\% | 3.24\% | 6.15\% | 4.99\% | 0.00\% | 0.01\% | 2.59\% | 0.56\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.31\% | 2.64\% | 6.19\% | 6.72\% | 3.45\% | 1.88\% | 2.42\% | 2.17\% |
| Louisiana | 2.73\% | 2.68\% | 9.24\% | 11.60\% | 10.84\% | 3.36\% | 1.82\% | 4.62\% |
| Oklahoma | 1.26\% | 1.71\% | 5.91\% | 5.82\% | 6.59\% | 4.51\% | 1.20\% | 2.62\% |
| Texas | 1.30\% | 1.81\% | 5.52\% | 4.71\% | 6.06\% | 1.03\% | 1.36\% | 1.04\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.93\% | 4.13\% | 5.57\% | 10.41\% | 7.62\% | 1.90\% | 3.23\% | 1.48\% |
| Colorado | 2.37\% | 2.68\% | 5.03\% | 6.27\% | 5.68\% | 2.11\% | 2.33\% | 1.75\% |
| Idaho | 2.32\% | 3.03\% | 5.94\% | 9.70\% | 0.87\% | 0.07\% | 2.69\% | 2.46\% |
| Montana | 2.19\% | 2.18\% | 5.38\% | 10.54\% | 8.75\% | 3.08\% | 1.92\% | 3.17\% |
| Nevada | 2.50\% | 4.56\% | 6.56\% | 6.22\% | 11.42\% | 0.00\% | 3.07\% | 1.20\% |
| New Mexico | 1.76\% | 3.15\% | 9.01\% | 5.32\% | 3.77\% | 2.90\% | 2.22\% | 2.55\% |
| Utah | 2.83\% | 3.34\% | 7.20\% | 4.19\% | 7.35\% | 3.47\% | 3.33\% | 2.85\% |
| Wyoming | 3.15\% | 3.30\% | 6.29\% | 6.61\% | 4.44\% | 3.01\% | 2.74\% | 3.29\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.15\% | 2.52\% | 6.76\% | 5.06\% | 0.00\% | 5.75\% | 2.03\% | 2.81\% |
| California | 1.09\% | 1.51\% | 3.75\% | 1.97\% | 2.39\% | 0.02\% | 1.40\% | 1.19\% |
| Hawaii | 3.54\% | 5.41\% | 2.48\% | 1.79\% | 2.08\% | 0.00\% | 4.36\% | 0.78\% |
| Oregon | 1.80\% | 2.21\% | 5.93\% | 10.15\% | 6.41\% | 0.00\% | 1.94\% | 2.28\% |
| Washington | 2.33\% | 3.16\% | 5.18\% | 5.86\% | 1.64\% | 0.71\% | 2.89\% | 1.28\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. and State: United States, 2004

| Division and State | Total | Less than 100 employees | 100-499 <br> employees | 500 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 35.0\% | 13.5\% | 27.6\% | 83.4\% | 13.4\% | 64.1\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 28.9\% | 10.1\% | 37.2\%* | 83.4\% | 10.8\% | 62.4\% |
| Maine | 26.6\% | 12.0\% | 25.7\%* | 74.8\% | 11.5\% | 52.4\% |
| Massachusetts | 29.0\% | 14.1\% | 18.7\%* | 84.5\% | 13.8\% | 55.9\% |
| New Hampshire | 28.5\% | 9.4\% | 31.2\%* | 81.8\% | 9.4\% | 61.4\% |
| Rhode Island | 22.6\% | 14.2\% | 22.5\%* | 60.6\% | 14.8\% | 41.2\% |
| Vermont | 34.4\% | 18.0\% | 40.7\% | 92.6\% | 17.7\% | 67.1\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 30.0\% | 17.2\% | 20.0\%* | 74.9\% | 17.7\% | 56.6\% |
| New York | 30.4\% | 17.8\% | 15.0\% | 79.8\% | 17.7\% | 58.0\% |
| Pennsylvania | 32.0\% | 15.0\% | 22.7\%* | 80.0\% | 15.1\% | 57.9\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 34.7\% | 13.0\% | 17.2\%* | 90.3\% | 12.1\% | 66.8\% |
| Indiana | 46.1\% | 17.0\% | 49.5\% | 90.9\% | 15.1\% | 74.4\% |
| Michigan | 35.2\% | 15.0\% | 24.8\%* | 89.6\% | 16.3\% | 62.8\% |
| Ohio | 40.0\% | 15.6\% | 13.0\%* | 88.6\% | 17.0\% | 67.0\% |
| Wisconsin | 36.2\% | 15.3\% | 36.9\%* | 96.6\% | 13.4\% | 71.4\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 38.9\% | 12.3\%* | 61.3\% | 83.4\% | 11.8\%* | 71.1\% |
| Kansas | 32.1\% | 10.8\% | 51.1\% | 80.3\% | 9.3\% | 68.4\% |
| Minnesota | 33.9\% | 13.6\% | 30.2\%* | 91.4\% | 14.0\% | 66.2\% |
| Missouri | 35.4\% | 13.4\% | 21.8\%* | 83.9\% | 14.0\% | 65.3\% |
| Nebraska | 37.1\% | 16.7\% | 49.0\% | 84.9\% | 14.5\% | 71.7\% |
| North Dakota | 41.4\% | 23.7\% | 44.1\% | 90.2\% | 23.0\% | 67.3\% |
| South Dakota | 31.3\% | 10.0\% | 55.8\% | 76.0\% | 10.4\% | 63.4\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 33.2\% | 9.0\%* | 40.1\%* | 80.4\% | 7.1\%* | 64.9\% |
| District of Columbia | 28.3\% | 13.4\% | 24.6\%* | 67.1\% | 15.2\% | 44.8\% |
| Florida | 37.9\% | 13.8\% | 26.4\%* | 81.9\% | 12.3\% | 69.2\% |
| Georgia | 42.0\% | 14.0\% | 28.8\%* | 84.0\% | 13.8\% | 69.1\% |
| Maryland | 33.4\% | 12.1\% | 27.8\%* | 82.6\% | 10.0\% | 67.3\% |
| North Carolina | 33.6\% | 8.0\% | 21.8\%* | 92.0\% | 8.1\% | 67.7\% |
| South Carolina | 36.9\% | 7.3\%* | 35.9\%* | 88.0\% | 7.0\%* | 68.9\% |
| Virginia | 41.4\% | 17.0\% | 34.1\%* | 92.7\% | 15.7\% | 71.2\% |
| West Virginia | 41.9\% | 15.7\% | 44.7\% | 82.7\% | 15.3\% | 68.2\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 32.1\% | 7.8\% | 23.4\%* | 83.1\% | 7.4\%* | 62.2\% |
| Kentucky | 33.8\% | 9.2\% | 64.8\% | 76.6\% | 9.6\% | 63.8\% |
| Mississippi | 46.8\% | 12.0\%* | 24.7\%* | 91.7\% | 12.2\%* | 71.6\% |
| Tennessee | 42.1\% | 8.5\%* | 36.3\%* | 87.8\% | 9.5\%* | 67.1\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 37.8\% | 12.6\%* | 27.1\%* | 88.3\% | 10.2\%* | 70.2\% |
| Louisiana | 38.3\% | 9.3\%* | 39.8\%* | 76.1\% | 8.8\%* | 62.4\% |
| Oklahoma | 34.7\% | 13.4\% | 23.1\%* | 78.8\% | 14.7\% | 55.0\% |
| Texas | 45.8\% | 10.6\% | 26.4\% | 90.4\% | 11.3\% | 72.5\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 36.3\% | 6.5\%* | 15.1\%* | 81.6\% | 7.2\%* | 62.6\% |
| Colorado | 38.5\% | 16.1\% | 43.4\% | 84.5\% | 16.5\% | 69.5\% |
| Idaho | 33.9\% | 15.2\% | 41.8\% | 86.8\% | 9.7\% | 69.7\% |
| Montana | 34.7\% | 10.1\% | 38.4\%* | 93.7\% | 8.2\% | 74.7\% |
| Nevada | 37.8\% | 15.6\% | 17.9\%* | 75.2\% | 15.6\% | 59.0\% |
| New Mexico | 38.4\% | 11.4\% | 20.4\%* | 88.1\% | 12.2\% | 67.4\% |
| Utah | 31.7\% | 11.8\% | 5.8\%* | 78.1\% | 12.1\% | 59.4\% |
| Wyoming | 40.9\% | 17.3\% | 63.8\% | 86.4\% | 17.0\% | 72.9\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 44.1\% | 27.1\% | 33.0\%* | 86.2\% | 27.2\% | 64.9\% |
| California | 29.7\% | 13.5\% | 21.7\% | 72.0\% | 13.8\% | 53.8\% |
| Hawaii | 20.4\% | 15.3\% | 17.2\%* | 38.3\% | 15.9\% | 29.9\% |
| Oregon | 29.7\% | 8.5\% | 42.5\% | 84.6\% | 9.0\% | 65.8\% |
| Washington | 29.2\% | 9.6\% | 22.7\%* | 75.2\% | 9.7\% | 58.7\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 100 employees | $\begin{array}{r} \text { 100-499 } \\ \text { employees } \end{array}$ | 500 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.70\% | 0.47\% | 1.36\% | 0.73\% | 0.47\% | 1.14\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 3.19\% | 2.13\% | 12.86\%* | 4.78\% | 2.21\% | 5.26\% |
| Maine | 3.80\% | 2.65\% | 10.16\%* | 10.11\% | 2.65\% | 6.64\% |
| Massachusetts | 2.28\% | 2.93\% | 8.41\%* | 3.42\% | 2.74\% | 4.50\% |
| New Hampshire | 3.45\% | 2.45\% | 10.39\%* | 5.94\% | 2.58\% | 6.41\% |
| Rhode Island | 3.43\% | 3.41\% | 9.96\%* | 9.91\% | 3.39\% | 6.96\% |
| Vermont | 3.35\% | 2.95\% | 11.19\% | 2.67\% | 3.02\% | 5.25\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 3.05\% | 2.52\% | 10.90\%* | 6.74\% | 2.51\% | 7.14\% |
| New York | 2.50\% | 1.96\% | 4.16\% | 3.18\% | 1.78\% | 4.29\% |
| Pennsylvania | 2.02\% | 2.21\% | 10.45\%* | 3.67\% | 2.23\% | 3.37\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2.06\% | 2.46\% | 5.57\%* | 2.69\% | 2.61\% | 2.64\% |
| Indiana | 3.67\% | 4.51\% | 10.41\% | 2.86\% | 4.34\% | 3.70\% |
| Michigan | 2.38\% | 2.59\% | 8.66\%* | 4.67\% | 3.15\% | 5.62\% |
| Ohio | 4.73\% | 3.73\% | 8.32\%* | 3.93\% | 4.26\% | 5.69\% |
| Wisconsin | 5.32\% | 3.30\% | 11.63\%* | 4.56\% | 3.60\% | 7.26\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 3.17\% | 3.87\%* | 11.15\% | 5.65\% | 3.83\%* | 5.23\% |
| Kansas | 3.09\% | 1.90\% | 13.46\% | 6.90\% | 2.17\% | 4.84\% |
| Minnesota | 4.00\% | 2.77\% | 9.15\%* | 4.67\% | 3.03\% | 4.70\% |
| Missouri | 2.60\% | 1.85\% | 9.77\%* | 4.68\% | 2.05\% | 4.66\% |
| Nebraska | 3.74\% | 4.06\% | 12.43\% | 5.73\% | 4.31\% | 5.60\% |
| North Dakota | 2.03\% | 2.29\% | 13.05\% | 5.11\% | 2.75\% | 5.55\% |
| South Dakota | 4.48\% | 1.85\% | 12.06\% | 13.66\% | 1.93\% | 9.60\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 5.19\% | 3.07\%* | 12.45\%* | 7.43\% | 3.08\%* | 6.46\% |
| District of Columbia | 3.77\% | 1.94\% | 9.22\%* | 7.85\% | 2.24\% | 7.43\% |
| Florida | 2.68\% | 1.91\% | 8.39\%* | 4.96\% | 1.82\% | 4.82\% |
| Georgia | 2.53\% | 3.32\% | 10.43\%* | 5.11\% | 3.65\% | 6.51\% |
| Maryland | 2.24\% | 1.78\% | 11.53\%* | 6.73\% | 2.12\% | 4.04\% |
| North Carolina | 3.28\% | 1.83\% | 9.77\%* | 3.38\% | 1.97\% | 4.08\% |
| South Carolina | 3.90\% | 2.53\%* | 14.43\%* | 8.20\% | 3.09\%* | 5.97\% |
| Virginia | 3.49\% | 1.67\% | 11.62\%* | 2.23\% | 2.20\% | 5.60\% |
| West Virginia | 4.06\% | 3.43\% | 11.54\% | 6.90\% | 3.78\% | 5.73\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.69\% | 2.14\% | 9.67\%* | 5.41\% | 2.28\%* | 5.79\% |
| Kentucky | 3.42\% | 1.86\% | 13.73\% | 6.64\% | 2.09\% | 6.58\% |
| Mississippi | 5.25\% | 4.61\%* | 12.13\%* | 5.21\% | 5.44\%* | 4.22\% |
| Tennessee | 3.82\% | 2.82\%* | 11.11\%* | 4.53\% | 2.95\%* | 5.40\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 3.47\% | 3.92\%* | 9.16\%* | 4.89\% | 3.86\%* | 4.18\% |
| Louisiana | 3.96\% | 3.13\%* | 12.36\%* | 6.79\% | 4.17\%* | 6.17\% |
| Oklahoma | 2.64\% | 3.33\% | 8.07\%* | 5.18\% | 3.60\% | 4.60\% |
| Texas | 2.41\% | 2.09\% | 6.07\% | 3.43\% | 2.14\% | 3.43\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3.56\% | 2.24\%* | 5.49\%* | 4.33\% | 2.24\%* | 5.24\% |
| Colorado | 3.61\% | 2.69\% | 11.90\% | 7.46\% | 2.99\% | 6.66\% |
| Idaho | 2.44\% | 2.14\% | 11.66\% | 5.43\% | 2.27\% | 5.74\% |
| Montana | 3.99\% | 2.70\% | 15.79\%* | 3.35\% | 2.03\% | 6.96\% |
| Nevada | 2.86\% | 3.41\% | 9.09\%* | 6.48\% | 3.57\% | 5.81\% |
| New Mexico | 2.91\% | 2.37\% | 6.31\%* | 3.11\% | 2.57\% | 5.24\% |
| Utah | 3.21\% | 3.12\% | 2.02\%* | 5.61\% | 3.61\% | 5.61\% |
| Wyoming | 2.92\% | 3.40\% | 12.84\% | 9.09\% | 3.84\% | 6.38\% |
| Pacific: |  |  |  |  |  |  |
| Alaska | 3.29\% | 2.48\% | 10.39\%* | 6.71\% | 3.15\% | 4.49\% |
| California | 1.77\% | 1.53\% | 4.28\% | 2.46\% | 1.52\% | 2.55\% |
| Hawaii | 2.73\% | 2.14\% | 5.59\%* | 10.52\% | 2.17\% | 8.44\% |
| Oregon | 3.29\% | 1.93\% | 12.56\% | 3.67\% | 2.02\% | 4.14\% |
| Washington | 2.92\% | 2.74\% | 12.43\%* | 5.76\% | 2.89\% | 6.06\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 42.4\% | 70.1\% | 54.5\% | 38.0\% | 21.4\% | 8.8\% | 62.8\% | 14.8\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 40.2\% | 59.6\% | 50.3\% | 26.1\%* | 40.2\% | 5.2\%* | 55.1\% | 12.7\%* |
| Maine | 41.1\% | 63.1\% | 45.3\% | 35.8\% | 26.6\% | 4.3\%* | 55.8\% | 16.0\% |
| Massachusetts | 37.8\% | 61.8\% | 44.1\% | 19.8\%* | 3.5\%* | 14.9\%* | 52.2\% | 12.2\%* |
| New Hampshire | 34.6\% | 59.4\% | 40.4\% | 28.5\% | 2.8\%* | 6.0\%* | 50.2\% | 7.6\%* |
| Rhode Island | 50.7\% | 71.7\% | 51.7\% | 51.6\% | 14.9\%* | 7.1\%* | 66.6\% | 12.7\%* |
| Vermont | 38.6\% | 62.8\% | 43.5\% | 30.5\% | 6.0\%* | 1.7\%* | 55.7\% | 5.1\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 52.0\% | 80.1\% | 54.6\% | 38.0\% | 22.8\%* | 7.5\%* | 70.0\% | 13.4\% |
| New York | 45.7\% | 65.1\% | 59.7\% | 34.0\% | 14.5\% | 8.1\% | 60.6\% | 13.3\% |
| Pennsylvania | 44.9\% | 72.1\% | 62.2\% | 37.5\% | 11.7\%* | 6.3\%* | 66.6\% | 11.7\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 44.2\% | 76.8\% | 55.2\% | 26.0\% | 26.1\% | 7.9\%* | 66.0\% | 13.2\% |
| Indiana | 32.4\% | 51.4\% | 55.6\% | 36.0\% | 14.6\%* | 12.1\%* | 50.6\% | 15.8\% |
| Michigan | 47.4\% | 77.8\% | 51.5\% | 56.0\% | 17.7\%* | 9.7\%* | 66.8\% | 19.0\% |
| Ohio | 30.1\% | 58.6\% | 39.3\% | 26.4\% | 5.0\%* | 4.6\%* | 50.9\% | 5.8\%* |
| Wisconsin | 33.2\% | 55.9\% | 35.3\% | 26.2\%* | 23.6\%* | 5.3\%* | 47.3\% | 11.3\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 36.3\% | 70.2\% | 57.0\% | 21.3\% | 14.0\%* | 4.6\%* | 59.7\% | 8.6\% |
| Kansas | 40.1\% | 70.6\% | 45.3\% | 23.7\% | 18.5\%* | 3.4\%* | 58.2\% | 11.3\% |
| Minnesota | 44.5\% | 67.4\% | 63.8\% | 28.0\%* | 11.7\%* | 13.4\%* | 64.2\% | 12.5\% |
| Missouri | 40.0\% | 70.8\% | 48.6\% | 38.8\% | 17.3\%* | 2.8\%* | 62.3\% | 8.8\%* |
| Nebraska | 41.0\% | 66.4\% | 31.0\% | 33.6\% | 12.8\%* | 20.8\%* | 54.7\% | 19.9\%* |
| North Dakota | 48.7\% | 73.5\% | 56.2\% | 27.0\%* | 23.7\% | 22.6\%* | 67.2\% | 22.5\% |
| South Dakota | 41.9\% | 74.2\% | 54.2\% | 28.3\%* | 22.8\%* | 0.3\%* | 62.5\% | 10.4\% * |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 42.8\% | 77.2\% | 60.3\% | 40.3\% | 8.1\%* | 4.2\%* | 70.5\% | 9.1\% |
| District of Columbia | 50.1\% | 77.4\% | 56.9\% | 64.5\% | 7.3\%* | 20.4\%* | 68.7\% | 26.9\% |
| Florida | 42.6\% | 72.0\% | 54.6\% | 29.4\% | 16.8\%* | 12.6\%* | 65.2\% | 15.0\% |
| Georgia | 39.8\% | 74.0\% | 54.1\% | 43.3\% | 34.0\%* | 6.1\%* | 67.4\% | 13.3\% * |
| Maryland | 40.1\% | 66.9\% | 38.8\% | 37.3\% | 23.6\% | 9.6\%* | 57.8\% | 14.5\% |
| North Carolina | 46.4\% | 75.2\% | 47.9\% | 50.0\% | 28.8\% | 10.2\% | 66.4\% | 19.5\% |
| South Carolina | 37.9\% | 69.4\% | 59.7\% | 33.3\% | 12.1\%* | 5.9\%* | 63.9\% | 10.1\% |
| Virginia | 30.1\% | 50.6\% | 47.8\% | 20.7\%* | 15.4\%* | 6.8\%* | 48.9\% | 8.2\%* |
| West Virginia | 39.5\% | 65.7\% | 68.5\% | 46.4\% | 12.9\%* | 12.7\%* | 63.3\% | 16.1\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 44.3\% | 69.7\% | 70.3\% | 39.6\% | 36.2\%* | 4.2\%* | 68.6\% | 14.9\% |
| Kentucky | 42.9\% | 81.0\% | 56.2\% | 41.9\% | 13.2\%* | 5.0\%* | 64.9\% | 15.5\% * |
| Mississippi | 35.6\% | 77.2\% | 58.5\% | 31.1\% | 8.5\%* | 11.9\%* | 68.4\% | 12.0\% * |
| Tennessee | 33.6\% | 76.1\% | 62.5\% | 19.3\%* | 6.3\%* | 9.0\%* | 65.6\% | 9.0\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 36.2\% | 62.2\% | 59.4\% | 33.5\% | 24.0\%* | 4.1\%* | 56.5\% | 12.5\% |
| Louisiana | 35.7\% | 59.1\% | 68.1\% | 35.6\%* | 31.3\%* | 10.5\%* | 59.2\% | 16.6\% * |
| Oklahoma | 41.1\% | 78.3\% | 55.1\% | 47.0\% | 9.0\%* | 10.0\%* | 66.9\% | 14.8\% |
| Texas | 32.0\% | 63.3\% | 47.0\% | 35.8\% | 18.6\%* | 11.1\% | 55.8\% | 13.5\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 38.7\% | 71.7\% | 47.8\% | 51.6\% | 21.4\% | 9.5\%* | 64.0\% | 15.9\% |
| Colorado | 39.2\% | 62.9\% | 51.2\% | 30.4\% * | 37.3\% | 2.3\%* | 56.8\% | 14.3\% |
| Idaho | 50.8\% | 77.5\% | 56.3\% | 48.6\% | 37.6\%* | 3.2\%* | 68.2\% | 25.1\% |
| Montana | 47.4\% | 70.8\% | 56.1\% | 50.0\% | 40.5\%* | 7.5\%* | 65.9\% | 19.5\% |
| Nevada | 40.6\% | 70.5\% | 53.6\% | 54.6\% | 26.0\%* | 10.5\%* | 63.3\% | 19.0\% |
| New Mexico | 36.2\% | 68.3\% | 41.7\% | 25.4\% | 27.8\% | 6.1\%* | 56.8\% | 13.5\% |
| Utah | 39.1\% | 63.8\% | 41.6\% | 47.0\% | 10.8\%* | 9.7\%* | 57.4\% | 13.2\% |
| Wyoming | 45.6\% | 74.9\% | 68.3\% | 41.7\% | 21.0\%* | 7.2\%* | 66.9\% | 17.0\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 45.7\% | 74.7\% | 55.7\% | 42.4\% | 43.1\% | 2.4\%* | 64.2\% | 22.7\% |
| California | 52.4\% | 80.9\% | 61.7\% | 56.1\% | 36.0\% | 9.2\% | 71.9\% | 22.9\% |
| Hawaii | 67.5\% | 90.4\% | 81.5\% | 57.9\% | 47.3\% | 16.3\%* | 85.1\% | 30.5\% |
| Oregon | 54.7\% | 70.5\% | 72.7\% | 63.1\% | 38.1\% | 15.6\%* | 69.6\% | 28.9\% |
| Washington | 52.6\% | 73.6\% | 65.1\% | 65.0\% | 39.5\% | 13.2\%* | 70.7\% | 25.3\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.46\% | 0.48\% | 2.05\% | 1.61\% | 1.63\% | 0.71\% | 0.78\% | 0.71\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3.98\% | 6.11\% | 10.29\% | 8.42\%* | 10.93\% | 4.14\%* | 3.88\% | 4.83\% * |
| Maine | 2.42\% | 4.75\% | 5.76\% | 9.17\% | 6.90\% | 2.30\%* | 3.51\% | 2.93\% |
| Massachusetts | 3.52\% | 4.69\% | 11.02\% | 8.70\%* | 4.20\%* | 6.84\%* | 5.70\% | 4.09\% * |
| New Hampshire | 3.21\% | 4.12\% | 7.80\% | 5.60\% | 1.21\%* | 3.68\%* | 3.45\% | 2.90\%* |
| Rhode Island | 3.71\% | 4.53\% | 10.97\% | 11.43\% | 7.08\%* | 7.09\%* | 3.74\% | 5.13\%* |
| Vermont | 2.06\% | 3.27\% | 9.99\% | 8.94\% | 4.31\%* | 10.38\%* | 2.32\% | 3.28\% * |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3.33\% | 4.45\% | 10.97\% | 6.55\% | 7.64\%* | 2.93\%* | 3.59\% | 3.88\% |
| New York | 1.87\% | 2.76\% | 4.27\% | 6.08\% | 3.90\% | 1.82\% | 2.31\% | 2.00\% |
| Pennsylvania | 2.37\% | 5.79\% | 4.37\% | 8.33\% | 3.67\%* | 2.43\%* | 4.04\% | 1.85\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2.13\% | 4.08\% | 8.07\% | 5.95\% | 7.16\% | 2.90\%* | 2.48\% | 2.57\% |
| Indiana | 4.00\% | 7.15\% | 9.73\% | 8.90\% | 5.69\%* | 4.04\%* | 5.50\% | 4.17\% |
| Michigan | 2.21\% | 5.33\% | 7.87\% | 9.75\% | 10.86\%* | 4.82\%* | 3.22\% | 4.89\% |
| Ohio | 2.40\% | 4.39\% | 9.68\% | 5.74\% | 6.28\% * | 3.95\%* | 4.36\% | 1.84\%* |
| Wisconsin | 3.95\% | 4.74\% | 9.68\% | 10.66\%* | 7.63\%* | 4.32\%* | 4.63\% | 3.98\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.22\% | 3.15\% | 8.41\% | 4.95\% | 5.02\%* | 2.71\%* | 2.81\% | 2.36\% |
| Kansas | 2.65\% | 5.18\% | 9.24\% | 6.72\% | 9.07\%* | 3.09\%* | 3.53\% | 2.79\% |
| Minnesota | 4.78\% | 6.30\% | 7.20\% | 10.30\%* | 4.24\%* | 6.16\%* | 4.46\% | 3.23\% |
| Missouri | 3.37\% | 4.06\% | 9.27\% | 8.57\% | 10.06\%* | 1.53\%* | 3.76\% | 3.66\% * |
| Nebraska | 2.80\% | 6.48\% | 6.82\% | 6.22\% | 5.26\%* | 8.41\%* | 4.71\% | 7.06\%* |
| North Dakota | 3.31\% | 4.94\% | 8.51\% | 12.12\%* | 5.81\% | 10.14\%* | 3.85\% | 4.59\% |
| South Dakota | 2.76\% | 4.15\% | 11.90\% | 10.41\%* | 6.98\%* | 0.82\%* | 2.91\% | 3.71\%* |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 4.06\% | 7.62\% | 6.94\% | 10.14\% | 3.07\%* | 2.15\%* | 5.61\% | 1.80\% |
| District of Columbia | 3.12\% | 3.10\% | 9.20\% | 6.80\% | 6.69\%* | 7.76\%* | 4.59\% | 4.46\% |
| Florida | 2.90\% | 2.26\% | 10.65\% | 6.75\% | 6.01\% * | 5.15\%* | 2.68\% | 3.90\% |
| Georgia | 3.51\% | 6.00\% | 12.08\% | 12.45\% | 12.44\%* | 3.75\%* | 5.59\% | 4.00\% * |
| Maryland | 3.02\% | 5.77\% | 10.21\% | 10.10\% | 6.68\% | 5.07\%* | 4.30\% | 3.12\% |
| North Carolina | 3.01\% | 3.57\% | 11.13\% | 12.20\% | 8.08\% | 2.84\% | 3.28\% | 3.48\% |
| South Carolina | 4.27\% | 6.52\% | 11.08\% | 9.81\% | 5.34\%* | 6.07\%* | 5.98\% | 2.94\% |
| Virginia | 5.05\% | 7.31\% | 8.09\% | 7.70\%* | 8.38\%* | 4.37\%* | 5.20\% | 2.62\%* |
| West Virginia | 2.92\% | 5.87\% | 7.84\% | 6.43\% | 5.05\%* | 5.05\%* | 3.91\% | 4.99\% * |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 4.26\% | 5.27\% | 7.22\% | 5.74\% | 13.12\%* | 2.65\% * | 4.44\% | 4.21\% |
| Kentucky | 2.78\% | 3.79\% | 4.27\% | 6.88\% | 9.57\%* | 3.83\%* | 2.76\% | 5.22\% * |
| Mississippi | 5.42\% | 7.81\% | 16.08\% | 8.53\% | 3.69\%* | 8.60\%* | 5.80\% | 6.43\%* |
| Tennessee | 2.70\% | 6.11\% | 11.40\% | 7.46\%* | 2.45\%* | 3.77\%* | 4.96\% | 2.59\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.50\% | 5.25\% | 8.10\% | 7.15\% | 9.62\%* | 1.76\%* | 3.27\% | 2.59\% |
| Louisiana | 4.45\% | 7.18\% | 14.28\% | 11.00\%* | 10.68\%* | 11.38\%* | 6.90\% | 9.44\%* |
| Oklahoma | 2.61\% | 6.87\% | 11.99\% | 9.22\% | 3.55\%* | 4.67\%* | 3.77\% | 3.89\% |
| Texas | 2.34\% | 5.78\% | 6.67\% | 8.59\% | 5.90\%* | 3.29\% | 3.52\% | 3.22\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.42\% | 5.38\% | 5.65\% | 9.61\% | 6.36\% | 4.09\%* | 4.06\% | 3.38\% |
| Colorado | 2.90\% | 4.70\% | 9.92\% | 10.10\%* | 9.84\% | 1.99\%* | 4.11\% | 3.26\% |
| Idaho | 4.62\% | 5.51\% | 7.80\% | 9.48\% | 11.58\%* | 2.06\% * | 3.82\% | 5.42\% |
| Montana | 2.47\% | 3.48\% | 11.31\% | 10.93\% | 12.44\%* | 4.07\%* | 2.45\% | 4.51\% |
| Nevada | 3.97\% | 5.76\% | 11.37\% | 8.96\% | 11.80\%* | 5.15\%* | 4.40\% | 4.87\% |
| New Mexico | 3.10\% | 4.38\% | 7.96\% | 6.91\% | 6.93\% | 4.38\%* | 3.18\% | 3.65\% |
| Utah | 3.12\% | 7.89\% | 11.06\% | 11.60\% | 9.23\%* | 4.04\%* | 4.59\% | 3.82\% |
| Wyoming | 4.82\% | 6.11\% | 6.35\% | 8.01\% | 11.30\%* | 7.65\%* | 5.89\% | 5.10\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4.06\% | 9.59\% | 7.15\% | 9.19\% | 6.41\% | 5.39\%* | 4.31\% | 4.25\% |
| California | 2.40\% | 2.62\% | 6.40\% | 6.24\% | 4.72\% | 2.02\% | 2.24\% | 2.66\% |
| Hawaii | 2.15\% | 2.63\% | 3.25\% | 9.47\% | 6.22\% | 9.24\%* | 2.76\% | 4.61\% |
| Oregon | 2.02\% | 5.59\% | 7.18\% | 8.48\% | 7.08\% | 6.47\%* | 3.19\% | 4.79\% |
| Washington | 2.79\% | 2.75\% | 6.05\% | 7.46\% | 9.44\% | 7.79\%* | 2.45\% | 6.12\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. required no contribution from the employee for single coverage by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 13.6\% | 22.8\% | 19.2\% | 13.1\% | 6.6\% | 1.3\% | 20.8\% | 3.9\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 13.2\% | . |  |  | . |  | 17.4\% | 5.3\%* |
| Maine | 13.4\% |  |  |  |  |  | 16.1\% | 8.8\%* |
| Massachusetts | 24.7\% | . |  |  |  |  | 35.7\% | 5.2\%* |
| New Hampshire | 20.0\% | . | . | . | . |  | 29.4\% | 3.7\%* |
| Rhode Island | 16.4\% |  |  |  |  |  | 21.3\% | 4.8\%* |
| Vermont | 13.1\% | . | . | . | . | . | 19.1\% | 1.4\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 23.0\% | . | . | . | . | . | 31.2\% | 5.4\%* |
| New York | 21.2\% | . | . |  |  |  | 28.7\% | 4.9\% |
| Pennsylvania | 17.4\% | . | . | . | . | . | 27.0\% | 2.7\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 10.1\% | . | . | . |  |  | 16.1\% | 1.5\%* |
| Indiana | 7.1\%* | . | . | . | . |  | 10.8\%* | 3.8\%* |
| Michigan | 9.3\% | . | . | . | . | . | 11.5\% | 6.0\%* |
| Ohio | 6.1\% | . |  |  |  |  | 11.0\% | 0.4\%* |
| Wisconsin | 8.1\% | . | . | . | . | . | 12.8\% | 0.7\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 7.9\% | . | . | . | . |  | 12.7\% | 2.3\%* |
| Kansas | 7.8\% | . | . | . | . |  | 11.1\% | 2.6\%* |
| Minnesota | 7.8\% | . | . | . | . |  | 12.6\% | 0.0\%* |
| Missouri | 7.3\% | . | . |  |  |  | 11.0\% | 2.2\%* |
| Nebraska | 4.3\% | . | . | . | . |  | 7.1\%* | 0.0\%* |
| North Dakota | 9.4\% | . | . | . | . |  | 11.2\% | 6.9\%* |
| South Dakota | 7.8\% | . | . | . | . | . | 13.0\% | . |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 25.4\% | . | . | . | . | . | 43.8\% | 3.1\%* |
| District of Columbia | 15.3\% | . | . | . | . | . | 20.4\% | 8.8\%* |
| Florida | 14.8\% | . | . | . | . |  | 24.7\% | 2.7\%* |
| Georgia | 9.7\% | . | . | . | . |  | 18.4\% | 1.4\%* |
| Maryland | 17.2\% | . | . | . | . | . | 24.2\% | 6.9\% |
| North Carolina | 7.9\% | . | . | . | . |  | 13.4\% | 0.5\%* |
| South Carolina | 9.0\% | . | . | . | . | . | 15.8\% | 1.7\%* |
| Virginia | 9.6\% | . | . | . | . |  | 15.0\% | 3.2\%* |
| West Virginia | 6.6\% | . | . | . | . | . | 12.0\% | 1.2\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 9.2\% | . | . | . | . | . | 11.4\% | 6.5\%* |
| Kentucky | 9.0\% | . | . | . | . | . | 16.0\% | 0.3\%* |
| Mississippi | 2.7\%* | . | . | . | . | . | 6.0\%* | 0.4\%* |
| Tennessee | 7.4\% | . | . | . | . | . | 17.0\% | 0.0\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 6.0\% | . | . | . | . | . | 11.0\% | 0.0\%* |
| Louisiana | 3.2\%* | . | . | . | . | . | 6.2\%* | 0.8\%* |
| Oklahoma | 4.9\%* | . | . | . | . | . | 8.2\%* | 1.5\%* |
| Texas | 4.7\% | . | . | . | . | . | 8.8\% | 1.4\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 9.9\% | . | . | . | . | . | 16.0\% | 4.3\%* |
| Colorado | 13.8\% | . | . | . | . | . | 22.6\% | 1.3\%* |
| Idaho | 4.4\% | . | . | . | . | . | 6.1\% | 1.9\%* |
| Montana | 5.3\% | . | . | . | . | . | 6.9\% | 2.8\%* |
| Nevada | 12.7\% | . | . | . | . | . | 20.5\% | 5.3\%* |
| New Mexico | 12.1\% | . | . | . | . |  | 21.0\% | 2.2\%* |
| Utah | 14.1\% | . | . | . | . | . | 21.3\% | 4.0\%* |
| Wyoming | 6.0\% | . | . | . | . | . | 10.1\% | 0.5\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.6\%* | . | . | . | . | . | 4.6\%* | 0.2\%* |
| California | 27.0\% | . | . | . | . | . | 36.3\% | 13.0\% |
| Hawaii | 33.9\% | . | . | . | . | . | 40.0\% | 21.1\% |
| Oregon | 14.5\% | . | . | . | . | . | 19.1\% | 6.4\%* |
| Washington | 10.0\% | . | - | - | - | - | 13.1\% | 5.4\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.33\% | 0.59\% | 0.87\% | 1.29\% | 0.74\% | 0.20\% | 0.43\% | 0.41\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.69\% | . | . | . | . | . | 3.12\% | 2.40\%* |
| Maine | 1.44\% | . | . | . | . |  | 1.68\% | 3.47\%* |
| Massachusetts | 2.61\% | . | . |  |  |  | 5.30\% | 2.26\%* |
| New Hampshire | 2.93\% | . | . |  |  |  | 3.52\% | 1.65\%* |
| Rhode Island | 3.03\% | . | . |  |  |  | 3.28\% | 2.76\%* |
| Vermont | 2.70\% | . | . | . | . | . | 3.66\% | 0.82\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.06\% | . | . | . | . | . | 2.70\% | 1.86\%* |
| New York | 1.98\% | . | . | . | . |  | 3.01\% | 1.24\% |
| Pennsylvania | 1.66\% | . | . | . | . | . | 2.35\% | 1.59\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.63\% | . | . | . | . | . | 2.49\% | 0.77\%* |
| Indiana | 2.79\%* | . | . |  | . |  | 3.88\%* | 1.99\%* |
| Michigan | 1.33\% | . | . | . | . |  | 2.16\% | 2.20\% * |
| Ohio | 1.35\% | . | . | . | . |  | 2.44\% | 0.42\% * |
| Wisconsin | 2.33\% | . | . | . | . | . | 3.26\% | 0.58\% * |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.35\% | . | . | . | . | . | 2.02\% | 1.69\%* |
| Kansas | 1.72\% | . | . | . | . | . | 2.92\% | 2.04\%* |
| Minnesota | 1.68\% | . | . |  | . |  | 2.35\% | 0.03\%* |
| Missouri | 1.38\% | . | . | . | . |  | 2.94\% | 2.40\%* |
| Nebraska | 1.28\% |  | . | . | . |  | 2.17\%* | 0.03\%* |
| North Dakota | 1.84\% | . | . | . | . |  | 2.81\% | 2.11\%* |
| South Dakota | 1.37\% | . | . | . | . | . | 1.72\% | . |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 4.97\% | . | . | . | . | . | 7.20\% | 1.29\%* |
| District of Columbia | 2.15\% | . | . | . | . |  | 2.93\% | 2.69\%* |
| Florida | 1.89\% | . | . | . | . |  | 3.32\% | 1.53\%* |
| Georgia | 2.43\% | . | . | . | . | . | 5.15\% | 0.81\%* |
| Maryland | 2.24\% | . | . | . | . |  | 3.40\% | 1.65\% |
| North Carolina | 1.92\% | . | . | . | . | . | 3.60\% | 0.56\% * |
| South Carolina | 1.76\% | . | . | . | . | . | 3.40\% | 1.25\%* |
| Virginia | 1.80\% | . | . | . | . | . | 2.23\% | 1.81\%* |
| West Virginia | 1.09\% | . | . | . | . | . | 2.02\% | 1.03\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.24\% | . | . | . | . | . | 2.03\% | 2.90\% * |
| Kentucky | 2.30\% | . | . | . | . | . | 3.81\% | 0.22\% * |
| Mississippi | 1.17\%* | . | . | . | . |  | 5.09\%* | 0.37\%* |
| Tennessee | 1.70\% | . | - | . | . | . | 4.05\% | 0.02\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.46\% | . | . | . | . | . | 2.65\% | 0.02\% * |
| Louisiana | 1.48\%* | . | . | . | . | . | 2.79\%* | 0.41\%* |
| Oklahoma | 1.47\%* | . | . | . | . | . | 2.91\%* | 0.92\% * |
| Texas | 0.69\% | . | . | . | . | . | 1.48\% | 0.66\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.69\% | . | . | . | . | . | 3.15\% | 1.39\%* |
| Colorado | 2.16\% | . | . | . | . | . | 2.81\% | 0.61\%* |
| Idaho | 1.00\% | . | . | . | . | . | 1.53\% | 1.90\%* |
| Montana | 1.33\% | . | . | . | . | . | 1.66\% | 1.59\%* |
| Nevada | 2.79\% | . | . | . | . | . | 5.48\% | 2.31\%* |
| New Mexico | 1.44\% | . | . | . | . | . | 2.79\% | 1.17\%* |
| Utah | 1.62\% | . | . | . | . | . | 3.52\% | 1.72\%* |
| Wyoming | 1.70\% | . | . | . | . | . | 2.77\% | 0.54\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.12\%* | . | . | . | . | . | 2.21\%* | 0.21\%* |
| California | 2.00\% | . | . | . | . | . | 2.48\% | 2.27\% |
| Hawaii | 2.29\% | . | . | . | . | . | 2.25\% | 5.21\% |
| Oregon | 2.55\% |  |  |  | . |  | 3.04\% | 2.90\%* |
| Washington | 1.16\% |  |  |  |  |  | 2.40\% | 2.17\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 24.3\% | 37.1\% | 31.4\% | 23.7\% | 14.6\% | 7.3\% | 34.4\% | 10.7\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 22.0\% |  | . | . | . | . | 31.1\% | 5.2\%* |
| Maine | 17.0\% |  |  |  |  |  | 23.1\% | 6.5\% |
| Massachusetts | 9.4\% | . | . | . | . | . | 11.2\% | 6.1\%* |
| New Hampshire | 8.9\% | . | . | . | . | . | 11.9\% | 3.6\%* |
| Rhode Island | 17.9\% |  |  |  |  |  | 24.5\% | 1.9\%* |
| Vermont | 15.1\% | . | . | . | . | . | 21.0\% | 3.6\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 25.4\% | . | . | . | . | . | 32.6\% | 10.1\%* |
| New York | 19.1\% |  | . | . | . |  | 23.2\% | 10.3\% |
| Pennsylvania | 19.0\% | . | . | . | . | . | 27.6\% | 5.7\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 30.4\% | . | . | . | . | . | 44.1\% | 11.0\% |
| Indiana | 19.0\% | . | . | . | . | . | 30.8\% | 8.2\% |
| Michigan | 30.4\% | . | . | . | . | . | 42.8\% | 12.3\% |
| Ohio | 20.4\% |  | . |  | . |  | 33.6\% | 4.9\%* |
| Wisconsin | 18.9\% | . | . | . | . | . | 25.1\% | 9.3\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 21.1\% | . | . | . | . | . | 33.5\% | 6.3\%* |
| Kansas | 25.3\% | . | . | . | . | . | 37.9\% | 5.2\%* |
| Minnesota | 23.6\% | . | . | . | . | . | 31.4\% | 10.9\%* |
| Missouri | 28.1\% | . | . | . | . | . | 44.0\% | 5.8\%* |
| Nebraska | 32.0\% | . | . | . | . | . | 40.7\% | 18.7\%* |
| North Dakota | 21.3\% | . | . | . | . | . | 25.7\% | 15.0\%* |
| South Dakota | 27.3\% | . | . | . | . | . | 40.0\% | 7.9\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 11.3\% | . | . | . | . | . | 16.6\% | 5.0\% |
| District of Columbia | 32.4\% | . | . | . | . | . | 43.5\% | 18.4\% |
| Florida | 25.6\% | . | . | . | . | . | 35.7\% | 13.2\% * |
| Georgia | 28.1\% | . | . | . | . | . | 44.3\% | 12.5\%* |
| Maryland | 20.2\% | . | . | . | . | . | 28.6\% | 7.9\%* |
| North Carolina | 31.7\% | . | . | . | . | . | 42.6\% | 17.0\% |
| South Carolina | 23.6\% | . | . | . | . | . | 38.6\% | 7.6\%* |
| Virginia | 18.5\% | . | . | . | . | . | 28.1\% | 7.3\%* |
| West Virginia | 23.3\% | . | . | . | . | . | 32.0\% | 14.8\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 21.8\% | . | . | . | . | . | 33.0\% | 8.1\%* |
| Kentucky | 25.6\% | . | . | . | . | . | 36.2\% | 12.4\%* |
| Mississippi | 29.4\% | . | . | . | . | . | 54.0\% | 11.7\% * |
| Tennessee | 26.8\% | . | . | . | . | . | 50.5\% | 8.6\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 26.3\% | . | . | . | . | . | 39.2\% | 11.1\% |
| Louisiana | 28.0\% | . | . | . | . | . | 45.2\% | 14.0\%* |
| Oklahoma | 31.7\% |  | . | . | . | . | 48.6\% | 14.4\% |
| Texas | 25.4\% | . | . | . | . | . | 42.8\% | 11.9\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 24.5\% | . | . | . | . | . | 38.3\% | 12.1\% |
| Colorado | 22.8\% | . | . | . | . | . | 29.6\% | 13.2\% |
| Idaho | 37.9\% | . | . | . | . | . | 48.2\% | 22.6\% |
| Montana | 28.4\% | . | . | . | . | . | 38.5\% | 13.1\% |
| Nevada | 27.3\% | . | . | . | . | . | 40.9\% | 14.4\%* |
| New Mexico | 20.4\% | . | . | . | . | . | 29.2\% | 10.6\% |
| Utah | 20.1\% | . | . | . | . | . | 29.7\% | 6.7\% |
| Wyoming | 15.8\% | . | . | . | . | . | 20.3\% | 9.8\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 26.7\% | . | . | . | . | . | 35.0\% | 16.3\% |
| California | 26.6\% |  |  | . | . | . | 36.4\% | 11.9\% |
| Hawaii | 25.8\% | . | . | . | . | . | 31.6\% | 13.7\% |
| Oregon | 33.0\% | . | . | . | . | . | 39.9\% | 21.0\% |
| Washington | 37.4\% | - | - | - | . | - | 48.2\% | 21.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.38\% | 0.55\% | 2.05\% | 1.61\% | 1.55\% | 0.70\% | 0.72\% | 0.49\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.99\% | . | . | . | . | . | 3.35\% | 2.74\%* |
| Maine | 1.88\% |  | . | . | . | . | 2.48\% | 1.86\% |
| Massachusetts | 1.50\% |  | . | . | . | . | 1.75\% | 2.60\%* |
| New Hampshire | 2.06\% |  | . | . | . | . | 2.87\% | 2.90\% * |
| Rhode Island | 1.98\% |  | . | . | . |  | 2.60\% | 0.60\% * |
| Vermont | 2.31\% | . | . | . | . | . | 4.31\% | 3.42\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.29\% | . | . | . | . | . | 2.42\% | 3.72\%* |
| New York | 1.34\% | . | . | . | . | . | 1.76\% | 1.99\% |
| Pennsylvania | 2.49\% | . | . | . | . | . | 4.35\% | 1.46\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3.01\% | . | . | . | . | . | 4.40\% | 2.28\% |
| Indiana | 1.78\% |  | . | . | . | . | 4.69\% | 2.33\% |
| Michigan | 1.70\% | . | . | . | . | . | 2.59\% | 3.62\% |
| Ohio | 1.92\% | . | . | . | . | . | 2.68\% | 1.53\%* |
| Wisconsin | 2.24\% | . | . | . | . | . | 3.89\% | 2.67\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3.03\% | . | . | . | . | . | 5.33\% | 2.42\% * |
| Kansas | 2.29\% | . | . | . | . | . | 3.34\% | 1.91\%* |
| Minnesota | 3.11\% | . | . | . | . | . | 4.58\% | 3.57\% * |
| Missouri | 2.24\% | . | . | . | . | . | 3.56\% | 3.23\%* |
| Nebraska | 2.76\% | . | . | . | . | . | 4.40\% | 6.20\%* |
| North Dakota | 3.68\% | . | . | . | . | . | 4.21\% | 4.86\%* |
| South Dakota | 3.03\% | . | . | . | . | . | 4.28\% | 2.38\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2.67\% | . | . | . | . | . | 4.09\% | 1.30\% |
| District of Columbia | 3.52\% | . | . | . | . | . | 6.02\% | 4.11\% |
| Florida | 2.91\% | . | . | . | . | . | 3.12\% | 3.98\%* |
| Georgia | 3.06\% | . | . | . | . | . | 4.14\% | 4.14\%* |
| Maryland | 2.87\% | . | . | . | . | . | 3.15\% | 3.02\% * |
| North Carolina | 2.97\% | . | . | . | . | . | 4.20\% | 3.40\% |
| South Carolina | 4.97\% | . | . | . | . | . | 7.88\% | 2.79\%* |
| Virginia | 3.92\% | . | . | . | . | . | 4.63\% | 2.81\%* |
| West Virginia | 3.13\% | . | . | . | . | . | 4.13\% | 4.97\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.52\% | . | . | . | . | . | 4.03\% | 3.37\%* |
| Kentucky | 2.49\% | . | . | . | . | . | 2.30\% | 4.78\%* |
| Mississippi | 5.76\% | . | . | . | . | . | 8.08\% | 6.48\%* |
| Tennessee | 3.10\% | . | - | . | . | . | 4.69\% | 2.70\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.85\% | . | . | . | . | . | 3.78\% | 2.58\% |
| Louisiana | 3.10\% | . | . | . | . | . | 7.87\% | 7.94\%* |
| Oklahoma | 3.35\% | . | . | . | . | . | 4.91\% | 3.99\% |
| Texas | 2.44\% | . | . | . | . | . | 3.64\% | 3.17\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.78\% | . | . | . | . | . | 3.25\% | 3.04\% |
| Colorado | 1.66\% | . | . | . | . | . | 2.57\% | 3.41\% |
| Idaho | 3.73\% | . | . | . | . | . | 3.34\% | 5.96\% |
| Montana | 3.17\% | . | . | . | . | . | 4.51\% | 3.38\% |
| Nevada | 2.77\% | . | . | . | . | . | 4.04\% | 4.59\%* |
| New Mexico | 2.31\% | . | . | . | . | . | 4.31\% | 3.09\% |
| Utah | 2.15\% | . | . | . | . | . | 3.29\% | 1.93\% |
| Wyoming | 2.48\% | . | . | . | . | . | 3.36\% | 4.82\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 3.05\% | . | . | . | . | . | 4.04\% | 3.22\% |
| California | 1.58\% | . | . | . | . | . | 1.98\% | 1.33\% |
| Hawaii | 1.90\% | . | . | . | . | . | 3.70\% | 2.95\% |
| Oregon | 2.88\% | . | . |  | . |  | 3.32\% | 4.90\% |
| Washington | 2.99\% |  |  |  |  |  | 2.88\% | 5.77\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 6.6\% | 12.1\% | 7.3\% | 4.0\% | 2.0\% | 1.7\%* | 10.0\% | 1.9\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 6.7\% | . | . | . | . |  | 8.5\% | 3.4\%* |
| Maine | 12.1\% | . | . |  |  |  | 17.8\% | 2.3\%* |
| Massachusetts | 6.1\% | . | . | . |  | . | 6.6\% | 5.2\%* |
| New Hampshire | 7.8\% | . | . | . | . | . | 10.2\% | 3.8\%* |
| Rhode Island | 18.5\% | . | . |  |  |  | 23.3\% | 6.9\%* |
| Vermont | 10.6\% | . | . | . | . | . | 15.7\% | 0.6\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 6.6\% | . | . | . | . | . | 9.4\% | 0.6\%* |
| New York | 7.5\% | . | . | . | . | . | 10.7\% | 0.5\%* |
| Pennsylvania | 10.1\% | . | . | . | . | . | 14.3\% | 3.6\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 4.9\% | . | . | . | . | . | 7.6\% | 1.1\%* |
| Indiana | 7.6\% | . | . | . | . | . | 9.3\% | 6.0\%* |
| Michigan | 8.7\% | . | . | . | . | . | 14.0\% | 1.1\%* |
| Ohio | 3.9\% | . | . | . | . | . | 6.7\%* | 0.5\%* |
| Wisconsin | 6.2\% | . | . | . | . | . | 9.4\% | 1.3\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 9.3\% | . | . | . | . | . | 16.0\% | 1.3\%* |
| Kansas | 7.9\% | . | . | . | . | . | 10.2\% | 4.2\%* |
| Minnesota | 13.9\% | . | . | . | . | . | 20.8\% | 2.7\%* |
| Missouri | 6.0\%* | . | . | . | . | . | 9.7\% | 0.8\%* |
| Nebraska | 4.7\% | . | . | . | . | . | 6.9\%* | 1.2\%* |
| North Dakota | 20.1\% | . | . | . | . | . | 30.5\% | 5.5\%* |
| South Dakota | 7.2\% | . | . | . | . | . | 10.3\% | 2.5\%* |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 7.8\% | . | . | . | . | . | 11.9\% | 2.9\%* |
| District of Columbia | 4.8\% | . | . | . | . | . | 6.9\%* | 2.2\%* |
| Florida | 6.4\% | . | . | . | . | . | 8.7\% | 3.5\%* |
| Georgia | 4.0\%* | . | . | . | . | . | 8.2\%* | 0.0\%* |
| Maryland | 6.1\% | . | . | . | . | . | 8.4\%* | 2.7\%* |
| North Carolina | 7.3\% | . | . | . | . | . | 10.9\% | 2.6\%* |
| South Carolina | 5.7\% | . | . | . | . | . | 9.4\%* | 1.8\%* |
| Virginia | 4.3\%* | . | . | . | . | . | 7.4\% | 0.7\%* |
| West Virginia | 11.5\% | . | . | . | . | . | 19.7\% | 3.3\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 13.7\% | . | . | . | . | . | 24.8\% | 0.2\%* |
| Kentucky | 8.9\% | . | . | . | . | . | 13.8\% | 2.8\%* |
| Mississippi | 3.6\%* | . | . | . | . | . | 8.3\%* | 0.2\%* |
| Tennessee | 2.7\%* | . | . | . | . | . | 2.8\%* | 2.6\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 4.7\% | . | . | . | . | . | 7.6\%* | 1.4\%* |
| Louisiana | 4.5\%* | . | . | . | . | . | 7.8\%* | 1.8\%* |
| Oklahoma | 5.1\%* | . | . | . | . | . | 10.1\%* |  |
| Texas | 3.2\% | . | . | . | . | . | 4.7\%* | 2.1\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 4.9\% | . | . | . | . | . | 10.1\% | 0.2\%* |
| Colorado | 3.2\%* | . | . | . | . | . | 5.5\%* | 0.0\%* |
| Idaho | 8.8\% | . | . | . | . | . | 14.3\% | 0.6\%* |
| Montana | 13.8\% | . | . | . | . | . | 20.4\% | 3.8\%* |
| Nevada | 2.1\%* | . | . | . | . | . | 4.3\%* | . |
| New Mexico | 5.3\%* | . | . | . | . | . | 8.9\% | 1.3\%* |
| Utah | 5.4\%* | . | . | . | . | . | 7.3\%* | 2.8\%* |
| Wyoming | 24.5\% | . | . | . | . | . | 37.6\% | 6.9\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 17.3\% | . | . | . | . | . | 26.2\% | 6.2\%* |
| California | 4.6\% | . | . | . | . | . | 7.3\% | 0.7\%* |
| Hawaii | 14.7\% | . | . | . | . | . | 19.6\% | 4.3\%* |
| Oregon | 9.7\% | . | . | . | . | . | 12.0\% | 5.7\%* |
| Washington | 6.8\% | . | . | . | . | . | 10.3\% | 1.4\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.22\% | 0.48\% | 0.50\% | 0.39\% | 0.29\% | 0.52\% * | 0.35\% | 0.34\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.08\% | . | . | . | . |  | 2.00\% | 1.61\%* |
| Maine | 1.96\% | . | . | . | . |  | 2.82\% | 1.48\%* |
| Massachusetts | 1.39\% |  |  |  |  |  | 1.52\% | 2.70\% * |
| New Hampshire | 1.40\% | . | . | . | . |  | 1.93\% | 2.91\%* |
| Rhode Island | 3.41\% |  | . |  |  |  | 4.03\% | 3.73\%* |
| Vermont | 1.77\% | . | . | . | . | . | 2.65\% | 0.71\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.21\% | . | . | . | . | . | 1.80\% | 0.46\% * |
| New York | 1.27\% |  | . | . | . | . | 1.70\% | 0.28\% * |
| Pennsylvania | 0.99\% | . | . | . | . | . | 1.82\% | 1.58\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.82\% | . | . | . | . |  | 1.22\% | 0.77\% * |
| Indiana | 1.83\% |  | . | . | . |  | 2.25\% | 2.19\%* |
| Michigan | 1.08\% | . | . | . | . | . | 2.00\% | 0.74\%* |
| Ohio | 1.04\% | . | . | . | . | . | 2.17\%* | 0.63\%* |
| Wisconsin | 0.94\% | . | . | . | . | . | 2.08\% | 1.24\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.95\% | . | . | . | . | . | 2.94\% | 1.74\%* |
| Kansas | 1.86\% |  | . | . | . | . | 2.92\% | 2.23\%* |
| Minnesota | 2.91\% | . | . | . | . | . | 4.00\% | 1.59\%* |
| Missouri | 2.18\%* | . | . | . | . | . | 2.83\% | 0.75\% * |
| Nebraska | 1.38\% | . | . | . | . | . | 2.81\%* | 1.53\%* |
| North Dakota | 2.92\% |  | . | . | . |  | 5.74\% | 3.36\%* |
| South Dakota | 1.76\% | . | . | . | . | . | 2.62\% | 2.20\% * |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.39\% | . | . | . | . | . | 3.21\% | 1.26\%* |
| District of Columbia | 1.23\% | . | . | . | . | . | 2.51\%* | 1.97\%* |
| Florida | 1.82\% | . | . | . | . | . | 1.72\% | 2.16\%* |
| Georgia | 1.25\%* | . | . | . | . | . | 2.50\%* | 0.03\% * |
| Maryland | 1.54\% | . | . | . | . | . | 3.09\%* | 1.49\%* |
| North Carolina | 1.39\% | . | . | . | . | . | 1.66\% | 1.22\%* |
| South Carolina | 1.70\% | . | . | . | . | . | 3.68\%* | 1.23\%* |
| Virginia | 1.53\%* | . | . | . | . | . | 1.68\% | 1.35\%* |
| West Virginia | 1.86\% | . | . | . | . | . | 3.26\% | 2.25\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.55\% | . | . | . | . | . | 3.37\% | 0.16\%* |
| Kentucky | 1.23\% | . | . | . | . | . | 1.87\% | 1.44\%* |
| Mississippi | 1.41\%* | . | . | . | . | . | 2.96\%* | 0.20\% * |
| Tennessee | 1.44\%* | . | . | . | . | . | 1.80\%* | 1.99\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.35\% | . | . | . | . | . | 2.37\%* | 2.04\%* |
| Louisiana | 2.59\%* | . | . | . | . | . | 4.17\%* | 2.69\%* |
| Oklahoma | 1.60\%* | . | . | . | . | . | 3.18\%* |  |
| Texas | 0.93\% | . | . | . | . | . | 1.60\%* | 1.51\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.36\% | . | . | . | . | . | 2.75\% | 0.25\% * |
| Colorado | 1.20\%* | . | . | . | . | . | 2.06\%* | 0.03\% * |
| Idaho | 2.47\% | . | . | . | . | . | 3.97\% | 0.79\% * |
| Montana | 2.48\% | . | . | . | . | . | 4.15\% | 1.90\% * |
| Nevada | 0.91\%* | . | . | . | . | . | 2.04\%* |  |
| New Mexico | 1.71\%* | . | . | . | . | . | 2.61\% | 1.09\%* |
| Utah | 1.72\%* | . | . | . | . | . | 2.47\%* | 1.94\%* |
| Wyoming | 2.79\% | . | . | . | . | . | 4.78\% | 2.70\% * |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 3.02\% | . | . | . | . | . | 3.54\% | 2.76\%* |
| California | 0.65\% | . | . | . | . | . | 0.82\% | 0.50\%* |
| Hawaii | 1.54\% | . | . | . | . | . | 2.05\% | 1.57\% * |
| Oregon | 2.29\% |  | . | . | . | . | 2.96\% | 2.79\%* |
| Washington | 0.97\% | . | . | . | . | . | 1.20\% | 0.85\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 24.1\% | 41.8\% | 32.0\% | 17.1\% | 7.3\% | 5.5\% | 36.6\% | 7.1\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 30.3\% | 44.3\% | 40.6\% | 13.6\%* | 35.4\% | 4.9\%* | 40.9\% | 10.7\%* |
| Maine | 21.4\% | 37.3\% | 32.1\%* | 6.9\%* | 2.9\%* |  | 33.2\% | 1.2\%* |
| Massachusetts | 26.8\% | 44.7\% | 35.5\%* | 11.8\%* | 1.9\%* | 7.7\%* | 37.3\% | 8.2\%* |
| New Hampshire | 21.3\% | 36.9\% | 23.3\% | 16.5\%* |  | 5.7\%* | 30.9\% | 4.6\%* |
| Rhode Island | 32.0\% | 45.2\% | 31.6\% | 31.4\%* | 12.7\%* | 3.0\%* | 42.4\% | 7.2\%* |
| Vermont | 21.2\% | 31.5\% | 42.1\% | 6.6\%* | 0.7\%* | 1.6\%* | 30.9\% | 2.4\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 35.9\% | 52.8\% | 37.1\% | 31.9\% | 19.3\%* | 6.6\%* | 47.4\% | 11.1\%* |
| New York | 32.5\% | 48.3\% | 39.3\% | 26.1\%* | 7.9\%* | 3.7\%* | 43.8\% | 7.9\% |
| Pennsylvania | 27.8\% | 46.9\% | 36.3\% | 18.9\% | 8.6\%* | 3.5\%* | 40.8\% | 7.8\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 28.1\% | 47.8\% | 53.4\% | 12.0\% | 6.9\%* | 2.3\%* | 44.4\% | 4.9\%* |
| Indiana | 22.9\% | 39.6\% | 35.3\% | 19.9\%* | 6.6\%* | 11.2\%* | 36.5\% | 10.4\% |
| Michigan | 31.1\% | 48.8\% | 30.0\% | 42.4\% | 14.9\%* | 8.0\%* | 42.9\% | 13.9\% |
| Ohio | 21.4\% | 46.5\% | 17.4\% | 18.9\%* | 4.7\%* | 2.4\%* | 37.0\% | 3.1\%* |
| Wisconsin | 24.8\% | 43.0\% | 31.9\% | 13.2\%* | 11.2\%* | 5.3\%* | 36.2\% | 7.3\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 22.3\% | 51.4\% | 26.9\%* | 9.2\%* | 5.3\%* | 0.1\%* | 38.9\% | 2.5\%* |
| Kansas | 27.2\% | 43.5\% | 36.9\% | 15.0\%* | 19.7\%* | 3.3\%* | 37.8\% | 10.3\% |
| Minnesota | 24.7\% | 41.3\% | 26.9\%* | 10.6\%* | 2.4\%* | 10.9\%* | 35.6\% | 7.0\%* |
| Missouri | 21.5\% | 38.7\% | 32.5\% | 15.6\% | 1.2\%* | 3.1\%* | 34.3\% | 3.7\%* |
| Nebraska | 23.5\% | 38.6\% | 24.4\%* | 9.0\%* | 8.2\%* | 13.2\%* | 31.2\% | 11.6\%* |
| North Dakota | 30.2\% | 46.1\% | 37.1\% | 9.0\%* | 12.1\%* | 17.5\%* | 41.8\% | 13.8\% |
| South Dakota | 22.1\% | 50.7\% | 12.9\%* | 15.9\%* | 2.0\%* | 0.1\%* | 36.0\% | 0.8\%* |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 26.1\% | 55.0\% | 32.8\% | 11.5\%* | 4.6\%* | 1.1\%* | 45.3\% | 2.9\%* |
| District of Columbia | 23.1\% | 29.4\% | 25.1\%* | 39.3\% | 5.7\%* | 11.4\%* | 29.8\% | 14.7\% |
| Florida | 19.4\% | 31.1\% | 33.0\% | 6.2\%* | 5.7\%* | 7.9\%* | 29.4\% | 7.0\%* |
| Georgia | 21.7\% | 44.8\% | 27.3\%* | 18.5\%* | 14.3\%* | 2.5\%* | 38.4\% | 5.6\%* |
| Maryland | 29.9\% | 56.8\% | 28.4\%* | 23.3\%* | 7.8\%* | 3.4\%* | 46.8\% | 5.5\%* |
| North Carolina | 19.9\% | 36.4\% | 17.5\%* | 19.4\%* |  | 5.8\%* | 29.3\% | 7.1\%* |
| South Carolina | 12.2\% | 20.8\%* | 20.7\%* | 10.9\%* | 4.0\%* | 3.1\%* | 19.6\% | 4.2\%* |
| Virginia | 21.9\% | 40.9\% | 31.4\% | 16.3\%* | 2.1\%* | 4.5\%* | 37.2\% | 4.0\%* |
| West Virginia | 20.5\% | 33.2\% | 43.8\% | 18.3\% | 4.2\%* | 8.1\%* | 33.8\% | 7.4\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 22.5\% | 38.8\% | 45.2\% | 12.3\%* | 2.1\%* | 3.4\%* | 37.2\% | 4.6\%* |
| Kentucky | 20.6\% | 40.2\% | 26.4\% | 23.2\% |  | 2.0\%* | 32.7\% | 5.5\%* |
| Mississippi | 17.1\% | 41.7\% | 32.9\%* | 3.5\%* | 0.4\%* | 6.3\%* | 33.7\% | 5.2\%* |
| Tennessee | 16.2\% | 33.4\% | 35.3\% | 7.2\%* | 0.9\%* | 6.2\%* | 30.3\% | 5.3\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 15.7\% | 33.2\% | 22.5\%* | 13.0\%* | . | 2.4\%* | 27.9\% | 1.5\%* |
| Louisiana | 19.4\% | 44.7\% | 22.5\%* | 7.7\%* | 8.3\%* | 10.2\%* | 32.5\% | 8.7\%* |
| Oklahoma | 17.2\% | 35.8\% | 24.9\%* | 16.9\% | 0.1\%* | 3.9\%* | 29.3\% | 4.9\%* |
| Texas | 14.3\% | 32.2\% | 21.9\% | 5.9\%* | 0.3\%* | 7.8\%* | 25.3\% | 5.7\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 18.9\% | 40.9\% | 22.2\%* | 7.3\%* | 8.2\%* | 6.3\%* | 31.6\% | 7.3\%* |
| Colorado | 18.7\% | 33.1\% | 20.6\%* | 2.7\%* | 20.7\%* | 2.1\%* | 26.6\% | 7.5\%* |
| Idaho | 21.6\% | 38.2\% | 31.8\%* | 15.1\%* | 3.6\%* | 0.1\%* | 34.6\% | 2.2\%* |
| Montana | 21.6\% | 38.1\% | 23.7\% | 24.1\%* | 4.1\%* | 0.1\%* | 33.4\% | 3.8\%* |
| Nevada | 17.6\% | 30.4\%* | 44.2\% | 8.8\%* | 3.3\%* | 6.0\%* | 29.7\% | 6.3\%* |
| New Mexico | 17.3\% | 32.6\% | 28.9\%* | 14.0\%* | 7.8\%* | 1.1\%* | 29.7\% | 3.7\%* |
| Utah | 28.6\% | 59.9\% | 31.2\%* | 12.6\%* | 3.2\%* | 0.2\%* | 47.0\% | 2.6\%* |
| Wyoming | 22.7\% | 35.7\% | 29.9\% | 25.3\% | 9.2\%* | 6.6\%* | 31.2\% | 11.5\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 21.0\% | 27.5\% | 39.7\% | 25.7\%* | 10.2\%* | 3.4\%* | 29.7\% | 10.2\% |
| California | 25.0\% | 38.9\% | 34.8\% | 18.7\% | 12.9\% | 6.8\% | 35.1\% | 9.6\% |
| Hawaii | 25.7\% | 40.3\% | 25.7\% | 12.8\%* | 9.9\%* | 7.3\%* | 33.9\% | 8.4\%* |
| Oregon | 29.8\% | 44.7\% | 36.9\% | 21.0\% | 1.3\%* | 13.6\%* | 40.9\% | 10.6\%* |
| Washington | 22.0\% | 32.4\% | 24.6\% | 34.2\%* | 5.3\%* | 5.8\%* | 29.8\% | 10.1\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.26\% | 0.80\% | 1.40\% | 0.78\% | 0.64\% | 0.48\% | 0.56\% | 0.39\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3.69\% | 5.00\% | 7.52\% | 4.42\%* | 10.18\% | 4.17\%* | 4.51\% | 4.93\% * |
| Maine | 2.79\% | 4.90\% | 9.65\% * | 3.41\%* | 2.46\% * |  | 3.88\% | 1.37\%* |
| Massachusetts | 2.65\% | 4.85\% | 11.46\%* | 4.49\%* | 1.82\%* | 3.27\% * | 4.91\% | 3.01\% * |
| New Hampshire | 1.46\% | 2.91\% | 3.18\% | 5.27\%* |  | 3.73\%* | 1.72\% | 3.04\%* |
| Rhode Island | 3.57\% | 4.40\% | 8.58\% | 11.14\%* | 6.20\%* | 1.43\%* | 4.07\% | 3.80\% * |
| Vermont | 2.37\% | 4.47\% | 10.77\% | 3.32\%* | 0.70\% * | 10.38\%* | 3.90\% | 1.44\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.93\% | 5.29\% | 9.16\% | 4.63\% | 8.19\%* | 2.95\%* | 3.61\% | 3.96\%* |
| New York | 2.28\% | 3.17\% | 7.21\% | 8.41\%* | 2.72\%* | 1.34\%* | 2.83\% | 1.48\% |
| Pennsylvania | 1.88\% | 4.55\% | 10.49\% | 4.90\% | 3.70\%* | 2.37\%* | 2.99\% | 2.33\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.96\% | 5.87\% | 5.15\% | 3.08\% | 2.82\%* | 2.01\%* | 3.46\% | 1.81\%* |
| Indiana | 3.27\% | 8.04\% | 7.21\% | 10.14\%* | 3.46\%* | 4.66\%* | 4.80\% | 2.57\% |
| Michigan | 2.89\% | 5.07\% | 8.02\% | 9.99\% | 9.90\%* | 2.97\%* | 4.41\% | 3.28\% |
| Ohio | 1.88\% | 3.71\% | 4.95\% | 6.35\%* | 5.77\%* | 0.81\%* | 2.73\% | 1.02\% * |
| Wisconsin | 3.39\% | 5.81\% | 8.80\% | 8.80\%* | 5.75\%* | 4.32\%* | 4.20\% | 3.13\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.75\% | 5.26\% | 10.52\%* | 3.98\%* | 3.23\%* | 0.07\%* | 3.03\% | 1.69\%* |
| Kansas | 2.68\% | 6.20\% | 10.74\% | 5.18\%* | 10.00\%* | 3.11\%* | 4.48\% | 2.22\% |
| Minnesota | 1.57\% | 3.74\% | 9.80\%* | 3.89\%* | 3.23\%* | 6.60\%* | 2.76\% | 3.27\%* |
| Missouri | 2.44\% | 4.96\% | 8.61\% | 4.52\% | 1.30\%* | 1.99\%* | 4.15\% | 1.82\%* |
| Nebraska | 3.46\% | 4.11\% | 10.19\%* | 5.38\%* | 3.56\%* | 6.55\%* | 3.75\% | 4.84\%* |
| North Dakota | 2.68\% | 4.72\% | 10.46\% | 7.50\%* | 5.01\%* | 6.38\%* | 4.57\% | 3.89\% |
| South Dakota | 3.30\% | 4.56\% | 10.50\%* | 6.37\%* | 2.86\%* | 0.79\%* | 4.88\% | 0.56\% * |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 5.29\% | 9.30\% | 9.12\% | 7.62\%* | 2.14\%* | 0.64\%* | 7.56\% | 0.93\% * |
| District of Columbia | 2.94\% | 6.21\% | 12.08\%* | 6.98\% | 4.22\%* | 5.70\%* | 3.70\% | 3.82\% |
| Florida | 3.08\% | 4.61\% | 9.48\% | 2.55\%* | 4.27\%* | 3.23\%* | 4.60\% | 2.61\%* |
| Georgia | 1.91\% | 2.46\% | 8.91\%* | 7.37\%* | 5.14\%* | 3.16\%* | 2.19\% | 3.25\%* |
| Maryland | 2.01\% | 5.20\% | 10.55\%* | 7.98\%* | 6.30\%* | 3.90\%* | 4.25\% | 2.16\% * |
| North Carolina | 2.86\% | 2.96\% | 6.85\%* | 7.65\%* |  | 2.64\%* | 3.37\% | 2.53\%* |
| South Carolina | 2.57\% | 8.57\%* | 8.37\%* | 10.71\%* | 2.68\%* | 6.02\%* | 4.67\% | 1.94\%* |
| Virginia | 2.62\% | 6.62\% | 6.81\% | 5.33\%* | 3.37\%* | 3.17\%* | 3.42\% | 2.30\%* |
| West Virginia | 2.94\% | 6.08\% | 7.39\% | 4.75\% | 1.76\%* | 3.77\%* | 4.12\% | 2.97\% * |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.00\% | 5.54\% | 6.42\% | 5.03\%* | 1.52\%* | 2.67\%* | 4.30\% | 2.13\%* |
| Kentucky | 2.20\% | 5.51\% | 6.34\% | 5.33\% |  | 1.23\% * | 3.47\% | 2.14\%* |
| Mississippi | 2.24\% | 5.10\% | 12.21\%* | 7.22\%* | 0.76\% * | 3.59\%* | 4.38\% | 2.27\%* |
| Tennessee | 2.79\% | 5.69\% | 9.42\% | 6.29\%* | 0.58\%* | 3.14\%* | 5.62\% | 2.26\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.54\% | 8.89\% | 8.05\% * | 4.88\%* |  | 1.59\% * | 5.33\% | 0.99\% * |
| Louisiana | 2.66\% | 9.18\% | 7.34\%* | 4.27\%* | 5.39\%* | 11.41\%* | 6.32\% | 7.65\%* |
| Oklahoma | 3.14\% | 7.72\% | 12.56\%* | 4.37\% | 0.07\% * | 3.06\%* | 5.79\% | 2.12\%* |
| Texas | 2.21\% | 7.48\% | 4.62\% | 2.73\%* | 0.27\%* | 2.51\%* | 4.28\% | 1.85\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3.48\% | 8.37\% | 7.60\%* | 4.01\%* | 4.17\%* | 2.54\%* | 6.05\% | 2.29\%* |
| Colorado | 2.71\% | 5.61\% | 11.06\%* | 1.76\%* | 7.21\%* | 2.01\%* | 3.90\% | 2.59\%* |
| Idaho | 2.97\% | 6.31\% | 10.92\%* | 5.47\%* | 3.20\% * | 0.05\%* | 4.57\% | 1.60\%* |
| Montana | 3.39\% | 5.73\% | 6.70\% | 12.57\%* | 2.08\%* | 0.09\%* | 4.36\% | 2.32\%* |
| Nevada | 2.79\% | 12.81\%* | 12.23\% | 4.37\%* | 4.24\%* | 4.98\%* | 4.55\% | 2.36\%* |
| New Mexico | 2.38\% | 8.14\% | 10.14\%* | 4.34\%* | 4.73\%* | 0.72\%* | 4.52\% | 1.90\%* |
| Utah | 2.86\% | 6.73\% | 12.27\%* | 7.77\%* | 11.48\%* | 0.47\%* | 4.17\% | 1.16\%* |
| Wyoming | 3.00\% | 8.58\% | 8.32\% | 7.07\% | 3.55\% * | 7.71\%* | 3.25\% | 5.23\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.21\% | 6.26\% | 9.05\% | 7.86\%* | 6.36\%* | 2.55\%* | 3.62\% | 2.60\% |
| California | 2.19\% | 3.68\% | 4.84\% | 2.63\% | 3.64\% | 1.74\% | 2.79\% | 1.68\% |
| Hawaii | 2.28\% | 3.74\% | 7.46\% | 4.04\%* | 7.10\%* | 2.29\%* | 2.76\% | 3.48\% * |
| Oregon | 2.64\% | 6.42\% | 10.42\% | 6.13\% | 0.94\% * | 6.63\%* | 4.03\% | 4.26\%* |
| Washington | 3.55\% | 5.62\% | 4.51\% | 11.92\%* | 5.07\%* | 4.55\%* | 4.99\% | 4.35\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 7.3\% | 13.2\% | 11.0\% | 4.5\% | 2.0\% | 0.8\% | 11.6\% | 1.6\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 10.0\% | . | . | . | . |  | 13.2\% | 4.0\%* |
| Maine | 6.6\% |  |  |  |  |  | 10.5\% | . |
| Massachusetts | 17.4\% | . |  |  |  |  | 26.6\% | 1.2\%* |
| New Hampshire | 10.7\% | . | . | . | . |  | 16.2\% | 1.3\%* |
| Rhode Island | 9.9\% | . | . |  |  |  | 14.0\% |  |
| Vermont | 7.6\% | . | . | . | . | . | 11.1\% | 0.7\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 12.2\% | . | . | . | . | . | 15.6\% | 4.9\%* |
| New York | 13.2\% | . | . |  |  |  | 17.9\% | 2.9\%* |
| Pennsylvania | 10.1\% | . | . | . | . | . | 15.4\% | 1.8\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 6.1\% | . | . | . |  |  | 9.5\% | 1.4\%* |
| Indiana | 5.8\%* | . | . | . | . |  | 8.4\%* | 3.3\%* |
| Michigan | 5.6\% | . | . | . | . | . | 7.6\% | 2.8\%* |
| Ohio | 3.8\% | . |  |  |  |  | 7.1\% | 0.0\%* |
| Wisconsin | 4.0\%* | . | . | . | . | . | 6.1\%* | 0.7\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 6.5\% | . | . | . | . |  | 10.3\% | 1.9\%* |
| Kansas | 4.8\% | . | . | . | . |  | 6.9\%* | 1.5\%* |
| Minnesota | 4.3\%* | . | . | . | . | . | 6.9\%* | . |
| Missouri | 3.6\% | . | . | . |  |  | 5.8\%* | 0.6\%* |
| Nebraska | 2.7\% | . | . | . | . |  | 4.5\% |  |
| North Dakota | 5.3\%* | . | . | . | . |  | 8.1\%* | 1.5\%* |
| South Dakota | 3.7\%* | . | . | . | . | . | 6.1\%* | . |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 18.6\%* | . | . | . | . | . | 32.5\% | 1.7\%* |
| District of Columbia | 4.9\% | . | . | . | . | . | 5.7\%* | 3.8\% |
| Florida | 7.0\% | . | . | . | . |  | 12.5\% | 0.4\%* |
| Georgia | 5.5\%* | . | . | . | . |  | 11.2\%* |  |
| Maryland | 10.7\% | . | . | . | . | . | 17.3\% | 1.3\%* |
| North Carolina | 3.7\% | . | . | . | . |  | 6.4\% |  |
| South Carolina | 3.9\%* | . | . | . | . | . | 5.9\%* | 1.7\%* |
| Virginia | 6.4\% | . | . | . | . |  | 11.1\% | 1.0\%* |
| West Virginia | 3.2\%* | . | . | . | . | . | 5.8\%* | 0.5\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 4.6\% | . | . | . | . | . | 6.9\% | 1.8\%* |
| Kentucky | 6.0\% | . | . | . | . | . | 10.7\% | 0.3\%* |
| Mississippi | 3.0\%* | . | . | . | . | . | 7.3\%* |  |
| Tennessee | 3.1\%* | . | . | . | . | . | 7.1\%* | . |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.2\%* | . | . | . | . | . | 2.2\%* |  |
| Louisiana | 1.7\%* | . | . | . | . | . | 2.9\%* | 0.8\%* |
| Oklahoma | 2.4\%* | . | . | . | . | . | 4.8\%* |  |
| Texas | 1.7\% | . | . | . | . | . | 3.4\% | 0.4\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3.7\%* | . | . | . | . | . | 6.3\%* | 1.4\%* |
| Colorado | 6.5\% | . | . | . | . | . | 9.8\% | 1.9\%* |
| Idaho | 1.6\%* | . | . | . | . | . | 2.8\%* | . |
| Montana | 2.9\%* | . | . | . | . |  | 3.2\%* | 2.3\%* |
| Nevada | 4.5\%* | . | . | . | . | . | 7.3\%* | 2.0\%* |
| New Mexico | 5.8\% | . | . | . | . |  | 10.0\%* | 1.3\%* |
| Utah | 9.8\% | . | . | . | . | . | 16.1\% | 1.0\%* |
| Wyoming | 2.0\%* | . | . | . | . | . | 3.5\%* | . |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.7\%* | . | . | . | . | . | 4.7\% | 0.2\%* |
| California | 12.1\% | . | . | . | . | . | 17.0\% | 4.5\% |
| Hawaii | 12.3\% | . | . | . | . | . | 16.3\% | 4.0\%* |
| Oregon | 6.1\% | . | . | . | . | . | 9.3\% | 0.5\%* |
| Washington | 3.8\% | . | - | - | - | - | 5.8\% | 0.8\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.26\% | 0.59\% | 1.17\% | 0.58\% | 0.45\% | 0.15\% | 0.46\% | 0.23\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.98\% | . |  |  | . |  | 2.40\% | 2.33\%* |
| Maine | 1.61\% | . | . | . | . |  | 2.44\% |  |
| Massachusetts | 1.97\% |  |  |  |  |  | 4.21\% | 0.56\%* |
| New Hampshire | 1.00\% | . | . | . |  |  | 1.56\% | 1.45\%* |
| Rhode Island | 1.31\% | . | . | . |  |  | 1.47\% |  |
| Vermont | 1.67\% | . | . | . | . |  | 2.51\% | 0.39\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.56\% | . | . | . | . | . | 2.62\% | 1.96\%* |
| New York | 1.94\% | . | . | . | . |  | 2.91\% | 1.02\%* |
| Pennsylvania | 1.47\% | . | . | . | . | . | 2.05\% | 0.95\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.60\% | . | . | . | . |  | 2.45\% | 0.76\% * |
| Indiana | 2.38\% * | . |  |  |  |  | 3.09\%* | 1.98\%* |
| Michigan | 0.57\% | . |  |  |  |  | 1.45\% | 1.26\%* |
| Ohio | 0.68\% | . | . | . | . |  | 1.25\% | 0.02\% * |
| Wisconsin | 1.42\%* | . | . | . | . | . | 1.96\%* | 0.58\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.44\% | . | . | . | . | . | 1.79\% | 1.70\%* |
| Kansas | 1.42\% | . | . | . | . | . | 2.07\%* | 1.36\%* |
| Minnesota | 1.65\%* | . |  | . | . |  | 2.65\%* |  |
| Missouri | 0.95\% | . | . | . | . |  | 1.92\%* | 0.46\% * |
| Nebraska | 0.75\% | . | . | . | . |  | 1.30\% |  |
| North Dakota | 1.60\% * | . |  |  |  |  | 2.45\%* | 1.27\%* |
| South Dakota | 1.50\%* | . | . | . | . | . | 2.07\%* | . |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 5.81\%* | . | . | . | . | . | 8.89\% | 0.80\%* |
| District of Columbia | 1.38\% |  |  |  |  |  | 2.40\%* | 1.02\% |
| Florida | 1.35\% | . | . | . | . |  | 2.84\% | 0.30\% * |
| Georgia | 2.12\%* | . | . | . | . |  | 4.43\%* |  |
| Maryland | 1.77\% | . | . | . | . |  | 3.57\% | 1.01\%* |
| North Carolina | 0.90\% | . | . | . | . | . | 1.41\% |  |
| South Carolina | 1.24\%* | . | . | . | . | . | 1.85\%* | 1.25\%* |
| Virginia | 1.22\% | . | . | . | . | . | 2.41\% | 0.59\%* |
| West Virginia | 1.01\%* | . | . | . | . | . | 2.45\%* | 0.45\% * |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.07\% | . | . | . | . | . | 1.80\% | 1.22\%* |
| Kentucky | 1.12\% | . | . | . | . | . | 2.08\% | 0.22\%* |
| Mississippi | 1.14\%* | . | . | . |  |  | 4.85\%* |  |
| Tennessee | 1.20\%* | . | . | . | . | . | 2.63\%* |  |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.08\% * | . | . | . | . | . | 2.17\%* |  |
| Louisiana | 0.80\% * | . | . | . | . | . | 1.59\%* | 0.41\% * |
| Oklahoma | 1.13\%* | . | . | . | . |  | 2.00\%* |  |
| Texas | 0.44\% | . | . | . | . | . | 0.98\% | 0.26\% * |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.44\% * | . | . | . | . | . | 2.63\%* | 0.89\%* |
| Colorado | 1.68\% | . | . | . | . | . | 1.93\% | 1.89\%* |
| Idaho | 0.69\%* | . | . | . | . | . | 1.18\%* |  |
| Montana | 1.08\%* | . | . | . | . | . | 0.98\%* | 2.23\%* |
| Nevada | 1.78\%* | . | . | . | . | . | 2.69\%* | 1.06\% * |
| New Mexico | 1.57\% | . | . | . | . | . | 3.11\%* | 0.98\%* |
| Utah | 1.26\% | . | . | . | . | . | 2.78\% | 0.70\% * |
| Wyoming | 0.92\% * | . | . | . | . | . | 1.50\%* |  |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 0.86\%* | . | . | . | . | . | 1.39\% | 0.21\%* |
| California | 1.24\% | . | . | . | . | . | 1.78\% | 1.12\% |
| Hawaii | 1.58\% | . | . | . | . | . | 1.59\% | 3.68\%* |
| Oregon | 1.42\% | . | - |  | . |  | 1.90\% | 0.43\% * |
| Washington | 1.02\% | . | . | . | . | . | 1.65\% | 0.59\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 13.8\% | 22.2\% | 18.3\% | 11.2\% | 4.8\% | 4.6\% | 20.1\% | 5.2\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 16.3\% |  | . | . | . |  | 23.2\% | 3.6\%* |
| Maine | 8.8\% |  |  |  |  |  | 13.2\% | 1.2\%* |
| Massachusetts | 6.7\% |  |  | . | . |  | 8.0\% | 4.6\%* |
| New Hampshire | 6.4\% | . | . | . | . |  | 8.2\% | 3.3\%* |
| Rhode Island | 13.3\% |  |  |  |  |  | 18.2\% | 1.5\%* |
| Vermont | 9.3\% | . | . | . | . | . | 13.1\% | 1.8\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 19.6\% | . | . | . | . | . | 24.8\% | 8.3\%* |
| New York | 15.4\% |  |  | . | . |  | 19.7\% | 5.9\% |
| Pennsylvania | 12.4\% | . | . | . | . | . | 18.2\% | 3.3\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 19.8\% |  | . | . | . | . | 30.8\% | 4.0\%* |
| Indiana | 14.6\% | . | . | . | . | . | 24.9\% | 5.2\%* |
| Michigan | 21.2\% | . | . | . | . | . | 28.9\% | 10.0\%* |
| Ohio | 14.6\% |  |  |  | . |  | 24.9\% | 2.6\%* |
| Wisconsin | 16.3\% | . | . | . | . | . | 23.4\% | 5.3\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 12.7\% | . | . | . | . | . | 22.9\% | 0.6\%* |
| Kansas | 17.8\% |  | . | . | . | . | 26.1\% | 4.6\%* |
| Minnesota | 15.8\% |  | . | . | . | . | 21.2\% | 6.9\%* |
| Missouri | 16.8\% |  |  | . | . |  | 26.5\% | 3.2\%* |
| Nebraska | 18.5\% |  | . | . | . | . | 22.9\% | 11.6\%* |
| North Dakota | 12.1\% | . | . | . | . | . | 13.2\% | 10.7\% * |
| South Dakota | 14.5\% | . | . | . | . | . | 23.4\% | 0.8\%* |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 4.5\% | . | . | . | . | . | 7.3\%* | 1.2\%* |
| District of Columbia | 16.6\% | . | . | . | . | . | 20.9\% | 11.2\%* |
| Florida | 10.7\% | . | . | . | . |  | 14.2\% | 6.5\%* |
| Georgia | 14.9\% | . | . | . | . | . | 24.6\% | 5.5\%* |
| Maryland | 15.9\% | . | . | . | . | . | 25.4\% | 2.1\%* |
| North Carolina | 11.7\% | . | . | . | . |  | 16.2\% | 5.6\%* |
| South Carolina | 7.6\% | . | . | . | . | . | 12.1\%* | 2.8\%* |
| Virginia | 11.3\% |  | . | . | . |  | 18.3\% | 3.0\%* |
| West Virginia | 11.6\% | . | . | . | . | . | 16.4\% | 6.8\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 11.2\% | . | . | . | . | . | 18.4\% | 2.5\%* |
| Kentucky | 10.9\% | . | . | . | . | . | 16.6\% | 3.8\%* |
| Mississippi | 13.0\% | . | . | . | . | . | 23.8\% | 5.2\%* |
| Tennessee | 12.4\% | . | . | . | . | . | 21.6\% | 5.3\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 12.7\% | . | . | . | . | . | 22.2\% | 1.5\%* |
| Louisiana | 14.3\% | . | . | . | . | . | 22.1\%* | 8.0\%* |
| Oklahoma | 12.2\% |  | . | . | . | . | 19.4\% | 4.9\%* |
| Texas | 10.8\% | . | . | . | . | . | 18.1\% | 5.2\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 12.0\% | . | . | . | . | . | 19.1\% | 5.7\%* |
| Colorado | 9.7\% | . | . | . | . | . | 12.5\% | 5.6\%* |
| Idaho | 14.8\% | . | . | . | . | . | 23.3\% | 2.2\%* |
| Montana | 10.2\% |  | . | . | . |  | 16.6\% | 0.5\%* |
| Nevada | 13.0\% | . | . | . | . | . | 20.9\% | 5.6\%* |
| New Mexico | 11.1\% | . | . | . | . |  | 18.3\% | 3.0\%* |
| Utah | 14.4\% | . | . | . | . | . | 23.6\% | 1.5\%* |
| Wyoming | 7.3\% | . | . | . | . | . | 7.6\% | 6.9\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 12.5\% | . | . | . | . | . | 16.7\% | 7.2\% |
| California | 12.9\% | . | . | . | . | . | 17.2\% | 6.4\% |
| Hawaii | 9.6\% | . | . | . | . | . | 11.7\% | 5.1\%* |
| Oregon | 18.7\% |  | . | . | . | . | 24.2\% | 9.0\%* |
| Washington | 13.9\% | - | - | - | - | - | 17.5\% | 8.3\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.26\% | 0.57\% | 1.40\% | 0.79\% | 0.51\% | 0.46\% | 0.51\% | 0.33\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3.32\% | . | . | . | . | . | 3.82\% | 2.67\%* |
| Maine | 1.24\% | . | . | . | . | . | 1.80\% | 1.37\%* |
| Massachusetts | 1.68\% | . | . | . |  |  | 1.55\% | 2.49\% * |
| New Hampshire | 1.02\% | . | . | . |  |  | 1.67\% | 2.84\%* |
| Rhode Island | 2.07\% | . | . | . |  |  | 2.38\% | 0.65\%* |
| Vermont | 1.81\% | . | . | . | . | . | 3.18\% | 1.49\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.98\% | . | . | . | . | . | 3.15\% | 3.72\% * |
| New York | 1.69\% | . | . | . |  | . | 2.12\% | 1.29\% |
| Pennsylvania | 1.89\% | . | . | . | . | . | 3.06\% | 1.09\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.57\% | . | . | . | . | . | 2.88\% | 1.34\%* |
| Indiana | 1.66\% | . | . | . |  |  | 5.18\% | 2.00\% * |
| Michigan | 1.92\% | . | . | . | . | . | 2.37\% | 3.08\%* |
| Ohio | 1.66\% | . | . | . | . | . | 2.23\% | 0.82\%* |
| Wisconsin | 3.10\% | . | . | . | . | . | 5.15\% | 2.44\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.48\% | . | . | . | . | . | 3.70\% | 0.44\%* |
| Kansas | 2.33\% | . | . | . | . | . | 3.63\% | 2.27\%* |
| Minnesota | 1.67\% | . | . | . | . | . | 3.18\% | 3.27\% * |
| Missouri | 2.40\% | . | . | . | . | . | 4.28\% | 1.39\%* |
| Nebraska | 3.16\% | . | . | . | . | . | 3.31\% | 4.84\%* |
| North Dakota | 2.36\% | . | . | . | . | . | 2.88\% | 3.72\%* |
| South Dakota | 2.59\% | . | . | . | . | . | 3.67\% | 0.56\%* |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.08\% | . | . | . | . | . | 2.42\%* | 0.66\%* |
| District of Columbia | 2.89\% | . | . | . | . | . | 3.87\% | 3.52\%* |
| Florida | 2.27\% | . | . | . | . | . | 2.39\% | 2.73\%* |
| Georgia | 1.86\% | . | . | . | . | . | 3.29\% | 3.26\%* |
| Maryland | 2.39\% | . | . | . | . | . | 4.10\% | 2.00\%* |
| North Carolina | 2.40\% | . | . | . | . | . | 3.14\% | 2.12\%* |
| South Carolina | 2.18\% | . | . | . | . | . | 4.06\%* | 1.40\%* |
| Virginia | 2.16\% | . | . | . | . | . | 3.41\% | 1.73\%* |
| West Virginia | 2.47\% | . | . | . | . | . | 3.68\% | 3.00\% * |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.40\% | . | . | . | . | . | 3.71\% | 2.05\%* |
| Kentucky | 2.21\% | . | . | . | . | . | 3.25\% | 2.04\%* |
| Mississippi | 2.33\% | . | . | . |  |  | 5.05\% | 2.27\%* |
| Tennessee | 2.50\% | . | . | . | - | . | 5.23\% | 2.26\% * |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.43\% | . | . | . | . | . | 2.78\% | 0.99\% * |
| Louisiana | 3.27\% | . | . | . | . | . | 7.67\%* | 7.72\%* |
| Oklahoma | 2.48\% | . | . | . | . | . | 4.19\% | 2.12\%* |
| Texas | 2.03\% | . | . | . | . | . | 3.91\% | 1.79\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.57\% | . | . | . | . | . | 3.60\% | 1.99\%* |
| Colorado | 1.31\% | . | . | . | . | . | 2.88\% | 2.30\% * |
| Idaho | 3.20\% | . | . | . | . | . | 5.16\% | 1.60\%* |
| Montana | 2.57\% | . | . | . | . | . | 3.48\% | 0.63\%* |
| Nevada | 1.95\% | . | . | . | . | . | 3.99\% | 2.35\% * |
| New Mexico | 1.84\% | . | . | . | . | . | 3.12\% | 1.78\%* |
| Utah | 2.16\% | . | . | . | . | . | 3.39\% | 1.10\%* |
| Wyoming | 1.84\% | . | . | . | . | . | 2.19\% | 4.88\% * |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.00\% | . | . | . | . | . | 3.19\% | 1.86\% |
| California | 1.77\% | . | . | . | . | . | 2.36\% | 1.33\% |
| Hawaii | 1.75\% | . | . | . | . | . | 2.58\% | 1.67\%* |
| Oregon | 2.46\% | . | . |  | . | . | 3.25\% | 3.80\% * |
| Washington | 2.43\% | - | . | . | . | . | 2.34\% | 4.41\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 4.1\% | 7.4\% | 4.4\% | 2.9\% | 1.1\% | 1.4\%* | 6.2\% | 1.4\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 5.4\% | . | . | . | . | . | 6.6\% | 3.2\%* |
| Maine | 6.3\% | . | . | . | . | . | 10.1\% |  |
| Massachusetts | 4.6\% | . | . |  |  |  | 3.5\%* | 6.5\%* |
| New Hampshire | 6.0\% | . | . | . |  |  | 7.5\% | 3.3\%* |
| Rhode Island | 9.9\% | . | . | . | . | . | 11.4\% | 6.5\%* |
| Vermont | 4.4\% | . | . | . | . | . | 6.7\% | . |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 5.7\% | . | . | . | . | . | 8.1\% | 0.6\%* |
| New York | 5.1\% | . | . | . | . | . | 7.4\% | 0.2\%* |
| Pennsylvania | 6.7\% | . | . | . | . | . | 9.1\% | 3.0\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3.1\% | . | . | . | . | . | 5.4\% |  |
| Indiana | 4.1\%* | . | . | . | . | . | 4.2\%* | 4.0\%* |
| Michigan | 5.2\% | . | . | . | . | . | 7.4\% | 2.1\%* |
| Ohio | 2.9\%* | . | . | . | . | . | 5.1\%* | 0.4\%* |
| Wisconsin | 5.2\% | . | . | . | . | . | 7.7\% | 1.3\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3.5\%* | . | . | . | . | . | 6.4\%* |  |
| Kansas | 5.2\% | . | . | . | . | . | 5.9\%* | 4.2\%* |
| Minnesota | 5.1\% | . | . | . | . | . | 8.2\%* | 0.0\%* |
| Missouri | 2.5\%* | . | . | . | . | . | 4.3\%* |  |
| Nebraska | 2.3\%* | . | . | . | . | . | 3.8\%* |  |
| North Dakota | 13.8\% | . | . | . | . | . | 20.5\% | 4.3\%* |
| South Dakota | 3.9\%* | . | . | . | . | . | 6.5\%* |  |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.5\% | . | . | . | . | . | 6.1\%* | 0.3\%* |
| District of Columbia | 3.3\%* | . | . | . | . | . | 4.2\%* | 2.2\%* |
| Florida | 4.3\%* | . | . | . | . | . | 4.9\% | 3.5\%* |
| Georgia | 2.6\% | . | . | . | . | . | 5.3\% | 0.0\%* |
| Maryland | 4.2\% | . | . | . | . | . | 5.7\% | 2.1\%* |
| North Carolina | 4.5\%* | . | . | . | . | . | 6.7\%* | 1.5\%* |
| South Carolina | 1.1\%* | . | . | . | . | . | 1.6\%* | 0.7\%* |
| Virginia | 4.6\% | . | . | . | . | . | 8.5\% | 0.2\%* |
| West Virginia | 7.4\%* | . | . | . | . | . | 11.6\%* | 3.3\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 7.0\% | . | . | . | . | . | 12.5\% | 0.2\%* |
| Kentucky | 3.6\%* | . | . | . | . | . | 5.5\%* | 1.4\%* |
| Mississippi | 1.1\%* | . | . | . | . | . | 2.6\%* |  |
| Tennessee | 2.3\%* | . | . | - | . | - | 2.3\%* | 2.2\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.9\%* | . | . | . | . | . | 3.5\%* |  |
| Louisiana | 3.4\%* | . | . | . | . | . | 7.5\%* |  |
| Oklahoma | 2.6\%* | . | . | . | . | . | 5.1\%* |  |
| Texas | 2.8\%* | . | . | . | . | . | 3.9\%* | 2.0\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3.1\%* | . | . | . | . | . | 6.3\%* | 0.2\%* |
| Colorado | 2.5\%* | . | . | . | . | . | 4.2\%* |  |
| Idaho | 5.3\% | . | . | . | . | . | 8.9\% |  |
| Montana | 8.5\% | . | . | . | . | . | 13.6\% | 0.9\%* |
| Nevada | 1.6\%* | . | . | . | . | . | 3.2\%* |  |
| New Mexico | 1.5\%* | . | . | . | . | . | 2.8\%* |  |
| Utah | 4.7\% | . | . | . | . | . | 8.0\% |  |
| Wyoming | 13.5\% | - | . | . | . | . | 20.1\% | 4.6\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 6.7\% | . | . | . | . | . | 9.8\%* | 2.8\%* |
| California | 2.5\% | . | . | . | . | . | 4.1\% | 0.0\%* |
| Hawaii | 5.8\% | . | . | . | . | . | 7.9\% | 1.2\%* |
| Oregon | 6.7\% | . | . | . | . | . | 7.9\%* | 4.6\%* |
| Washington | 4.7\% | . | . | . | . | . | 6.9\%* | 1.3\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.19\% | 0.35\% | 0.44\% | 0.45\% | 0.17\% | 0.51\%* | 0.28\% | 0.32\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 0.77\% | . | . | . | . | . | 1.49\% | 1.65\% * |
| Maine | 1.04\% |  |  | . |  | . | 1.62\% |  |
| Massachusetts | 1.17\% | . | . | . |  | . | 1.26\%* | 2.86\% * |
| New Hampshire | 1.25\% | . | . | . | . | . | 1.10\% | 2.84\%* |
| Rhode Island | 1.96\% | . | . | . |  | . | 2.44\% | 3.78\% * |
| Vermont | 0.88\% | . | . | . | . | . | 1.27\% | . |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 0.81\% | . | . | . | . | . | 1.27\% | 0.46\% * |
| New York | 1.02\% | . | . | . | . | . | 1.41\% | 0.05\% * |
| Pennsylvania | 1.03\% | . | . | . | . | . | 1.41\% | 1.61\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.74\% | . | . | . | . | . | 1.40\% |  |
| Indiana | 1.73\%* | . | . | . |  | . | 1.87\%* | 2.20\% * |
| Michigan | 1.31\% | . | . | . |  | . | 1.86\% | 1.21\%* |
| Ohio | 0.89\%* | . | . | . |  | . | 1.81\%* | 0.63\% * |
| Wisconsin | 1.04\% | . | . | . | . | . | 2.28\% | 1.24\% * |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.10\%* | . | . | . | . | . | 2.02\%* |  |
| Kansas | 1.48\% | . | . | . | . | . | 2.86\%* | 2.23\% * |
| Minnesota | 1.46\% | . | . | . | . | . | 2.73\%* | 0.01\%* |
| Missouri | 0.95\%* | . | . | . | . | . | 1.62\%* |  |
| Nebraska | 0.87\%* | . | . | . | . | . | 1.43\%* |  |
| North Dakota | 2.90\% | . | . | . | . | . | 5.28\% | 2.97\%* |
| South Dakota | 1.26\%* | . | . | . | . | . | 2.51\%* |  |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 0.98\% | . | . | . | . | . | 2.08\%* | 0.41\% * |
| District of Columbia | 1.20\%* | . | . | . | . | . | 2.14\%* | 1.97\%* |
| Florida | 1.38\%* | . | . | . | . | . | 1.24\% | 2.16\%* |
| Georgia | 0.69\% | . | . | . | . | . | 1.36\% | 0.03\% * |
| Maryland | 1.10\% | . | . | . | . | . | 1.69\% | 1.25\%* |
| North Carolina | 1.53\%* | . | . | . | . | . | 2.26\%* | 1.08\% * |
| South Carolina | 0.68\%* | . | . | . | . | . | 1.45\%* | 0.43\% * |
| Virginia | 0.91\% | . | . | . | . | . | 1.59\% | 0.12\%* |
| West Virginia | 2.36\%* | . | . | . | . | . | 3.82\%* | 2.25\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.21\% | . | . | . | . | . | 2.15\% | 0.16\% * |
| Kentucky | 1.17\%* | . | . | . | . | . | 1.71\%* | 0.99\% * |
| Mississippi | 0.68\%* | . | . | . | . | . | 1.57\%* |  |
| Tennessee | 1.28\%* | . | . | . | . | . | 1.20\%* | 1.99\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 0.72\%* | . | . | . | . | . | 1.39\%* |  |
| Louisiana | 1.93\%* | . | . | . | . | . | 3.96\%* |  |
| Oklahoma | 1.37\%* | . | . | . | . | . | 2.58\%* |  |
| Texas | 1.08\%* | . | . | . | . | . | 1.97\%* | 1.52\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.19\%* | . | . | . | . | . | 2.42\%* | 0.33\% * |
| Colorado | 0.83\%* | . | . | . | . | . | 1.68\%* |  |
| Idaho | 1.40\% | . | . | . | . | . | 2.39\% |  |
| Montana | 1.53\% | . | . | . | . | . | 2.44\% | 0.49\% * |
| Nevada | 0.87\%* | . | . | . | . | . | 1.55\%* |  |
| New Mexico | 1.03\%* | . | . | . | . | . | 1.83\%* |  |
| Utah | 1.34\% | . | . | . | . | . | 2.27\% |  |
| Wyoming | 1.47\% | . | . | . | . | . | 2.38\% | 1.86\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.40\% | . | . | . | . | . | 3.15\%* | 2.07\% * |
| California | 0.48\% | . | . | . | . | . | 0.81\% | 0.04\%* |
| Hawaii | 0.83\% | . | . | . | . | . | 1.35\% | 1.02\%* |
| Oregon | 1.74\% | . | . | . | . | . | 2.48\%* | 3.40\%* |
| Washington | 1.29\% | - |  | . | . |  | 2.11\%* | 0.86\% * |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | employees | $25-99$ employees | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 33.8\% | 10.9\% | 20.4\% | 28.3\% | 42.0\% | 71.5\% | 15.1\% | 59.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 38.2\% | . | . | . | 42.4\% | 76.2\% | 21.1\% | 69.7\% |
| Maine | 29.7\% | . | . | . | 54.4\% | 75.2\% | 8.7\%* | 65.6\% |
| Massachusetts | 26.7\% | . | . | . | 26.0\% | 73.4\% | 14.0\% | 49.2\% |
| New Hampshire | 29.3\% |  | . | . | 27.0\%* | 71.6\% | 14.9\% | 54.1\% |
| Rhode Island | 28.0\% | . | . | . | 45.5\% | 67.0\% | 17.4\% | 53.2\% |
| Vermont | 21.6\% | . | . | . | 12.7\%* | 79.9\% | 7.1\% | 49.8\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 33.6\% | . | . | . | 54.5\% | 75.3\% | 19.2\% | 64.6\% |
| New York | 31.0\% |  | . | . | 54.6\% | 71.2\% | 16.7\% | 62.1\% |
| Pennsylvania | 33.8\% | . | . | . | 41.4\% | 79.3\% | 15.0\% | 62.8\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 32.7\% | . | . | . | 46.8\% | 67.1\% | 15.1\% | 57.6\% |
| Indiana | 37.3\% | . | . | . | 36.6\% | 74.8\% | 15.3\% | 57.5\% |
| Michigan | 29.8\% | . | . | . | 53.1\% | 63.6\% | 10.3\% | 58.1\% |
| Ohio | 33.4\% | . | . | . | 34.9\% | 69.5\% | 14.1\% | 56.1\% |
| Wisconsin | 23.0\% | . | . | . | 38.8\% | 66.8\% | 3.5\%* | 52.9\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 29.9\% | . | . | . | 37.6\% | 68.9\% | 11.3\% | 51.9\% |
| Kansas | 22.3\% | . | . | . | 23.5\%* | 61.5\% | 8.1\%* | 45.0\% |
| Minnesota | 26.8\% | . | . | . | 41.5\% | 69.6\% | 10.4\% | 53.6\% |
| Missouri | 22.5\% |  | . | . | 36.0\% | 51.8\% | 7.2\%* | 44.0\% |
| Nebraska | 23.6\% | . | . | . | 17.1\%* | 67.4\% | 10.0\%* | 44.4\% |
| North Dakota | 20.1\% | . | . | . | 15.9\%* | 64.5\% | 6.1\% | 39.8\% |
| South Dakota | 18.0\% | . | . | . | 15.0\%* | 53.7\% | 6.5\%* | 35.7\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 38.1\% | . | . | . | 60.4\% | 79.0\% | 14.5\% | 66.8\% |
| District of Columbia | 45.3\% | . | . | . | 72.7\% | 85.9\% | 25.1\% | 70.6\% |
| Florida | 36.9\% |  | . | . | 46.4\% | 75.0\% | 14.3\% | 64.6\% |
| Georgia | 36.8\% | . | . | . | 35.7\% * | 62.6\% | 17.2\% | 55.6\% |
| Maryland | 36.5\% | . | . | . | 50.8\% | 74.0\% | 16.4\% | 65.7\% |
| North Carolina | 27.6\% | . | . | . | 20.6\%* | 71.3\% | 9.7\%* | 51.6\% |
| South Carolina | 30.8\% |  | . | . | 40.6\% | 69.8\% | 7.3\%* | 56.0\% |
| Virginia | 42.2\% | . | . | . | 70.0\% | 84.1\% | 16.5\% | 72.1\% |
| West Virginia | 30.4\% | . | . | . | 35.3\% | 69.4\% | 8.5\% | 52.1\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 29.6\% | . | . | . | 32.0\%* | 69.0\% | 10.5\%* | 52.8\% |
| Kentucky | 30.6\% | . | . | . | 32.8\% | 65.7\% | 15.2\% | 49.6\% |
| Mississippi | 30.7\% | . | . | . | 18.3\%* | 61.6\% | 7.5\% | 47.4\% |
| Tennessee | 36.0\% | . | . | . | 39.9\% | 69.1\% | 8.9\%* | 56.8\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 25.4\% | . | . | . | 6.9\%* | 62.1\% | 10.5\% | 42.8\% |
| Louisiana | 30.9\% | . | . | . | 21.7\%* | 66.2\% | 9.2\%* | 48.5\% |
| Oklahoma | 31.8\% | . | . | . | 35.7\% | 66.0\% | 10.7\% | 53.4\% |
| Texas | 41.7\% | - | - | . | 40.7\% | 76.5\% | 13.8\% | 63.5\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 36.1\% | . | . | . | 20.1\%* | 70.5\% | 14.5\% | 55.5\% |
| Colorado | 28.2\% | . | . | . | 33.6\% | 68.8\% | 9.2\% | 55.0\% |
| Idaho | 24.2\% | . | . | . | 37.7\% | 72.7\% | 7.0\%* | 49.7\% |
| Montana | 28.5\% | . | . | . | 29.6\%* | 69.7\% | 12.8\% | 52.4\% |
| Nevada | 34.5\% | . | . | . | 30.8\% | 62.4\% | 15.5\% | 52.4\% |
| New Mexico | 31.0\% | . | . | . | 38.6\% | 66.8\% | 9.8\% | 54.5\% |
| Utah | 27.2\% |  | . | . | 33.2\%* | 60.0\% | 10.7\% | 50.4\% |
| Wyoming | 25.1\% | . | - | . | 14.9\%* | 58.8\% | 11.5\% | 43.3\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 18.8\% | . | . | . | 13.2\%* | 53.8\% | 7.9\% | 32.3\% |
| California | 44.1\% | . | . | . | 55.4\% | 75.6\% | 28.2\% | 68.2\% |
| Hawaii | 44.9\% | . | . | . | 84.6\% | 74.1\% | 29.2\% | 77.8\% |
| Oregon | 27.9\% |  | . | . | 39.9\% | 75.2\% | 10.4\% | 58.4\% |
| Washington | 32.9\% | . | . | . | 43.4\% | 79.8\% | 12.6\% | 63.7\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { 100-999 } \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.56\% | 0.43\% | 0.89\% | 1.21\% | 0.92\% | 0.69\% | 0.51\% | 0.69\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.65\% | . | . |  | 10.22\% | 8.32\% | 2.08\% | 6.75\% |
| Maine | 2.10\% |  |  |  | 8.01\% | 5.81\% | 2.72\%* | 6.02\% |
| Massachusetts | 2.74\% | . |  |  | 6.33\% | 7.93\% | 2.15\% | 6.22\% |
| New Hampshire | 3.29\% | . |  |  | 10.62\%* | 8.21\% | 2.47\% | 6.14\% |
| Rhode Island | 2.97\% |  |  |  | 10.60\% | 8.70\% | 2.63\% | 8.48\% |
| Vermont | 3.64\% | . | . |  | 9.01\%* | 9.56\% | 1.86\% | 8.62\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.41\% | . | . | . | 11.12\% | 6.67\% | 3.21\% | 5.40\% |
| New York | 1.47\% | . |  |  | 3.84\% | 4.83\% | 1.56\% | 4.40\% |
| Pennsylvania | 2.06\% | . | . | . | 7.62\% | 6.34\% | 2.84\% | 5.34\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.68\% | . |  |  | 8.59\% | 4.16\% | 1.85\% | 3.73\% |
| Indiana | 2.98\% | . |  | . | 6.17\% | 5.41\% | 3.10\% | 4.06\% |
| Michigan | 3.01\% | . | . |  | 9.75\% | 7.61\% | 1.92\% | 5.70\% |
| Ohio | 4.02\% |  |  |  | 8.22\% | 8.52\% | 2.02\% | 7.36\% |
| Wisconsin | 4.15\% | . | . | . | 8.02\% | 9.53\% | 1.49\%* | 6.09\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3.71\% | . | . |  | 9.80\% | 6.29\% | 3.22\% | 5.03\% |
| Kansas | 2.22\% | . |  |  | 9.32\%* | 11.13\% | 2.62\%* | 5.07\% |
| Minnesota | 3.74\% | . | . |  | 8.64\% | 10.01\% | 2.75\% | 6.69\% |
| Missouri | 3.87\% | . |  |  | 9.85\% | 8.74\% | 2.74\%* | 5.43\% |
| Nebraska | 3.92\% | . |  |  | 5.63\%* | 10.71\% | 4.12\%* | 6.82\% |
| North Dakota | 3.41\% | . |  |  | 6.17\%* | 10.36\% | 1.75\% | 7.52\% |
| South Dakota | 3.72\% | . | . | . | 6.71\%* | 12.92\% | 2.59\%* | 7.69\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.70\% | . | . |  | 10.06\% | 6.48\% | 2.86\% | 4.13\% |
| District of Columbia | 3.77\% | . | . | . | 8.24\% | 6.31\% | 4.31\% | 5.89\% |
| Florida | 2.30\% | . |  |  | 7.86\% | 4.58\% | 2.22\% | 3.85\% |
| Georgia | 2.05\% | . |  |  | 11.25\%* | 4.95\% | 4.11\% | 3.80\% |
| Maryland | 2.03\% | . | . | . | 9.31\% | 5.53\% | 2.17\% | 4.48\% |
| North Carolina | 4.16\% | . | . |  | 8.51\%* | 6.52\% | 3.05\%* | 5.23\% |
| South Carolina | 4.08\% | . | . | . | 11.05\% | 6.22\% | 2.32\%* | 7.26\% |
| Virginia | 2.73\% | . |  |  | 10.71\% | 5.41\% | 2.59\% | 4.69\% |
| West Virginia | 2.71\% | . | . | . | 9.22\% | 7.23\% | 2.27\% | 5.20\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.54\% | . | . |  | 11.73\%* | 5.10\% | 3.58\%* | 4.58\% |
| Kentucky | 3.92\% | . | . |  | 8.88\% | 10.87\% | 2.17\% | 7.09\% |
| Mississippi | 5.63\% | . | . | . | 7.00\%* | 9.30\% | 2.07\% | 8.27\% |
| Tennessee | 4.32\% | . | . | . | 8.95\% | 4.79\% | 2.92\%* | 5.35\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.46\% | . | . | . | 2.91\%* | 7.54\% | 2.08\% | 5.39\% |
| Louisiana | 5.27\% | . | . | . | 10.89\%* | 8.35\% | 4.64\%* | 7.10\% |
| Oklahoma | 4.15\% |  |  |  | 9.93\% | 8.29\% | 2.98\% | 6.56\% |
| Texas | 1.41\% | . | . | . | 7.76\% | 3.90\% | 2.41\% | 2.03\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3.16\% | . | . |  | 7.86\%* | 5.18\% | 3.03\% | 4.38\% |
| Colorado | 2.66\% | . | . | . | 7.12\% | 6.68\% | 1.75\% | 4.71\% |
| Idaho | 2.98\% | . | . | . | 8.92\% | 8.82\% | 2.54\%* | 6.62\% |
| Montana | 3.93\% | . |  |  | 10.81\%* | 11.32\% | 2.09\% | 8.25\% |
| Nevada | 3.70\% | . | . | . | 9.16\% | 6.48\% | 3.78\% | 5.93\% |
| New Mexico | 3.39\% | . | . |  | 11.16\% | 8.04\% | 2.85\% | 5.77\% |
| Utah | 2.51\% | . |  |  | 10.13\%* | 6.30\% | 2.68\% | 4.36\% |
| Wyoming | 2.00\% | . | . | . | 13.63\%* | 9.64\% | 1.60\% | 4.70\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 3.71\% | . | . | . | 4.87\%* | 9.02\% | 2.35\% | 4.70\% |
| California | 2.08\% |  |  |  | 5.21\% | 4.99\% | 1.54\% | 4.02\% |
| Hawaii | 1.77\% | . | . |  | 5.63\% | 7.00\% | 2.92\% | 4.30\% |
| Oregon | 3.98\% | . |  |  | 11.54\% | 7.32\% | 2.48\% | 7.19\% |
| Washington | 3.39\% | . | . | . | 9.48\% | 4.98\% | 2.16\% | 4.90\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 2004

| Division and State | more plans | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider | Insurance to retirees under 65 | Insurance to retirees 65 and over | With waiting period |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 33.8\% | 13.2\% | 91.0\% | 36.2\% | 69.2\% | 14.0\% | 13.6\% | 75.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 38.2\% | 15.5\% | 90.7\% | 41.7\% | 65.9\% | 11.9\% | 15.1\% | 73.7\% |
| Maine | 29.7\% | 19.4\% | 85.0\% | 42.9\% | 57.2\% | 4.5\%* | 4.9\% | 79.5\% |
| Massachusetts | 26.7\% | 11.8\% | 91.4\% | 65.5\% | 38.9\% | 8.0\% | 10.6\% | 60.1\% |
| New Hampshire | 29.3\% | 15.1\% | 90.1\% | 57.6\% | 42.7\% | 11.3\% | 8.6\% | 74.6\% |
| Rhode Island | 28.0\% | 31.3\% | 72.3\% | 29.7\% | 51.1\% | 4.4\% | 7.1\% | 70.7\% |
| Vermont | 21.6\% | 19.4\% | 82.8\% | 35.1\% | 55.3\% | 11.8\% | 12.8\% | 69.0\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 33.6\% | 9.4\% | 92.6\% | 44.9\% | 62.2\% | 12.1\% | 12.1\% | 72.7\% |
| New York | 31.0\% | 12.6\% | 90.3\% | 49.0\% | 54.0\% | 11.1\% | 12.2\% | 65.0\% |
| Pennsylvania | 33.8\% | 17.9\% | 87.6\% | 38.1\% | 63.1\% | 13.4\% | 13.4\% | 70.2\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 32.7\% | 9.2\% | 93.9\% | 28.2\% | 81.6\% | 14.1\% | 14.7\% | 71.0\% |
| Indiana | 37.3\% | 15.7\% | 91.1\% | 29.6\% | 77.1\% | 21.6\% | 15.7\% | 79.7\% |
| Michigan | 29.8\% | 14.1\% | 89.8\% | 33.6\% | 69.1\% | 11.1\% | 13.0\% | 74.2\% |
| Ohio | 33.4\% | 11.1\% | 90.4\% | 23.2\% | 78.9\% | 17.2\% | 16.5\% | 68.0\% |
| Wisconsin | 23.0\% | 13.0\% | 88.3\% | 23.8\% | 70.0\% | 15.7\% | 13.2\%* | 76.7\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 29.9\% | 14.9\% | 86.8\% | 19.9\% | 71.5\% | 13.0\% | 13.9\% | 71.9\% |
| Kansas | 22.3\% | 13.7\% | 87.9\% | 22.8\% | 73.9\% | 12.1\% | 10.3\% | 65.4\% |
| Minnesota | 26.8\% | 22.4\% | 80.0\% | 20.4\% | 65.8\% | 11.3\%* | 11.0\%* | 74.0\% |
| Missouri | 22.5\% | 9.2\% | 92.7\% | 19.6\% | 82.1\% | 12.3\% | 8.8\% | 81.0\% |
| Nebraska | 23.6\% | 14.0\% | 88.6\% | 11.9\% | 81.0\% | 12.0\% | 11.6\% | 67.1\% |
| North Dakota | 20.1\% | 37.6\% | 66.1\% | 15.5\% | 54.1\% | 15.9\% | 15.5\% | 59.2\% |
| South Dakota | 18.0\% | 15.6\% | 87.6\% | 24.8\% | 70.3\% | 12.5\%* | 11.5\% | 75.2\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 38.1\% | 14.1\% | 89.3\% | 50.5\% | 53.0\% | 10.6\% | 12.5\% | 83.9\% |
| District of Columbia | 45.3\% | 10.6\% | 96.0\% | 49.7\% | 77.7\% | 14.0\% | 15.2\% | 63.5\% |
| Florida | 36.9\% | 10.6\% | 95.0\% | 40.4\% | 72.6\% | 16.1\% | 16.7\% | 77.9\% |
| Georgia | 36.8\% | 7.1\%* | 96.3\% | 30.8\% | 79.5\% | 23.4\% | 21.0\% | 76.1\% |
| Maryland | 36.5\% | 10.6\% | 93.8\% | 45.5\% | 68.2\% | 14.3\% | 13.6\% | 75.6\% |
| North Carolina | 27.6\% | 15.9\% | 88.6\% | 24.2\% | 74.2\% | 14.0\% | 14.0\% | 79.5\% |
| South Carolina | 30.8\% | 14.1\% | 89.8\% | 25.9\% | 74.9\% | 13.1\% | 12.5\% | 79.8\% |
| Virginia | 42.2\% | 13.8\% | 91.7\% | 38.9\% | 71.1\% | 16.3\% | 15.4\% | 73.4\% |
| West Virginia | 30.4\% | 20.1\% | 84.4\% | 22.8\% | 74.0\% | 17.9\% | 18.7\% | 74.6\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 29.6\% | 21.9\% | 83.3\% | 23.3\% | 67.9\% | 12.0\% | 10.3\% | 74.2\% |
| Kentucky | 30.6\% | 14.7\% | 86.5\% | 18.9\% | 75.3\% | 9.1\% | 7.6\% | 78.6\% |
| Mississippi | 30.7\% | 9.5\% | 93.5\% | 16.2\% | 84.5\% | 20.6\% | 19.9\% | 76.9\% |
| Tennessee | 36.0\% | 12.1\% | 96.2\% | 24.4\% | 85.7\% | 17.7\% | 17.6\% | 77.9\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 25.4\% | 11.3\% | 93.4\% | 22.6\% | 79.7\% | 14.8\% | 16.7\% | 79.3\% |
| Louisiana | 30.9\% | 11.7\% | 94.2\% | 19.1\% | 83.7\% | 21.4\% | 19.9\% | 81.3\% |
| Oklahoma | 31.8\% | 13.2\% | 91.2\% | 19.4\% | 82.3\% | 11.4\% | 10.9\% | 75.9\% |
| Texas | 41.7\% | 11.2\% | 95.9\% | 29.6\% | 84.9\% | 20.0\% | 17.2\% | 83.3\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 36.1\% | 15.9\% | 92.3\% | 33.7\% | 75.2\% | 14.5\% | 14.2\% | 83.1\% |
| Colorado | 28.2\% | 11.6\% | 92.8\% | 43.5\% | 64.6\% | 13.6\% | 13.9\% | 77.2\% |
| Idaho | 24.2\% | 22.4\% | 82.2\% | 8.1\% | 76.5\% | 11.9\% | 10.8\% | 80.5\% |
| Montana | 28.5\% | 27.3\% | 75.1\% | 15.8\% | 66.0\% | 16.3\% | 15.5\% | 73.1\% |
| Nevada | 34.5\% | 6.8\% | 95.6\% | 39.5\% | 72.8\% | 14.6\% | 14.7\% | 84.3\% |
| New Mexico | 31.0\% | 16.1\% | 92.0\% | 43.6\% | 65.7\% | 16.1\% | 15.4\% | 79.2\% |
| Utah | 27.2\% | 9.3\% | 91.5\% | 36.9\% | 67.2\% | 10.4\% | 8.5\% | 80.4\% |
| Wyoming | 25.1\% | 40.9\% | 62.9\% | 16.1\% | 54.9\% | 20.1\% | 18.4\% | 77.9\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 18.8\% | 31.0\% | 70.9\% | 9.7\% | 66.7\% | 16.9\% | 14.1\% | 80.4\% |
| California | 44.1\% | 10.9\% | 94.3\% | 56.7\% | 60.6\% | 11.3\% | 11.4\% | 78.6\% |
| Hawaii | 44.9\% | 19.5\% | 87.9\% | 56.4\% | 50.5\% | 10.5\% | 11.2\% | 69.2\% |
| Oregon | 27.9\% | 19.0\% | 85.1\% | 34.7\% | 63.9\% | 10.9\% | 10.8\% | 79.2\% |
| Washington | 32.9\% | 15.4\% | 86.8\% | 26.6\% | 72.4\% | 13.0\% | 11.2\% | 82.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 2004

| Division and State | Two or more plans | Conventional indemnity | Any managed care | Exclusive provider | Mixed provider | Insurance to retirees under 65 | Insurance to retirees 65 and over | With waiting period |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.56\% | 0.38\% | 0.28\% | 0.49\% | 0.57\% | 0.59\% | 0.58\% | 0.47\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.65\% | 2.17\% | 1.47\% | 3.74\% | 2.41\% | 2.27\% | 2.42\% | 1.75\% |
| Maine | 2.10\% | 2.52\% | 1.52\% | 3.38\% | 2.12\% | 1.35\%* | 1.12\% | 2.36\% |
| Massachusetts | 2.74\% | 1.33\% | 1.44\% | 1.93\% | 1.84\% | 1.75\% | 1.81\% | 3.43\% |
| New Hampshire | 3.29\% | 3.13\% | 1.59\% | 2.84\% | 3.02\% | 2.84\% | 2.27\% | 1.84\% |
| Rhode Island | 2.97\% | 2.66\% | 3.26\% | 4.05\% | 3.93\% | 1.10\% | 1.53\% | 2.30\% |
| Vermont | 3.64\% | 2.51\% | 2.08\% | 4.58\% | 5.50\% | 3.26\% | 3.05\% | 3.79\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.41\% | 1.43\% | 1.32\% | 3.20\% | 2.32\% | 2.24\% | 2.13\% | 2.96\% |
| New York | 1.47\% | 1.90\% | 1.55\% | 1.74\% | 1.28\% | 1.33\% | 1.75\% | 2.70\% |
| Pennsylvania | 2.06\% | 1.92\% | 1.21\% | 2.56\% | 2.24\% | 1.80\% | 2.29\% | 1.71\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.68\% | 1.88\% | 1.55\% | 2.33\% | 2.31\% | 2.05\% | 2.25\% | 2.13\% |
| Indiana | 2.98\% | 2.48\% | 1.38\% | 2.94\% | 3.75\% | 4.04\% | 2.77\% | 2.04\% |
| Michigan | 3.01\% | 1.50\% | 1.45\% | 2.28\% | 2.28\% | 3.05\% | 2.27\% | 2.31\% |
| Ohio | 4.02\% | 1.24\% | 1.30\% | 2.94\% | 1.95\% | 2.93\% | 2.97\% | 2.14\% |
| Wisconsin | 4.15\% | 2.60\% | 2.71\% | 3.26\% | 2.72\% | 4.60\% | 4.50\%* | 2.20\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3.71\% | 2.60\% | 2.28\% | 2.43\% | 2.62\% | 1.71\% | 2.13\% | 4.02\% |
| Kansas | 2.22\% | 1.93\% | 1.39\% | 3.36\% | 3.11\% | 2.13\% | 2.57\% | 3.05\% |
| Minnesota | 3.74\% | 3.81\% | 3.86\% | 2.13\% | 3.55\% | 3.62\%* | 3.70\%* | 3.10\% |
| Missouri | 3.87\% | 2.72\% | 2.08\% | 2.44\% | 2.66\% | 2.98\% | 2.23\% | 2.06\% |
| Nebraska | 3.92\% | 2.42\% | 2.12\% | 3.03\% | 2.19\% | 2.18\% | 2.51\% | 3.22\% |
| North Dakota | 3.41\% | 4.11\% | 4.42\% | 2.47\% | 4.09\% | 3.91\% | 3.50\% | 2.09\% |
| South Dakota | 3.72\% | 2.22\% | 2.27\% | 2.71\% | 3.92\% | 3.79\%* | 3.23\% | 3.03\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.70\% | 2.00\% | 1.48\% | 5.19\% | 3.76\% | 2.98\% | 2.22\% | 2.51\% |
| District of Columbia | 3.77\% | 2.90\% | 1.69\% | 2.86\% | 2.62\% | 2.26\% | 3.62\% | 4.40\% |
| Florida | 2.30\% | 1.90\% | 0.91\% | 2.81\% | 2.43\% | 1.76\% | 1.88\% | 3.23\% |
| Georgia | 2.05\% | 2.35\%* | 1.44\% | 2.50\% | 2.92\% | 2.77\% | 2.02\% | 3.21\% |
| Maryland | 2.03\% | 2.36\% | 1.46\% | 2.87\% | 2.75\% | 2.58\% | 2.37\% | 3.13\% |
| North Carolina | 4.16\% | 2.62\% | 2.07\% | 3.08\% | 2.82\% | 3.19\% | 2.73\% | 1.83\% |
| South Carolina | 4.08\% | 3.16\% | 2.40\% | 3.12\% | 4.99\% | 2.78\% | 2.48\% | 2.79\% |
| Virginia | 2.73\% | 1.67\% | 1.25\% | 3.35\% | 2.76\% | 3.23\% | 2.99\% | 2.45\% |
| West Virginia | 2.71\% | 2.68\% | 2.18\% | 2.62\% | 2.43\% | 2.62\% | 2.60\% | 2.34\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.54\% | 2.44\% | 2.43\% | 4.34\% | 2.24\% | 2.25\% | 2.46\% | 2.02\% |
| Kentucky | 3.92\% | 0.86\% | 1.05\% | 2.23\% | 1.46\% | 1.77\% | 1.39\% | 2.90\% |
| Mississippi | 5.63\% | 2.69\% | 1.71\% | 3.09\% | 2.74\% | 5.50\% | 3.32\% | 2.74\% |
| Tennessee | 4.32\% | 3.19\% | 1.25\% | 3.40\% | 3.24\% | 3.53\% | 3.51\% | 3.16\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.46\% | 2.88\% | 0.74\% | 2.86\% | 1.62\% | 2.34\% | 1.96\% | 3.91\% |
| Louisiana | 5.27\% | 2.52\% | 2.06\% | 3.82\% | 4.31\% | 3.12\% | 3.12\% | 2.93\% |
| Oklahoma | 4.15\% | 2.60\% | 2.29\% | 2.74\% | 2.77\% | 2.48\% | 2.67\% | 2.79\% |
| Texas | 1.41\% | 1.84\% | 1.03\% | 2.48\% | 1.51\% | 3.04\% | 2.82\% | 2.16\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3.16\% | 3.14\% | 1.78\% | 3.36\% | 2.28\% | 3.42\% | 3.61\% | 2.25\% |
| Colorado | 2.66\% | 2.94\% | 2.08\% | 2.30\% | 2.73\% | 2.01\% | 2.28\% | 2.89\% |
| Idaho | 2.98\% | 2.66\% | 2.48\% | 1.49\% | 2.23\% | 2.24\% | 1.81\% | 2.97\% |
| Montana | 3.93\% | 3.83\% | 3.24\% | 2.94\% | 3.98\% | 3.33\% | 4.26\% | 3.34\% |
| Nevada | 3.70\% | 1.66\% | 1.64\% | 4.37\% | 3.70\% | 2.55\% | 3.83\% | 2.81\% |
| New Mexico | 3.39\% | 3.07\% | 2.15\% | 3.26\% | 3.02\% | 2.80\% | 3.27\% | 3.10\% |
| Utah | 2.51\% | 2.01\% | 2.06\% | 3.06\% | 2.16\% | 2.36\% | 2.39\% | 1.91\% |
| Wyoming | 2.00\% | 3.45\% | 3.52\% | 3.73\% | 3.70\% | 2.78\% | 2.88\% | 2.77\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 3.71\% | 2.59\% | 2.68\% | 1.61\% | 2.42\% | 2.54\% | 2.57\% | 2.26\% |
| California | 2.08\% | 1.02\% | 0.81\% | 2.14\% | 1.89\% | 1.43\% | 1.28\% | 1.42\% |
| Hawaii | 1.77\% | 1.60\% | 1.70\% | 2.04\% | 2.68\% | 1.72\% | 1.87\% | 3.46\% |
| Oregon | 3.98\% | 3.17\% | 2.94\% | 3.73\% | 2.20\% | 2.22\% | 2.49\% | 2.35\% |
| Washington | 3.39\% | 2.80\% | 2.83\% | 2.71\% | 2.47\% | 2.79\% | 2.75\% | 2.28\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. employees were eligible for health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 75.0\% | 55.5\% | 82.0\% | 87.6\% | 90.4\% | 85.6\% | 66.1\% | 87.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 73.7\% | 59.0\% | 80.9\% | 93.0\% | 95.2\% | 79.0\% | 67.4\% | 85.1\% |
| Maine | 79.5\% | 59.8\% | 91.8\% | 93.2\% | 88.2\% | 94.8\% | 72.4\% | 91.6\% |
| Massachusetts | 60.1\% | 45.6\% | 59.5\% | 66.1\% | 74.2\% | 78.9\% | 52.4\% | 73.7\% |
| New Hampshire | 74.6\% | 51.8\% | 89.4\% | 93.6\% | 96.9\% | 80.5\% | 67.6\% | 86.8\% |
| Rhode Island | 70.7\% | 54.6\% | 70.5\% | 91.4\% | 99.9\% | 82.1\% | 61.6\% | 92.5\% |
| Vermont | 69.0\% | 51.0\% | 68.8\% | 98.1\% | 92.5\% | 80.1\% | 60.2\% | 86.3\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 72.7\% | 54.6\% | 87.7\% | 93.1\% | 96.0\% | 80.5\% | 66.4\% | 86.0\% |
| New York | 65.0\% | 45.9\% | 74.7\% | 92.2\% | 81.5\% | 79.6\% | 57.6\% | 81.3\% |
| Pennsylvania | 70.2\% | 50.0\% | 71.8\% | 86.5\% | 93.4\% | 83.4\% | 60.2\% | 85.6\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 71.0\% | 48.9\% | 70.1\% | 90.1\% | 93.2\% | 85.4\% | 59.3\% | 87.6\% |
| Indiana | 79.7\% | 63.4\% | 92.7\% | 77.7\% | 89.9\% | 84.8\% | 72.9\% | 85.9\% |
| Michigan | 74.2\% | 53.7\% | 82.6\% | 77.6\% | 87.8\% | 90.1\% | 65.9\% | 86.3\% |
| Ohio | 68.0\% | 46.5\% | 76.4\% | 73.2\% | 91.0\% | 78.4\% | 58.2\% | 79.5\% |
| Wisconsin | 76.7\% | 61.8\% | 83.9\% | 92.4\% | 87.3\% | 77.9\% | 72.9\% | 82.5\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 71.9\% | 38.7\% | 77.1\% | 97.2\% | 91.9\% | 85.5\% | 58.0\% | 88.4\% |
| Kansas | 65.4\% | 42.7\% | 70.2\% | 80.4\% | 84.9\% | 83.5\% | 53.5\% | 84.3\% |
| Minnesota | 74.0\% | 59.1\% | 82.3\% | 81.6\% | 96.4\% | 80.7\% | 66.0\% | 86.9\% |
| Missouri | 81.0\% | 64.4\% | 94.8\% | 88.0\% | 88.7\% | 91.0\% | 74.2\% | 90.6\% |
| Nebraska | 67.1\% | 36.2\% | 91.1\% | 86.9\% | 89.5\% | 83.6\% | 55.3\% | 85.1\% |
| North Dakota | 59.2\% | 37.2\% | 71.1\% | 79.5\% | 73.9\% | 74.7\% | 45.4\% | 78.7\% |
| South Dakota | 75.2\% | 54.1\% | 72.2\% | 83.7\% | 93.1\% | 94.6\% | 62.9\% | 94.0\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 83.9\% | 75.2\% | 84.8\% | 89.6\% | 95.9\% | 88.0\% | 78.2\% | 90.8\% |
| District of Columbia | 63.5\% | 45.9\% | 64.0\% | 68.0\% | 86.2\% | 72.1\% | 50.9\% | 79.2\% |
| Florida | 77.9\% | 57.6\% | 85.4\% | 93.3\% | 98.8\% | 91.2\% | 65.6\% | 92.9\% |
| Georgia | 76.1\% | 58.1\% | 77.2\% | 88.3\% | 98.2\% | 81.7\% | 65.8\% | 86.0\% |
| Maryland | 75.6\% | 59.9\% | 88.2\% | 87.9\% | 82.8\% | 83.4\% | 70.6\% | 82.8\% |
| North Carolina | 79.5\% | 66.3\% | 90.3\% | 94.1\% | 93.1\% | 80.5\% | 74.9\% | 85.8\% |
| South Carolina | 79.8\% | 65.9\% | 86.0\% | 83.5\% | 89.6\% | 88.7\% | 71.0\% | 89.3\% |
| Virginia | 73.4\% | 54.3\% | 80.3\% | 82.1\% | 79.5\% | 86.0\% | 63.8\% | 84.6\% |
| West Virginia | 74.6\% | 65.0\% | 81.7\% | 78.4\% | 90.0\% | 71.5\% | 71.7\% | 77.4\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 74.2\% | 53.0\% | 79.3\% | 78.6\% | 82.1\% | 93.7\% | 61.8\% | 89.4\% |
| Kentucky | 78.6\% | 59.8\% | 89.2\% | 83.4\% | 82.8\% | 88.8\% | 73.8\% | 84.4\% |
| Mississippi | 76.9\% | 51.3\% | 69.0\% | 92.0\% | 84.7\% | 88.2\% | 60.0\% | 89.0\% |
| Tennessee | 77.9\% | 47.3\% | 91.6\% | 86.7\% | 97.4\% | 83.6\% | 64.7\% | 88.1\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 79.3\% | 60.5\% | 79.7\% | 92.9\% | 91.6\% | 85.5\% | 71.1\% | 88.9\% |
| Louisiana | 81.3\% | 68.3\% | 84.9\% | 96.6\% | 89.4\% | 79.3\% | 78.9\% | 83.2\% |
| Oklahoma | 75.9\% | 53.0\% | 71.2\% | 84.0\% | 94.6\% | 86.4\% | 63.7\% | 88.4\% |
| Texas | 83.3\% | 61.4\% | 93.5\% | 87.8\% | 93.4\% | 89.2\% | 74.6\% | 90.1\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 83.1\% | 59.9\% | 94.5\% | 92.2\% | 97.7\% | 90.7\% | 73.1\% | 92.1\% |
| Colorado | 77.2\% | 61.3\% | 83.9\% | 100.0\% | 85.8\% | 83.5\% | 71.2\% | 85.8\% |
| Idaho | 80.5\% | 67.3\% | 77.3\% | 90.7\% | 84.1\% | 99.6\% | 72.6\% | 92.2\% |
| Montana | 73.1\% | 57.1\% | 75.5\% | 84.8\% | 75.6\% | 90.6\% | 63.0\% | 88.5\% |
| Nevada | 84.3\% | 67.0\% | 99.0\% | 95.1\% | 92.6\% | 86.9\% | 78.7\% | 89.5\% |
| New Mexico | 79.2\% | 64.3\% | 88.9\% | 87.7\% | 95.4\% | 80.2\% | 73.7\% | 85.3\% |
| Utah | 80.4\% | 60.3\% | 86.9\% | 93.9\% | 95.2\% | 93.5\% | 71.2\% | 93.4\% |
| Wyoming | 77.9\% | 57.2\% | 87.2\% | 87.3\% | 96.0\% | 84.2\% | 70.9\% | 87.3\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 80.4\% | 71.5\% | 80.7\% | 92.6\% | 91.7\% | 75.2\% | 77.4\% | 84.2\% |
| California | 78.6\% | 60.4\% | 85.1\% | 91.8\% | 90.2\% | 89.1\% | 70.9\% | 90.3\% |
| Hawaii | 69.2\% | 47.7\% | 75.0\% | 87.4\% | 93.6\% | 90.6\% | 58.9\% | 90.7\% |
| Oregon | 79.2\% | 66.3\% | 91.4\% | 96.1\% | 99.7\% | 78.2\% | 74.9\% | 86.7\% |
| Washington | 82.1\% | 62.1\% | 86.4\% | 92.9\% | 99.5\% | 99.2\% | 71.9\% | 97.5\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.47\% | 0.82\% | 1.26\% | 0.95\% | 0.85\% | 0.58\% | 0.56\% | 0.47\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.75\% | 5.43\% | 4.84\% | 3.43\% | 1.59\% | 6.10\% | 3.10\% | 4.69\% |
| Maine | 2.36\% | 4.86\% | 4.65\% | 3.65\% | 4.03\% | 2.74\% | 3.92\% | 2.35\% |
| Massachusetts | 3.43\% | 5.64\% | 9.50\% | 9.77\% | 9.71\% | 5.14\% | 4.82\% | 5.85\% |
| New Hampshire | 1.84\% | 4.02\% | 4.37\% | 3.08\% | 4.26\% | 6.89\% | 2.53\% | 3.64\% |
| Rhode Island | 2.30\% | 2.08\% | 10.34\% | 10.44\% | 0.05\% | 9.87\% | 2.33\% | 3.49\% |
| Vermont | 3.79\% | 5.93\% | 11.44\% | 1.86\% | 3.57\% | 6.69\% | 4.05\% | 4.71\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.96\% | 5.35\% | 8.95\% | 3.94\% | 6.31\% | 6.95\% | 2.87\% | 4.94\% |
| New York | 2.70\% | 3.90\% | 3.69\% | 3.56\% | 5.24\% | 5.00\% | 2.76\% | 3.38\% |
| Pennsylvania | 1.71\% | 3.80\% | 5.14\% | 4.29\% | 2.85\% | 4.96\% | 2.58\% | 3.51\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2.13\% | 3.91\% | 7.22\% | 5.34\% | 4.11\% | 3.47\% | 2.54\% | 3.60\% |
| Indiana | 2.04\% | 2.84\% | 5.30\% | 10.31\% | 7.59\% | 4.53\% | 3.52\% | 3.95\% |
| Michigan | 2.31\% | 5.04\% | 9.51\% | 8.40\% | 4.82\% | 3.01\% | 3.65\% | 3.14\% |
| Ohio | 2.14\% | 5.86\% | 6.76\% | 4.88\% | 6.38\% | 5.86\% | 4.69\% | 3.83\% |
| Wisconsin | 2.20\% | 5.54\% | 4.76\% | 3.83\% | 10.52\% | 7.46\% | 3.35\% | 5.43\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 4.02\% | 3.89\% | 6.87\% | 3.68\% | 9.01\% | 6.40\% | 3.12\% | 6.14\% |
| Kansas | 3.05\% | 6.28\% | 14.87\% | 5.73\% | 9.60\% | 4.45\% | 5.54\% | 3.36\% |
| Minnesota | 3.10\% | 7.24\% | 9.74\% | 10.24\% | 7.54\% | 5.89\% | 4.26\% | 3.81\% |
| Missouri | 2.06\% | 6.18\% | 2.07\% | 4.41\% | 5.00\% | 3.52\% | 4.26\% | 3.40\% |
| Nebraska | 3.22\% | 5.75\% | 5.33\% | 5.51\% | 4.85\% | 7.82\% | 4.68\% | 4.46\% |
| North Dakota | 2.09\% | 4.85\% | 9.77\% | 10.16\% | 11.07\% | 6.90\% | 4.16\% | 4.14\% |
| South Dakota | 3.03\% | 7.34\% | 9.41\% | 9.92\% | 5.64\% | 3.57\% | 4.08\% | 3.81\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2.51\% | 7.93\% | 7.79\% | 4.99\% | 4.67\% | 3.29\% | 6.08\% | 2.34\% |
| District of Columbia | 4.40\% | 6.32\% | 10.39\% | 9.89\% | 2.57\% | 6.51\% | 4.82\% | 5.31\% |
| Florida | 3.23\% | 5.73\% | 8.24\% | 3.00\% | 0.73\% | 3.10\% | 4.87\% | 2.18\% |
| Georgia | 3.21\% | 6.71\% | 10.40\% | 10.24\% | 0.82\% | 4.85\% | 5.17\% | 4.41\% |
| Maryland | 3.13\% | 5.70\% | 6.65\% | 5.67\% | 5.41\% | 5.16\% | 3.49\% | 4.14\% |
| North Carolina | 1.83\% | 5.51\% | 4.63\% | 10.19\% | 6.71\% | 4.89\% | 4.36\% | 3.23\% |
| South Carolina | 2.79\% | 4.96\% | 10.75\% | 5.76\% | 5.17\% | 7.59\% | 5.15\% | 3.34\% |
| Virginia | 2.45\% | 6.36\% | 5.02\% | 6.40\% | 9.25\% | 4.89\% | 5.10\% | 3.45\% |
| West Virginia | 2.34\% | 5.90\% | 6.46\% | 6.55\% | 10.46\% | 5.56\% | 4.42\% | 4.58\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.02\% | 3.35\% | 9.97\% | 11.71\% | 6.31\% | 7.27\% | 2.31\% | 2.71\% |
| Kentucky | 2.90\% | 5.59\% | 5.76\% | 8.28\% | 6.98\% | 3.23\% | 3.64\% | 3.53\% |
| Mississippi | 2.74\% | 1.60\% | 14.36\% | 11.12\% | 5.39\% | 5.82\% | 2.22\% | 3.75\% |
| Tennessee | 3.16\% | 5.67\% | 3.64\% | 7.26\% | 9.84\% | 4.22\% | 4.72\% | 3.11\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 3.91\% | 7.68\% | 6.70\% | 5.85\% | 9.35\% | 4.74\% | 4.06\% | 3.67\% |
| Louisiana | 2.93\% | 10.62\% | 16.57\% | 14.50\% | 11.34\% | 7.23\% | 4.46\% | 4.24\% |
| Oklahoma | 2.79\% | 6.40\% | 11.66\% | 4.53\% | 2.95\% | 5.74\% | 4.35\% | 4.14\% |
| Texas | 2.16\% | 3.06\% | 3.89\% | 4.31\% | 5.89\% | 3.67\% | 2.29\% | 3.83\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.25\% | 6.23\% | 3.68\% | 13.96\% | 2.27\% | 2.70\% | 3.57\% | 1.73\% |
| Colorado | 2.89\% | 3.86\% | 5.15\% | 0.00\% | 5.59\% | 4.92\% | 3.28\% | 3.97\% |
| Idaho | 2.97\% | 5.66\% | 6.92\% | 10.48\% | 9.89\% | 0.37\% | 3.96\% | 3.41\% |
| Montana | 3.34\% | 4.02\% | 9.70\% | 10.92\% | 8.60\% | 4.31\% | 3.98\% | 4.18\% |
| Nevada | 2.81\% | 6.74\% | 1.39\% | 8.60\% | 11.51\% | 5.54\% | 4.18\% | 3.34\% |
| New Mexico | 3.10\% | 5.23\% | 11.34\% | 3.95\% | 4.47\% | 7.57\% | 4.10\% | 5.09\% |
| Utah | 1.91\% | 5.89\% | 5.54\% | 2.97\% | 14.60\% | 5.68\% | 3.21\% | 2.22\% |
| Wyoming | 2.77\% | 6.62\% | 9.95\% | 5.30\% | 10.21\% | 4.75\% | 4.05\% | 2.88\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.26\% | 6.10\% | 8.33\% | 3.76\% | 4.23\% | 6.54\% | 2.68\% | 4.00\% |
| California | 1.42\% | 3.38\% | 2.36\% | 2.44\% | 3.47\% | 2.54\% | 1.78\% | 1.32\% |
| Hawaii | 3.46\% | 5.62\% | 8.15\% | 4.81\% | 2.06\% | 3.59\% | 4.45\% | 2.33\% |
| Oregon | 2.35\% | 3.74\% | 5.20\% | 1.79\% | 0.24\% | 7.41\% | 2.60\% | 4.05\% |
| Washington | 2.28\% | 5.43\% | 5.19\% | 4.38\% | 0.64\% | 0.60\% | 3.46\% | 1.58\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 8.1 | 6.2 | 9.2 | 8.9 | 9.2 | 9.3 | 7.3 | 9.2 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 6.8 | 5.4 | 8.0 | 8.7 | 10.3 | 6.3 | 6.5 | 7.3 |
| Maine | 7.9 | 6.8 | 10.6 | 8.4 | 7.3 | 7.7 | 7.9 | 7.8 |
| Massachusetts | 5.8 | 5.0 | 6.8 | 7.1 | 5.7* | 6.0 | 5.8 | 5.7 |
| New Hampshire | 7.1 | 5.5 | 7.6 | 7.9 | 12.0 | 6.7 | 6.3 | 8.5 |
| Rhode Island | 6.8 | 6.3 | 6.8 | 9.0 | 8.1 | 5.2 | 6.7 | 6.8 |
| Vermont | 7.3 | 6.9 | 7.1 | 7.6 | 11.5 | 5.0 | 7.0 | 7.7 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 8.4 | 7.1 | 11.4 | 7.1 | 10.0 | 8.9 | 8.0 | 9.1 |
| New York | 7.5 | 6.1 | 9.5 | 9.2 | 8.6 | 7.4 | 7.3 | 7.9 |
| Pennsylvania | 7.7 | 5.4 | 9.0 | 7.8 | 7.7 | 10.4 | 6.7 | 9.1 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 6.9 | 5.0 | 6.9 | 7.4 | 8.1 | 8.9 | 5.7 | 8.6 |
| Indiana | 9.1 | 6.9 | 11.7 | 9.8 | 7.2 | 10.8 | 8.2 | 10.0 |
| Michigan | 7.6 | 4.8 | 8.9 | 9.1 | 8.1 | 9.6 | 6.5 | 9.1 |
| Ohio | 6.4 | 4.0 | 6.5 | 6.4 | 7.9 | 8.6 | 5.1 | 8.0 |
| Wisconsin | 7.0 | 6.4 | 6.6 | 8.4 | 9.0 | 6.3 * | 6.7 | 7.4 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 6.7 | 3.6 | 7.2 | 7.9 | 8.0 | 9.2 | 5.3 | 8.5 |
| Kansas | 6.7 | 4.7 | 8.0 | 5.9 | 7.7 | 9.6 | 5.4 | 8.7 |
| Minnesota | 7.2 | 5.8 | 7.6 | 8.8 | 8.7 | 7.8 | 6.5 | 8.3 |
| Missouri | 9.3 | 7.8 | 11.2 | 10.0 | 8.9 | 10.4 | 8.6 | 10.3 |
| Nebraska | 6.4 | 3.8 | 8.7 | 7.9 | 10.2 | 6.9 | 5.4 | 8.0 |
| North Dakota | 6.7 | 4.3 | 7.3* | 8.5 | 9.0 | 8.8 | 5.0 | 9.2 |
| South Dakota | 7.5 | 5.6 | 7.2 | 8.6 | 10.2 | 8.4 | 6.4 | 9.2 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 8.9 | 6.8 | 10.1 | 10.5 | 7.2 | 10.8 | 7.7 | 10.4 |
| District of Columbia | 5.5 | 3.6 | 6.9 | 4.1 | 7.1* | 7.8 | 4.3 | 7.0 |
| Florida | 9.0 | 6.8 | 9.7 | 9.9 | 10.9 | 10.7 | 7.5 | 10.7 |
| Georgia | 7.5 | 5.5 | 8.7 | 9.4 | 8.9 | 8.1 | 6.8 | 8.2 |
| Maryland | 7.6 | 5.7 | 10.4 | 8.8 | 7.5 | 8.2 | 7.2 | 8.1 |
| North Carolina | 7.3 | 5.9 | 7.1 | 9.0 | 11.0 | 7.1 | 6.5 | 8.3 |
| South Carolina | 9.1 | 8.6 | 8.3 | 7.8 | 9.2 | 10.3 | 8.3 | 9.9 |
| Virginia | 8.9 | 7.0 | 10.0 | 7.3* | 10.1 | 11.2 | 8.0 | 10.1 |
| West Virginia | 9.2 | 7.7 | 12.9 | 7.5 | 9.3 | 9.9 | 9.0 | 9.4 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 7.7 | 5.8 | 9.8 | 7.1 | 8.8 | 8.9 | 6.8 | 8.8 |
| Kentucky | 9.2 | 7.3 | 8.6 | 9.1 | 8.3 | 12.0 | 8.4 | 10.1 |
| Mississippi | 8.8 | 5.8 | 7.1 | 10.2 | 10.6 | 10.3 | 6.5 | 10.5 |
| Tennessee | 8.5 | 5.3 | 8.9 | 9.5 | 8.5 | 10.2 | 6.6 | 10.0 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 9.5 | 6.8 | 9.2 | 10.9 | 9.5 | 11.6 | 8.3 | 10.9 |
| Louisiana | 9.4 | 5.2 | 9.5* | 10.1 | 11.0 | 11.3 | 7.1 | 11.3 |
| Oklahoma | 8.8 | 5.4 | 7.5 | 8.7 | 15.0 | 9.8 | 6.7 | 11.0 |
| Texas | 8.6 | 6.5 | 10.6 | 8.0 | 8.5 | 9.5 | 8.0 | 9.1 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 8.8 | 5.8 | 10.6 | 8.5 | 9.7 | 10.5 | 7.5 | 10.0 |
| Colorado | 8.7 | 7.3 | 11.0 | 10.9 | 8.7 | 8.3 | 8.7 | 8.7 |
| Idaho | 9.6 | 9.5 | 9.4 | 10.7 | 9.1 | 9.7 | 9.8 | 9.3 |
| Montana | 10.3 | 8.2 | 10.6 | 14.4 | 12.6 | 10.9 | 9.3 | 12.0 |
| Nevada | 10.6 | 8.0 | 13.2 | 13.8 | 11.7 | 10.3 | 9.9 | 11.3 |
| New Mexico | 9.1 | 6.9 | 10.8 | 12.0 | 11.7 | 8.4 | 8.7 | 9.5 |
| Utah | 9.6 | 6.8 | 10.2 | 11.0 | 11.7 | 11.9 | 8.3 | 11.4 |
| Wyoming | 9.4 | 7.9 | 10.4 | 13.4 | 11.5 | 7.7 | 9.3 | 9.4 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 9.5 | 8.7 | 8.3* | 12.7 | 11.2 | 7.9 | 9.0 | 10.2 |
| California | 9.5 | 7.7 | 10.6 | 10.8 | 10.0 | 10.3 | 8.9 | 10.2 |
| Hawaii | 4.6 | 2.9 | 5.1 | 6.1 | 6.2 | 6.3 | 3.9 | 6.1 |
| Oregon | 7.9 | 6.2 | 7.1 | 12.5 | 13.6 | 6.8 | 7.1 | 9.2 |
| Washington | 8.5 | 7.1 | 9.3 | 9.5 | 12.3 | 8.5 | 7.9 | 9.5 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.g(2004) 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, 2004

| Division and State | Total | Less than 10 employees | employees | $25-99$ employees | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.12 | 0.14 | 0.16 | 0.10 | 0.15 | 0.30 | 0.09 | 0.19 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 0.44 | 0.87 | 0.93 | 1.04 | 1.43 | 0.56 | 0.65 | 0.75 |
| Maine | 0.46 | 0.65 | 1.56 | 1.38 | 1.04 | 0.98 | 0.61 | 0.81 |
| Massachusetts | 0.34 | 0.70 | 1.56 | 0.98 | 1.82* | 0.65 | 0.60 | 0.82 |
| New Hampshire | 0.39 | 0.48 | 0.94 | 0.96 | 1.74 | 1.11 | 0.45 | 0.78 |
| Rhode Island | 0.33 | 0.64 | 1.59 | 1.86 | 0.96 | 0.85 | 0.52 | 0.36 |
| Vermont | 0.76 | 1.18 | 1.40 | 1.26 | 1.60 | 1.31 | 0.81 | 1.24 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 0.46 | 1.11 | 1.70 | 0.79 | 1.45 | 1.23 | 0.71 | 0.94 |
| New York | 0.36 | 0.55 | 0.71 | 0.80 | 1.93 | 0.70 | 0.42 | 0.51 |
| Pennsylvania | 0.45 | 0.73 | 1.12 | 1.14 | 1.17 | 1.55 | 0.57 | 1.02 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.42 | 0.68 | 1.07 | 0.83 | 0.72 | 0.87 | 0.49 | 0.61 |
| Indiana | 0.62 | 1.14 | 1.72 | 1.99 | 0.84 | 1.55 | 0.72 | 0.84 |
| Michigan | 0.59 | 0.54 | 1.57 | 1.54 | 2.04 | 1.24 | 0.61 | 1.01 |
| Ohio | 0.38 | 0.68 | 1.09 | 0.48 | 1.65 | 0.88 | 0.50 | 0.72 |
| Wisconsin | 0.51 | 0.84 | 0.52 | 1.10 | 1.55 | 1.95* | 0.49 | 0.91 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 0.48 | 0.68 | 1.18 | 1.54 | 1.18 | 0.98 | 0.54 | 0.80 |
| Kansas | 0.51 | 0.68 | 1.71 | 0.81 | 1.07 | 1.06 | 0.64 | 0.92 |
| Minnesota | 0.41 | 0.82 | 1.62 | 1.23 | 1.27 | 1.66 | 0.40 | 1.01 |
| Missouri | 0.68 | 1.36 | 1.92 | 1.29 | 1.57 | 1.57 | 1.00 | 0.91 |
| Nebraska | 0.57 | 0.79 | 1.01 | 0.88 | 1.54 | 1.26 | 0.59 | 1.02 |
| North Dakota | 0.54 | 0.87 | 2.41* | 1.33 | 2.41 | 1.17 | 0.71 | 1.04 |
| South Dakota | 0.63 | 1.07 | 1.22 | 2.02 | 1.27 | 0.76 | 0.81 | 0.63 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 0.59 | 0.85 | 1.45 | 0.72 | 0.59 | 1.46 | 0.66 | 0.87 |
| District of Columbia | 0.50 | 0.50 | 1.60 | 0.66 | 2.15* | 1.00 | 0.51 | 0.53 |
| Florida | 0.62 | 0.74 | 1.26 | 1.01 | 1.21 | 1.67 | 0.64 | 0.87 |
| Georgia | 0.42 | 1.09 | 1.53 | 1.85 | 1.95 | 0.91 | 0.83 | 0.85 |
| Maryland | 0.57 | 0.76 | 1.21 | 1.38 | 1.81 | 1.18 | 0.53 | 0.98 |
| North Carolina | 0.37 | 0.55 | 0.53 | 0.98 | 1.21 | 0.99 | 0.36 | 0.47 |
| South Carolina | 0.90 | 1.45 | 1.20 | 1.47 | 1.68 | 1.83 | 1.19 | 0.83 |
| Virginia | 0.70 | 1.50 | 1.03 | 2.18* | 2.06 | 1.59 | 1.03 | 0.84 |
| West Virginia | 0.67 | 1.35 | 1.78 | 1.54 | 1.56 | 1.07 | 1.18 | 0.90 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 0.39 | 0.64 | 1.84 | 1.19 | 0.98 | 1.35 | 0.66 | 0.77 |
| Kentucky | 0.54 | 1.02 | 0.79 | 0.99 | 1.18 | 1.96 | 0.56 | 1.26 |
| Mississippi | 0.65 | 0.86 | 1.41 | 2.18 | 1.35 | 0.96 | 0.69 | 1.05 |
| Tennessee | 0.62 | 1.15 | 1.90 | 1.36 | 2.07 | 1.51 | 0.88 | 0.69 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 0.94 | 1.07 | 1.52 | 1.31 | 1.96 | 1.78 | 0.87 | 1.24 |
| Louisiana | 0.75 | 0.94 | 2.96* | 2.22 | 2.07 | 2.07 | 0.82 | 1.27 |
| Oklahoma | 0.70 | 1.02 | 1.41 | 1.27 | 2.04 | 1.62 | 0.70 | 0.98 |
| Texas | 0.37 | 0.68 | 1.03 | 0.81 | 0.63 | 1.00 | 0.48 | 0.74 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 0.42 | 0.87 | 1.41 | 1.34 | 0.84 | 1.10 | 0.64 | 0.57 |
| Colorado | 0.50 | 0.61 | 1.56 | 1.63 | 2.15 | 1.01 | 0.72 | 0.96 |
| Idaho | 0.48 | 0.77 | 2.14 | 1.30 | 1.08 | 0.76 | 0.66 | 0.61 |
| Montana | 0.55 | 0.86 | 1.95 | 2.58 | 2.19 | 0.97 | 0.69 | 1.01 |
| Nevada | 0.51 | 2.11 | 1.32 | 1.78 | 2.06 | 0.59 | 0.66 | 1.00 |
| New Mexico | 0.31 | 0.76 | 1.72 | 1.54 | 1.59 | 1.43 | 0.60 | 0.68 |
| Utah | 0.71 | 0.96 | 2.50 | 1.66 | 2.68 | 2.07 | 0.79 | 1.37 |
| Wyoming | 0.48 | 1.12 | 1.40 | 1.99 | 1.91 | 1.13 | 0.60 | 0.73 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 0.66 | 1.62 | 2.67* | 1.81 | 1.13 | 1.27 | 0.74 | 1.01 |
| California | 0.39 | 0.64 | 0.47 | 0.45 | 0.88 | 0.76 | 0.34 | 0.59 |
| Hawaii | 0.32 | 0.44 | 1.11 | 0.74 | 0.37 | 0.58 | 0.43 | 0.27 |
| Oregon | 0.47 | 0.64 | 0.80 | 1.82 | 1.81 | 0.99 | 0.56 | 0.46 |
| Washington | 0.57 | 0.93 | 1.47 | 1.67 | 1.45 | 1.01 | 0.66 | 0.88 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table II.B.1(2004) Number of private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ <br> employees | 25-99 <br> employees | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 112,087,067 | 14,819,275 | 9,897,229 | 15,467,080 | 19,818,755 | 52,084,728 | 32,663,694 | 79,423,372 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1,468,782 | 190,508 | 142,793 | 229,048 | 204,765 | 701,668 | 430,056 | 1,038,726 |
| Maine | 499,088 | 101,660 | 57,684 | 67,692 | 110,034 | 162,017 | 197,891 | 301,197 |
| Massachusetts | 2,985,616 | 336,842 | 248,733 | 396,586 | 595,689 | 1,407,765 | 818,249 | 2,167,367 |
| New Hampshire | 534,302 | 79,331 | 61,854 | 76,464 | 99,773 | 216,880 | 185,114 | 349,187 |
| Rhode Island | 437,662 | 67,416 | 40,738 | 59,669 | 92,825 | 177,015 | 143,332 | 294,330 |
| Vermont | 247,734 | 52,956 | 34,063 | 33,301 | 48,363 | 79,050* | 102,926 | 144,809 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3,377,513 | 463,064 | 367,494 | 452,872 | 472,809 | 1,621,274 | 1,062,902 | 2,314,611 |
| New York | 7,376,709 | 935,231 | 692,062 | 1,092,656 | 1,253,305 | 3,403,455 | 2,187,599 | 5,189,110 |
| Pennsylvania | 5,112,722 | 572,861 | 410,291 | 752,916 | 1,025,177 | 2,351,477 | 1,366,221 | 3,746,500 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 5,087,983 | 562,803 | 467,798 | 861,042 | 819,241 | 2,377,099 | 1,411,142 | 3,676,840 |
| Indiana | 2,626,231 | 401,840 | 175,258 | 238,713 | 583,696 | 1,226,723 | 717,158 | 1,909,073 |
| Michigan | 3,699,497 | 461,694 | 402,401 | 507,150 | 557,326 | 1,770,926 | 1,088,583 | 2,610,914 |
| Ohio | 4,639,444 | 556,804 | 392,746 | 585,632 | 902,480 | 2,201,782 | 1,268,607 | 3,370,837 |
| Wisconsin | 2,532,460 | 327,872 | 230,919 | 444,377 | 450,894 | 1,078,397 | 755,864 | 1,776,596 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1,190,250 | 195,739 | 107,410 | 138,571 | 200,715 | 547,815 | 386,610 | 803,640 |
| Kansas | 1,077,819 | 145,548 | 94,596 | 162,943 | 184,625 | 490,108 | 330,103 | 747,717 |
| Minnesota | 2,500,067 | 364,669 | 220,788 | 350,882 | 491,276 | 1,072,451 | 759,984 | 1,740,083 |
| Missouri | 2,325,541 | 311,592 | 179,278 | 305,981 | 343,983 | 1,184,707 | 665,557 | 1,659,984 |
| Nebraska | 789,503 | 151,435 | 73,451 | 94,390 | 140,201 | 330,026 | 270,793 | 518,710 |
| North Dakota | 277,207 | 66,180 | 32,556 | 33,968 | 50,590 | 93,913 | 112,379 | 164,828 |
| South Dakota | 311,847 | 69,304 | 48,497 | 52,011 | 52,248 | 89,788 | 148,004 | 163,843 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 379,315 | 42,998 | 35,446 | 53,681 | 49,642 | 197,547 | 103,704 | 275,611 |
| District of Columbia | 419,582 | 38,135 | 29,695 | 66,692 | 102,132 | 182,928 | 99,141 | 320,442 |
| Florida | 6,793,023 | 914,295 | 427,008 | 851,847 | 908,993 | 3,690,880 | 1,749,371 | 5,043,652 |
| Georgia | 3,255,421 | 427,610 | 233,341 | 417,854 | 459,273 | 1,717,344 | 849,333 | 2,406,088 |
| Maryland | 2,108,310 | 257,227 | 185,146 | 263,970 | 406,716 | 995,250 | 567,744 | 1,540,566 |
| North Carolina | 3,288,865 | 419,450 | 281,907 | 522,336 | 440,305 | 1,624,866 | 982,025 | 2,306,840 |
| South Carolina | 1,494,705 | 195,709 | 108,554 | 190,406 | 247,829 | 752,206 | 421,049 | 1,073,656 |
| Virginia | 2,960,869 | 472,200 | 268,810 | 442,150 | 440,146 | 1,337,562 | 937,948 | 2,022,921 |
| West Virginia | 549,233 | 77,366 | 51,885 | 94,159 | 131,536 | 194,286 | 181,146 | 368,087 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1,577,784 | 214,091 | 125,199 | 209,507 | 426,930* | 602,055 | 434,996 | 1,142,788 |
| Kentucky | 1,457,143 | 182,782 | 126,968 | 244,024 | 215,883 | 687,486 | 418,448 | 1,038,696 |
| Mississippi | 840,187 | 135,774 | 77,659 | 98,499 | 158,242 | 370,013 | 258,369 | 581,818 |
| Tennessee | 2,284,904 | 209,264 | 185,751 | 363,484 | 394,657* | 1,131,749 | 538,026 | 1,746,878 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 962,989 | 129,768 | 76,251 | 148,248 | 150,778 | 457,944 | 264,698 | 698,292 |
| Louisiana | 1,523,840 | 193,949 | 172,874 | 182,131 | 376,943 | 597,943 | 483,908 | 1,039,932 |
| Oklahoma | 1,163,326 | 159,708 | 110,912 | 176,111 | 208,339 | 508,257 | 371,733 | 791,593 |
| Texas | 7,857,421 | 1,113,998 | 622,454 | 880,625 | 1,257,473 | 3,982,870 | 2,185,665 | 5,671,756 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1,956,808 | 182,547 | 155,288 | 296,206 | 416,386 | 906,382 | 466,885 | 1,489,923 |
| Colorado | 1,857,055 | 226,497 | 201,090 | 212,397 | 365,121 | 851,950 | 563,801 | 1,293,254 |
| Idaho | 495,125 | 102,160 | 59,167 | 55,560 | 86,015 | 192,225 | 198,268 | 296,857 |
| Montana | 320,435 | 91,518 | 49,140 | 52,902 | 36,036 | 90,839 | 164,998 | 155,437 |
| Nevada | 1,063,822 | 145,343* | 78,363 | 128,598 | 174,534 | 536,985 | 287,088 | 776,734 |
| New Mexico | 542,185 | 81,039 | 63,782 | 90,666 | 124,197 | 182,502 | 186,334 | 355,851 |
| Utah | 932,564 | 141,905 | 84,049 | 110,164 | 166,909 | 429,536 | 286,089 | 646,475 |
| Wyoming | 178,616 | 42,491 | 35,712 | 26,047 | 27,769 | 46,597 | 94,248 | 84,368 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 223,206 | 45,780 | 29,683 | 30,456 | 48,292 | 68,995 | 95,340 | 127,867 |
| California | 12,455,532 | 1,553,420 | 1,108,306 | 1,760,116 | 2,403,236 | 5,630,454 | 3,709,711 | 8,745,821 |
| Hawaii | 465,623 | 45,451 | 45,539 | 61,442 | 125,094 | 188,097 | 127,308 | 338,315 |
| Oregon | 1,372,196 | 235,383 | 152,943 | 184,939 | 262,747 | 536,185 | 497,697 | 874,499 |
| Washington | 2,209,006 | 326,067 | 232,896 | 314,997 | 526,589 | 808,457 | 729,548 | 1,479,457 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for number of private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 <br> employees | 25-99 <br> employees | $100-999$ employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 796,961 | 283,993 | 249,618 | 470,606 | 396,711 | 649,820 | 456,586 | 819,003 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 90,542 | 15,234 | 20,450 | 32,168 | 38,285 | 85,242 | 26,737 | 93,618 |
| Maine | 22,280 | 9,136 | 5,746 | 9,064 | 17,149 | 30,128 | 16,915 | 30,334 |
| Massachusetts | 274,844 | 18,869 | 42,756 | 54,499 | 94,807 | 215,103 | 71,928 | 253,580 |
| New Hampshire | 45,995 | 6,765 | 6,888 | 11,116 | 13,791 | 44,243 | 11,421 | 45,423 |
| Rhode Island | 36,138 | 6,415 | 8,739 | 12,863 | 13,834 | 32,025 | 12,322 | 36,848 |
| Vermont | 27,242 | 2,553 | 3,925 | 5,078 | 8,947 | 24,058* | 5,313 | 25,606 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 290,947 | 42,436 | 84,089 | 49,736 | 66,537 | 282,265 | 71,238 | 307,053 |
| New York | 367,683 | 50,061 | 57,810 | 104,685 | 165,721 | 304,220 | 105,696 | 357,246 |
| Pennsylvania | 275,889 | 26,361 | 41,077 | 130,242 | 124,254 | 416,262 | 98,412 | 352,458 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 238,350 | 41,553 | 38,656 | 98,502 | 102,416 | 224,874 | 60,509 | 211,118 |
| Indiana | 192,836 | 74,937 | 17,725 | 24,764 | 134,966 | 86,262 | 97,846 | 169,843 |
| Michigan | 180,709 | 30,659 | 54,260 | 84,423 | 80,090 | 202,893 | 74,379 | 164,391 |
| Ohio | 215,223 | 24,491 | 29,310 | 63,229 | 125,413 | 251,147 | 57,342 | 212,317 |
| Wisconsin | 193,965 | 37,115 | 23,281 | 61,692 | 106,510 | 201,007 | 21,503 | 197,489 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 110,767 | 11,968 | 10,551 | 15,465 | 30,394 | 127,299 | 14,944 | 118,348 |
| Kansas | 99,262 | 7,206 | 10,189 | 23,358 | 21,756 | 93,341 | 14,541 | 95,841 |
| Minnesota | 130,712 | 59,137 | 21,530 | 72,894 | 93,550 | 135,284 | 65,036 | 126,753 |
| Missouri | 149,443 | 41,277 | 18,817 | 36,539 | 60,264 | 130,059 | 65,563 | 111,480 |
| Nebraska | 69,711 | 14,224 | 7,839 | 15,076 | 39,660 | 43,535 | 22,049 | 71,782 |
| North Dakota | 32,637 | 12,042 | 4,449 | 6,149 | 13,509 | 20,406 | 13,827 | 31,895 |
| South Dakota | 16,658 | 16,511 | 9,653 | 8,065 | 10,716 | 15,190 | 17,851 | 13,135 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 32,329 | 6,698 | 5,316 | 7,926 | 7,948 | 21,711 | 10,185 | 27,326 |
| District of Columbia | 33,884 | 5,610 | 4,365 | 10,072 | 12,900 | 34,051 | 9,440 | 35,111 |
| Florida | 296,656 | 66,103 | 65,125 | 121,475 | 147,983 | 223,829 | 89,976 | 312,228 |
| Georgia | 217,500 | 62,887 | 28,389 | 94,830 | 104,951 | 181,670 | 76,240 | 214,818 |
| Maryland | 121,827 | 25,883 | 25,934 | 35,361 | 60,569 | 98,085 | 44,418 | 106,308 |
| North Carolina | 206,426 | 35,655 | 57,004 | 120,719 | 65,140 | 144,738 | 94,000 | 204,198 |
| South Carolina | 101,503 | 14,279 | 15,415 | 36,826 | 54,192 | 93,956 | 23,144 | 102,071 |
| Virginia | 245,095 | 70,062 | 38,606 | 90,817 | 99,086 | 245,172 | 117,233 | 290,195 |
| West Virginia | 41,059 | 3,981 | 6,557 | 15,903 | 27,871 | 19,594 | 13,803 | 39,166 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 133,694 | 15,973 | 14,911 | 25,739 | 148,572* | 90,194 | 20,942 | 144,882 |
| Kentucky | 67,814 | 10,236 | 11,928 | 23,142 | 23,865 | 70,309 | 19,422 | 76,118 |
| Mississippi | 51,818 | 22,958 | 9,337 | 10,001 | 28,666 | 37,037 | 22,869 | 59,394 |
| Tennessee | 180,707 | 10,828 | 30,173 | 77,269 | 139,307* | 91,159 | 31,966 | 190,623 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 61,495 | 10,171 | 12,753 | 18,671 | 34,990 | 50,233 | 18,228 | 62,271 |
| Louisiana | 142,244 | 23,087 | 26,106 | 30,977 | 87,149 | 93,475 | 24,943 | 144,234 |
| Oklahoma | 65,924 | 9,535 | 12,152 | 24,333 | 35,928 | 67,353 | 22,878 | 62,602 |
| Texas | 314,369 | 78,370 | 43,071 | 92,204 | 167,875 | 322,156 | 86,976 | 280,165 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 172,345 | 7,684 | 11,315 | 66,145 | 94,295 | 126,427 | 28,366 | 170,599 |
| Colorado | 124,521 | 13,799 | 31,533 | 41,469 | 72,842 | 111,791 | 25,809 | 122,799 |
| Idaho | 50,152 | 7,651 | 10,275 | 10,233 | 18,356 | 52,523 | 11,430 | 47,021 |
| Montana | 17,995 | 11,482 | 6,807 | 11,280 | 8,369 | 14,312 | 9,525 | 16,973 |
| Nevada | 78,231 | 54,699* | 14,036 | 24,480 | 27,393 | 56,545 | 57,496 | 44,609 |
| New Mexico | 30,237 | 3,275 | 6,008 | 9,991 | 36,047 | 35,655 | 6,843 | 30,452 |
| Utah | 76,871 | 10,865 | 12,815 | 16,647 | 28,338 | 64,443 | 13,143 | 65,608 |
| Wyoming | 12,086 | 5,392 | 6,936 | 3,853 | 5,326 | 6,333 | 7,823 | 7,648 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 15,452 | 3,371 | 4,003 | 5,463 | 12,524 | 11,128 | 3,793 | 14,396 |
| California | 480,010 | 77,969 | 86,083 | 146,661 | 151,363 | 486,221 | 128,794 | 495,093 |
| Hawaii | 26,412 | 4,307 | 3,960 | 5,916 | 18,032 | 20,349 | 6,965 | 31,949 |
| Oregon | 107,268 | 20,902 | 23,550 | 28,822 | 47,473 | 57,441 | 36,977 | 86,686 |
| Washington | 145,791 | 23,159 | 31,690 | 13,365 | 134,361 | 129,479 | 49,780 | 161,726 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of number of private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 112,087,067 | 13.2\% | 8.8\% | 13.8\% | 17.7\% | 46.5\% | 29.1\% | 70.9\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1,468,782 | 13.0\% | 9.7\% | 15.6\% | 13.9\% | 47.8\% | 29.3\% | 70.7\% |
| Maine | 499,088 | 20.4\% | 11.6\% | 13.6\% | 22.0\% | 32.5\% | 39.7\% | 60.3\% |
| Massachusetts | 2,985,616 | 11.3\% | 8.3\% | 13.3\% | 20.0\% | 47.2\% | 27.4\% | 72.6\% |
| New Hampshire | 534,302 | 14.8\% | 11.6\% | 14.3\% | 18.7\% | 40.6\% | 34.6\% | 65.4\% |
| Rhode Island | 437,662 | 15.4\% | 9.3\% | 13.6\% | 21.2\% | 40.4\% | 32.7\% | 67.3\% |
| Vermont | 247,734 | 21.4\% | 13.7\% | 13.4\% | 19.5\% | 31.9\%* | 41.5\% | 58.5\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3,377,513 | 13.7\% | 10.9\% | 13.4\% | 14.0\% | 48.0\% | 31.5\% | 68.5\% |
| New York | 7,376,709 | 12.7\% | 9.4\% | 14.8\% | 17.0\% | 46.1\% | 29.7\% | 70.3\% |
| Pennsylvania | 5,112,722 | 11.2\% | 8.0\% | 14.7\% | 20.1\% | 46.0\% | 26.7\% | 73.3\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 5,087,983 | 11.1\% | 9.2\% | 16.9\% | 16.1\% | 46.7\% | 27.7\% | 72.3\% |
| Indiana | 2,626,231 | 15.3\% | 6.7\% | 9.1\% | 22.2\% | 46.7\% | 27.3\% | 72.7\% |
| Michigan | 3,699,497 | 12.5\% | 10.9\% | 13.7\% | 15.1\% | 47.9\% | 29.4\% | 70.6\% |
| Ohio | 4,639,444 | 12.0\% | 8.5\% | 12.6\% | 19.5\% | 47.5\% | 27.3\% | 72.7\% |
| Wisconsin | 2,532,460 | 12.9\% | 9.1\% | 17.5\% | 17.8\% | 42.6\% | 29.8\% | 70.2\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1,190,250 | 16.4\% | 9.0\% | 11.6\% | 16.9\% | 46.0\% | 32.5\% | 67.5\% |
| Kansas | 1,077,819 | 13.5\% | 8.8\% | 15.1\% | 17.1\% | 45.5\% | 30.6\% | 69.4\% |
| Minnesota | 2,500,067 | 14.6\% | 8.8\% | 14.0\% | 19.7\% | 42.9\% | 30.4\% | 69.6\% |
| Missouri | 2,325,541 | 13.4\% | 7.7\% | 13.2\% | 14.8\% | 50.9\% | 28.6\% | 71.4\% |
| Nebraska | 789,503 | 19.2\% | 9.3\% | 12.0\% | 17.8\% | 41.8\% | 34.3\% | 65.7\% |
| North Dakota | 277,207 | 23.9\% | 11.7\% | 12.3\% | 18.2\% | 33.9\% | 40.5\% | 59.5\% |
| South Dakota | 311,847 | 22.2\% | 15.6\% | 16.7\% | 16.8\% | 28.8\% | 47.5\% | 52.5\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 379,315 | 11.3\% | 9.3\% | 14.2\% | 13.1\% | 52.1\% | 27.3\% | 72.7\% |
| District of Columbia | 419,582 | 9.1\% | 7.1\% | 15.9\% | 24.3\% | 43.6\% | 23.6\% | 76.4\% |
| Florida | 6,793,023 | 13.5\% | 6.3\% | 12.5\% | 13.4\% | 54.3\% | 25.8\% | 74.2\% |
| Georgia | 3,255,421 | 13.1\% | 7.2\% | 12.8\% | 14.1\% | 52.8\% | 26.1\% | 73.9\% |
| Maryland | 2,108,310 | 12.2\% | 8.8\% | 12.5\% | 19.3\% | 47.2\% | 26.9\% | 73.1\% |
| North Carolina | 3,288,865 | 12.8\% | 8.6\% | 15.9\% | 13.4\% | 49.4\% | 29.9\% | 70.1\% |
| South Carolina | 1,494,705 | 13.1\% | 7.3\% | 12.7\% | 16.6\% | 50.3\% | 28.2\% | 71.8\% |
| Virginia | 2,960,869 | 15.9\% | 9.1\% | 14.9\% | 14.9\% | 45.2\% | 31.7\% | 68.3\% |
| West Virginia | 549,233 | 14.1\% | 9.4\% | 17.1\% | 23.9\% | 35.4\% | 33.0\% | 67.0\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1,577,784 | 13.6\% | 7.9\% | 13.3\% | 27.1\%* | 38.2\% | 27.6\% | 72.4\% |
| Kentucky | 1,457,143 | 12.5\% | 8.7\% | 16.7\% | 14.8\% | 47.2\% | 28.7\% | 71.3\% |
| Mississippi | 840,187 | 16.2\% | 9.2\% | 11.7\% | 18.8\% | 44.0\% | 30.8\% | 69.2\% |
| Tennessee | 2,284,904 | 9.2\% | 8.1\% | 15.9\% | 17.3\%* | 49.5\% | 23.5\% | 76.5\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 962,989 | 13.5\% | 7.9\% | 15.4\% | 15.7\% | 47.6\% | 27.5\% | 72.5\% |
| Louisiana | 1,523,840 | 12.7\% | 11.3\% | 12.0\% | 24.7\% | 39.2\% | 31.8\% | 68.2\% |
| Oklahoma | 1,163,326 | 13.7\% | 9.5\% | 15.1\% | 17.9\% | 43.7\% | 32.0\% | 68.0\% |
| Texas | 7,857,421 | 14.2\% | 7.9\% | 11.2\% | 16.0\% | 50.7\% | 27.8\% | 72.2\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1,956,808 | 9.3\% | 7.9\% | 15.1\% | 21.3\% | 46.3\% | 23.9\% | 76.1\% |
| Colorado | 1,857,055 | 12.2\% | 10.8\% | 11.4\% | 19.7\% | 45.9\% | 30.4\% | 69.6\% |
| Idaho | 495,125 | 20.6\% | 11.9\% | 11.2\% | 17.4\% | 38.8\% | 40.0\% | 60.0\% |
| Montana | 320,435 | 28.6\% | 15.3\% | 16.5\% | 11.2\% | 28.3\% | 51.5\% | 48.5\% |
| Nevada | 1,063,822 | 13.7\%* | 7.4\% | 12.1\% | 16.4\% | 50.5\% | 27.0\% | 73.0\% |
| New Mexico | 542,185 | 14.9\% | 11.8\% | 16.7\% | 22.9\% | 33.7\% | 34.4\% | 65.6\% |
| Utah | 932,564 | 15.2\% | 9.0\% | 11.8\% | 17.9\% | 46.1\% | 30.7\% | 69.3\% |
| Wyoming | 178,616 | 23.8\% | 20.0\% | 14.6\% | 15.5\% | 26.1\% | 52.8\% | 47.2\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 223,206 | 20.5\% | 13.3\% | 13.6\% | 21.6\% | 30.9\% | 42.7\% | 57.3\% |
| California | 12,455,532 | 12.5\% | 8.9\% | 14.1\% | 19.3\% | 45.2\% | 29.8\% | 70.2\% |
| Hawaii | 465,623 | 9.8\% | 9.8\% | 13.2\% | 26.9\% | 40.4\% | 27.3\% | 72.7\% |
| Oregon | 1,372,196 | 17.2\% | 11.1\% | 13.5\% | 19.1\% | 39.1\% | 36.3\% | 63.7\% |
| Washington | 2,209,006 | 14.8\% | 10.5\% | 14.3\% | 23.8\% | 36.6\% | 33.0\% | 67.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for percent of number of private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 796,961 | 0.25\% | 0.23\% | 0.39\% | 0.34\% | 0.41\% | 0.42\% | 0.42\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 90,542 | 0.77\% | 1.57\% | 1.68\% | 2.91\% | 3.34\% | 2.26\% | 2.26\% |
| Maine | 22,280 | 2.01\% | 1.17\% | 2.11\% | 2.92\% | 5.26\% | 4.10\% | 4.10\% |
| Massachusetts | 274,844 | 1.48\% | 1.48\% | 1.35\% | 2.93\% | 3.12\% | 2.54\% | 2.54\% |
| New Hampshire | 45,995 | 1.31\% | 1.77\% | 2.47\% | 2.39\% | 4.55\% | 2.53\% | 2.53\% |
| Rhode Island | 36,138 | 2.36\% | 1.98\% | 2.88\% | 2.79\% | 4.28\% | 3.21\% | 3.21\% |
| Vermont | 27,242 | 2.44\% | 1.53\% | 2.43\% | 3.56\% | 5.11\%* | 3.19\% | 3.19\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 290,947 | 2.04\% | 2.75\% | 2.00\% | 2.07\% | 4.14\% | 3.74\% | 3.74\% |
| New York | 367,683 | 0.77\% | 0.82\% | 1.45\% | 1.97\% | 2.34\% | 1.66\% | 1.66\% |
| Pennsylvania | 275,889 | 0.87\% | 1.03\% | 3.00\% | 2.64\% | 5.42\% | 2.91\% | 2.91\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 238,350 | 0.64\% | 0.93\% | 1.62\% | 2.20\% | 3.23\% | 1.19\% | 1.19\% |
| Indiana | 192,836 | 2.14\% | 0.82\% | 1.23\% | 3.91\% | 2.90\% | 2.88\% | 2.88\% |
| Michigan | 180,709 | 1.23\% | 1.10\% | 2.58\% | 2.32\% | 3.58\% | 2.19\% | 2.19\% |
| Ohio | 215,223 | 1.05\% | 0.58\% | 1.25\% | 2.86\% | 4.17\% | 1.73\% | 1.73\% |
| Wisconsin | 193,965 | 1.51\% | 1.48\% | 2.86\% | 3.99\% | 4.88\% | 2.66\% | 2.66\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 110,767 | 1.47\% | 1.35\% | 1.81\% | 2.97\% | 5.61\% | 3.16\% | 3.16\% |
| Kansas | 99,262 | 1.76\% | 1.39\% | 1.80\% | 2.38\% | 4.58\% | 2.41\% | 2.41\% |
| Minnesota | 130,712 | 1.81\% | 1.15\% | 3.16\% | 2.88\% | 4.84\% | 2.63\% | 2.63\% |
| Missouri | 149,443 | 1.15\% | 1.07\% | 1.37\% | 2.80\% | 3.59\% | 1.83\% | 1.83\% |
| Nebraska | 69,711 | 2.11\% | 1.31\% | 1.55\% | 3.18\% | 2.92\% | 3.09\% | 3.09\% |
| North Dakota | 32,637 | 3.32\% | 2.47\% | 2.35\% | 3.52\% | 3.94\% | 4.86\% | 4.86\% |
| South Dakota | 16,658 | 3.73\% | 2.99\% | 2.47\% | 3.36\% | 5.11\% | 4.06\% | 4.06\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 32,329 | 1.21\% | 1.41\% | 1.66\% | 2.12\% | 2.35\% | 2.30\% | 2.30\% |
| District of Columbia | 33,884 | 2.25\% | 0.84\% | 2.17\% | 2.70\% | 5.38\% | 2.85\% | 2.85\% |
| Florida | 296,656 | 1.11\% | 0.91\% | 1.83\% | 1.67\% | 2.06\% | 1.70\% | 1.70\% |
| Georgia | 217,500 | 2.20\% | 1.00\% | 3.17\% | 3.17\% | 2.94\% | 2.75\% | 2.75\% |
| Maryland | 121,827 | 1.40\% | 1.04\% | 1.07\% | 3.29\% | 2.90\% | 1.84\% | 1.84\% |
| North Carolina | 206,426 | 1.32\% | 1.98\% | 3.09\% | 1.33\% | 3.23\% | 3.21\% | 3.21\% |
| South Carolina | 101,503 | 1.38\% | 1.46\% | 2.14\% | 3.38\% | 3.75\% | 2.36\% | 2.36\% |
| Virginia | 245,095 | 2.61\% | 1.60\% | 2.90\% | 3.58\% | 5.12\% | 4.64\% | 4.64\% |
| West Virginia | 41,059 | 1.07\% | 1.32\% | 2.47\% | 3.12\% | 2.74\% | 2.51\% | 2.51\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 133,694 | 1.62\% | 1.32\% | 1.56\% | 5.42\%* | 5.08\% | 3.00\% | 3.00\% |
| Kentucky | 67,814 | 0.77\% | 0.87\% | 1.74\% | 1.72\% | 3.07\% | 2.06\% | 2.06\% |
| Mississippi | 51,818 | 2.78\% | 1.45\% | 1.70\% | 2.49\% | 2.92\% | 3.73\% | 3.73\% |
| Tennessee | 180,707 | 0.96\% | 1.88\% | 3.54\% | 4.46\%* | 2.70\% | 2.83\% | 2.83\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 61,495 | 1.30\% | 1.41\% | 2.21\% | 2.76\% | 3.21\% | 2.04\% | 2.04\% |
| Louisiana | 142,244 | 2.36\% | 1.99\% | 2.59\% | 4.16\% | 5.20\% | 4.62\% | 4.62\% |
| Oklahoma | 65,924 | 0.99\% | 1.32\% | 1.76\% | 3.11\% | 3.79\% | 2.07\% | 2.07\% |
| Texas | 314,369 | 0.78\% | 0.71\% | 1.15\% | 2.39\% | 2.46\% | 0.99\% | 0.99\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 172,345 | 0.98\% | 0.72\% | 3.10\% | 3.17\% | 3.88\% | 2.08\% | 2.08\% |
| Colorado | 124,521 | 1.49\% | 1.48\% | 2.47\% | 3.06\% | 3.34\% | 2.36\% | 2.36\% |
| Idaho | 50,152 | 2.51\% | 1.48\% | 2.34\% | 4.22\% | 5.07\% | 3.68\% | 3.68\% |
| Montana | 17,995 | 3.39\% | 2.31\% | 3.16\% | 2.93\% | 3.79\% | 3.49\% | 3.49\% |
| Nevada | 78,231 | 3.29\%* | 1.24\% | 1.94\% | 2.59\% | 4.33\% | 2.99\% | 2.99\% |
| New Mexico | 30,237 | 0.74\% | 1.20\% | 2.22\% | 5.90\% | 5.67\% | 2.05\% | 2.05\% |
| Utah | 76,871 | 1.71\% | 1.44\% | 1.55\% | 2.95\% | 3.69\% | 1.62\% | 1.62\% |
| Wyoming | 12,086 | 2.22\% | 2.83\% | 2.67\% | 2.85\% | 2.93\% | 2.51\% | 2.51\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 15,452 | 2.51\% | 1.65\% | 2.41\% | 3.99\% | 3.64\% | 2.36\% | 2.36\% |
| California | 480,010 | 0.73\% | 0.82\% | 1.19\% | 1.34\% | 2.16\% | 1.38\% | 1.38\% |
| Hawaii | 26,412 | 1.29\% | 1.28\% | 1.54\% | 2.80\% | 2.88\% | 2.90\% | 2.90\% |
| Oregon | 107,268 | 1.28\% | 1.88\% | 2.00\% | 2.78\% | 1.94\% | 1.93\% | 1.93\% |
| Washington | 145,791 | 1.30\% | 1.54\% | 1.32\% | 4.19\% | 5.24\% | 3.49\% | 3.49\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 86.7\% | 45.5\% | 68.4\% | 84.2\% | 94.8\% | 99.5\% | 61.0\% | 97.2\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 91.9\% | 61.6\% | 82.3\% | 92.3\% | 100.0\% | 99.5\% | 75.3\% | 98.8\% |
| Maine | 80.7\% | 37.9\% | 70.6\% | 83.5\% | 95.5\% | 100.0\% | 55.7\% | 97.2\% |
| Massachusetts | 92.4\% | 51.2\% | 74.5\% | 100.0\% | 100.0\% | 100.0\% | 72.2\% | 100.0\% |
| New Hampshire | 88.3\% | 46.1\% | 76.0\% | 93.4\% | 100.0\% | 100.0\% | 66.2\% | 100.0\% |
| Rhode Island | 88.7\% | 52.8\% | 75.5\% | 88.7\% | 100.0\% | 99.5\% | 66.1\% | 99.7\% |
| Vermont | 80.5\% | 47.5\% | 61.0\% | 83.2\% | 99.8\% | 98.0\% | 56.0\% | 97.8\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 90.6\% | 55.7\% | 80.9\% | 94.1\% | 96.3\% | 100.0\% | 73.6\% | 98.4\% |
| New York | 89.3\% | 52.6\% | 82.6\% | 83.8\% | 96.2\% | 100.0\% | 69.4\% | 97.7\% |
| Pennsylvania | 92.6\% | 53.1\% | 81.8\% | 95.5\% | 99.8\% | 100.0\% | 73.5\% | 99.6\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 89.0\% | 43.7\% | 68.7\% | 92.1\% | 96.6\% | 100.0\% | 64.3\% | 98.5\% |
| Indiana | 88.3\% | 49.4\% | 62.8\% | 85.1\% | 99.4\% | 100.0\% | 57.9\% | 99.7\% |
| Michigan | 89.2\% | 48.5\% | 76.8\% | 88.7\% | 98.3\% | 100.0\% | 66.9\% | 98.5\% |
| Ohio | 89.9\% | 46.0\% | 74.5\% | 90.3\% | 98.6\% | 100.0\% | 65.7\% | 99.0\% |
| Wisconsin | 86.6\% | 38.1\% | 75.0\% | 84.3\% | 98.1\% | 100.0\% | 60.1\% | 97.9\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 85.5\% | 41.9\% | 59.5\% | 91.4\% | 98.4\% | 100.0\% | 57.4\% | 99.0\% |
| Kansas | 85.0\% | 40.4\% | 59.9\% | 83.6\% | 96.0\% | 99.5\% | 56.2\% | 97.8\% |
| Minnesota | 88.3\% | 47.4\% | 79.0\% | 87.8\% | 98.1\% | 99.8\% | 63.2\% | 99.3\% |
| Missouri | 88.1\% | 51.3\% | 58.6\% | 89.2\% | 96.6\% | 99.6\% | 63.1\% | 98.2\% |
| Nebraska | 80.4\% | 35.7\% | 59.1\% | 77.8\% | 95.3\% | 100.0\% | 48.9\% | 96.8\% |
| North Dakota | 74.3\% | 30.5\% | 52.1\% | 75.4\% | 97.4\% | 100.0\% | 40.9\% | 97.1\% |
| South Dakota | 79.6\% | 47.8\% | 65.7\% | 83.1\% | 96.4\% | 99.9\% | 60.1\% | 97.2\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 91.1\% | 56.2\% | 76.1\% | 91.9\% | 96.7\% | 99.7\% | 70.0\% | 99.0\% |
| District of Columbia | 94.3\% | 68.9\% | 85.2\% | 89.1\% | 100.0\% | 99.7\% | 81.1\% | 98.4\% |
| Florida | 85.7\% | 45.3\% | 59.4\% | 73.0\% | 99.6\% | 98.3\% | 54.5\% | 96.6\% |
| Georgia | 85.3\% | 45.1\% | 53.4\% | 80.9\% | 87.9\% | 100.0\% | 51.3\% | 97.3\% |
| Maryland | 89.9\% | 57.1\% | 83.7\% | 95.8\% | 84.7\% | 100.0\% | 73.3\% | 96.0\% |
| North Carolina | 84.7\% | 47.9\% | 51.7\% | 79.2\% | 91.6\% | 99.8\% | 55.7\% | 97.0\% |
| South Carolina | 83.4\% | 42.3\% | 54.7\% | 73.1\% | 86.1\% | 100.0\% | 50.1\% | 96.5\% |
| Virginia | 90.6\% | 58.6\% | 78.2\% | 96.6\% | 98.5\% | 99.7\% | 72.3\% | 99.0\% |
| West Virginia | 81.4\% | 32.3\% | 55.1\% | 89.3\% | 93.7\% | 95.9\% | 53.6\% | 95.1\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 87.4\% | 49.8\% | 71.9\% | 75.6\% | 98.7\% | 100.0\% | 61.6\% | 97.2\% |
| Kentucky | 88.2\% | 42.4\% | 73.6\% | 86.7\% | 99.7\% | 99.9\% | 62.2\% | 98.6\% |
| Mississippi | 80.1\% | 34.9\% | 41.0\% | 74.8\% | 95.2\% | 100.0\% | 40.5\% | 97.7\% |
| Tennessee | 86.3\% | 33.6\% | 59.5\% | 91.9\% | 100.0\% | 93.9\% | 55.0\% | 96.0\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 83.0\% | 29.3\% | 68.5\% | 77.5\% | 91.4\% | 99.6\% | 51.1\% | 95.1\% |
| Louisiana | 80.6\% | 30.0\% | 43.3\% | 74.4\% | 96.5\% | 99.5\% | 45.8\% | 96.7\% |
| Oklahoma | 81.0\% | 29.2\% | 60.0\% | 73.4\% | 94.0\% | 99.2\% | 48.2\% | 96.4\% |
| Texas | 81.1\% | 39.6\% | 50.9\% | 67.1\% | 87.0\% | 98.7\% | 47.9\% | 93.9\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 83.9\% | 39.9\% | 56.3\% | 65.4\% | 92.1\% | 99.8\% | 50.0\% | 94.5\% |
| Colorado | 85.8\% | 40.8\% | 68.2\% | 84.0\% | 92.3\% | 99.6\% | 58.9\% | 97.5\% |
| Idaho | 75.1\% | 33.0\% | 53.5\% | 79.8\% | 96.6\% | 93.1\% | 48.4\% | 92.9\% |
| Montana | 68.0\% | 26.9\% | 54.2\% | 80.4\% | 97.6\% | 98.0\% | 41.4\% | 96.3\% |
| Nevada | 88.6\% | 64.0\% | 56.0\% | 80.9\% | 94.2\% | 100.0\% | 64.2\% | 97.6\% |
| New Mexico | 78.5\% | 35.2\% | 45.4\% | 77.7\% | 93.2\% | 99.7\% | 48.8\% | 94.1\% |
| Utah | 84.0\% | 39.5\% | 57.4\% | 87.2\% | 97.3\% | 97.9\% | 54.6\% | 97.0\% |
| Wyoming | 72.9\% | 28.9\% | 68.0\% | 77.2\% | 98.3\% | 99.1\% | 51.2\% | 97.1\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 76.6\% | 28.9\% | 63.1\% | 75.9\% | 100.0\% | 98.1\% | 47.9\% | 98.0\% |
| California | 86.3\% | 41.3\% | 71.1\% | 83.1\% | 92.7\% | 99.9\% | 62.4\% | 96.4\% |
| Hawaii | 97.4\% | 81.7\% | 95.9\% | 98.1\% | 99.4\% | 100.0\% | 92.0\% | 99.4\% |
| Oregon | 80.2\% | 44.8\% | 69.7\% | 70.7\% | 84.3\% | 100.0\% | 54.1\% | 95.0\% |
| Washington | 80.4\% | 44.5\% | 74.2\% | 81.3\% | 76.4\% | 99.0\% | 61.0\% | 90.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.30\% | 0.97\% | 0.73\% | 0.76\% | 0.86\% | 0.14\% | 0.49\% | 0.31\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.01\% | 4.73\% | 5.06\% | 4.84\% | 0.00\% | 0.25\% | 2.60\% | 0.99\% |
| Maine | 2.71\% | 4.26\% | 6.50\% | 5.83\% | 3.57\% | 0.00\% | 2.28\% | 2.50\% |
| Massachusetts | 1.45\% | 2.72\% | 10.26\% | 0.00\% | 0.00\% | 0.00\% | 4.62\% | 0.00\% |
| New Hampshire | 1.49\% | 4.76\% | 4.20\% | 6.02\% | 0.00\% | 0.00\% | 3.40\% | 0.04\% |
| Rhode Island | 2.37\% | 5.56\% | 9.28\% | 9.92\% | 0.00\% | 0.76\% | 4.82\% | 0.25\% |
| Vermont | 2.26\% | 3.98\% | 8.65\% | 7.41\% | 0.14\% | 2.16\% | 3.59\% | 1.26\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.32\% | 3.53\% | 4.30\% | 3.42\% | 2.08\% | 0.00\% | 1.84\% | 0.68\% |
| New York | 1.13\% | 2.12\% | 4.36\% | 5.07\% | 2.68\% | 0.00\% | 2.68\% | 1.38\% |
| Pennsylvania | 0.85\% | 3.66\% | 4.48\% | 3.27\% | 0.11\% | 0.00\% | 1.64\% | 0.23\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.74\% | 2.85\% | 4.81\% | 3.20\% | 3.05\% | 0.00\% | 2.71\% | 0.64\% |
| Indiana | 1.23\% | 7.75\% | 7.92\% | 6.28\% | 0.41\% | 0.00\% | 4.74\% | 0.19\% |
| Michigan | 1.27\% | 4.30\% | 8.89\% | 7.50\% | 1.30\% | 0.00\% | 4.00\% | 1.18\% |
| Ohio | 0.85\% | 4.32\% | 3.52\% | 3.75\% | 1.42\% | 0.02\% | 2.61\% | 0.61\% |
| Wisconsin | 1.43\% | 3.69\% | 6.91\% | 5.61\% | 1.49\% | 0.00\% | 4.10\% | 1.44\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.48\% | 5.57\% | 6.16\% | 3.44\% | 2.17\% | 0.00\% | 4.00\% | 0.55\% |
| Kansas | 1.23\% | 3.15\% | 7.93\% | 6.82\% | 2.40\% | 0.23\% | 3.37\% | 0.83\% |
| Minnesota | 1.86\% | 5.69\% | 5.12\% | 6.01\% | 2.07\% | 0.29\% | 3.77\% | 0.56\% |
| Missouri | 1.98\% | 3.77\% | 9.42\% | 4.33\% | 2.45\% | 0.42\% | 4.33\% | 1.05\% |
| Nebraska | 1.84\% | 5.78\% | 6.18\% | 5.00\% | 3.46\% | 0.00\% | 3.85\% | 1.43\% |
| North Dakota | 3.65\% | 6.09\% | 5.11\% | 8.80\% | 3.85\% | 0.00\% | 3.86\% | 1.33\% |
| South Dakota | 1.60\% | 7.07\% | 10.02\% | 7.40\% | 2.56\% | 0.20\% | 4.03\% | 1.84\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.33\% | 4.07\% | 4.73\% | 3.05\% | 2.18\% | 0.65\% | 2.98\% | 1.13\% |
| District of Columbia | 0.96\% | 7.57\% | 3.45\% | 3.78\% | 0.00\% | 0.15\% | 3.69\% | 1.08\% |
| Florida | 1.62\% | 4.51\% | 7.11\% | 3.69\% | 0.28\% | 1.25\% | 3.83\% | 1.33\% |
| Georgia | 1.60\% | 5.71\% | 2.57\% | 5.80\% | 5.98\% | 0.00\% | 3.52\% | 1.29\% |
| Maryland | 2.36\% | 4.38\% | 6.19\% | 2.99\% | 7.40\% | 0.00\% | 3.12\% | 2.83\% |
| North Carolina | 1.79\% | 4.57\% | 7.77\% | 12.67\% | 3.57\% | 0.18\% | 6.15\% | 1.25\% |
| South Carolina | 2.06\% | 3.22\% | 8.33\% | 7.22\% | 5.04\% | 0.00\% | 4.44\% | 2.52\% |
| Virginia | 2.04\% | 6.76\% | 5.24\% | 0.97\% | 2.68\% | 0.47\% | 4.64\% | 0.64\% |
| West Virginia | 1.59\% | 4.18\% | 8.07\% | 4.83\% | 6.72\% | 2.83\% | 3.84\% | 2.61\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.82\% | 4.52\% | 5.12\% | 7.00\% | 1.35\% | 0.00\% | 2.09\% | 1.97\% |
| Kentucky | 1.08\% | 4.93\% | 5.04\% | 4.50\% | 0.31\% | 0.05\% | 2.69\% | 0.80\% |
| Mississippi | 1.74\% | 6.71\% | 10.83\% | 9.71\% | 1.86\% | 0.03\% | 6.96\% | 0.77\% |
| Tennessee | 1.76\% | 4.25\% | 7.11\% | 2.88\% | 0.00\% | 3.76\% | 3.44\% | 2.35\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.91\% | 4.25\% | 6.32\% | 4.02\% | 4.88\% | 0.35\% | 4.00\% | 1.44\% |
| Louisiana | 2.20\% | 3.94\% | 9.51\% | 13.34\% | 10.48\% | 0.45\% | 3.89\% | 2.31\% |
| Oklahoma | 2.14\% | 3.55\% | 7.88\% | 8.99\% | 3.07\% | 0.56\% | 4.55\% | 1.15\% |
| Texas | 1.19\% | 5.53\% | 4.70\% | 5.12\% | 4.50\% | 0.75\% | 2.76\% | 1.00\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.20\% | 4.04\% | 6.25\% | 11.01\% | 5.64\% | 0.14\% | 4.78\% | 2.30\% |
| Colorado | 1.92\% | 3.44\% | 6.25\% | 5.37\% | 5.54\% | 0.65\% | 4.64\% | 1.79\% |
| Idaho | 2.14\% | 5.18\% | 6.98\% | 9.82\% | 2.35\% | 2.63\% | 4.92\% | 2.29\% |
| Montana | 4.38\% | 3.58\% | 6.61\% | 10.86\% | 2.55\% | 2.43\% | 3.69\% | 5.46\% |
| Nevada | 1.27\% | 10.59\% | 7.79\% | 7.18\% | 10.28\% | 0.00\% | 6.47\% | 1.07\% |
| New Mexico | 2.17\% | 4.29\% | 9.39\% | 6.56\% | 3.03\% | 0.30\% | 3.04\% | 2.57\% |
| Utah | 2.01\% | 5.88\% | 8.53\% | 3.18\% | 2.03\% | 2.22\% | 4.01\% | 1.59\% |
| Wyoming | 2.44\% | 5.24\% | 5.94\% | 6.20\% | 0.70\% | 0.80\% | 3.58\% | 1.15\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.76\% | 3.76\% | 6.88\% | 7.62\% | 0.00\% | 4.46\% | 3.42\% | 2.55\% |
| California | 0.55\% | 3.43\% | 3.44\% | 1.77\% | 1.89\% | 0.16\% | 1.55\% | 0.46\% |
| Hawaii | 0.57\% | 3.15\% | 3.15\% | 2.60\% | 0.35\% | 0.00\% | 1.41\% | 0.28\% |
| Oregon | 2.28\% | 4.10\% | 6.17\% | 9.62\% | 6.23\% | 0.00\% | 4.13\% | 2.35\% |
| Washington | 4.07\% | 3.53\% | 7.17\% | 6.10\% | 9.28\% | 1.72\% | 3.26\% | 5.29\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 78.4\% | 82.5\% | 77.9\% | 75.0\% | 75.3\% | 79.9\% | 78.8\% | 78.3\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 78.5\% | 83.8\% | 83.3\% | 71.2\% | 69.9\% | 81.6\% | 84.1\% | 76.8\% |
| Maine | 79.4\% | 76.9\% | 79.3\% | 70.7\% | 79.2\% | 83.1\% | 76.4\% | 80.5\% |
| Massachusetts | 76.8\% | 85.1\% | 74.5\% | 64.3\% | 76.8\% | 79.6\% | 73.4\% | 77.7\% |
| New Hampshire | 72.4\% | 77.8\% | 76.4\% | 69.1\% | 72.4\% | 71.7\% | 76.4\% | 71.0\% |
| Rhode Island | 68.9\% | 73.8\% | 73.8\% | 70.4\% | 79.9\% | 60.8\% | 70.3\% | 68.4\% |
| Vermont | 77.0\% | 64.5\% | 78.3\% | 82.7\% | 79.8\% | 77.0\% | 72.3\% | 79.0\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 77.6\% | 83.6\% | 68.4\% | 72.1\% | 74.8\% | 80.7\% | 76.1\% | 78.2\% |
| New York | 78.8\% | 77.8\% | 77.8\% | 78.0\% | 71.2\% | 82.0\% | 76.3\% | 79.5\% |
| Pennsylvania | 79.8\% | 80.7\% | 79.1\% | 75.7\% | 78.2\% | 81.7\% | 80.4\% | 79.6\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 77.2\% | 87.9\% | 80.6\% | 67.7\% | 79.0\% | 78.1\% | 75.6\% | 77.6\% |
| Indiana | 80.8\% | 69.9\% | 72.5\% | 89.9\% | 84.9\% | 79.8\% | 75.4\% | 82.0\% |
| Michigan | 77.0\% | 70.6\% | 65.8\% | 64.1\% | 77.1\% | 83.0\% | 67.0\% | 79.8\% |
| Ohio | 78.1\% | 82.0\% | 79.3\% | 85.8\% | 75.2\% | 76.8\% | 81.1\% | 77.4\% |
| Wisconsin | 77.4\% | 78.7\% | 68.6\% | 72.9\% | 72.0\% | 82.3\% | 72.8\% | 78.6\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 76.5\% | 76.6\% | 76.0\% | 69.0\% | 72.3\% | 79.8\% | 71.5\% | 77.9\% |
| Kansas | 78.4\% | 78.0\% | 66.3\% | 81.5\% | 70.1\% | 82.1\% | 76.7\% | 78.9\% |
| Minnesota | 78.9\% | 84.8\% | 68.6\% | 57.0\% | 84.7\% | 83.2\% | 73.5\% | 80.3\% |
| Missouri | 81.6\% | 90.5\% | 81.1\% | 72.1\% | 66.8\% | 86.8\% | 80.3\% | 81.9\% |
| Nebraska | 77.9\% | 78.4\% | 77.5\% | 77.9\% | 80.7\% | 76.7\% | 76.5\% | 78.2\% |
| North Dakota | 77.2\% | 67.0\% | 62.0\% | 71.7\% | 84.2\% | 80.1\% | 68.4\% | 79.8\% |
| South Dakota | 71.3\% | 84.4\% | 54.3\% | 65.5\% | 68.7\% | 76.8\% | 68.3\% | 73.0\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 71.6\% | 73.9\% | 77.4\% | 73.7\% | 72.3\% | 69.8\% | 77.3\% | 70.1\% |
| District of Columbia | 83.2\% | 93.1\% | 87.2\% | 92.7\% | 85.1\% | 77.1\% | 91.0\% | 81.2\% |
| Florida | 80.1\% | 85.9\% | 86.6\% | 88.3\% | 68.4\% | 80.5\% | 87.6\% | 78.6\% |
| Georgia | 76.1\% | 85.9\% | 85.2\% | 71.8\% | 72.7\% | 76.0\% | 79.6\% | 75.5\% |
| Maryland | 80.7\% | 84.3\% | 80.7\% | 75.8\% | 81.2\% | 81.4\% | 81.7\% | 80.5\% |
| North Carolina | 80.4\% | 88.6\% | 78.4\% | 66.2\% | 78.4\% | 83.7\% | 78.9\% | 80.7\% |
| South Carolina | 77.3\% | 80.9\% | 82.2\% | 59.4\% | 79.1\% | 79.3\% | 75.7\% | 77.6\% |
| Virginia | 79.9\% | 86.7\% | 73.5\% | 76.4\% | 72.7\% | 83.0\% | 77.7\% | 80.7\% |
| West Virginia | 75.7\% | 78.5\% | 77.7\% | 71.9\% | 71.9\% | 79.2\% | 76.2\% | 75.5\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 83.1\% | 91.5\% | 90.0\% | 87.2\% | 89.9\% | 74.7\% | 90.8\% | 81.2\% |
| Kentucky | 84.7\% | 88.4\% | 86.7\% | 81.9\% | 82.3\% | 85.7\% | 85.6\% | 84.5\% |
| Mississippi | 81.2\% | 83.8\% | 84.0\% | 83.3\% | 79.2\% | 81.1\% | 86.1\% | 80.3\% |
| Tennessee | 77.0\% | 85.7\% | 79.9\% | 62.4\% | 72.7\% | 82.2\% | 80.0\% | 76.4\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 81.6\% | 83.4\% | 83.2\% | 66.8\% | 77.1\% | 86.3\% | 82.9\% | 81.3\% |
| Louisiana | 80.8\% | 72.6\% | 92.6\% | 79.0\% | 80.9\% | 80.4\% | 83.3\% | 80.2\% |
| Oklahoma | 81.5\% | 86.7\% | 84.5\% | 80.0\% | 80.6\% | 81.3\% | 81.0\% | 81.6\% |
| Texas | 78.6\% | 88.5\% | 81.7\% | 85.5\% | 70.0\% | 78.6\% | 86.3\% | 77.1\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 68.9\% | 84.4\% | 79.0\% | 64.7\% | 62.0\% | 70.6\% | 76.6\% | 67.7\% |
| Colorado | 79.2\% | 82.1\% | 74.7\% | 78.6\% | 77.2\% | 80.6\% | 78.6\% | 79.4\% |
| Idaho | 77.5\% | 80.3\% | 71.3\% | 73.9\% | 76.0\% | 79.6\% | 73.0\% | 79.1\% |
| Montana | 73.1\% | 75.4\% | 75.1\% | 66.9\% | 72.2\% | 75.3\% | 75.2\% | 72.2\% |
| Nevada | 74.7\% | 90.1\% | 68.3\% | 81.0\% | 65.5\% | 74.2\% | 82.4\% | 72.8\% |
| New Mexico | 76.8\% | 77.2\% | 65.1\% | 69.5\% | 84.8\% | 76.4\% | 70.2\% | 78.6\% |
| Utah | 70.1\% | 67.2\% | 62.2\% | 70.9\% | 64.7\% | 73.3\% | 67.2\% | 70.8\% |
| Wyoming | 78.1\% | 81.8\% | 59.6\% | 69.6\% | 79.9\% | 89.5\% | 68.3\% | 83.9\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 68.4\% | 69.3\% | 80.9\% | 69.2\% | 57.4\% | 72.2\% | 73.7\% | 66.4\% |
| California | 78.5\% | 82.6\% | 82.0\% | 77.9\% | 74.4\% | 79.4\% | 80.5\% | 78.0\% |
| Hawaii | 80.3\% | 84.6\% | 83.1\% | 81.3\% | 80.1\% | 78.5\% | 83.7\% | 79.0\% |
| Oregon | 78.1\% | 74.8\% | 79.9\% | 67.4\% | 80.9\% | 79.8\% | 77.0\% | 78.4\% |
| Washington | 76.0\% | 84.1\% | 83.2\% | 82.3\% | 74.3\% | 71.8\% | 84.6\% | 73.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.43\% | 0.48\% | 1.08\% | 0.86\% | 0.78\% | 0.78\% | 0.64\% | 0.62\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.40\% | 3.10\% | 3.31\% | 5.70\% | 4.69\% | 3.23\% | 1.02\% | 2.07\% |
| Maine | 1.91\% | 3.71\% | 5.15\% | 5.07\% | 3.93\% | 2.30\% | 2.28\% | 2.91\% |
| Massachusetts | 1.82\% | 2.47\% | 7.34\% | 6.14\% | 4.99\% | 2.85\% | 3.33\% | 1.65\% |
| New Hampshire | 2.73\% | 4.12\% | 4.34\% | 4.66\% | 6.21\% | 4.84\% | 2.33\% | 3.31\% |
| Rhode Island | 4.09\% | 4.98\% | 9.68\% | 9.30\% | 6.02\% | 8.39\% | 4.08\% | 5.49\% |
| Vermont | 2.59\% | 5.15\% | 4.65\% | 3.84\% | 6.11\% | 5.03\% | 3.68\% | 3.28\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.88\% | 4.68\% | 8.65\% | 5.08\% | 7.49\% | 4.22\% | 4.34\% | 2.11\% |
| New York | 1.61\% | 2.66\% | 3.83\% | 3.93\% | 3.39\% | 1.40\% | 2.73\% | 1.76\% |
| Pennsylvania | 1.81\% | 3.30\% | 4.78\% | 4.52\% | 5.47\% | 2.31\% | 2.50\% | 2.74\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2.63\% | 1.99\% | 2.93\% | 5.65\% | 6.04\% | 2.82\% | 3.96\% | 3.37\% |
| Indiana | 2.81\% | 4.32\% | 3.56\% | 8.14\% | 3.82\% | 3.97\% | 2.79\% | 3.17\% |
| Michigan | 1.25\% | 4.42\% | 7.94\% | 8.36\% | 4.16\% | 3.78\% | 3.74\% | 2.08\% |
| Ohio | 2.73\% | 2.45\% | 6.30\% | 3.02\% | 3.94\% | 5.06\% | 2.77\% | 3.63\% |
| Wisconsin | 2.25\% | 3.41\% | 6.84\% | 3.49\% | 6.42\% | 3.63\% | 3.42\% | 3.11\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.51\% | 5.98\% | 7.39\% | 4.55\% | 2.84\% | 4.38\% | 4.39\% | 2.99\% |
| Kansas | 2.82\% | 2.89\% | 6.24\% | 7.75\% | 6.17\% | 4.23\% | 2.85\% | 3.57\% |
| Minnesota | 2.34\% | 2.95\% | 6.18\% | 10.65\% | 5.78\% | 2.70\% | 4.21\% | 2.38\% |
| Missouri | 2.96\% | 2.35\% | 3.35\% | 4.95\% | 6.94\% | 3.56\% | 3.61\% | 3.25\% |
| Nebraska | 2.72\% | 5.06\% | 6.03\% | 6.61\% | 4.19\% | 4.22\% | 4.54\% | 3.29\% |
| North Dakota | 3.21\% | 4.46\% | 8.87\% | 5.96\% | 5.70\% | 7.18\% | 3.74\% | 3.93\% |
| South Dakota | 1.96\% | 3.07\% | 8.22\% | 6.91\% | 5.68\% | 3.97\% | 4.59\% | 2.50\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 4.10\% | 5.36\% | 4.85\% | 6.86\% | 9.02\% | 4.97\% | 3.31\% | 4.53\% |
| District of Columbia | 2.61\% | 2.22\% | 4.90\% | 1.70\% | 3.54\% | 4.84\% | 1.62\% | 2.78\% |
| Florida | 1.67\% | 1.19\% | 3.28\% | 2.30\% | 4.11\% | 2.08\% | 1.18\% | 1.96\% |
| Georgia | 1.79\% | 4.74\% | 4.58\% | 5.85\% | 7.38\% | 2.18\% | 4.89\% | 1.86\% |
| Maryland | 1.38\% | 4.38\% | 4.39\% | 4.55\% | 3.70\% | 1.37\% | 3.26\% | 1.59\% |
| North Carolina | 2.39\% | 2.32\% | 4.09\% | 9.67\% | 4.52\% | 1.93\% | 3.10\% | 2.55\% |
| South Carolina | 1.41\% | 3.92\% | 3.70\% | 8.37\% | 3.98\% | 2.39\% | 5.16\% | 1.89\% |
| Virginia | 1.50\% | 3.31\% | 5.34\% | 7.14\% | 5.58\% | 1.81\% | 3.07\% | 1.95\% |
| West Virginia | 2.26\% | 3.77\% | 4.90\% | 6.62\% | 5.81\% | 4.84\% | 3.92\% | 3.12\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.48\% | 1.62\% | 3.62\% | 3.58\% | 6.53\% | 3.05\% | 1.00\% | 3.02\% |
| Kentucky | 1.30\% | 2.11\% | 2.29\% | 4.35\% | 3.63\% | 2.23\% | 2.03\% | 1.64\% |
| Mississippi | 1.48\% | 3.69\% | 15.75\% | 10.79\% | 6.23\% | 2.43\% | 2.73\% | 2.01\% |
| Tennessee | 2.17\% | 4.12\% | 3.42\% | 4.93\% | 5.35\% | 1.95\% | 2.51\% | 2.37\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.76\% | 4.37\% | 5.30\% | 7.69\% | 3.87\% | 3.86\% | 2.42\% | 3.43\% |
| Louisiana | 2.95\% | 6.09\% | 17.04\% | 14.14\% | 10.28\% | 3.35\% | 4.04\% | 3.59\% |
| Oklahoma | 1.94\% | 3.63\% | 3.78\% | 5.29\% | 4.37\% | 2.76\% | 2.71\% | 2.45\% |
| Texas | 1.31\% | 3.34\% | 3.36\% | 2.93\% | 4.72\% | 2.28\% | 1.52\% | 1.38\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 4.31\% | 3.70\% | 5.45\% | 11.05\% | 8.11\% | 4.87\% | 2.89\% | 4.56\% |
| Colorado | 3.73\% | 3.96\% | 7.73\% | 5.94\% | 4.44\% | 5.84\% | 3.02\% | 4.61\% |
| Idaho | 2.50\% | 2.40\% | 7.16\% | 8.75\% | 4.81\% | 5.43\% | 3.91\% | 3.39\% |
| Montana | 2.05\% | 5.02\% | 4.88\% | 9.09\% | 5.92\% | 5.06\% | 2.94\% | 3.97\% |
| Nevada | 3.23\% | 3.40\% | 7.28\% | 3.96\% | 8.70\% | 4.32\% | 4.06\% | 3.58\% |
| New Mexico | 1.84\% | 4.03\% | 7.65\% | 3.73\% | 7.26\% | 3.08\% | 2.24\% | 2.52\% |
| Utah | 3.90\% | 4.59\% | 7.87\% | 4.78\% | 9.02\% | 4.25\% | 3.50\% | 4.41\% |
| Wyoming | 2.99\% | 4.02\% | 7.85\% | 6.81\% | 6.32\% | 2.63\% | 5.08\% | 2.58\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4.87\% | 6.28\% | 8.11\% | 6.55\% | 7.14\% | 5.37\% | 4.43\% | 5.82\% |
| California | 1.11\% | 1.36\% | 2.12\% | 3.28\% | 2.72\% | 1.65\% | 1.49\% | 1.48\% |
| Hawaii | 1.43\% | 1.85\% | 4.44\% | 3.94\% | 3.41\% | 2.40\% | 2.51\% | 1.52\% |
| Oregon | 1.83\% | 3.02\% | 4.85\% | 6.67\% | 4.93\% | 3.14\% | 2.46\% | 2.44\% |
| Washington | 2.49\% | 2.82\% | 5.08\% | 4.32\% | 6.12\% | 2.69\% | 1.36\% | 3.26\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 79.8\% | 81.5\% | 76.1\% | 78.1\% | 78.4\% | 81.0\% | 78.5\% | 80.2\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 82.5\% | 79.7\% | 74.4\% | 77.2\% | 74.0\% | 87.9\% | 75.3\% | 85.0\% |
| Maine | 77.7\% | 72.6\% | 74.0\% | 72.7\% | 77.3\% | 81.6\% | 75.1\% | 78.7\% |
| Massachusetts | 77.1\% | 76.6\% | 74.1\% | 67.5\% | 68.2\% | 83.3\% | 69.4\% | 79.0\% |
| New Hampshire | 75.9\% | 74.9\% | 71.4\% | 72.9\% | 70.0\% | 80.7\% | 73.0\% | 77.0\% |
| Rhode Island | 80.7\% | 79.0\% | 76.1\% | 71.4\% | 80.7\% | 85.3\% | 76.7\% | 82.0\% |
| Vermont | 76.8\% | 70.6\% | 63.2\% | 77.9\% | 74.6\% | 83.1\% | 70.7\% | 79.0\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 83.8\% | 78.5\% | 77.5\% | 73.2\% | 83.7\% | 88.1\% | 76.8\% | 86.1\% |
| New York | 79.9\% | 78.7\% | 70.3\% | 81.5\% | 75.4\% | 82.5\% | 75.7\% | 81.1\% |
| Pennsylvania | 82.7\% | 83.3\% | 83.2\% | 87.9\% | 82.1\% | 81.4\% | 85.3\% | 82.1\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 79.8\% | 79.5\% | 76.0\% | 80.0\% | 79.3\% | 80.5\% | 78.0\% | 80.2\% |
| Indiana | 77.3\% | 80.9\% | 75.7\% | 72.8\% | 76.7\% | 78.1\% | 77.6\% | 77.2\% |
| Michigan | 78.7\% | 82.2\% | 83.0\% | 73.1\% | 80.5\% | 78.4\% | 82.6\% | 77.8\% |
| Ohio | 78.9\% | 72.7\% | 70.3\% | 78.5\% | 76.9\% | 81.7\% | 73.5\% | 80.3\% |
| Wisconsin | 77.7\% | 77.8\% | 69.2\% | 68.5\% | 76.1\% | 82.2\% | 70.0\% | 79.6\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 81.8\% | 81.7\% | 80.7\% | 71.0\% | 74.8\% | 86.4\% | 78.4\% | 82.7\% |
| Kansas | 72.4\% | 79.2\% | 79.2\% | 66.5\% | 72.5\% | 72.5\% | 75.5\% | 71.6\% |
| Minnesota | 80.2\% | 79.6\% | 70.2\% | 78.7\% | 78.9\% | 82.6\% | 76.0\% | 81.3\% |
| Missouri | 78.3\% | 85.4\% | 77.4\% | 87.6\% | 76.2\% | 76.0\% | 85.0\% | 76.6\% |
| Nebraska | 80.5\% | 82.7\% | 65.6\% | 71.9\% | 85.9\% | 81.8\% | 73.3\% | 82.4\% |
| North Dakota | 84.3\% | 85.8\% | 78.8\% | 77.2\% | 78.7\% | 89.5\% | 81.6\% | 84.9\% |
| South Dakota | 81.7\% | 85.8\% | 75.3\% | 76.1\% | 84.3\% | 82.6\% | 81.4\% | 81.8\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 80.1\% | 64.6\% | 74.1\% | 80.3\% | 82.1\% | 82.4\% | 72.7\% | 82.2\% |
| District of Columbia | 85.8\% | 88.8\% | 88.4\% | 84.2\% | 85.7\% | 85.5\% | 87.2\% | 85.4\% |
| Florida | 77.5\% | 82.8\% | 78.6\% | 77.4\% | 80.0\% | 76.2\% | 78.6\% | 77.2\% |
| Georgia | 78.6\% | 84.5\% | 65.0\% | 73.5\% | 70.4\% | 81.7\% | 77.2\% | 78.8\% |
| Maryland | 77.8\% | 76.3\% | 70.8\% | 67.5\% | 81.7\% | 80.3\% | 69.2\% | 80.3\% |
| North Carolina | 81.7\% | 84.5\% | 77.7\% | 84.4\% | 79.9\% | 81.5\% | 82.0\% | 81.6\% |
| South Carolina | 78.9\% | 82.6\% | 69.4\% | 76.3\% | 78.6\% | 79.8\% | 76.9\% | 79.3\% |
| Virginia | 79.0\% | 79.4\% | 72.1\% | 76.9\% | 85.3\% | 78.6\% | 76.1\% | 79.9\% |
| West Virginia | 78.7\% | 76.3\% | 71.8\% | 78.2\% | 78.8\% | 80.1\% | 77.6\% | 79.0\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 73.5\% | 73.6\% | 75.1\% | 77.8\% | 77.2\% | 68.7\% | 75.7\% | 72.9\% |
| Kentucky | 82.2\% | 83.3\% | 76.9\% | 80.9\% | 84.3\% | 82.5\% | 79.5\% | 82.9\% |
| Mississippi | 80.5\% | 79.1\% | 75.3\% | 80.4\% | 76.7\% | 82.7\% | 78.8\% | 80.9\% |
| Tennessee | 80.5\% | 82.5\% | 79.0\% | 80.4\% | 75.5\% | 82.2\% | 79.6\% | 80.7\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 80.6\% | 80.8\% | 65.4\% | 78.3\% | 79.5\% | 83.0\% | 73.0\% | 82.2\% |
| Louisiana | 76.7\% | 74.2\% | 79.0\% | 80.3\% | 65.7\% | 82.6\% | 79.5\% | 76.1\% |
| Oklahoma | 77.1\% | 76.8\% | 76.8\% | 82.2\% | 69.6\% | 78.7\% | 79.2\% | 76.6\% |
| Texas | 79.7\% | 85.8\% | 75.8\% | 76.7\% | 78.7\% | 80.0\% | 80.2\% | 79.6\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 78.3\% | 83.5\% | 72.0\% | 73.2\% | 77.6\% | 79.7\% | 77.5\% | 78.5\% |
| Colorado | 79.6\% | 78.6\% | 75.8\% | 73.8\% | 79.3\% | 81.6\% | 74.4\% | 81.0\% |
| Idaho | 81.4\% | 86.0\% | 85.2\% | 88.6\% | 81.9\% | 78.0\% | 85.9\% | 79.9\% |
| Montana | 79.3\% | 75.8\% | 69.7\% | 84.0\% | 85.0\% | 79.1\% | 75.8\% | 81.0\% |
| Nevada | 81.6\% | 92.0\% | 76.3\% | 71.5\% | 81.8\% | 82.0\% | 84.0\% | 81.0\% |
| New Mexico | 75.5\% | 82.5\% | 64.8\% | 63.4\% | 81.5\% | 75.7\% | 70.1\% | 76.8\% |
| Utah | 79.7\% | 87.0\% | 72.0\% | 77.7\% | 78.2\% | 80.4\% | 78.8\% | 79.8\% |
| Wyoming | 79.6\% | 81.5\% | 74.2\% | 81.8\% | 77.6\% | 81.3\% | 77.5\% | 80.6\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 80.5\% | 79.5\% | 76.7\% | 79.1\% | 82.7\% | 81.1\% | 79.0\% | 81.1\% |
| California | 81.7\% | 85.3\% | 80.8\% | 79.5\% | 79.5\% | 82.7\% | 81.7\% | 81.7\% |
| Hawaii | 83.7\% | 87.9\% | 87.4\% | 91.0\% | 80.5\% | 81.6\% | 89.0\% | 81.7\% |
| Oregon | 86.3\% | 85.4\% | 87.9\% | 91.0\% | 87.6\% | 84.6\% | 88.1\% | 85.7\% |
| Washington | 83.2\% | 88.1\% | 81.5\% | 84.2\% | 85.0\% | 81.3\% | 84.5\% | 82.7\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.35\% | 0.50\% | 0.73\% | 0.98\% | 0.74\% | 0.53\% | 0.46\% | 0.43\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.10\% | 1.83\% | 3.25\% | 4.97\% | 4.27\% | 2.53\% | 2.57\% | 2.33\% |
| Maine | 1.33\% | 5.31\% | 3.91\% | 3.77\% | 3.14\% | 3.61\% | 1.76\% | 2.19\% |
| Massachusetts | 2.33\% | 2.68\% | 6.06\% | 3.72\% | 5.64\% | 1.87\% | 2.80\% | 3.08\% |
| New Hampshire | 2.20\% | 3.61\% | 3.23\% | 1.99\% | 3.20\% | 3.53\% | 1.88\% | 3.01\% |
| Rhode Island | 1.25\% | 1.98\% | 9.32\% | 8.83\% | 2.65\% | 2.46\% | 1.93\% | 1.38\% |
| Vermont | 3.13\% | 2.52\% | 4.59\% | 3.00\% | 3.27\% | 5.58\% | 3.15\% | 3.61\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.50\% | 3.43\% | 3.05\% | 5.02\% | 2.54\% | 2.40\% | 2.43\% | 2.09\% |
| New York | 0.98\% | 1.83\% | 3.54\% | 2.13\% | 2.18\% | 1.87\% | 1.50\% | 1.20\% |
| Pennsylvania | 1.22\% | 1.67\% | 4.02\% | 2.74\% | 2.97\% | 2.45\% | 2.06\% | 1.79\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.58\% | 3.04\% | 5.05\% | 2.82\% | 3.46\% | 3.50\% | 1.88\% | 2.35\% |
| Indiana | 2.92\% | 4.12\% | 3.29\% | 6.81\% | 5.10\% | 4.57\% | 1.65\% | 3.38\% |
| Michigan | 2.87\% | 2.32\% | 9.14\% | 4.75\% | 4.16\% | 3.71\% | 2.05\% | 3.39\% |
| Ohio | 1.54\% | 3.02\% | 3.97\% | 4.03\% | 4.02\% | 1.69\% | 2.98\% | 1.41\% |
| Wisconsin | 1.75\% | 3.95\% | 4.57\% | 4.72\% | 4.25\% | 1.78\% | 2.69\% | 1.95\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.53\% | 3.73\% | 3.99\% | 3.73\% | 3.56\% | 1.90\% | 1.39\% | 1.90\% |
| Kansas | 4.66\% | 4.51\% | 4.50\% | 5.42\% | 6.20\% | 6.40\% | 3.50\% | 5.14\% |
| Minnesota | 1.51\% | 3.48\% | 3.74\% | 3.33\% | 3.09\% | 2.52\% | 2.46\% | 1.83\% |
| Missouri | 1.51\% | 3.44\% | 4.07\% | 2.02\% | 6.57\% | 3.38\% | 2.53\% | 1.72\% |
| Nebraska | 1.50\% | 3.42\% | 4.64\% | 3.63\% | 3.73\% | 2.74\% | 3.10\% | 1.63\% |
| North Dakota | 0.88\% | 2.27\% | 3.39\% | 3.51\% | 2.83\% | 2.26\% | 1.68\% | 1.18\% |
| South Dakota | 0.87\% | 3.70\% | 9.09\% | 4.29\% | 3.23\% | 2.40\% | 2.47\% | 1.73\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2.11\% | 5.55\% | 6.88\% | 5.22\% | 3.44\% | 2.34\% | 3.40\% | 2.40\% |
| District of Columbia | 1.34\% | 3.37\% | 2.91\% | 3.24\% | 2.50\% | 2.35\% | 1.19\% | 1.59\% |
| Florida | 1.77\% | 2.87\% | 3.46\% | 3.08\% | 3.79\% | 2.34\% | 2.16\% | 2.08\% |
| Georgia | 1.43\% | 5.57\% | 5.98\% | 4.13\% | 6.18\% | 1.87\% | 3.42\% | 1.43\% |
| Maryland | 1.91\% | 2.23\% | 5.73\% | 5.24\% | 3.93\% | 2.53\% | 2.81\% | 2.51\% |
| North Carolina | 1.37\% | 4.45\% | 5.76\% | 11.46\% | 3.68\% | 2.35\% | 2.40\% | 1.87\% |
| South Carolina | 1.85\% | 3.14\% | 6.66\% | 6.55\% | 3.50\% | 2.88\% | 2.77\% | 2.16\% |
| Virginia | 1.77\% | 4.35\% | 3.88\% | 3.02\% | 2.41\% | 2.61\% | 3.83\% | 1.82\% |
| West Virginia | 2.12\% | 3.24\% | 5.41\% | 5.05\% | 3.66\% | 3.68\% | 2.28\% | 2.31\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.92\% | 4.17\% | 5.38\% | 4.03\% | 5.11\% | 3.04\% | 2.00\% | 2.36\% |
| Kentucky | 1.90\% | 1.89\% | 3.95\% | 2.00\% | 4.07\% | 2.79\% | 2.44\% | 1.99\% |
| Mississippi | 2.25\% | 4.69\% | 15.00\% | 10.55\% | 4.30\% | 3.37\% | 3.79\% | 2.97\% |
| Tennessee | 1.29\% | 2.92\% | 4.46\% | 3.73\% | 3.82\% | 2.15\% | 2.37\% | 1.57\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.03\% | 3.99\% | 7.00\% | 5.56\% | 5.38\% | 1.45\% | 4.70\% | 1.23\% |
| Louisiana | 2.85\% | 4.03\% | 16.40\% | 12.59\% | 9.27\% | 2.88\% | 4.90\% | 3.42\% |
| Oklahoma | 1.13\% | 5.90\% | 4.85\% | 2.88\% | 3.60\% | 1.18\% | 2.29\% | 1.29\% |
| Texas | 1.42\% | 2.29\% | 2.44\% | 5.54\% | 3.88\% | 2.24\% | 1.80\% | 1.81\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.20\% | 3.29\% | 5.43\% | 11.14\% | 4.96\% | 2.99\% | 2.30\% | 2.57\% |
| Colorado | 2.06\% | 3.26\% | 4.19\% | 3.80\% | 3.48\% | 3.66\% | 3.10\% | 2.29\% |
| Idaho | 3.17\% | 3.53\% | 4.06\% | 9.69\% | 5.25\% | 3.85\% | 2.53\% | 3.65\% |
| Montana | 2.90\% | 4.98\% | 3.65\% | 10.81\% | 4.24\% | 4.96\% | 4.06\% | 2.77\% |
| Nevada | 2.47\% | 4.32\% | 8.00\% | 5.36\% | 9.47\% | 3.31\% | 3.37\% | 2.69\% |
| New Mexico | 2.60\% | 2.46\% | 7.61\% | 4.33\% | 8.25\% | 4.61\% | 2.43\% | 3.37\% |
| Utah | 1.61\% | 2.52\% | 5.61\% | 3.58\% | 4.19\% | 3.19\% | 2.85\% | 1.88\% |
| Wyoming | 2.70\% | 3.04\% | 6.15\% | 4.75\% | 6.78\% | 4.18\% | 3.35\% | 4.60\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.86\% | 3.12\% | 6.25\% | 4.23\% | 4.34\% | 2.90\% | 3.70\% | 2.13\% |
| California | 0.59\% | 1.63\% | 1.89\% | 1.58\% | 1.75\% | 1.03\% | 1.45\% | 0.74\% |
| Hawaii | 1.73\% | 0.73\% | 2.31\% | 1.99\% | 2.81\% | 2.82\% | 1.61\% | 2.40\% |
| Oregon | 0.99\% | 2.17\% | 1.79\% | 2.46\% | 3.06\% | 2.32\% | 1.21\% | 1.16\% |
| Washington | 2.35\% | 2.49\% | 4.93\% | 3.64\% | 4.76\% | 4.16\% | 2.43\% | 3.18\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

| Division and State | Total | Less than 10 employees | 10-24 employees | $25-99$ employees | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 62.6\% | 67.3\% | 59.3\% | 58.6\% | 59.0\% | 64.7\% | 61.9\% | 62.8\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 64.8\% | 66.8\% | 62.0\% | 55.0\% | 51.7\% | 71.7\% | 63.3\% | 65.2\% |
| Maine | 61.7\% | 55.9\% | 58.7\% | 51.5\% | 61.2\% | 67.8\% | 57.3\% | 63.4\% |
| Massachusetts | 59.2\% | 65.2\% | 55.3\% | 43.3\% | 52.4\% | 66.3\% | 50.9\% | 61.4\% |
| New Hampshire | 54.9\% | 58.3\% | 54.6\% | 50.4\% | 50.7\% | 57.9\% | 55.7\% | 54.6\% |
| Rhode Island | 55.6\% | 58.3\% | 56.1\% | 50.3\% | 64.5\% | 51.8\% | 53.9\% | 56.1\% |
| Vermont | 59.1\% | 45.6\% | 49.5\% | 64.4\% | 59.5\% | 64.0\% | 51.1\% | 62.4\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 65.1\% | 65.6\% | 53.0\% | 52.8\% | 62.6\% | 71.1\% | 58.4\% | 67.3\% |
| New York | 63.0\% | 61.2\% | 54.7\% | 63.6\% | 53.7\% | 67.7\% | 57.8\% | 64.5\% |
| Pennsylvania | 66.0\% | 67.2\% | 65.9\% | 66.6\% | 64.2\% | 66.5\% | 68.6\% | 65.3\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 61.6\% | 69.9\% | 61.3\% | 54.1\% | 62.6\% | 62.9\% | 59.0\% | 62.2\% |
| Indiana | 62.4\% | 56.5\% | 54.9\% | 65.4\% | 65.1\% | 62.3\% | 58.5\% | 63.3\% |
| Michigan | 60.6\% | 58.1\% | 54.6\% | 46.9\% | 62.0\% | 65.1\% | 55.3\% | 62.1\% |
| Ohio | 61.6\% | 59.6\% | 55.7\% | 67.4\% | 57.8\% | 62.8\% | 59.6\% | 62.1\% |
| Wisconsin | 60.1\% | 61.2\% | 47.5\% | 49.9\% | 54.8\% | 67.7\% | 51.0\% | 62.5\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 62.6\% | 62.6\% | 61.4\% | 49.0\% | 54.1\% | 68.9\% | 56.1\% | 64.4\% |
| Kansas | 56.8\% | 61.8\% | 52.5\% | 54.2\% | 50.8\% | 59.5\% | 58.0\% | 56.5\% |
| Minnesota | 63.3\% | 67.5\% | 48.2\% | 44.9\% | 66.8\% | 68.8\% | 55.8\% | 65.3\% |
| Missouri | 63.9\% | 77.3\% | 62.7\% | 63.1\% | 51.0\% | 66.0\% | 68.3\% | 62.7\% |
| Nebraska | 62.7\% | 64.8\% | 50.8\% | 56.0\% | 69.4\% | 62.8\% | 56.1\% | 64.5\% |
| North Dakota | 65.1\% | 57.5\% | 48.8\% | 55.4\% | 66.3\% | 71.7\% | 55.8\% | 67.7\% |
| South Dakota | 58.2\% | 72.4\% | 40.9\% | 49.8\% | 57.9\% | 63.4\% | 55.6\% | 59.7\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 57.3\% | 47.8\% | 57.4\% | 59.2\% | 59.4\% | 57.5\% | 56.2\% | 57.6\% |
| District of Columbia | 71.4\% | 82.7\% | 77.2\% | 78.0\% | 73.0\% | 66.0\% | 79.3\% | 69.4\% |
| Florida | 62.1\% | 71.1\% | 68.0\% | 68.4\% | 54.7\% | 61.3\% | 68.8\% | 60.7\% |
| Georgia | 59.8\% | 72.6\% | 55.4\% | 52.7\% | 51.1\% | 62.1\% | 61.5\% | 59.5\% |
| Maryland | 62.9\% | 64.3\% | 57.1\% | 51.1\% | 66.3\% | 65.3\% | 56.6\% | 64.6\% |
| North Carolina | 65.6\% | 74.8\% | 60.9\% | 55.8\% | 62.6\% | 68.2\% | 64.6\% | 65.9\% |
| South Carolina | 61.0\% | 66.9\% | 57.1\% | 45.3\% | 62.2\% | 63.2\% | 58.3\% | 61.6\% |
| Virginia | 63.1\% | 68.9\% | 53.0\% | 58.8\% | 62.0\% | 65.2\% | 59.2\% | 64.4\% |
| West Virginia | 59.5\% | 59.9\% | 55.8\% | 56.2\% | 56.6\% | 63.4\% | 59.1\% | 59.6\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 61.0\% | 67.3\% | 67.7\% | 67.8\% | 69.4\% | 51.3\% | 68.8\% | 59.2\% |
| Kentucky | 69.6\% | 73.7\% | 66.6\% | 66.3\% | 69.4\% | 70.7\% | 68.0\% | 70.0\% |
| Mississippi | 65.4\% | 66.4\% | 63.2\% | 66.9\% | 60.8\% | 67.1\% | 67.9\% | 65.0\% |
| Tennessee | 62.0\% | 70.7\% | 63.1\% | 50.2\% | 54.9\% | 67.6\% | 63.7\% | 61.7\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 65.7\% | 67.4\% | 54.4\% | 52.4\% | 61.3\% | 71.6\% | 60.5\% | 66.8\% |
| Louisiana | 62.0\% | 53.9\% | 73.1\% | 63.4\% | 53.2\% | 66.4\% | 66.2\% | 61.0\% |
| Oklahoma | 62.8\% | 66.6\% | 64.9\% | 65.7\% | 56.1\% | 64.0\% | 64.1\% | 62.5\% |
| Texas | 62.6\% | 76.0\% | 61.9\% | 65.6\% | 55.1\% | 62.8\% | 69.2\% | 61.3\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 54.0\% | 70.4\% | 56.9\% | 47.4\% | 48.1\% | 56.3\% | 59.3\% | 53.1\% |
| Colorado | 63.1\% | 64.5\% | 56.6\% | 58.0\% | 61.2\% | 65.8\% | 58.4\% | 64.3\% |
| Idaho | 63.1\% | 69.0\% | 60.8\% | 65.5\% | 62.3\% | 62.1\% | 62.7\% | 63.2\% |
| Montana | 58.0\% | 57.1\% | 52.3\% | 56.2\% | 61.3\% | 59.5\% | 57.0\% | 58.5\% |
| Nevada | 61.0\% | 82.9\% | 52.1\% | 58.0\% | 53.6\% | 60.8\% | 69.3\% | 59.0\% |
| New Mexico | 58.0\% | 63.7\% | 42.2\% | 44.1\% | 69.1\% | 57.9\% | 49.2\% | 60.3\% |
| Utah | 55.8\% | 58.5\% | 44.8\% | 55.1\% | 50.6\% | 59.0\% | 53.0\% | 56.6\% |
| Wyoming | 62.1\% | 66.6\% | 44.2\% | 57.0\% | 62.0\% | 72.7\% | 52.9\% | 67.6\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 55.0\% | 55.1\% | 62.1\% | 54.8\% | 47.4\% | 58.6\% | 58.3\% | 53.9\% |
| California | 64.1\% | 70.4\% | 66.3\% | 61.9\% | 59.1\% | 65.7\% | 65.8\% | 63.7\% |
| Hawaii | 67.2\% | 74.4\% | 72.7\% | 74.0\% | 64.5\% | 64.1\% | 74.5\% | 64.6\% |
| Oregon | 67.4\% | 63.9\% | 70.2\% | 61.3\% | 70.9\% | 67.5\% | 67.8\% | 67.2\% |
| Washington | 63.3\% | 74.1\% | 67.8\% | 69.3\% | 63.2\% | 58.4\% | 71.5\% | 60.5\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.51\% | 0.67\% | 0.65\% | 1.00\% | 0.76\% | 0.90\% | 0.49\% | 0.70\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.13\% | 3.36\% | 3.26\% | 4.47\% | 5.84\% | 3.07\% | 1.99\% | 2.60\% |
| Maine | 2.25\% | 4.69\% | 5.85\% | 4.90\% | 4.59\% | 3.48\% | 2.09\% | 3.28\% |
| Massachusetts | 2.10\% | 3.56\% | 7.02\% | 5.43\% | 4.76\% | 3.33\% | 3.84\% | 2.35\% |
| New Hampshire | 2.36\% | 4.85\% | 5.04\% | 3.76\% | 5.06\% | 4.09\% | 2.42\% | 2.85\% |
| Rhode Island | 3.73\% | 4.61\% | 6.59\% | 7.13\% | 5.90\% | 7.97\% | 3.56\% | 4.81\% |
| Vermont | 2.94\% | 3.96\% | 4.97\% | 4.55\% | 5.44\% | 6.89\% | 3.38\% | 3.70\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.08\% | 4.65\% | 7.31\% | 5.06\% | 7.15\% | 3.96\% | 2.94\% | 2.05\% |
| New York | 1.86\% | 2.60\% | 2.49\% | 3.13\% | 2.38\% | 2.36\% | 1.62\% | 2.20\% |
| Pennsylvania | 1.75\% | 1.85\% | 4.99\% | 4.56\% | 4.80\% | 2.92\% | 2.81\% | 2.70\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2.13\% | 2.09\% | 5.88\% | 5.58\% | 5.16\% | 3.39\% | 3.84\% | 3.16\% |
| Indiana | 3.84\% | 5.21\% | 3.15\% | 8.06\% | 6.08\% | 4.94\% | 2.75\% | 4.41\% |
| Michigan | 2.56\% | 4.25\% | 6.65\% | 7.25\% | 5.28\% | 4.61\% | 3.38\% | 3.52\% |
| Ohio | 2.37\% | 3.52\% | 5.66\% | 4.52\% | 4.93\% | 4.30\% | 2.83\% | 2.91\% |
| Wisconsin | 2.32\% | 4.41\% | 4.89\% | 5.98\% | 6.06\% | 3.65\% | 2.33\% | 3.14\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.95\% | 5.55\% | 6.44\% | 3.38\% | 3.77\% | 4.15\% | 3.57\% | 3.48\% |
| Kansas | 4.78\% | 3.97\% | 6.85\% | 6.15\% | 5.67\% | 6.90\% | 2.91\% | 5.44\% |
| Minnesota | 1.44\% | 3.58\% | 5.96\% | 8.59\% | 5.39\% | 3.80\% | 3.08\% | 1.83\% |
| Missouri | 2.40\% | 3.75\% | 4.02\% | 3.72\% | 8.13\% | 3.82\% | 3.00\% | 2.47\% |
| Nebraska | 2.41\% | 5.33\% | 5.06\% | 4.65\% | 5.07\% | 4.11\% | 3.39\% | 2.99\% |
| North Dakota | 2.82\% | 3.60\% | 7.29\% | 5.82\% | 4.67\% | 6.93\% | 3.03\% | 3.65\% |
| South Dakota | 1.75\% | 3.35\% | 5.36\% | 7.53\% | 6.13\% | 4.60\% | 4.53\% | 2.35\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.11\% | 5.26\% | 5.90\% | 6.72\% | 7.69\% | 3.79\% | 2.11\% | 3.59\% |
| District of Columbia | 2.69\% | 3.77\% | 6.03\% | 3.61\% | 4.06\% | 4.63\% | 2.22\% | 2.76\% |
| Florida | 2.43\% | 3.03\% | 4.12\% | 2.86\% | 4.35\% | 2.86\% | 2.04\% | 2.91\% |
| Georgia | 1.94\% | 5.42\% | 5.40\% | 4.97\% | 6.41\% | 2.58\% | 4.68\% | 1.92\% |
| Maryland | 1.65\% | 3.48\% | 4.25\% | 2.73\% | 5.03\% | 2.37\% | 2.03\% | 2.36\% |
| North Carolina | 2.36\% | 4.72\% | 5.02\% | 9.27\% | 5.81\% | 2.34\% | 2.79\% | 2.48\% |
| South Carolina | 2.06\% | 3.80\% | 5.98\% | 7.79\% | 3.27\% | 3.71\% | 4.63\% | 2.41\% |
| Virginia | 1.92\% | 5.23\% | 4.50\% | 5.99\% | 5.71\% | 2.23\% | 4.71\% | 1.51\% |
| West Virginia | 2.39\% | 3.95\% | 7.06\% | 5.92\% | 6.75\% | 5.57\% | 3.64\% | 3.20\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3.11\% | 4.33\% | 6.14\% | 4.40\% | 6.65\% | 3.75\% | 2.22\% | 3.67\% |
| Kentucky | 2.08\% | 2.79\% | 4.32\% | 4.20\% | 5.33\% | 3.20\% | 3.08\% | 2.33\% |
| Mississippi | 2.45\% | 4.83\% | 12.42\% | 10.20\% | 4.23\% | 3.68\% | 4.32\% | 3.11\% |
| Tennessee | 1.86\% | 4.94\% | 4.00\% | 4.90\% | 6.06\% | 2.49\% | 2.83\% | 2.25\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.28\% | 5.48\% | 4.79\% | 7.32\% | 6.00\% | 3.40\% | 4.01\% | 3.19\% |
| Louisiana | 3.38\% | 5.77\% | 15.54\% | 11.03\% | 9.10\% | 5.06\% | 4.89\% | 4.34\% |
| Oklahoma | 2.01\% | 5.21\% | 4.44\% | 5.14\% | 4.79\% | 2.44\% | 1.92\% | 2.40\% |
| Texas | 1.25\% | 3.59\% | 3.45\% | 5.75\% | 5.58\% | 2.42\% | 2.56\% | 1.52\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.89\% | 3.84\% | 6.00\% | 7.69\% | 7.04\% | 4.62\% | 2.58\% | 3.21\% |
| Colorado | 4.10\% | 4.84\% | 6.37\% | 5.77\% | 6.01\% | 6.27\% | 4.35\% | 4.71\% |
| Idaho | 3.10\% | 2.71\% | 6.80\% | 8.28\% | 6.97\% | 5.68\% | 3.91\% | 3.84\% |
| Montana | 2.67\% | 6.34\% | 4.38\% | 9.90\% | 6.84\% | 6.95\% | 3.71\% | 4.38\% |
| Nevada | 2.58\% | 4.84\% | 7.39\% | 6.48\% | 8.45\% | 2.78\% | 4.77\% | 2.45\% |
| New Mexico | 2.67\% | 4.49\% | 5.65\% | 4.20\% | 8.19\% | 4.58\% | 2.34\% | 3.30\% |
| Utah | 3.80\% | 4.14\% | 5.86\% | 4.62\% | 7.03\% | 4.97\% | 2.49\% | 4.21\% |
| Wyoming | 3.06\% | 4.53\% | 6.79\% | 5.53\% | 7.36\% | 5.07\% | 4.59\% | 4.76\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4.28\% | 5.86\% | 7.55\% | 6.07\% | 6.40\% | 4.85\% | 3.77\% | 4.68\% |
| California | 1.05\% | 1.73\% | 1.40\% | 3.05\% | 2.17\% | 1.78\% | 2.00\% | 1.51\% |
| Hawaii | 1.94\% | 1.93\% | 4.87\% | 4.26\% | 3.28\% | 3.54\% | 3.01\% | 2.62\% |
| Oregon | 1.60\% | 3.09\% | 3.83\% | 7.18\% | 5.67\% | 3.46\% | 2.47\% | 2.09\% |
| Washington | 2.72\% | 3.79\% | 6.42\% | 3.69\% | 6.83\% | 3.42\% | 1.99\% | 3.87\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 53.7\% | 18.8\% | 13.2\% | 16.3\% | 35.8\% | 77.7\% | 15.7\% | 63.4\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 50.3\% | . | . | . | 22.9\%* | 77.9\% | 11.2\%* | 62.3\% |
| Maine | 42.6\% | . | . | . | 41.8\% | 60.3\% | 16.4\%* | 51.6\% |
| Massachusetts | 54.0\% | . | . | . | 34.7\% | 76.6\% | 12.7\% | 63.3\% |
| New Hampshire | 47.2\% | . | . | . | 33.3\% | 76.7\% | 9.3\%* | 60.8\% |
| Rhode Island | 33.1\% | . | . | . | 19.0\%* | 59.2\% | 11.3\% | 39.9\% |
| Vermont | 58.5\% | . | . | . | 55.6\% | 92.3\% | 16.5\% | 72.5\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 43.4\% | . | . | . | 28.4\% | 61.5\% | 13.2\%* | 52.4\% |
| New York | 46.5\% | . | . | . | 33.3\% | 64.9\% | 18.0\% | 54.2\% |
| Pennsylvania | 50.5\% | . | . | . | 36.9\% | 76.9\% | 17.2\% | 59.9\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 54.2\% | . | . | . | 30.8\% | 81.1\% | 15.7\% | 63.4\% |
| Indiana | 66.0\% | . | . | . | 45.8\% | 87.1\% | 35.1\% | 72.2\% |
| Michigan | 53.9\% | . | . | . | 25.0\% | 78.8\% | 21.2\%* | 62.1\% |
| Ohio | 58.3\% |  |  |  | 44.1\% | 85.3\% | 18.2\%* | 67.8\% |
| Wisconsin | 60.2\% | . | . | . | 54.3\% | 82.2\% | 14.4\%* | 70.0\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 66.4\% | . | . | . | 56.0\% | 91.4\% | 11.7\%* | 79.7\% |
| Kansas | 56.8\% | . | . | . | 54.6\% | 73.7\% | 16.5\% | 67.3\% |
| Minnesota | 60.1\% | . | . | . | 38.1\% | 92.0\% | 9.1\%* | 72.2\% |
| Missouri | 59.8\% | . | . | . | 28.7\%* | 84.1\% | 25.0\% | 69.6\% |
| Nebraska | 59.8\% | . | . | . | 38.3\%* | 90.3\% | 7.5\%* | 71.7\% |
| North Dakota | 66.1\% | . | . | . | 61.0\% | 89.7\% | 19.8\% | 77.0\% |
| South Dakota | 50.7\% | . | . | . | 44.0\% | 77.9\% | 30.9\%* | 60.9\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 59.1\% | . | . | . | 28.6\% | 88.9\% | 7.1\%* | 72.6\% |
| District of Columbia | 42.6\% | . | . | . | 23.1\% | 75.7\% | 17.8\%* | 49.9\% |
| Florida | 51.9\% | . | . | . | 18.5\%* | 73.1\% | 14.4\% | 60.2\% |
| Georgia | 65.9\% | . | . | . | 33.9\%* | 87.7\% | 23.6\% | 74.0\% |
| Maryland | 48.7\% | . | . | . | 35.4\% | 70.2\% | 7.5\%* | 58.9\% |
| North Carolina | 62.5\% | . | . | . | 51.2\% | 87.1\% | 7.8\%* | 75.6\% |
| South Carolina | 66.7\% | . | . | . | 67.3\% | 84.7\% | 7.6\%* | 78.1\% |
| Virginia | 59.3\% | . | . | . | 29.4\% | 86.9\% | 20.8\%* | 71.2\% |
| West Virginia | 57.9\% | . | . | . | 51.0\% | 87.1\% | 14.4\% | 69.8\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 54.5\% | . | . | . | 66.1\% | 80.5\% | 4.0\%* | 68.7\% |
| Kentucky | 54.4\% | . | . | . | 44.1\% | 80.5\% | 12.8\%* | 64.7\% |
| Mississippi | 62.1\% | . | . | . | 57.7\% | 82.5\% | 8.0\%* | 72.5\% |
| Tennessee | 56.2\% | . | . | . | 41.5\% | 81.7\% | 5.0\%* | 65.5\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 64.8\% | . | . | . | 36.2\% | 88.9\% | 8.8\%* | 75.2\% |
| Louisiana | 60.4\% | . | . | . | 44.1\% | 87.6\% | 11.4\%* | 72.0\% |
| Oklahoma | 58.9\% | . | . | . | 54.0\% | 84.1\% | 10.2\%* | 70.7\% |
| Texas | 61.8\% | . | . | - | 38.1\% | 84.9\% | 17.5\% | 71.7\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 55.1\% | . | . | . | 40.6\% | 79.8\% | 5.1\%* | 64.3\% |
| Colorado | 60.9\% | . | . | . | 47.6\% | 81.3\% | 25.2\% | 69.5\% |
| Idaho | 57.8\% | . | . | . | 63.0\% | 79.0\% | 15.6\% | 72.3\% |
| Montana | 40.4\% |  | . | . | 49.2\% | 60.5\% | 8.4\%* | 54.7\% |
| Nevada | 64.4\% | . | . | . | 36.8\% | 82.5\% | 46.2\% | 69.6\% |
| New Mexico | 42.5\% | . | . | . | 17.4\%* | 82.5\% | 9.1\% | 49.9\% |
| Utah | 44.0\% | . | . | . | 13.5\%* | 69.8\% | 9.7\% | 51.9\% |
| Wyoming | 67.3\% | - | - | . | 93.4\% | 87.3\% | 27.3\% | 85.7\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 56.3\% | . | . | . | 55.3\% | 70.6\% | 39.0\% | 63.2\% |
| California | 42.4\% | . | . | . | 18.0\% | 65.1\% | 15.1\% | 50.2\% |
| Hawaii | 24.9\% | . | . | . | 15.0\%* | 40.8\% | 15.4\% | 28.7\% |
| Oregon | 49.6\% | . | . | . | 42.8\% | 77.9\% | 10.1\%* | 62.5\% |
| Washington | 42.5\% | . | . | . | 34.6\% | 77.6\% | 8.4\%* | 56.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.92\% | 2.39\% | 1.24\% | 0.89\% | 1.61\% | 1.37\% | 1.05\% | 1.18\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3.43\% |  |  |  | 9.82\%* | 3.74\% | 3.78\%* | 3.60\% |
| Maine | 4.60\% |  |  |  | 8.23\% | 10.55\% | 4.99\%* | 5.72\% |
| Massachusetts | 2.44\% |  |  |  | 6.78\% | 3.75\% | 2.99\% | 2.86\% |
| New Hampshire | 3.56\% | . | . |  | 6.63\% | 5.87\% | 4.35\% * | 3.67\% |
| Rhode Island | 5.82\% |  |  |  | 8.95\%* | 8.54\% | 2.42\% | 6.74\% |
| Vermont | 4.89\% | . | . |  | 11.69\% | 5.07\% | 3.13\% | 5.08\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 4.49\% | . | . | . | 7.93\% | 7.53\% | 4.33\% * | 6.74\% |
| New York | 3.30\% |  |  |  | 4.72\% | 6.13\% | 3.08\% | 4.40\% |
| Pennsylvania | 4.59\% | . | . | . | 7.09\% | 5.29\% | 4.43\% | 4.50\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2.92\% | . | . |  | 6.91\% | 2.53\% | 3.02\% | 3.29\% |
| Indiana | 3.77\% |  |  |  | 10.77\% | 3.07\% | 7.58\% | 4.37\% |
| Michigan | 4.32\% |  |  |  | 5.62\% | 3.63\% | 6.70\%* | 4.62\% |
| Ohio | 4.66\% |  |  |  | 7.43\% | 4.22\% | 6.75\% * | 4.55\% |
| Wisconsin | 5.16\% | . | . | . | 9.02\% | 6.07\% | 5.01\%* | 6.15\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 6.69\% | . | . | . | 8.12\% | 5.46\% | 4.68\%* | 5.98\% |
| Kansas | 4.64\% | . |  |  | 12.48\% | 6.30\% | 4.69\% | 5.06\% |
| Minnesota | 5.71\% |  |  |  | 10.96\% | 3.34\% | 3.11\%* | 5.82\% |
| Missouri | 4.26\% |  |  |  | 9.05\%* | 3.68\% | 6.08\% | 5.03\% |
| Nebraska | 5.16\% | . | . |  | 11.81\%* | 7.19\% | 5.22\% * | 6.76\% |
| North Dakota | 6.11\% |  |  |  | 11.36\% | 6.46\% | 4.13\% | 5.90\% |
| South Dakota | 6.36\% | . | . | . | 12.69\% | 7.21\% | 9.54\%* | 7.38\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.82\% | . | . | . | 8.13\% | 3.56\% | 4.01\%* | 4.71\% |
| District of Columbia | 4.35\% |  |  |  | 4.93\% | 7.41\% | 5.59\%* | 5.62\% |
| Florida | 3.72\% |  |  |  | 9.31\%* | 5.34\% | 3.35\% | 4.95\% |
| Georgia | 2.39\% |  |  |  | 11.78\%* | 3.36\% | 5.61\% | 2.41\% |
| Maryland | 3.79\% | . |  |  | 7.48\% | 8.14\% | 2.42\% * | 5.00\% |
| North Carolina | 4.55\% |  |  | . | 12.46\% | 3.66\% | 2.89\%* | 4.11\% |
| South Carolina | 5.36\% |  |  |  | 10.48\% | 6.89\% | 4.62\%* | 5.61\% |
| Virginia | 6.05\% | . | . | . | 8.22\% | 3.90\% | 6.56\%* | 4.98\% |
| West Virginia | 3.95\% | . | . | . | 10.79\% | 3.74\% | 4.02\% | 4.80\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3.52\% | . | . | . | 9.88\% | 3.88\% | 1.49\%* | 3.85\% |
| Kentucky | 4.54\% | . | . | . | 8.91\% | 5.37\% | 4.47\%* | 5.16\% |
| Mississippi | 6.47\% |  |  |  | 11.54\% | 6.02\% | 4.53\% * | 5.89\% |
| Tennessee | 3.50\% | . | . | . | 8.93\% | 5.60\% | 1.83\%* | 5.12\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 4.76\% |  | . |  | 9.69\% | 4.38\% | 3.60\% * | 4.91\% |
| Louisiana | 8.34\% | . | . |  | 12.20\% | 5.68\% | 7.47\%* | 9.13\% |
| Oklahoma | 2.13\% | . | . |  | 7.42\% | 5.07\% | 5.23\%* | 2.47\% |
| Texas | 2.63\% | . | . | . | 4.40\% | 2.74\% | 4.70\% | 3.10\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 4.63\% | . | . | . | 7.70\% | 3.68\% | 1.79\% * | 4.94\% |
| Colorado | 5.34\% |  | . |  | 9.17\% | 4.98\% | 4.26\% | 5.73\% |
| Idaho | 4.00\% |  |  |  | 13.41\% | 5.49\% | 3.47\% | 6.73\% |
| Montana | 6.88\% | . | . | . | 14.75\% | 9.66\% | 3.16\%* | 8.48\% |
| Nevada | 3.67\% | . |  | . | 7.18\% | 4.04\% | 10.36\% | 4.03\% |
| New Mexico | 5.87\% |  |  |  | 10.86\%* | 4.63\% | 2.40\% | 8.13\% |
| Utah | 7.22\% | . | . |  | 6.76\%* | 8.95\% | 2.85\% | 8.76\% |
| Wyoming | 3.34\% | . | . | . | 2.87\% | 5.71\% | 6.70\% | 3.72\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4.03\% | . | . | . | 9.85\% | 6.75\% | 4.94\% | 4.59\% |
| California | 1.93\% |  | . |  | 2.23\% | 2.36\% | 1.56\% | 2.40\% |
| Hawaii | 3.54\% | . | . |  | 5.94\%* | 8.01\% | 4.38\% | 5.38\% |
| Oregon | 3.24\% |  |  |  | 10.86\% | 5.00\% | 3.05\% * | 4.77\% |
| Washington | 5.14\% |  | . | . | 9.82\% | 4.85\% | 5.19\%* | 5.88\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 58.6\% | 20.1\% | 24.5\% | 33.3\% | 48.1\% | 78.2\% | 24.7\% | 67.3\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 66.7\% | . | . | . | 68.6\% | 83.3\% | 36.0\% | 76.5\% |
| Maine | 55.6\% | . |  |  | 59.8\% | 79.7\% | 12.3\% | 71.9\% |
| Massachusetts | 56.0\% | . | . |  | 30.8\% | 85.8\% | 19.6\% | 65.9\% |
| New Hampshire | 55.3\% | . | . | . | 46.4\% | 83.2\% | 16.1\%* | 69.1\% |
| Rhode Island | 57.2\% | . |  |  | 47.5\% | 84.4\% | 27.2\% | 67.0\% |
| Vermont | 45.7\% | . | . | . | 38.2\% | 84.1\% | 9.4\%* | 60.5\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 58.9\% | . | . | . | 61.2\% | 75.2\% | 28.7\% | 69.3\% |
| New York | 63.9\% | . |  |  | 59.5\% | 82.7\% | 29.3\% | 74.2\% |
| Pennsylvania | 58.8\% | . | . | . | 43.5\% | 81.5\% | 28.4\% | 66.9\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 66.4\% | . | . | . | 67.9\% | 81.9\% | 35.7\% | 74.0\% |
| Indiana | 57.7\% | . |  | . | 45.0\% | 74.9\% | 33.7\% | 62.9\% |
| Michigan | 57.7\% | . | . | . | 53.4\% | 76.7\% | 18.1\% | 68.9\% |
| Ohio | 44.6\% |  |  |  | 28.4\% | 63.7\% | 21.1\% | 50.5\% |
| Wisconsin | 53.4\% | . | . | . | 48.8\% | 79.6\% | 4.2\%* | 66.2\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 55.0\% | . | . | . | 39.2\% | 79.0\% | 16.0\% | 65.9\% |
| Kansas | 43.7\% | . | . | . | 31.5\% | 60.2\% | 16.6\%* | 50.6\% |
| Minnesota | 48.7\% | . | . | . | 37.4\% | 74.8\% | 14.0\% | 58.4\% |
| Missouri | 61.9\% | . |  | . | 49.4\% | 83.9\% | 20.0\% | 72.7\% |
| Nebraska | 42.9\% | . |  |  | 20.7\%* | 69.9\% | 10.1\%* | 51.6\% |
| North Dakota | 39.1\% | . |  |  | 30.9\% | 66.1\% | 6.5\%* | 48.4\% |
| South Dakota | 30.2\% | . | . | . | 13.4\%* | 63.6\% | 8.7\%* | 42.1\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 67.3\% | . | . | . | 74.6\% | 86.7\% | 23.9\% | 78.8\% |
| District of Columbia | 72.2\% | . |  | . | 73.2\% | 89.6\% | 41.0\% | 80.1\% |
| Florida | 64.6\% | . |  |  | 58.8\% | 80.7\% | 18.0\% | 73.7\% |
| Georgia | 59.7\% | . |  | . | 53.5\% | 71.1\% | 26.3\% | 65.9\% |
| Maryland | 56.3\% | . | . | . | 52.4\% | 67.1\% | 29.8\% | 63.7\% |
| North Carolina | 52.8\% | . |  |  | 22.6\% * | 73.1\% | 27.8\% | 59.0\% |
| South Carolina | 54.1\% |  |  |  | 48.8\% | 71.0\% | 9.6\%* | 63.2\% |
| Virginia | 68.2\% |  | . |  | 63.4\% | 91.8\% | 32.4\% | 80.3\% |
| West Virginia | 42.1\% | . | . | . | 29.4\%* | 72.7\% | 17.0\% | 49.1\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 43.3\% | . | . | . | 47.6\% | 58.6\% | 8.7\%* | 51.7\% |
| Kentucky | 52.6\% | . | . | . | 33.1\% | 76.9\% | 18.9\% | 61.2\% |
| Mississippi | 39.8\% | . | . | . | 11.0\%* | 63.4\% | 9.8\%* | 45.3\% |
| Tennessee | 59.9\% | - | . | . | 68.5\% | 75.1\% | 15.9\%* | 67.6\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 36.9\% | . | . | . | 9.6\%* | 56.5\% | 10.3\% | 42.3\% |
| Louisiana | 40.0\% | . |  |  | 22.9\%* | 61.8\% | 11.6\%* | 46.3\% |
| Oklahoma | 51.4\% | . |  | . | 29.9\% | 74.3\% | 14.1\%* | 60.1\% |
| Texas | 60.4\% | - | . | - | 33.9\% | 82.0\% | 19.4\% | 68.5\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 56.7\% | . | . | . | 26.4\%* | 78.3\% | 18.9\% | 63.0\% |
| Colorado | 59.9\% | . | . | . | 40.2\% | 88.8\% | 16.2\% | 71.5\% |
| Idaho | 52.3\% | . |  | . | 42.3\% | 84.5\% | 7.8\%* | 67.8\% |
| Montana | 41.5\% | . |  |  | 27.7\%* | 75.6\% | 18.4\% | 52.1\% |
| Nevada | 52.4\% | . | . | . | 31.6\% | 67.6\% | 36.0\% | 56.4\% |
| New Mexico | 53.5\% | . | . | . | 53.9\% | 79.6\% | 9.0\%* | 65.5\% |
| Utah | 59.3\% | . |  | . | 45.2\% | 82.3\% | 14.0\% | 70.6\% |
| Wyoming | 33.9\% | - | . | . | 8.1\%* | 75.6\% | 11.5\%* | 47.2\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 36.5\% | . | . | . | 21.7\%* | 69.3\% | 10.5\%* | 46.0\% |
| California | 70.5\% | . |  | . | 67.4\% | 84.2\% | 42.0\% | 78.4\% |
| Hawaii | 75.2\% |  | . | . | 93.3\% | 84.9\% | 41.8\% | 86.8\% |
| Oregon | 47.0\% | . |  | . | 35.9\% | 73.1\% | 13.3\%* | 57.9\% |
| Washington | 53.9\% | . | . | - | 51.6\% | 80.4\% | 20.2\% | 65.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.80\% | 2.09\% | 1.45\% | 1.32\% | 1.06\% | 1.18\% | 0.92\% | 0.90\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.76\% | . | . | . | 10.74\% | 3.95\% | 5.85\% | 3.46\% |
| Maine | 3.66\% |  |  |  | 7.17\% | 5.94\% | 3.35\% | 4.41\% |
| Massachusetts | 3.45\% |  |  |  | 7.55\% | 3.82\% | 3.48\% | 4.49\% |
| New Hampshire | 6.01\% |  | . |  | 8.95\% | 7.22\% | 4.86\%* | 7.21\% |
| Rhode Island | 4.30\% |  |  |  | 9.06\% | 5.34\% | 4.78\% | 5.72\% |
| Vermont | 5.28\% |  |  |  | 10.81\% | 8.60\% | 2.93\%* | 7.06\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3.51\% | . | . | . | 10.54\% | 6.97\% | 5.75\% | 4.54\% |
| New York | 2.38\% |  |  |  | 4.87\% | 3.22\% | 2.73\% | 2.64\% |
| Pennsylvania | 4.06\% | . | . | . | 7.24\% | 5.48\% | 5.24\% | 4.73\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3.39\% | . | . | . | 8.48\% | 3.77\% | 4.82\% | 4.59\% |
| Indiana | 5.21\% |  |  |  | 8.18\% | 5.89\% | 7.77\% | 5.48\% |
| Michigan | 3.89\% | . |  |  | 8.75\% | 5.13\% | 4.49\% | 4.42\% |
| Ohio | 5.42\% |  |  |  | 7.84\% | 6.74\% | 5.17\% | 6.39\% |
| Wisconsin | 5.21\% | . | . |  | 10.50\% | 4.79\% | 1.45\%* | 5.06\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 6.75\% | . | . | . | 9.26\% | 8.00\% | 4.47\% | 6.83\% |
| Kansas | 6.37\% |  | . | . | 8.88\% | 9.97\% | 5.57\%* | 8.02\% |
| Minnesota | 4.43\% | . |  |  | 8.18\% | 5.81\% | 3.43\% | 5.10\% |
| Missouri | 2.80\% |  |  |  | 10.44\% | 2.83\% | 5.76\% | 2.89\% |
| Nebraska | 4.50\% |  |  |  | 8.01\%* | 6.59\% | 4.13\%* | 6.31\% |
| North Dakota | 5.93\% | . | . |  | 8.90\% | 9.71\% | 1.94\%* | 6.71\% |
| South Dakota | 4.99\% | . | . |  | 7.68\%* | 8.49\% | 4.04\%* | 5.79\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2.91\% | . | . | . | 5.69\% | 3.86\% | 5.91\% | 2.52\% |
| District of Columbia | 2.84\% |  |  |  | 6.08\% | 5.26\% | 6.73\% | 2.82\% |
| Florida | 3.49\% |  |  |  | 6.14\% | 3.26\% | 3.48\% | 3.41\% |
| Georgia | 3.38\% |  | . |  | 12.76\% | 4.05\% | 5.16\% | 3.89\% |
| Maryland | 3.25\% | . | . |  | 8.49\% | 5.27\% | 4.89\% | 4.36\% |
| North Carolina | 3.95\% | . | . | . | 8.02\%* | 3.89\% | 8.06\% | 4.27\% |
| South Carolina | 5.70\% |  | . |  | 9.30\% | 6.96\% | 3.83\%* | 6.48\% |
| Virginia | 1.96\% | . | . | . | 8.53\% | 3.86\% | 5.74\% | 2.22\% |
| West Virginia | 3.39\% | . | . | . | 10.33\%* | 5.01\% | 4.73\% | 4.93\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3.93\% | . | . | . | 10.06\% | 5.71\% | 3.28\%* | 4.38\% |
| Kentucky | 3.71\% | . | . | . | 5.85\% | 5.68\% | 3.26\% | 3.70\% |
| Mississippi | 4.80\% |  |  |  | 6.22\%* | 7.27\% | 4.20\%* | 5.09\% |
| Tennessee | 5.00\% | . | . | . | 13.70\% | 3.99\% | 5.07\%* | 5.05\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 4.83\% | . | . | . | 4.50\%* | 8.87\% | 2.65\% | 5.90\% |
| Louisiana | 6.43\% |  |  |  | 8.03\%* | 17.67\% | 5.68\%* | 7.57\% |
| Oklahoma | 4.54\% | . | . | . | 8.77\% | 6.47\% | 4.98\%* | 4.48\% |
| Texas | 2.40\% | . | . | . | 6.48\% | 2.55\% | 4.58\% | 2.83\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3.82\% | . | . | . | 9.38\%* | 4.56\% | 3.84\% | 4.40\% |
| Colorado | 4.87\% |  | . |  | 9.95\% | 4.01\% | 4.18\% | 5.35\% |
| Idaho | 6.94\% |  |  |  | 10.46\% | 9.98\% | 2.44\%* | 7.97\% |
| Montana | 3.79\% | . | . | . | 13.27\%* | 10.31\% | 4.52\% | 4.87\% |
| Nevada | 4.81\% | . | . | . | 7.69\% | 7.07\% | 7.44\% | 5.25\% |
| New Mexico | 4.66\% | . |  | . | 13.49\% | 4.98\% | 2.79\%* | 6.11\% |
| Utah | 4.60\% |  |  |  | 10.50\% | 5.47\% | 2.69\% | 4.89\% |
| Wyoming | 4.84\% | . | . | . | 15.04\%* | 6.46\% | 4.01\% * | 6.35\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 3.89\% | . | . | . | 8.89\%* | 8.22\% | 4.39\%* | 5.13\% |
| California | 1.91\% |  |  |  | 4.53\% | 2.43\% | 2.91\% | 2.20\% |
| Hawaii | 2.36\% |  |  |  | 3.93\% | 5.67\% | 4.64\% | 2.87\% |
| Oregon | 4.55\% |  |  |  | 7.51\% | 7.39\% | 5.00\%* | 5.31\% |
| Washington | 4.65\% |  |  |  | 9.19\% | 6.12\% | 3.80\% | 5.58\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Number of full-time private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ <br> employees | 25-99 <br> employees | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 89,126,863 | 10,612,790 | 7,276,280 | 11,950,706 | 15,683,008 | 43,604,080 | 23,954,312 | 65,172,551 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1,162,224 | 137,302 | 108,688 | 179,500 | 140,263 | 596,470 | 331,676 | 830,548 |
| Maine | 364,766 | 60,224 | 40,725 | 45,504 | 87,710 | 130,603 | 128,035 | 236,731 |
| Massachusetts | 2,330,247 | 223,950 | 171,999 | 259,230 | 483,639 | 1,191,429 | 537,688 | 1,792,559 |
| New Hampshire | 422,442 | 54,206 | 41,614 | 56,452 | 80,736 | 189,434 | 128,787 | 293,655 |
| Rhode Island | 305,924 | 44,354 | 29,421 | 41,859 | 76,039 | 114,252 | 95,997 | 209,927 |
| Vermont | 184,838 | 33,261 | 23,737 | 26,572 | 38,174 | 63,093 * | 69,244 | 115,594 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2,495,610 | 341,069 | 238,043 | 350,345 | 396,565 | 1,169,589 | 758,752 | 1,736,857 |
| New York | 5,867,223 | 695,249 | 543,693 | 853,022 | 926,694 | 2,848,565 | 1,661,492 | 4,205,731 |
| Pennsylvania | 4,073,058 | 378,560 | 303,743 | 597,740 | 791,866 | 2,001,149 | 989,863 | 3,083,195 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 4,112,492 | 395,845 | 340,833 | 649,326 | 680,719 | 2,045,770 | 1,007,948 | 3,104,545 |
| Indiana | 2,075,880 | 256,343 | 116,580 | 211,317 | 457,017 | 1,034,624 | 490,259 | 1,585,621 |
| Michigan | 2,896,148 | 307,696 | 264,994 | 362,750 | 446,220 | 1,514,488 | 719,358 | 2,176,790 |
| Ohio | 3,609,525 | 365,612 | 299,011 | 458,789 | 655,474 | 1,830,637 | 898,105 | 2,711,420 |
| Wisconsin | 1,923,182 | 211,273 | 158,886 | 299,417 | 328,654 | 924,952 | 496,377 | 1,426,806 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 894,303 | 127,646 | 75,983 | 108,445 | 146,276 | 435,953 | 269,930 | 624,373 |
| Kansas | 831,838 | 97,892 | 59,585 | 126,241 | 135,678 | 412,442 | 225,981 | 605,856 |
| Minnesota | 1,870,637 | 258,669 | 138,839 | 218,156 | 381,929 | 873,045 | 509,980 | 1,360,657 |
| Missouri | 1,757,117 | 212,719 | 119,786 | 224,758 | 247,417 | 952,436 | 458,888 | 1,298,228 |
| Nebraska | 590,922 | 94,941 | 51,692 | 68,702 | 109,598* | 265,990 | 181,254 | 409,669 |
| North Dakota | 201,343 | 39,460 | 18,226 | 21,572 | 44,972* | 77,112 | 66,399 | 134,944 |
| South Dakota | 222,931 | 45,495 | 27,690 | 35,077 | 41,432 | 73,236 | 93,889 | 129,042 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 292,707 | 33,816 | 27,392 | 43,444 | 43,890 | 144,165 | 80,541 | 212,167 |
| District of Columbia | 367,474 | 32,004 | 25,474 | 58,359 | 92,549 | 159,088 | 85,598 | 281,876 |
| Florida | 5,665,557 | 714,337 | 341,875 | 721,221 | 773,065 | 3,115,058 | 1,404,986 | 4,260,571 |
| Georgia | 2,670,086 | 340,296 | 171,954 | 323,639 | 351,784 | 1,482,414 | 657,137 | 2,012,949 |
| Maryland | 1,700,699 | 192,407 | 143,649 | 219,709 | 320,510 | 824,424 | 426,534 | 1,274,165 |
| North Carolina | 2,635,883 | 331,989 | 204,251 | 344,499 | 333,508 | 1,421,635 | 752,616 | 1,883,267 |
| South Carolina | 1,190,343 | 146,269 | 79,189 | 124,380 | 195,996 | 644,509 | 298,057 | 892,286 |
| Virginia | 2,367,214 | 345,316 | 186,569 | 369,783 | 355,688 | 1,109,858 | 689,487 | 1,677,727 |
| West Virginia | 424,684 | 54,288 | 39,271 | 69,721 | 100,313 | 161,091 | 130,257 | 294,426 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1,361,443 | 170,599 | 103,943 | 174,080 | 386,899* | 525,922 | 354,927 | 1,006,516 |
| Kentucky | 1,234,110 | 135,563 | 102,033 | 205,795 | 187,166 | 603,554 | 330,113 | 903,997 |
| Mississippi | 709,533 | 100,673 | 55,985 | 82,719 | 138,367 | 331,789 | 193,174 | 516,359 |
| Tennessee | 1,803,769 | 156,809 | 145,672 | 283,797 | 307,923* | 909,569 | 413,923 | 1,389,846 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 818,340 | 88,463 | 61,483 | 116,910 | 128,506 | 422,977 | 198,860 | 619,479 |
| Louisiana | 1,251,152 | 142,322 | 135,105 | 145,934 | 323,019 | 504,772 | 374,489 | 876,663 |
| Oklahoma | 935,027 | 115,878 | 80,833 | 142,679 | 168,311 | 427,324 | 274,485 | 660,541 |
| Texas | 6,339,687 | 909,031 | 472,278 | 701,098 | 1,008,271 | 3,249,009 | 1,733,749 | 4,605,937 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1,587,726 | 133,659 | 120,560 | 232,812 | 307,428 | 793,267 | 357,044 | 1,230,682 |
| Colorado | 1,536,334 | 161,840 | 137,476 | 171,232 | 324,209 | 741,577 | 405,287 | 1,131,046 |
| Idaho | 363,578 | 68,995 | 37,748 | 38,436 | 66,353 | 152,046 | 129,326 | 234,253 |
| Montana | 227,199 | 59,889 | 29,325 | 41,147 | 25,488 | 71,351 | 108,725 | 118,474 |
| Nevada | 870,446 | 117,304* | 54,560 | 110,485 | 140,311 | 447,787 | 226,653 | 643,793 |
| New Mexico | 426,156 | 52,614 | 44,470 | 78,625 | 104,597 | 145,849 | 132,031 | 294,124 |
| Utah | 716,283 | 89,196 | 54,033 | 80,715 | 139,470 | 352,868 | 190,194 | 526,089 |
| Wyoming | 135,909 | 29,339 | 23,597 | 19,290 | 21,253 | 42,430 | 64,636 | 71,273 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 170,633 | 29,948 | 20,404 | 22,015 | 40,034* | 58,233 | 63,764 | 106,869 |
| California | 10,137,358 | 1,080,872 | 869,350 | 1,405,704 | 1,978,845 | 4,802,587 | 2,791,741 | 7,345,617 |
| Hawaii | 370,483 | 34,892 | 34,469 | 53,219 | 95,348 | 152,556 | 101,600 | 268,882 |
| Oregon | 1,021,668 | 140,144 | 113,286 | 128,505 | 202,603 | 437,129 | 327,415 | 694,253 |
| Washington | 1,602,735 | 222,269 | 186,282 | 245,980 | 324,234 | 623,970 | 537,058 | 1,065,677 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for number of full-time private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 <br> employees | 25-99 <br> employees | $100-999$ employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 499,080 | 224,571 | 208,656 | 368,793 | 384,159 | 471,804 | 343,662 | 471,428 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 73,096 | 15,106 | 17,876 | 23,020 | 23,955 | 75,705 | 21,940 | 77,675 |
| Maine | 20,288 | 3,046 | 5,357 | 6,211 | 11,717 | 22,580 | 8,582 | 24,311 |
| Massachusetts | 226,852 | 15,411 | 39,715 | 30,908 | 96,810 | 196,060 | 59,728 | 218,966 |
| New Hampshire | 42,769 | 6,183 | 4,746 | 8,452 | 11,431 | 42,555 | 11,904 | 43,936 |
| Rhode Island | 15,175 | 5,398 | 6,967 | 6,806 | 12,893 | 11,648 | 9,468 | 15,094 |
| Vermont | 26,527 | 1,663 | 3,113 | 3,899 | 7,992 | 24,009* | 3,960 | 25,744 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 181,907 | 29,527 | 46,298 | 39,872 | 61,085 | 167,257 | 37,872 | 202,693 |
| New York | 276,437 | 34,422 | 55,823 | 71,911 | 99,796 | 235,750 | 91,451 | 274,375 |
| Pennsylvania | 292,163 | 14,987 | 43,436 | 107,431 | 112,288 | 375,316 | 91,795 | 353,896 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 211,282 | 33,854 | 27,609 | 79,630 | 106,487 | 204,244 | 64,612 | 189,456 |
| Indiana | 140,296 | 57,147 | 14,538 | 23,483 | 92,750 | 73,770 | 77,217 | 121,484 |
| Michigan | 178,205 | 17,058 | 35,597 | 69,353 | 54,616 | 203,399 | 48,869 | 170,008 |
| Ohio | 195,960 | 30,459 | 31,131 | 60,376 | 83,078 | 235,551 | 49,214 | 195,504 |
| Wisconsin | 182,141 | 23,488 | 18,904 | 47,716 | 70,825 | 188,736 | 32,774 | 182,328 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 112,131 | 9,024 | 8,189 | 12,318 | 20,797 | 125,956 | 15,694 | 118,878 |
| Kansas | 61,731 | 7,213 | 4,080 | 22,358 | 18,900 | 61,728 | 12,570 | 59,335 |
| Minnesota | 148,314 | 55,617 | 18,575 | 47,092 | 87,388 | 111,498 | 59,200 | 120,070 |
| Missouri | 127,494 | 21,258 | 14,396 | 31,009 | 36,093 | 124,046 | 44,777 | 110,784 |
| Nebraska | 58,742 | 10,460 | 5,925 | 9,297 | 38,863* | 34,456 | 14,980 | 66,108 |
| North Dakota | 31,212 | 8,276 | 3,583 | 4,558 | 13,547 * | 19,628 | 10,384 | 31,251 |
| South Dakota | 13,492 | 12,313 | 6,324 | 5,072 | 7,198 | 13,157 | 10,911 | 10,235 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 29,953 | 6,081 | 4,854 | 5,288 | 7,251 | 19,418 | 9,898 | 22,597 |
| District of Columbia | 31,764 | 5,306 | 4,104 | 9,324 | 11,139 | 31,241 | 9,234 | 32,937 |
| Florida | 301,887 | 48,486 | 56,958 | 116,341 | 133,422 | 238,072 | 78,485 | 288,750 |
| Georgia | 189,434 | 61,345 | 21,260 | 81,140 | 80,510 | 142,313 | 68,368 | 174,242 |
| Maryland | 120,068 | 25,679 | 26,403 | 37,304 | 47,019 | 101,934 | 49,790 | 116,338 |
| North Carolina | 158,404 | 34,839 | 42,676 | 89,358 | 41,221 | 128,901 | 75,004 | 148,305 |
| South Carolina | 82,866 | 11,525 | 10,326 | 31,173 | 42,446 | 76,619 | 14,927 | 82,569 |
| Virginia | 218,422 | 57,657 | 25,683 | 79,958 | 83,968 | 197,921 | 95,694 | 250,248 |
| West Virginia | 30,233 | 3,358 | 5,841 | 12,358 | 21,125 | 15,162 | 10,263 | 31,689 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 140,011 | 12,713 | 14,604 | 21,648 | 149,046* | 88,996 | 17,329 | 145,976 |
| Kentucky | 64,543 | 9,436 | 10,708 | 16,780 | 19,942 | 66,774 | 19,977 | 71,697 |
| Mississippi | 50,789 | 20,805 | 6,158 | 8,696 | 25,954 | 31,136 | 23,286 | 55,221 |
| Tennessee | 140,728 | 10,987 | 22,049 | 60,586 | 99,247* | 81,869 | 25,922 | 143,807 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 61,230 | 5,752 | 11,181 | 17,885 | 34,147 | 48,741 | 12,797 | 62,206 |
| Louisiana | 120,477 | 16,461 | 28,118 | 26,287 | 77,174 | 83,583 | 27,126 | 124,224 |
| Oklahoma | 44,146 | 8,980 | 9,974 | 18,929 | 28,584 | 43,482 | 16,357 | 40,083 |
| Texas | 272,828 | 68,748 | 32,607 | 69,415 | 107,490 | 261,225 | 75,713 | 239,608 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 122,306 | 6,245 | 10,384 | 57,364 | 45,211 | 107,879 | 22,639 | 115,870 |
| Colorado | 131,761 | 8,649 | 19,796 | 30,723 | 60,177 | 120,467 | 25,644 | 130,150 |
| Idaho | 34,572 | 4,111 | 5,043 | 6,933 | 15,648 | 40,168 | 7,127 | 35,788 |
| Montana | 16,342 | 8,040 | 4,448 | 8,109 | 5,145 | 11,542 | 8,409 | 13,577 |
| Nevada | 66,801 | 44,074 * | 9,892 | 21,646 | 24,627 | 51,854 | 46,587 | 37,570 |
| New Mexico | 26,684 | 2,709 | 4,983 | 8,912 | 31,260 | 30,882 | 5,691 | 26,880 |
| Utah | 71,432 | 9,345 | 8,531 | 12,224 | 28,942 | 58,889 | 12,271 | 62,836 |
| Wyoming | 10,683 | 4,405 | 3,075 | 3,071 | 5,352 | 6,251 | 4,434 | 8,999 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 13,927 | 2,966 | 2,409 | 4,341 | 12,992* | 7,965 | 3,110 | 14,472 |
| California | 384,093 | 53,955 | 76,819 | 128,826 | 134,180 | 444,755 | 93,364 | 423,211 |
| Hawaii | 22,840 | 3,802 | 2,928 | 5,135 | 12,665 | 19,323 | 6,052 | 26,310 |
| Oregon | 72,703 | 11,610 | 21,230 | 20,003 | 30,014 | 49,493 | 21,164 | 59,014 |
| Washington | 113,694 | 15,104 | 34,879 | 23,957 | 51,492 | 114,596 | 51,571 | 122,492 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of number of full-time private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ <br> employees | 25-99 <br> employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 89,126,863 | 11.9\% | 8.2\% | 13.4\% | 17.6\% | 48.9\% | 26.9\% | 73.1\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1,162,224 | 11.8\% | 9.4\% | 15.4\% | 12.1\% | 51.3\% | 28.5\% | 71.5\% |
| Maine | 364,766 | 16.5\% | 11.2\% | 12.5\% | 24.0\% | 35.8\% | 35.1\% | 64.9\% |
| Massachusetts | 2,330,247 | 9.6\% | 7.4\% | 11.1\% | 20.8\% | 51.1\% | 23.1\% | 76.9\% |
| New Hampshire | 422,442 | 12.8\% | 9.9\% | 13.4\% | 19.1\% | 44.8\% | 30.5\% | 69.5\% |
| Rhode Island | 305,924 | 14.5\% | 9.6\% | 13.7\% | 24.9\% | 37.3\% | 31.4\% | 68.6\% |
| Vermont | 184,838 | 18.0\% | 12.8\% | 14.4\% | 20.7\% | 34.1\%* | 37.5\% | 62.5\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2,495,610 | 13.7\% | 9.5\% | 14.0\% | 15.9\% | 46.9\% | 30.4\% | 69.6\% |
| New York | 5,867,223 | 11.8\% | 9.3\% | 14.5\% | 15.8\% | 48.6\% | 28.3\% | 71.7\% |
| Pennsylvania | 4,073,058 | 9.3\% | 7.5\% | 14.7\% | 19.4\% | 49.1\% | 24.3\% | 75.7\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 4,112,492 | 9.6\% | 8.3\% | 15.8\% | 16.6\% | 49.7\% | 24.5\% | 75.5\% |
| Indiana | 2,075,880 | 12.3\% | 5.6\% | 10.2\% | 22.0\% | 49.8\% | 23.6\% | 76.4\% |
| Michigan | 2,896,148 | 10.6\% | 9.1\% | 12.5\% | 15.4\% | 52.3\% | 24.8\% | 75.2\% |
| Ohio | 3,609,525 | 10.1\% | 8.3\% | 12.7\% | 18.2\% | 50.7\% | 24.9\% | 75.1\% |
| Wisconsin | 1,923,182 | 11.0\% | 8.3\% | 15.6\% | 17.1\% | 48.1\% | 25.8\% | 74.2\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 894,303 | 14.3\% | 8.5\% | 12.1\% | 16.4\% | 48.7\% | 30.2\% | 69.8\% |
| Kansas | 831,838 | 11.8\% | 7.2\% | 15.2\% | 16.3\% | 49.6\% | 27.2\% | 72.8\% |
| Minnesota | 1,870,637 | 13.8\% | 7.4\% | 11.7\% | 20.4\% | 46.7\% | 27.3\% | 72.7\% |
| Missouri | 1,757,117 | 12.1\% | 6.8\% | 12.8\% | 14.1\% | 54.2\% | 26.1\% | 73.9\% |
| Nebraska | 590,922 | 16.1\% | 8.7\% | 11.6\% | 18.5\%* | 45.0\% | 30.7\% | 69.3\% |
| North Dakota | 201,343 | 19.6\% | 9.1\% | 10.7\% | 22.3\%* | 38.3\% | 33.0\% | 67.0\% |
| South Dakota | 222,931 | 20.4\% | 12.4\% | 15.7\% | 18.6\% | 32.9\% | 42.1\% | 57.9\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 292,707 | 11.6\% | 9.4\% | 14.8\% | 15.0\% | 49.3\% | 27.5\% | 72.5\% |
| District of Columbia | 367,474 | 8.7\% | 6.9\% | 15.9\% | 25.2\% | 43.3\% | 23.3\% | 76.7\% |
| Florida | 5,665,557 | 12.6\% | 6.0\% | 12.7\% | 13.6\% | 55.0\% | 24.8\% | 75.2\% |
| Georgia | 2,670,086 | 12.7\% | 6.4\% | 12.1\% | 13.2\% | 55.5\% | 24.6\% | 75.4\% |
| Maryland | 1,700,699 | 11.3\% | 8.4\% | 12.9\% | 18.8\% | 48.5\% | 25.1\% | 74.9\% |
| North Carolina | 2,635,883 | 12.6\% | 7.7\% | 13.1\% | 12.7\% | 53.9\% | 28.6\% | 71.4\% |
| South Carolina | 1,190,343 | 12.3\% | 6.7\% | 10.4\% | 16.5\% | 54.1\% | 25.0\% | 75.0\% |
| Virginia | 2,367,214 | 14.6\% | 7.9\% | 15.6\% | 15.0\% | 46.9\% | 29.1\% | 70.9\% |
| West Virginia | 424,684 | 12.8\% | 9.2\% | 16.4\% | 23.6\% | 37.9\% | 30.7\% | 69.3\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1,361,443 | 12.5\% | 7.6\% | 12.8\% | 28.4\%* | 38.6\% | 26.1\% | 73.9\% |
| Kentucky | 1,234,110 | 11.0\% | 8.3\% | 16.7\% | 15.2\% | 48.9\% | 26.7\% | 73.3\% |
| Mississippi | 709,533 | 14.2\% | 7.9\% | 11.7\% | 19.5\% | 46.8\% | 27.2\% | 72.8\% |
| Tennessee | 1,803,769 | 8.7\% | 8.1\% | 15.7\% | 17.1\%* | 50.4\% | 22.9\% | 77.1\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 818,340 | 10.8\% | 7.5\% | 14.3\% | 15.7\% | 51.7\% | 24.3\% | 75.7\% |
| Louisiana | 1,251,152 | 11.4\% | 10.8\% | 11.7\% | 25.8\% | 40.3\% | 29.9\% | 70.1\% |
| Oklahoma | 935,027 | 12.4\% | 8.6\% | 15.3\% | 18.0\% | 45.7\% | 29.4\% | 70.6\% |
| Texas | 6,339,687 | 14.3\% | 7.4\% | 11.1\% | 15.9\% | 51.2\% | 27.3\% | 72.7\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1,587,726 | 8.4\% | 7.6\% | 14.7\% | 19.4\% | 50.0\% | 22.5\% | 77.5\% |
| Colorado | 1,536,334 | 10.5\% | 8.9\% | 11.1\% | 21.1\% | 48.3\% | 26.4\% | 73.6\% |
| Idaho | 363,578 | 19.0\% | 10.4\% | 10.6\% | 18.3\% | 41.8\% | 35.6\% | 64.4\% |
| Montana | 227,199 | 26.4\% | 12.9\% | 18.1\% | 11.2\% | 31.4\% | 47.9\% | 52.1\% |
| Nevada | 870,446 | 13.5\%* | 6.3\% | 12.7\% | 16.1\% | 51.4\% | 26.0\% | 74.0\% |
| New Mexico | 426,156 | 12.3\% | 10.4\% | 18.4\% | 24.5\% | 34.2\% | 31.0\% | 69.0\% |
| Utah | 716,283 | 12.5\% | 7.5\% | 11.3\% | 19.5\% | 49.3\% | 26.6\% | 73.4\% |
| Wyoming | 135,909 | 21.6\% | 17.4\% | 14.2\% | 15.6\% | 31.2\% | 47.6\% | 52.4\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 170,633 | 17.6\% | 12.0\% | 12.9\% | 23.5\%* | 34.1\% | 37.4\% | 62.6\% |
| California | 10,137,358 | 10.7\% | 8.6\% | 13.9\% | 19.5\% | 47.4\% | 27.5\% | 72.5\% |
| Hawaii | 370,483 | 9.4\% | 9.3\% | 14.4\% | 25.7\% | 41.2\% | 27.4\% | 72.6\% |
| Oregon | 1,021,668 | 13.7\% | 11.1\% | 12.6\% | 19.8\% | 42.8\% | 32.0\% | 68.0\% |
| Washington | 1,602,735 | 13.9\% | 11.6\% | 15.3\% | 20.2\% | 38.9\% | 33.5\% | 66.5\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for percent of number of full-time private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 499,080 | 0.24\% | 0.24\% | 0.38\% | 0.43\% | 0.43\% | 0.35\% | 0.35\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 73,096 | 0.84\% | 1.77\% | 2.00\% | 2.42\% | 3.44\% | 2.39\% | 2.39\% |
| Maine | 20,288 | 1.10\% | 1.55\% | 2.28\% | 2.77\% | 4.74\% | 3.45\% | 3.45\% |
| Massachusetts | 226,852 | 1.50\% | 1.70\% | 1.35\% | 3.34\% | 4.03\% | 2.68\% | 2.68\% |
| New Hampshire | 42,769 | 1.49\% | 1.53\% | 2.51\% | 2.67\% | 5.49\% | 3.17\% | 3.17\% |
| Rhode Island | 15,175 | 2.36\% | 2.13\% | 2.06\% | 3.76\% | 2.94\% | 2.85\% | 2.85\% |
| Vermont | 26,527 | 2.49\% | 1.76\% | 2.98\% | 3.78\% | 6.36\%* | 3.88\% | 3.88\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 181,907 | 1.80\% | 2.17\% | 2.03\% | 2.29\% | 3.99\% | 3.42\% | 3.42\% |
| New York | 276,437 | 0.63\% | 1.00\% | 1.17\% | 1.84\% | 2.12\% | 1.85\% | 1.85\% |
| Pennsylvania | 292,163 | 0.83\% | 1.40\% | 3.09\% | 3.07\% | 5.34\% | 3.51\% | 3.51\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 211,282 | 0.82\% | 0.90\% | 1.51\% | 2.56\% | 3.52\% | 1.57\% | 1.57\% |
| Indiana | 140,296 | 2.07\% | 0.77\% | 1.41\% | 3.53\% | 2.77\% | 2.71\% | 2.71\% |
| Michigan | 178,205 | 0.98\% | 1.00\% | 2.80\% | 2.33\% | 4.20\% | 1.98\% | 1.98\% |
| Ohio | 195,960 | 1.17\% | 0.87\% | 1.79\% | 2.74\% | 4.25\% | 1.66\% | 1.66\% |
| Wisconsin | 182,141 | 1.35\% | 1.47\% | 2.22\% | 3.89\% | 5.21\% | 2.95\% | 2.95\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 112,131 | 1.51\% | 1.28\% | 2.19\% | 2.96\% | 6.11\% | 3.65\% | 3.65\% |
| Kansas | 61,731 | 1.71\% | 0.85\% | 2.50\% | 2.54\% | 4.41\% | 2.19\% | 2.19\% |
| Minnesota | 148,314 | 1.88\% | 1.27\% | 2.58\% | 3.54\% | 4.93\% | 2.49\% | 2.49\% |
| Missouri | 127,494 | 0.90\% | 0.95\% | 1.43\% | 2.97\% | 4.32\% | 2.21\% | 2.21\% |
| Nebraska | 58,742 | 2.59\% | 1.16\% | 1.67\% | 3.59\%* | 2.83\% | 3.43\% | 3.43\% |
| North Dakota | 31,212 | 3.49\% | 2.51\% | 2.84\% | 4.34\%* | 4.63\% | 5.41\% | 5.41\% |
| South Dakota | 13,492 | 4.32\% | 2.43\% | 2.69\% | 3.33\% | 5.40\% | 3.54\% | 3.54\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 29,953 | 1.13\% | 1.22\% | 1.82\% | 2.72\% | 2.50\% | 2.08\% | 2.08\% |
| District of Columbia | 31,764 | 2.47\% | 0.88\% | 2.27\% | 2.77\% | 5.17\% | 3.15\% | 3.15\% |
| Florida | 301,887 | 0.99\% | 0.87\% | 2.19\% | 1.72\% | 2.50\% | 1.64\% | 1.64\% |
| Georgia | 189,434 | 2.43\% | 0.92\% | 2.88\% | 2.87\% | 3.24\% | 2.49\% | 2.49\% |
| Maryland | 120,068 | 1.81\% | 1.44\% | 1.48\% | 3.09\% | 3.55\% | 2.99\% | 2.99\% |
| North Carolina | 158,404 | 1.59\% | 1.92\% | 2.87\% | 1.29\% | 3.31\% | 2.91\% | 2.91\% |
| South Carolina | 82,866 | 1.42\% | 1.46\% | 2.07\% | 3.43\% | 4.19\% | 2.46\% | 2.46\% |
| Virginia | 218,422 | 2.50\% | 1.44\% | 3.11\% | 3.68\% | 4.89\% | 4.54\% | 4.54\% |
| West Virginia | 30,233 | 1.04\% | 1.67\% | 2.54\% | 3.20\% | 2.93\% | 2.92\% | 2.92\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 140,011 | 1.66\% | 1.51\% | 1.23\% | 5.88\%* | 5.88\% | 3.01\% | 3.01\% |
| Kentucky | 64,543 | 0.87\% | 0.95\% | 1.36\% | 1.86\% | 3.32\% | 2.25\% | 2.25\% |
| Mississippi | 50,789 | 2.76\% | 1.30\% | 1.56\% | 2.50\% | 2.86\% | 4.10\% | 4.10\% |
| Tennessee | 140,728 | 0.78\% | 1.81\% | 3.45\% | 4.33\%* | 3.14\% | 2.50\% | 2.50\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 61,230 | 1.05\% | 1.46\% | 2.70\% | 2.94\% | 3.31\% | 2.05\% | 2.05\% |
| Louisiana | 120,477 | 1.92\% | 2.42\% | 2.98\% | 4.31\% | 5.60\% | 4.74\% | 4.74\% |
| Oklahoma | 44,146 | 0.94\% | 1.21\% | 1.76\% | 2.95\% | 3.59\% | 1.68\% | 1.68\% |
| Texas | 272,828 | 0.82\% | 0.68\% | 1.07\% | 1.92\% | 2.19\% | 1.04\% | 1.04\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 122,306 | 0.91\% | 0.73\% | 3.17\% | 2.28\% | 4.43\% | 1.63\% | 1.63\% |
| Colorado | 131,761 | 1.35\% | 1.41\% | 2.22\% | 3.00\% | 4.00\% | 2.79\% | 2.79\% |
| Idaho | 34,572 | 2.11\% | 1.67\% | 2.21\% | 4.64\% | 5.72\% | 3.98\% | 3.98\% |
| Montana | 16,342 | 3.65\% | 1.95\% | 3.26\% | 2.07\% | 4.07\% | 3.58\% | 3.58\% |
| Nevada | 66,801 | 3.20\%* | 1.10\% | 1.92\% | 2.96\% | 4.48\% | 2.89\% | 2.89\% |
| New Mexico | 26,684 | 0.99\% | 1.13\% | 2.50\% | 6.57\% | 5.91\% | 2.29\% | 2.29\% |
| Utah | 71,432 | 1.88\% | 1.38\% | 1.32\% | 3.45\% | 4.01\% | 1.84\% | 1.84\% |
| Wyoming | 10,683 | 2.32\% | 2.09\% | 2.99\% | 3.02\% | 3.63\% | 3.63\% | 3.63\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 13,927 | 2.80\% | 1.65\% | 2.65\% | 4.76\%* | 4.01\% | 3.08\% | 3.08\% |
| California | 384,093 | 0.65\% | 0.89\% | 1.34\% | 1.57\% | 2.52\% | 1.46\% | 1.46\% |
| Hawaii | 22,840 | 1.26\% | 1.22\% | 1.68\% | 2.58\% | 3.62\% | 2.82\% | 2.82\% |
| Oregon | 72,703 | 1.50\% | 1.85\% | 2.00\% | 2.63\% | 2.05\% | 1.60\% | 1.60\% |
| Washington | 113,694 | 1.02\% | 2.28\% | 1.89\% | 2.78\% | 5.65\% | 3.75\% | 3.75\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 90.3\% | 53.0\% | 76.0\% | 89.0\% | 96.8\% | 99.8\% | 68.3\% | 98.4\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 94.7\% | 73.2\% | 91.6\% | 93.4\% | 100.0\% | 99.5\% | 84.6\% | 98.8\% |
| Maine | 87.6\% | 47.8\% | 82.1\% | 91.5\% | 97.0\% | 100.0\% | 67.3\% | 98.6\% |
| Massachusetts | 95.6\% | 62.4\% | 89.9\% | 100.0\% | 100.0\% | 100.0\% | 81.1\% | 100.0\% |
| New Hampshire | 92.4\% | 51.9\% | 91.9\% | 95.0\% | 100.0\% | 100.0\% | 75.1\% | 100.0\% |
| Rhode Island | 90.7\% | 60.0\% | 81.5\% | 89.4\% | 100.0\% | 99.4\% | 71.2\% | 99.7\% |
| Vermont | 85.3\% | 50.1\% | 68.7\% | 91.2\% | 100.0\% | 98.8\% | 62.6\% | 99.0\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 92.0\% | 60.0\% | 87.9\% | 94.7\% | 96.2\% | 100.0\% | 77.5\% | 98.4\% |
| New York | 91.8\% | 55.6\% | 86.1\% | 89.9\% | 99.0\% | 100.0\% | 73.1\% | 99.2\% |
| Pennsylvania | 95.7\% | 65.5\% | 91.0\% | 97.6\% | 99.8\% | 100.0\% | 83.1\% | 99.8\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 93.0\% | 55.4\% | 78.3\% | 95.8\% | 98.4\% | 100.0\% | 74.2\% | 99.1\% |
| Indiana | 91.9\% | 56.4\% | 72.6\% | 89.5\% | 99.5\% | 100.0\% | 66.2\% | 99.8\% |
| Michigan | 93.0\% | 55.2\% | 83.3\% | 94.0\% | 100.0\% | 100.0\% | 73.0\% | 99.6\% |
| Ohio | 94.0\% | 59.0\% | 81.5\% | 97.4\% | 100.0\% | 100.0\% | 76.2\% | 99.8\% |
| Wisconsin | 91.6\% | 46.9\% | 78.5\% | 95.5\% | 99.4\% | 100.0\% | 69.0\% | 99.4\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 89.5\% | 51.8\% | 66.4\% | 94.6\% | 99.5\% | 100.0\% | 66.6\% | 99.5\% |
| Kansas | 89.2\% | 46.6\% | 69.0\% | 89.3\% | 96.9\% | 99.6\% | 64.4\% | 98.4\% |
| Minnesota | 92.8\% | 59.9\% | 87.6\% | 95.6\% | 99.4\% | 99.8\% | 74.4\% | 99.7\% |
| Missouri | 92.7\% | 59.4\% | 73.9\% | 95.2\% | 100.0\% | 100.0\% | 72.9\% | 99.7\% |
| Nebraska | 85.5\% | 42.8\% | 66.0\% | 86.4\% | 96.0\% | 100.0\% | 57.3\% | 98.0\% |
| North Dakota | 82.8\% | 34.5\% | 67.3\% | 88.4\% | 99.4\% | 100.0\% | 50.1\% | 98.9\% |
| South Dakota | 83.6\% | 54.4\% | 69.0\% | 84.2\% | 96.4\% | 99.8\% | 64.0\% | 97.9\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 92.9\% | 63.7\% | 82.4\% | 94.6\% | 97.0\% | 100.0\% | 76.1\% | 99.3\% |
| District of Columbia | 95.8\% | 75.4\% | 88.2\% | 91.9\% | 100.0\% | 100.0\% | 85.2\% | 99.0\% |
| Florida | 89.0\% | 52.2\% | 65.4\% | 80.1\% | 99.6\% | 99.4\% | 62.1\% | 97.8\% |
| Georgia | 88.6\% | 51.1\% | 64.6\% | 84.0\% | 93.1\% | 100.0\% | 59.0\% | 98.3\% |
| Maryland | 92.6\% | 66.3\% | 88.3\% | 96.6\% | 88.7\% | 100.0\% | 79.1\% | 97.2\% |
| North Carolina | 87.6\% | 52.8\% | 60.9\% | 77.8\% | 95.8\% | 100.0\% | 59.3\% | 98.9\% |
| South Carolina | 87.0\% | 47.6\% | 67.0\% | 78.6\% | 86.9\% | 100.0\% | 56.9\% | 97.0\% |
| Virginia | 94.2\% | 70.0\% | 86.8\% | 98.0\% | 100.0\% | 99.9\% | 81.1\% | 99.6\% |
| West Virginia | 86.4\% | 38.0\% | 63.9\% | 93.6\% | 95.0\% | 99.8\% | 60.5\% | 97.9\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 90.3\% | 55.1\% | 80.3\% | 82.2\% | 99.0\% | 100.0\% | 68.7\% | 97.9\% |
| Kentucky | 90.9\% | 51.0\% | 78.2\% | 88.8\% | 99.7\% | 100.0\% | 68.5\% | 99.0\% |
| Mississippi | 85.0\% | 43.5\% | 51.4\% | 79.0\% | 96.6\% | 100.0\% | 49.8\% | 98.2\% |
| Tennessee | 90.6\% | 37.7\% | 65.9\% | 93.6\% | 100.0\% | 99.6\% | 60.3\% | 99.7\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 87.2\% | 33.4\% | 74.8\% | 79.9\% | 96.1\% | 99.6\% | 57.8\% | 96.7\% |
| Louisiana | 83.7\% | 33.5\% | 53.2\% | 77.7\% | 95.9\% | 100.0\% | 52.1\% | 97.2\% |
| Oklahoma | 85.3\% | 35.7\% | 68.4\% | 77.4\% | 99.2\% | 99.2\% | 54.1\% | 98.3\% |
| Texas | 84.2\% | 44.0\% | 58.9\% | 77.8\% | 88.8\% | 99.1\% | 54.7\% | 95.3\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 87.6\% | 45.9\% | 62.2\% | 72.7\% | 95.0\% | 100.0\% | 54.0\% | 97.3\% |
| Colorado | 89.6\% | 46.1\% | 80.5\% | 90.7\% | 91.4\% | 99.7\% | 68.0\% | 97.3\% |
| Idaho | 81.4\% | 42.5\% | 64.6\% | 87.4\% | 95.6\% | 95.6\% | 57.9\% | 94.4\% |
| Montana | 73.3\% | 30.6\% | 63.7\% | 80.8\% | 99.7\% | 99.3\% | 47.4\% | 97.0\% |
| Nevada | 90.7\% | 66.6\% | 61.8\% | 83.5\% | 98.1\% | 100.0\% | 68.4\% | 98.6\% |
| New Mexico | 83.8\% | 44.1\% | 52.3\% | 81.9\% | 96.5\% | 99.8\% | 57.8\% | 95.5\% |
| Utah | 88.3\% | 45.6\% | 59.4\% | 91.7\% | 98.6\% | 98.7\% | 60.0\% | 98.5\% |
| Wyoming | 77.2\% | 33.7\% | 67.9\% | 82.2\% | 99.3\% | 99.0\% | 55.0\% | 97.3\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 82.3\% | 35.2\% | 69.2\% | 85.4\% | 100.0\% | 97.9\% | 55.6\% | 98.3\% |
| California | 90.0\% | 49.8\% | 77.8\% | 87.6\% | 94.8\% | 99.9\% | 69.7\% | 97.7\% |
| Hawaii | 98.1\% | 85.6\% | 99.5\% | 98.1\% | 99.2\% | 100.0\% | 94.9\% | 99.3\% |
| Oregon | 86.6\% | 54.6\% | 75.2\% | 79.3\% | 90.8\% | 100.0\% | 64.1\% | 97.2\% |
| Washington | 87.9\% | 54.8\% | 77.7\% | 90.3\% | 93.6\% | 98.7\% | 71.3\% | 96.2\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.24\% | 0.94\% | 0.66\% | 0.92\% | 0.63\% | 0.05\% | 0.54\% | 0.23\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 0.84\% | 4.33\% | 3.54\% | 4.00\% | 0.00\% | 0.32\% | 2.14\% | 0.80\% |
| Maine | 1.71\% | 4.70\% | 5.41\% | 3.89\% | 2.55\% | 0.00\% | 2.52\% | 1.46\% |
| Massachusetts | 0.78\% | 2.53\% | 7.18\% | 0.00\% | 0.00\% | 0.00\% | 2.74\% | 0.00\% |
| New Hampshire | 1.66\% | 5.76\% | 1.47\% | 4.05\% | 0.00\% | 0.00\% | 2.98\% | 0.06\% |
| Rhode Island | 2.06\% | 5.11\% | 9.64\% | 9.93\% | 0.00\% | 0.80\% | 4.62\% | 0.27\% |
| Vermont | 1.96\% | 3.76\% | 8.29\% | 4.36\% | 0.00\% | 1.52\% | 3.92\% | 0.96\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.63\% | 4.83\% | 3.87\% | 2.77\% | 2.15\% | 0.00\% | 2.67\% | 0.66\% |
| New York | 0.85\% | 1.86\% | 3.61\% | 3.31\% | 0.79\% | 0.00\% | 2.54\% | 0.52\% |
| Pennsylvania | 0.61\% | 3.79\% | 6.42\% | 3.02\% | 0.09\% | 0.00\% | 1.53\% | 0.10\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.64\% | 2.80\% | 4.85\% | 1.99\% | 1.58\% | 0.00\% | 2.00\% | 0.37\% |
| Indiana | 1.16\% | 7.97\% | 6.59\% | 7.05\% | 0.36\% | 0.00\% | 4.78\% | 0.14\% |
| Michigan | 0.82\% | 4.62\% | 9.69\% | 6.66\% | 0.00\% | 0.00\% | 3.96\% | 0.31\% |
| Ohio | 0.55\% | 3.94\% | 4.38\% | 1.01\% | 0.00\% | 0.02\% | 1.92\% | 0.12\% |
| Wisconsin | 1.07\% | 4.23\% | 6.22\% | 2.56\% | 0.44\% | 0.00\% | 4.09\% | 0.41\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.22\% | 5.40\% | 7.66\% | 3.01\% | 0.64\% | 0.00\% | 3.37\% | 0.32\% |
| Kansas | 1.23\% | 3.59\% | 8.18\% | 8.51\% | 1.80\% | 0.18\% | 4.02\% | 0.63\% |
| Minnesota | 0.93\% | 5.34\% | 7.10\% | 2.18\% | 0.66\% | 0.32\% | 3.07\% | 0.27\% |
| Missouri | 1.25\% | 3.04\% | 9.24\% | 2.39\% | 0.00\% | 0.00\% | 3.71\% | 0.25\% |
| Nebraska | 1.97\% | 5.82\% | 7.42\% | 4.05\% | 4.53\% | 0.00\% | 3.77\% | 1.16\% |
| North Dakota | 3.40\% | 7.09\% | 5.60\% | 6.13\% | 2.83\% | 0.00\% | 5.21\% | 0.41\% |
| South Dakota | 1.82\% | 6.30\% | 9.76\% | 7.24\% | 2.36\% | 0.25\% | 3.75\% | 1.49\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 0.95\% | 5.50\% | 4.03\% | 2.41\% | 2.14\% | 0.00\% | 3.48\% | 0.83\% |
| District of Columbia | 0.60\% | 7.11\% | 5.30\% | 2.90\% | 0.00\% | 0.00\% | 3.42\% | 0.78\% |
| Florida | 1.34\% | 4.61\% | 7.08\% | 3.03\% | 0.35\% | 0.51\% | 3.66\% | 0.99\% |
| Georgia | 1.29\% | 5.85\% | 4.26\% | 5.85\% | 5.37\% | 0.00\% | 3.47\% | 1.05\% |
| Maryland | 1.53\% | 4.47\% | 6.11\% | 3.51\% | 6.15\% | 0.00\% | 3.13\% | 1.76\% |
| North Carolina | 1.19\% | 4.51\% | 8.27\% | 11.96\% | 2.02\% | 0.00\% | 5.85\% | 0.45\% |
| South Carolina | 2.28\% | 3.76\% | 9.32\% | 10.23\% | 5.13\% | 0.00\% | 4.67\% | 2.60\% |
| Virginia | 1.04\% | 6.44\% | 3.86\% | 0.76\% | 0.00\% | 0.19\% | 4.16\% | 0.33\% |
| West Virginia | 1.14\% | 4.87\% | 7.72\% | 4.96\% | 6.67\% | 0.16\% | 3.81\% | 1.41\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.54\% | 5.58\% | 5.28\% | 6.48\% | 1.33\% | 0.00\% | 2.83\% | 1.71\% |
| Kentucky | 0.96\% | 5.32\% | 4.04\% | 3.81\% | 0.32\% | 0.03\% | 2.64\% | 0.52\% |
| Mississippi | 1.43\% | 8.03\% | 13.03\% | 10.72\% | 1.33\% | 0.03\% | 7.98\% | 0.62\% |
| Tennessee | 0.84\% | 4.45\% | 7.20\% | 2.11\% | 0.00\% | 0.33\% | 2.83\% | 0.23\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.22\% | 4.16\% | 6.88\% | 6.58\% | 2.92\% | 0.35\% | 4.13\% | 0.90\% |
| Louisiana | 2.21\% | 4.64\% | 10.64\% | 14.57\% | 10.83\% | 0.00\% | 4.52\% | 2.47\% |
| Oklahoma | 1.92\% | 4.20\% | 7.70\% | 8.87\% | 0.44\% | 0.47\% | 4.68\% | 0.62\% |
| Texas | 1.08\% | 5.93\% | 4.42\% | 4.88\% | 4.06\% | 0.56\% | 3.23\% | 0.96\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.61\% | 4.57\% | 6.98\% | 12.37\% | 4.27\% | 0.02\% | 5.09\% | 1.67\% |
| Colorado | 2.12\% | 3.76\% | 5.72\% | 3.40\% | 5.68\% | 0.86\% | 4.09\% | 1.88\% |
| Idaho | 1.87\% | 5.20\% | 7.50\% | 9.84\% | 3.65\% | 1.69\% | 4.73\% | 1.92\% |
| Montana | 3.99\% | 3.69\% | 6.97\% | 10.85\% | 0.30\% | 1.45\% | 3.33\% | 5.50\% |
| Nevada | 1.15\% | 10.34\% | 7.29\% | 7.50\% | 10.40\% | 0.00\% | 6.16\% | 0.57\% |
| New Mexico | 1.87\% | 4.54\% | 9.75\% | 6.70\% | 1.20\% | 0.42\% | 4.00\% | 2.11\% |
| Utah | 1.48\% | 5.94\% | 8.06\% | 3.45\% | 1.00\% | 1.24\% | 3.59\% | 0.83\% |
| Wyoming | 2.61\% | 5.80\% | 4.67\% | 5.57\% | 0.49\% | 0.80\% | 4.24\% | 1.08\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.68\% | 3.67\% | 7.49\% | 7.15\% | 0.00\% | 4.59\% | 3.93\% | 2.38\% |
| California | 0.56\% | 3.37\% | 3.48\% | 1.98\% | 1.32\% | 0.19\% | 1.74\% | 0.45\% |
| Hawaii | 0.58\% | 3.42\% | 0.27\% | 2.43\% | 0.48\% | 0.00\% | 1.31\% | 0.32\% |
| Oregon | 1.66\% | 1.62\% | 5.51\% | 7.66\% | 4.86\% | 0.00\% | 3.25\% | 1.53\% |
| Washington | 2.47\% | 3.87\% | 6.02\% | 3.26\% | 3.92\% | 2.01\% | 2.67\% | 2.34\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 88.5\% | 92.1\% | 90.8\% | 87.9\% | 88.0\% | 88.0\% | 90.8\% | 87.9\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 90.5\% | 91.3\% | 91.6\% | 85.3\% | 95.3\% | 90.4\% | 91.1\% | 90.2\% |
| Maine | 91.0\% | 86.3\% | 94.4\% | 88.9\% | 92.1\% | 91.1\% | 90.7\% | 91.1\% |
| Massachusetts | 87.4\% | 92.9\% | 87.0\% | 87.3\% | 90.0\% | 85.8\% | 91.1\% | 86.5\% |
| New Hampshire | 82.0\% | 91.5\% | 88.7\% | 86.8\% | 84.1\% | 76.9\% | 90.5\% | 79.2\% |
| Rhode Island | 89.4\% | 92.4\% | 91.1\% | 97.3\% | 88.0\% | 86.6\% | 92.8\% | 88.3\% |
| Vermont | 90.0\% | 87.6\% | 93.8\% | 93.6\% | 91.8\% | 87.3\% | 90.2\% | 90.0\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 89.9\% | 95.0\% | 92.5\% | 85.9\% | 87.6\% | 90.4\% | 93.1\% | 88.8\% |
| New York | 88.6\% | 90.1\% | 86.1\% | 89.3\% | 87.5\% | 89.1\% | 87.7\% | 88.9\% |
| Pennsylvania | 90.6\% | 90.7\% | 92.0\% | 90.4\% | 91.4\% | 90.1\% | 93.1\% | 89.9\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 87.5\% | 95.2\% | 93.2\% | 84.5\% | 91.0\% | 85.7\% | 88.8\% | 87.1\% |
| Indiana | 88.9\% | 90.8\% | 90.2\% | 94.8\% | 93.7\% | 85.3\% | 92.3\% | 88.2\% |
| Michigan | 89.0\% | 87.0\% | 86.8\% | 81.5\% | 89.9\% | 90.9\% | 87.8\% | 89.2\% |
| Ohio | 91.4\% | 92.7\% | 91.3\% | 93.2\% | 93.1\% | 90.1\% | 91.9\% | 91.2\% |
| Wisconsin | 88.7\% | 92.0\% | 86.5\% | 91.9\% | 87.7\% | 88.0\% | 89.8\% | 88.4\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 90.8\% | 88.0\% | 94.2\% | 83.1\% | 84.5\% | 94.7\% | 84.6\% | 92.6\% |
| Kansas | 92.7\% | 91.8\% | 87.4\% | 93.5\% | 88.8\% | 94.4\% | 92.8\% | 92.7\% |
| Minnesota | 90.2\% | 90.1\% | 93.6\% | 81.4\% | 95.0\% | 89.7\% | 88.9\% | 90.6\% |
| Missouri | 91.1\% | 94.6\% | 88.8\% | 89.5\% | 83.4\% | 93.3\% | 90.8\% | 91.2\% |
| Nebraska | 89.8\% | 92.6\% | 97.2\% | 91.3\% | 93.4\% | 86.7\% | 92.4\% | 89.1\% |
| North Dakota | 90.4\% | 93.3\% | 81.4\% | 93.6\% | 89.2\% | 91.1\% | 90.0\% | 90.4\% |
| South Dakota | 89.2\% | 96.3\% | 87.3\% | 88.1\% | 85.0\% | 90.0\% | 91.9\% | 87.9\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 84.9\% | 81.6\% | 87.8\% | 84.8\% | 78.0\% | 87.0\% | 87.6\% | 84.1\% |
| District of Columbia | 90.2\% | 97.9\% | 94.5\% | 98.5\% | 90.5\% | 85.5\% | 97.3\% | 88.4\% |
| Florida | 88.6\% | 91.5\% | 94.4\% | 93.8\% | 79.1\% | 89.2\% | 93.0\% | 87.6\% |
| Georgia | 84.4\% | 92.4\% | 92.2\% | 77.1\% | 84.0\% | 84.3\% | 86.2\% | 84.1\% |
| Maryland | 88.7\% | 89.8\% | 94.4\% | 81.8\% | 93.8\% | 87.7\% | 91.4\% | 88.0\% |
| North Carolina | 91.5\% | 96.5\% | 91.0\% | 90.2\% | 91.4\% | 91.3\% | 92.6\% | 91.3\% |
| South Carolina | 88.7\% | 91.7\% | 90.1\% | 82.9\% | 92.5\% | 88.2\% | 91.2\% | 88.2\% |
| Virginia | 89.6\% | 95.1\% | 91.4\% | 88.1\% | 86.2\% | 89.7\% | 90.6\% | 89.3\% |
| West Virginia | 86.5\% | 92.5\% | 85.6\% | 87.4\% | 88.8\% | 84.2\% | 88.3\% | 86.0\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 89.2\% | 95.4\% | 93.7\% | 95.3\% | 96.6\% | 80.4\% | 94.9\% | 87.8\% |
| Kentucky | 92.1\% | 95.3\% | 97.6\% | 91.2\% | 93.6\% | 90.9\% | 95.1\% | 91.4\% |
| Mississippi | 88.5\% | 88.7\% | 89.7\% | 91.4\% | 88.2\% | 88.0\% | 91.6\% | 88.0\% |
| Tennessee | 88.6\% | 97.7\% | 91.2\% | 76.3\% | 91.3\% | 90.4\% | 93.1\% | 87.8\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 87.5\% | 91.9\% | 90.8\% | 80.0\% | 81.5\% | 90.2\% | 91.1\% | 86.8\% |
| Louisiana | 87.6\% | 82.4\% | 95.6\% | 93.9\% | 93.2\% | 82.1\% | 92.6\% | 86.4\% |
| Oklahoma | 92.0\% | 95.3\% | 97.3\% | 90.0\% | 88.2\% | 93.0\% | 93.6\% | 91.7\% |
| Texas | 88.9\% | 96.6\% | 91.9\% | 90.7\% | 83.3\% | 88.9\% | 94.2\% | 87.7\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 77.9\% | 92.3\% | 88.0\% | 72.4\% | 80.4\% | 76.1\% | 87.8\% | 76.3\% |
| Colorado | 87.3\% | 95.8\% | 87.5\% | 88.6\% | 86.2\% | 86.6\% | 90.1\% | 86.6\% |
| Idaho | 90.4\% | 89.6\% | 91.3\% | 93.8\% | 86.8\% | 91.2\% | 90.3\% | 90.5\% |
| Montana | 85.9\% | 94.0\% | 88.0\% | 84.1\% | 89.6\% | 82.7\% | 89.1\% | 84.4\% |
| Nevada | 83.4\% | 91.4\% | 83.5\% | 88.1\% | 75.4\% | 83.5\% | 88.7\% | 82.1\% |
| New Mexico | 86.2\% | 88.2\% | 78.3\% | 74.7\% | 94.3\% | 86.6\% | 80.3\% | 87.8\% |
| Utah | 83.1\% | 87.7\% | 84.3\% | 89.2\% | 73.1\% | 85.1\% | 87.3\% | 82.2\% |
| Wyoming | 89.8\% | 90.4\% | 87.8\% | 86.1\% | 90.6\% | 91.5\% | 87.7\% | 90.9\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 74.5\% | 82.4\% | 93.1\% | 80.1\% | 61.3\% | 75.9\% | 85.8\% | 70.7\% |
| California | 86.8\% | 89.3\% | 89.8\% | 88.8\% | 85.6\% | 86.1\% | 89.7\% | 86.0\% |
| Hawaii | 91.4\% | 91.7\% | 95.9\% | 88.6\% | 91.7\% | 91.1\% | 91.9\% | 91.2\% |
| Oregon | 87.0\% | 85.4\% | 94.7\% | 83.1\% | 91.5\% | 84.9\% | 89.6\% | 86.3\% |
| Washington | 88.1\% | 95.3\% | 94.7\% | 91.5\% | 88.2\% | 83.8\% | 93.7\% | 86.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.37\% | 0.38\% | 0.54\% | 1.08\% | 0.51\% | 0.55\% | 0.61\% | 0.42\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.50\% | 3.05\% | 2.91\% | 4.39\% | 1.34\% | 2.05\% | 1.66\% | 1.93\% |
| Maine | 1.45\% | 4.03\% | 1.70\% | 4.18\% | 1.64\% | 2.21\% | 1.36\% | 1.96\% |
| Massachusetts | 1.67\% | 1.62\% | 7.09\% | 4.57\% | 2.40\% | 2.73\% | 2.05\% | 1.97\% |
| New Hampshire | 3.26\% | 1.32\% | 3.64\% | 3.79\% | 4.57\% | 6.02\% | 1.83\% | 4.04\% |
| Rhode Island | 1.97\% | 1.90\% | 10.14\% | 10.30\% | 4.78\% | 3.93\% | 1.42\% | 2.70\% |
| Vermont | 1.82\% | 3.00\% | 2.83\% | 2.79\% | 4.02\% | 3.57\% | 1.91\% | 2.47\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.60\% | 1.45\% | 5.69\% | 4.04\% | 4.70\% | 2.27\% | 1.53\% | 1.91\% |
| New York | 1.17\% | 1.93\% | 4.07\% | 2.40\% | 2.17\% | 1.67\% | 2.49\% | 1.39\% |
| Pennsylvania | 0.94\% | 2.29\% | 2.08\% | 2.51\% | 2.54\% | 1.19\% | 1.09\% | 1.11\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2.21\% | 1.46\% | 2.21\% | 3.72\% | 5.13\% | 2.71\% | 3.57\% | 2.77\% |
| Indiana | 2.22\% | 2.58\% | 2.94\% | 7.00\% | 2.59\% | 4.02\% | 2.13\% | 2.64\% |
| Michigan | 1.15\% | 3.73\% | 9.58\% | 6.70\% | 2.79\% | 1.33\% | 1.66\% | 1.55\% |
| Ohio | 1.58\% | 1.95\% | 5.99\% | 1.88\% | 2.68\% | 3.44\% | 2.86\% | 2.09\% |
| Wisconsin | 1.74\% | 3.30\% | 6.99\% | 1.89\% | 3.42\% | 3.94\% | 2.95\% | 2.42\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.72\% | 5.01\% | 7.12\% | 5.62\% | 3.02\% | 2.35\% | 3.75\% | 2.20\% |
| Kansas | 1.60\% | 1.32\% | 4.90\% | 1.68\% | 3.44\% | 2.37\% | 2.81\% | 1.90\% |
| Minnesota | 1.91\% | 2.54\% | 2.58\% | 8.32\% | 2.34\% | 3.18\% | 3.31\% | 1.92\% |
| Missouri | 1.67\% | 2.02\% | 2.78\% | 3.10\% | 5.26\% | 1.89\% | 1.81\% | 1.69\% |
| Nebraska | 2.13\% | 3.10\% | 1.25\% | 5.17\% | 5.59\% | 3.62\% | 2.80\% | 2.63\% |
| North Dakota | 2.10\% | 2.35\% | 6.18\% | 2.41\% | 5.26\% | 5.37\% | 2.56\% | 2.45\% |
| South Dakota | 2.02\% | 2.35\% | 11.48\% | 4.00\% | 3.66\% | 2.80\% | 1.95\% | 2.69\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.17\% | 5.74\% | 3.39\% | 5.08\% | 8.94\% | 4.72\% | 2.51\% | 3.45\% |
| District of Columbia | 2.35\% | 0.83\% | 2.57\% | 0.49\% | 4.17\% | 4.54\% | 1.04\% | 2.63\% |
| Florida | 1.58\% | 1.45\% | 1.81\% | 2.19\% | 5.06\% | 1.58\% | 0.91\% | 1.87\% |
| Georgia | 2.39\% | 3.25\% | 2.95\% | 6.08\% | 4.67\% | 3.45\% | 4.43\% | 2.77\% |
| Maryland | 1.15\% | 4.09\% | 1.62\% | 4.70\% | 1.83\% | 1.40\% | 1.43\% | 1.51\% |
| North Carolina | 0.62\% | 1.34\% | 2.05\% | 9.91\% | 1.96\% | 1.09\% | 1.55\% | 0.95\% |
| South Carolina | 1.89\% | 2.87\% | 3.73\% | 5.35\% | 2.22\% | 3.46\% | 2.36\% | 2.36\% |
| Virginia | 1.25\% | 1.92\% | 3.41\% | 5.22\% | 3.61\% | 0.89\% | 1.94\% | 1.48\% |
| West Virginia | 1.72\% | 2.34\% | 4.75\% | 3.77\% | 3.59\% | 4.77\% | 3.49\% | 2.75\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.32\% | 1.70\% | 2.26\% | 1.99\% | 5.08\% | 2.74\% | 1.26\% | 2.85\% |
| Kentucky | 1.45\% | 1.69\% | 1.07\% | 3.93\% | 1.77\% | 3.02\% | 0.74\% | 1.96\% |
| Mississippi | 1.06\% | 2.84\% | 16.61\% | 10.15\% | 6.34\% | 2.20\% | 2.38\% | 1.18\% |
| Tennessee | 1.72\% | 1.10\% | 4.07\% | 6.03\% | 4.28\% | 1.86\% | 2.64\% | 2.15\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.41\% | 2.67\% | 3.89\% | 6.27\% | 5.01\% | 3.31\% | 1.85\% | 3.02\% |
| Louisiana | 2.03\% | 5.86\% | 17.57\% | 14.40\% | 10.23\% | 2.97\% | 4.04\% | 2.44\% |
| Oklahoma | 1.31\% | 2.78\% | 1.28\% | 2.40\% | 4.11\% | 2.06\% | 1.48\% | 1.47\% |
| Texas | 1.28\% | 2.00\% | 2.44\% | 2.83\% | 4.83\% | 1.66\% | 1.32\% | 1.40\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3.39\% | 3.10\% | 4.08\% | 12.10\% | 6.19\% | 4.90\% | 3.07\% | 3.63\% |
| Colorado | 2.85\% | 1.27\% | 8.56\% | 3.91\% | 3.71\% | 4.77\% | 2.10\% | 3.81\% |
| Idaho | 1.98\% | 1.40\% | 2.96\% | 10.43\% | 6.17\% | 4.83\% | 1.62\% | 2.48\% |
| Montana | 2.79\% | 2.75\% | 3.31\% | 9.44\% | 3.83\% | 5.18\% | 2.88\% | 4.09\% |
| Nevada | 3.25\% | 2.52\% | 6.93\% | 2.92\% | 9.20\% | 4.22\% | 3.17\% | 3.70\% |
| New Mexico | 1.92\% | 4.02\% | 9.45\% | 4.19\% | 2.51\% | 2.18\% | 3.21\% | 2.80\% |
| Utah | 3.01\% | 3.42\% | 7.56\% | 4.09\% | 8.99\% | 2.30\% | 2.67\% | 3.30\% |
| Wyoming | 1.87\% | 2.41\% | 3.73\% | 5.74\% | 2.94\% | 2.79\% | 1.93\% | 2.22\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 5.41\% | 6.05\% | 8.49\% | 6.19\% | 10.16\% | 5.29\% | 4.08\% | 6.38\% |
| California | 1.17\% | 1.99\% | 1.31\% | 2.94\% | 2.90\% | 2.09\% | 1.17\% | 1.52\% |
| Hawaii | 0.86\% | 1.78\% | 2.78\% | 3.28\% | 1.49\% | 2.39\% | 1.97\% | 1.08\% |
| Oregon | 1.76\% | 4.04\% | 5.57\% | 5.60\% | 3.00\% | 3.66\% | 2.65\% | 2.37\% |
| Washington | 2.12\% | 1.47\% | 1.80\% | 2.67\% | 5.03\% | 3.73\% | 1.11\% | 2.93\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 81.8\% | 82.9\% | 77.7\% | 79.8\% | 80.6\% | 83.0\% | 80.1\% | 82.2\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 84.3\% | 81.5\% | 78.0\% | 78.7\% | 76.4\% | 89.3\% | 77.8\% | 86.5\% |
| Maine | 80.1\% | 80.6\% | 74.1\% | 74.1\% | 79.0\% | 84.1\% | 77.8\% | 80.9\% |
| Massachusetts | 78.6\% | 80.6\% | 75.9\% | 70.3\% | 69.1\% | 84.6\% | 72.6\% | 80.1\% |
| New Hampshire | 77.4\% | 78.5\% | 72.9\% | 74.7\% | 72.0\% | 81.7\% | 75.2\% | 78.3\% |
| Rhode Island | 82.2\% | 80.9\% | 76.9\% | 71.5\% | 84.2\% | 86.4\% | 77.6\% | 83.8\% |
| Vermont | 79.5\% | 74.0\% | 64.2\% | 78.1\% | 77.5\% | 87.1\% | 72.5\% | 82.1\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 85.7\% | 83.1\% | 79.8\% | 77.9\% | 84.3\% | 89.8\% | 81.5\% | 87.2\% |
| New York | 82.4\% | 81.5\% | 75.0\% | 83.2\% | 77.3\% | 85.2\% | 79.3\% | 83.3\% |
| Pennsylvania | 85.7\% | 85.3\% | 84.5\% | 89.0\% | 88.4\% | 83.8\% | 86.6\% | 85.4\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 80.7\% | 80.1\% | 77.7\% | 81.1\% | 79.9\% | 81.3\% | 79.2\% | 81.0\% |
| Indiana | 79.9\% | 83.3\% | 77.7\% | 73.9\% | 81.2\% | 80.1\% | 79.7\% | 79.9\% |
| Michigan | 80.1\% | 82.2\% | 83.8\% | 73.8\% | 81.6\% | 80.1\% | 83.0\% | 79.4\% |
| Ohio | 80.9\% | 74.0\% | 72.7\% | 82.8\% | 81.5\% | 82.1\% | 77.2\% | 81.8\% |
| Wisconsin | 79.7\% | 79.2\% | 67.8\% | 70.4\% | 80.4\% | 84.1\% | 70.8\% | 81.9\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 83.7\% | 82.2\% | 81.6\% | 71.4\% | 81.2\% | 87.5\% | 79.1\% | 85.0\% |
| Kansas | 73.7\% | 79.1\% | 81.8\% | 68.3\% | 76.2\% | 73.1\% | 76.6\% | 73.0\% |
| Minnesota | 83.2\% | 80.4\% | 72.9\% | 79.4\% | 85.7\% | 84.9\% | 77.4\% | 84.8\% |
| Missouri | 82.0\% | 84.0\% | 78.4\% | 87.8\% | 81.3\% | 81.0\% | 85.0\% | 81.3\% |
| Nebraska | 82.7\% | 86.6\% | 66.2\% | 73.4\% | 88.0\% | 84.3\% | 74.6\% | 84.8\% |
| North Dakota | 85.0\% | 87.2\% | 79.8\% | 77.6\% | 79.4\% | 90.3\% | 82.5\% | 85.6\% |
| South Dakota | 83.8\% | 89.9\% | 76.7\% | 78.3\% | 85.6\% | 84.7\% | 83.9\% | 83.8\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 83.3\% | 65.0\% | 76.9\% | 80.5\% | 83.3\% | 87.6\% | 73.7\% | 86.2\% |
| District of Columbia | 87.0\% | 89.2\% | 89.3\% | 86.7\% | 86.9\% | 86.5\% | 87.8\% | 86.8\% |
| Florida | 79.2\% | 83.7\% | 80.3\% | 78.1\% | 80.5\% | 78.6\% | 79.4\% | 79.2\% |
| Georgia | 81.1\% | 85.1\% | 65.7\% | 80.0\% | 73.9\% | 83.6\% | 77.9\% | 81.8\% |
| Maryland | 80.8\% | 76.9\% | 73.8\% | 72.3\% | 82.9\% | 83.9\% | 73.1\% | 83.0\% |
| North Carolina | 83.4\% | 85.7\% | 77.8\% | 85.4\% | 82.6\% | 83.4\% | 83.7\% | 83.3\% |
| South Carolina | 81.4\% | 84.7\% | 70.3\% | 76.6\% | 82.7\% | 82.2\% | 78.0\% | 82.1\% |
| Virginia | 82.0\% | 81.0\% | 74.2\% | 77.3\% | 86.9\% | 83.5\% | 77.7\% | 83.5\% |
| West Virginia | 80.2\% | 76.7\% | 73.6\% | 78.3\% | 81.8\% | 81.5\% | 78.3\% | 80.7\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 75.1\% | 77.1\% | 77.9\% | 78.2\% | 77.6\% | 71.0\% | 78.3\% | 74.2\% |
| Kentucky | 84.5\% | 84.4\% | 79.9\% | 82.5\% | 84.6\% | 85.6\% | 81.2\% | 85.3\% |
| Mississippi | 81.8\% | 79.0\% | 76.4\% | 81.9\% | 77.1\% | 84.5\% | 79.2\% | 82.3\% |
| Tennessee | 81.4\% | 84.9\% | 79.5\% | 81.1\% | 75.8\% | 83.3\% | 80.8\% | 81.5\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 82.1\% | 81.1\% | 67.4\% | 79.6\% | 83.1\% | 84.0\% | 74.5\% | 83.6\% |
| Louisiana | 78.9\% | 73.5\% | 78.8\% | 80.3\% | 66.6\% | 87.8\% | 79.3\% | 78.9\% |
| Oklahoma | 78.8\% | 77.2\% | 79.6\% | 84.6\% | 72.2\% | 79.8\% | 81.2\% | 78.2\% |
| Texas | 81.9\% | 86.2\% | 76.0\% | 77.6\% | 80.2\% | 83.0\% | 80.7\% | 82.1\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 79.9\% | 84.6\% | 74.7\% | 74.2\% | 77.9\% | 81.9\% | 79.3\% | 80.0\% |
| Colorado | 80.9\% | 79.7\% | 77.5\% | 74.7\% | 79.4\% | 83.4\% | 75.8\% | 82.2\% |
| Idaho | 84.0\% | 86.5\% | 85.0\% | 89.5\% | 89.2\% | 79.9\% | 86.4\% | 83.2\% |
| Montana | 82.1\% | 76.6\% | 77.5\% | 83.8\% | 85.4\% | 83.0\% | 79.2\% | 83.5\% |
| Nevada | 83.7\% | 91.2\% | 78.4\% | 73.6\% | 83.7\% | 84.9\% | 83.6\% | 83.7\% |
| New Mexico | 76.9\% | 84.5\% | 66.6\% | 63.7\% | 81.8\% | 78.6\% | 71.2\% | 78.3\% |
| Utah | 81.3\% | 87.5\% | 73.2\% | 77.8\% | 81.0\% | 82.2\% | 79.3\% | 81.8\% |
| Wyoming | 82.7\% | 85.1\% | 74.4\% | 83.4\% | 83.5\% | 84.6\% | 79.1\% | 84.5\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 82.0\% | 79.0\% | 74.3\% | 81.1\% | 83.7\% | 84.2\% | 78.6\% | 83.3\% |
| California | 82.8\% | 86.2\% | 81.4\% | 81.3\% | 80.4\% | 83.9\% | 82.8\% | 82.8\% |
| Hawaii | 84.8\% | 88.5\% | 87.0\% | 92.4\% | 83.3\% | 82.1\% | 89.8\% | 83.0\% |
| Oregon | 88.3\% | 87.8\% | 89.5\% | 91.7\% | 88.5\% | 87.2\% | 89.7\% | 87.8\% |
| Washington | 84.8\% | 88.6\% | 82.8\% | 84.8\% | 88.0\% | 82.9\% | 85.3\% | 84.6\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ <br> employees | $25-99$ <br> employees | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.32\% | 0.46\% | 0.81\% | 0.71\% | 0.87\% | 0.46\% | 0.44\% | 0.38\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.25\% | 2.34\% | 2.69\% | 4.05\% | 4.08\% | 2.71\% | 2.71\% | 2.35\% |
| Maine | 1.72\% | 3.10\% | 3.90\% | 3.46\% | 3.58\% | 3.57\% | 1.59\% | 2.32\% |
| Massachusetts | 2.56\% | 2.35\% | 6.52\% | 4.43\% | 5.82\% | 1.93\% | 2.99\% | 3.29\% |
| New Hampshire | 2.17\% | 2.66\% | 3.24\% | 2.19\% | 3.02\% | 3.67\% | 1.83\% | 2.92\% |
| Rhode Island | 1.13\% | 1.56\% | 9.43\% | 8.73\% | 2.15\% | 2.50\% | 2.02\% | 1.13\% |
| Vermont | 2.46\% | 2.02\% | 5.03\% | 3.10\% | 3.31\% | 4.16\% | 3.12\% | 2.43\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 0.85\% | 2.79\% | 3.04\% | 4.33\% | 2.41\% | 1.26\% | 1.33\% | 1.03\% |
| New York | 0.91\% | 1.61\% | 3.80\% | 1.82\% | 2.43\% | 1.94\% | 1.27\% | 1.07\% |
| Pennsylvania | 1.03\% | 1.30\% | 3.14\% | 2.52\% | 1.51\% | 2.49\% | 1.84\% | 1.73\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.70\% | 2.72\% | 4.77\% | 2.79\% | 3.35\% | 3.73\% | 1.67\% | 2.49\% |
| Indiana | 3.43\% | 3.82\% | 3.75\% | 6.74\% | 4.88\% | 5.57\% | 1.39\% | 4.01\% |
| Michigan | 3.14\% | 2.47\% | 9.27\% | 4.57\% | 4.63\% | 4.03\% | 2.21\% | 3.69\% |
| Ohio | 1.12\% | 3.26\% | 4.10\% | 1.73\% | 2.42\% | 1.71\% | 2.02\% | 1.06\% |
| Wisconsin | 1.70\% | 3.60\% | 4.77\% | 4.47\% | 2.76\% | 1.18\% | 2.70\% | 1.81\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.33\% | 3.95\% | 4.29\% | 3.87\% | 2.99\% | 1.98\% | 1.17\% | 1.51\% |
| Kansas | 4.98\% | 4.66\% | 4.76\% | 5.64\% | 5.92\% | 6.68\% | 3.64\% | 5.49\% |
| Minnesota | 1.30\% | 3.57\% | 3.78\% | 3.34\% | 2.77\% | 2.62\% | 2.64\% | 1.62\% |
| Missouri | 1.39\% | 3.77\% | 4.34\% | 1.92\% | 5.69\% | 2.31\% | 2.64\% | 1.56\% |
| Nebraska | 1.67\% | 3.91\% | 4.91\% | 3.82\% | 4.07\% | 2.58\% | 3.84\% | 1.61\% |
| North Dakota | 0.94\% | 2.38\% | 3.42\% | 3.47\% | 2.92\% | 2.51\% | 1.78\% | 1.34\% |
| South Dakota | 0.94\% | 3.64\% | 9.02\% | 4.43\% | 3.24\% | 2.33\% | 2.70\% | 1.77\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.68\% | 5.79\% | 6.09\% | 5.43\% | 2.90\% | 1.71\% | 3.39\% | 1.58\% |
| District of Columbia | 1.25\% | 3.66\% | 2.99\% | 1.69\% | 2.67\% | 2.22\% | 1.26\% | 1.45\% |
| Florida | 1.84\% | 2.83\% | 3.20\% | 2.82\% | 3.52\% | 2.54\% | 2.04\% | 2.15\% |
| Georgia | 1.34\% | 5.55\% | 5.80\% | 5.01\% | 4.87\% | 1.69\% | 3.37\% | 1.40\% |
| Maryland | 1.81\% | 2.91\% | 4.46\% | 5.63\% | 3.71\% | 2.40\% | 2.07\% | 2.17\% |
| North Carolina | 1.67\% | 4.28\% | 5.89\% | 11.49\% | 2.78\% | 1.91\% | 2.15\% | 1.92\% |
| South Carolina | 2.05\% | 2.92\% | 6.64\% | 6.57\% | 2.91\% | 2.96\% | 2.96\% | 2.31\% |
| Virginia | 1.63\% | 4.54\% | 3.53\% | 3.06\% | 2.39\% | 2.20\% | 3.58\% | 1.59\% |
| West Virginia | 1.74\% | 3.33\% | 5.15\% | 5.22\% | 2.91\% | 3.56\% | 2.00\% | 2.20\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.70\% | 1.60\% | 3.74\% | 3.96\% | 5.43\% | 3.06\% | 1.77\% | 2.27\% |
| Kentucky | 1.66\% | 1.95\% | 3.61\% | 2.07\% | 3.94\% | 1.81\% | 2.25\% | 1.68\% |
| Mississippi | 2.33\% | 4.75\% | 15.37\% | 10.54\% | 4.30\% | 3.44\% | 3.64\% | 2.93\% |
| Tennessee | 1.53\% | 3.39\% | 4.58\% | 3.69\% | 3.91\% | 2.20\% | 2.23\% | 1.90\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 0.83\% | 4.18\% | 6.89\% | 5.57\% | 4.32\% | 1.20\% | 4.46\% | 0.97\% |
| Louisiana | 2.95\% | 3.96\% | 16.39\% | 12.61\% | 9.31\% | 2.13\% | 4.96\% | 3.55\% |
| Oklahoma | 1.16\% | 5.63\% | 4.20\% | 2.66\% | 3.81\% | 1.00\% | 2.17\% | 1.35\% |
| Texas | 1.21\% | 2.21\% | 2.47\% | 5.75\% | 3.84\% | 1.97\% | 1.87\% | 1.62\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.28\% | 3.05\% | 5.29\% | 11.28\% | 4.95\% | 3.08\% | 2.17\% | 2.72\% |
| Colorado | 1.85\% | 2.94\% | 4.36\% | 3.46\% | 3.68\% | 3.14\% | 2.71\% | 2.06\% |
| Idaho | 3.01\% | 3.50\% | 4.12\% | 9.84\% | 2.55\% | 3.80\% | 2.55\% | 3.34\% |
| Montana | 2.29\% | 5.56\% | 3.58\% | 11.46\% | 4.24\% | 4.76\% | 3.29\% | 3.02\% |
| Nevada | 1.65\% | 3.84\% | 6.12\% | 5.03\% | 9.27\% | 2.15\% | 3.35\% | 1.79\% |
| New Mexico | 2.36\% | 3.02\% | 7.98\% | 4.16\% | 8.37\% | 4.12\% | 2.87\% | 3.13\% |
| Utah | 1.56\% | 2.46\% | 7.29\% | 3.46\% | 3.19\% | 2.55\% | 2.77\% | 1.72\% |
| Wyoming | 1.79\% | 2.41\% | 6.26\% | 4.55\% | 4.40\% | 3.42\% | 3.15\% | 2.69\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.05\% | 3.15\% | 6.34\% | 4.20\% | 4.15\% | 3.75\% | 3.67\% | 2.37\% |
| California | 0.67\% | 1.78\% | 2.03\% | 1.99\% | 1.86\% | 1.05\% | 1.69\% | 0.75\% |
| Hawaii | 1.73\% | 1.18\% | 2.26\% | 1.47\% | 2.55\% | 3.13\% | 1.34\% | 2.49\% |
| Oregon | 1.08\% | 2.81\% | 1.56\% | 2.39\% | 3.13\% | 2.60\% | 1.13\% | 1.39\% |
| Washington | 2.40\% | 2.73\% | 4.95\% | 3.51\% | 4.70\% | 4.42\% | 2.26\% | 3.40\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 72.3\% | 76.3\% | 70.6\% | 70.1\% | 70.9\% | 73.1\% | 72.8\% | 72.2\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 76.2\% | 74.4\% | 71.4\% | 67.1\% | 72.8\% | 80.7\% | 70.9\% | 78.1\% |
| Maine | 72.9\% | 69.6\% | 69.9\% | 65.9\% | 72.8\% | 76.6\% | 70.6\% | 73.7\% |
| Massachusetts | 68.7\% | 74.8\% | 66.0\% | 61.4\% | 62.1\% | 72.6\% | 66.1\% | 69.3\% |
| New Hampshire | 63.5\% | 71.9\% | 64.7\% | 64.9\% | 60.5\% | 62.8\% | 68.0\% | 62.0\% |
| Rhode Island | 73.5\% | 74.7\% | 70.1\% | 69.6\% | 74.1\% | 74.8\% | 72.0\% | 74.0\% |
| Vermont | 71.6\% | 64.8\% | 60.2\% | 73.1\% | 71.1\% | 76.0\% | 65.5\% | 73.9\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 77.0\% | 78.9\% | 73.8\% | 67.0\% | 73.8\% | 81.1\% | 75.9\% | 77.4\% |
| New York | 73.1\% | 73.4\% | 64.5\% | 74.3\% | 67.7\% | 75.9\% | 69.5\% | 74.1\% |
| Pennsylvania | 77.6\% | 77.4\% | 77.8\% | 80.5\% | 80.8\% | 75.6\% | 80.6\% | 76.8\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 70.6\% | 76.3\% | 72.4\% | 68.5\% | 72.7\% | 69.6\% | 70.4\% | 70.6\% |
| Indiana | 71.0\% | 75.6\% | 70.1\% | 70.1\% | 76.1\% | 68.3\% | 73.5\% | 70.4\% |
| Michigan | 71.2\% | 71.6\% | 72.7\% | 60.2\% | 73.4\% | 72.9\% | 72.9\% | 70.8\% |
| Ohio | 73.9\% | 68.6\% | 66.4\% | 77.2\% | 75.9\% | 74.0\% | 70.9\% | 74.7\% |
| Wisconsin | 70.7\% | 72.9\% | 58.7\% | 64.8\% | 70.5\% | 74.0\% | 63.6\% | 72.4\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 76.0\% | 72.4\% | 76.9\% | 59.4\% | 68.7\% | 82.8\% | 66.9\% | 78.6\% |
| Kansas | 68.3\% | 72.7\% | 71.5\% | 63.9\% | 67.6\% | 69.0\% | 71.1\% | 67.7\% |
| Minnesota | 75.0\% | 72.5\% | 68.2\% | 64.6\% | 81.4\% | 76.2\% | 68.9\% | 76.8\% |
| Missouri | 74.8\% | 79.5\% | 69.6\% | 78.6\% | 67.8\% | 75.6\% | 77.2\% | 74.1\% |
| Nebraska | 74.2\% | 80.1\% | 64.3\% | 67.0\% | 82.1\% | 73.1\% | 68.9\% | 75.6\% |
| North Dakota | 76.8\% | 81.4\% | 65.0\% | 72.6\% | 70.8\% | 82.3\% | 74.2\% | 77.4\% |
| South Dakota | 74.7\% | 86.6\% | 67.0\% | 69.0\% | 72.8\% | 76.2\% | 77.1\% | 73.6\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 70.7\% | 53.0\% | 67.5\% | 68.3\% | 65.0\% | 76.2\% | 64.5\% | 72.5\% |
| District of Columbia | 78.5\% | 87.3\% | 84.4\% | 85.4\% | 78.6\% | 74.0\% | 85.5\% | 76.7\% |
| Florida | 70.2\% | 76.6\% | 75.9\% | 73.3\% | 63.7\% | 70.0\% | 73.8\% | 69.4\% |
| Georgia | 68.5\% | 78.7\% | 60.6\% | 61.7\% | 62.1\% | 70.5\% | 67.2\% | 68.7\% |
| Maryland | 71.7\% | 69.1\% | 69.6\% | 59.1\% | 77.7\% | 73.5\% | 66.8\% | 73.0\% |
| North Carolina | 76.3\% | 82.7\% | 70.8\% | 77.0\% | 75.5\% | 76.1\% | 77.5\% | 76.1\% |
| South Carolina | 72.2\% | 77.8\% | 63.4\% | 63.5\% | 76.5\% | 72.5\% | 71.2\% | 72.4\% |
| Virginia | 73.5\% | 77.0\% | 67.8\% | 68.1\% | 74.9\% | 74.9\% | 70.4\% | 74.5\% |
| West Virginia | 69.4\% | 70.9\% | 63.1\% | 68.5\% | 72.7\% | 68.6\% | 69.1\% | 69.5\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 67.0\% | 73.5\% | 73.0\% | 74.5\% | 74.9\% | 57.1\% | 74.3\% | 65.2\% |
| Kentucky | 77.8\% | 80.4\% | 77.9\% | 75.3\% | 79.2\% | 77.8\% | 77.3\% | 77.9\% |
| Mississippi | 72.4\% | 70.1\% | 68.5\% | 74.9\% | 68.0\% | 74.4\% | 72.6\% | 72.4\% |
| Tennessee | 72.1\% | 82.9\% | 72.5\% | 61.9\% | 69.2\% | 75.3\% | 75.2\% | 71.5\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 71.8\% | 74.5\% | 61.2\% | 63.7\% | 67.8\% | 75.8\% | 67.9\% | 72.6\% |
| Louisiana | 69.1\% | 60.6\% | 75.3\% | 75.4\% | 62.1\% | 72.0\% | 73.4\% | 68.2\% |
| Oklahoma | 72.5\% | 73.6\% | 77.4\% | 76.2\% | 63.7\% | 74.2\% | 76.0\% | 71.7\% |
| Texas | 72.8\% | 83.3\% | 69.8\% | 70.4\% | 66.8\% | 73.8\% | 76.0\% | 72.1\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 62.2\% | 78.1\% | 65.8\% | 53.7\% | 62.6\% | 62.4\% | 69.6\% | 61.1\% |
| Colorado | 70.6\% | 76.4\% | 67.8\% | 66.2\% | 68.4\% | 72.3\% | 68.3\% | 71.2\% |
| Idaho | 76.0\% | 77.5\% | 77.6\% | 83.9\% | 77.5\% | 72.9\% | 78.0\% | 75.3\% |
| Montana | 70.5\% | 72.0\% | 68.2\% | 70.5\% | 76.5\% | 68.7\% | 70.6\% | 70.5\% |
| Nevada | 69.8\% | 83.3\% | 65.5\% | 64.8\% | 63.1\% | 70.9\% | 74.2\% | 68.7\% |
| New Mexico | 66.3\% | 74.5\% | 52.2\% | 47.6\% | 77.1\% | 68.0\% | 57.1\% | 68.8\% |
| Utah | 67.6\% | 76.7\% | 61.7\% | 69.5\% | 59.2\% | 70.0\% | 69.3\% | 67.2\% |
| Wyoming | 74.3\% | 76.9\% | 65.3\% | 71.8\% | 75.6\% | 77.4\% | 69.4\% | 76.8\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 61.1\% | 65.1\% | 69.2\% | 64.9\% | 51.3\% | 63.9\% | 67.4\% | 58.9\% |
| California | 71.9\% | 76.9\% | 73.1\% | 72.2\% | 68.8\% | 72.2\% | 74.3\% | 71.2\% |
| Hawaii | 77.5\% | 81.2\% | 83.4\% | 81.8\% | 76.4\% | 74.7\% | 82.5\% | 75.7\% |
| Oregon | 76.8\% | 74.9\% | 84.8\% | 76.2\% | 80.9\% | 74.0\% | 80.4\% | 75.7\% |
| Washington | 74.8\% | 84.5\% | 78.4\% | 77.6\% | 77.6\% | 69.5\% | 80.0\% | 72.8\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.45\% | 0.58\% | 0.50\% | 0.93\% | 0.88\% | 0.72\% | 0.54\% | 0.56\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.31\% | 3.41\% | 3.02\% | 3.97\% | 4.27\% | 3.02\% | 2.37\% | 2.49\% |
| Maine | 2.22\% | 3.51\% | 4.21\% | 4.82\% | 3.91\% | 3.76\% | 1.95\% | 2.89\% |
| Massachusetts | 2.82\% | 2.87\% | 8.57\% | 4.60\% | 5.25\% | 3.47\% | 3.35\% | 3.62\% |
| New Hampshire | 2.92\% | 3.13\% | 4.71\% | 3.26\% | 3.28\% | 5.61\% | 2.31\% | 3.80\% |
| Rhode Island | 2.35\% | 2.01\% | 9.01\% | 8.50\% | 5.09\% | 4.59\% | 2.22\% | 2.89\% |
| Vermont | 2.54\% | 3.23\% | 5.28\% | 4.06\% | 3.03\% | 4.65\% | 3.69\% | 2.39\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.83\% | 3.09\% | 4.88\% | 4.76\% | 5.36\% | 2.57\% | 2.11\% | 2.08\% |
| New York | 1.40\% | 2.08\% | 3.93\% | 2.00\% | 2.88\% | 2.19\% | 1.81\% | 1.73\% |
| Pennsylvania | 1.14\% | 2.32\% | 1.91\% | 3.22\% | 2.61\% | 2.59\% | 2.06\% | 1.67\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.64\% | 2.02\% | 5.54\% | 4.24\% | 4.96\% | 3.11\% | 3.36\% | 2.33\% |
| Indiana | 3.66\% | 3.57\% | 4.87\% | 7.61\% | 5.26\% | 5.60\% | 2.00\% | 4.33\% |
| Michigan | 2.93\% | 4.23\% | 8.33\% | 6.62\% | 5.51\% | 3.74\% | 2.64\% | 3.47\% |
| Ohio | 1.75\% | 3.28\% | 5.84\% | 2.76\% | 2.71\% | 3.20\% | 2.47\% | 1.90\% |
| Wisconsin | 1.67\% | 4.04\% | 5.52\% | 4.60\% | 4.31\% | 3.43\% | 2.00\% | 2.42\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.13\% | 5.04\% | 6.75\% | 4.16\% | 3.17\% | 3.13\% | 3.16\% | 2.65\% |
| Kansas | 4.70\% | 4.35\% | 5.93\% | 6.03\% | 5.59\% | 6.38\% | 3.81\% | 5.21\% |
| Minnesota | 1.86\% | 3.77\% | 4.25\% | 6.48\% | 3.80\% | 4.01\% | 2.49\% | 2.39\% |
| Missouri | 1.65\% | 3.54\% | 4.32\% | 3.32\% | 7.11\% | 2.62\% | 2.62\% | 1.87\% |
| Nebraska | 2.40\% | 4.47\% | 4.71\% | 5.63\% | 5.27\% | 3.79\% | 3.91\% | 2.70\% |
| North Dakota | 1.92\% | 2.24\% | 4.71\% | 4.31\% | 5.93\% | 4.89\% | 2.09\% | 2.58\% |
| South Dakota | 1.38\% | 4.09\% | 8.70\% | 6.16\% | 3.89\% | 3.37\% | 3.13\% | 2.45\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.00\% | 6.98\% | 6.96\% | 6.45\% | 7.61\% | 3.82\% | 3.92\% | 3.27\% |
| District of Columbia | 2.54\% | 3.53\% | 3.95\% | 1.78\% | 4.84\% | 4.51\% | 1.60\% | 2.68\% |
| Florida | 2.66\% | 3.52\% | 3.45\% | 2.84\% | 4.38\% | 3.34\% | 2.02\% | 3.20\% |
| Georgia | 2.91\% | 5.26\% | 5.76\% | 4.60\% | 5.11\% | 3.93\% | 4.37\% | 3.31\% |
| Maryland | 2.03\% | 4.18\% | 3.85\% | 6.23\% | 4.19\% | 2.22\% | 2.13\% | 2.36\% |
| North Carolina | 1.67\% | 4.58\% | 5.47\% | 10.25\% | 3.35\% | 2.26\% | 2.13\% | 2.07\% |
| South Carolina | 2.97\% | 3.33\% | 6.81\% | 6.90\% | 3.57\% | 4.58\% | 3.49\% | 3.37\% |
| Virginia | 1.94\% | 5.00\% | 4.01\% | 5.10\% | 3.78\% | 2.18\% | 3.89\% | 1.75\% |
| West Virginia | 2.32\% | 2.62\% | 6.43\% | 5.62\% | 4.76\% | 5.52\% | 3.07\% | 3.48\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.80\% | 2.41\% | 4.13\% | 4.17\% | 6.06\% | 3.37\% | 2.11\% | 3.40\% |
| Kentucky | 1.80\% | 2.39\% | 3.70\% | 3.80\% | 4.24\% | 2.84\% | 2.21\% | 2.11\% |
| Mississippi | 2.25\% | 5.59\% | 13.92\% | 9.79\% | 5.44\% | 3.17\% | 4.30\% | 2.73\% |
| Tennessee | 1.98\% | 3.69\% | 5.17\% | 4.60\% | 4.47\% | 2.53\% | 3.43\% | 2.40\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.79\% | 4.96\% | 5.11\% | 7.85\% | 5.23\% | 2.92\% | 4.24\% | 2.67\% |
| Louisiana | 2.86\% | 5.67\% | 15.86\% | 11.46\% | 8.71\% | 4.11\% | 5.22\% | 3.51\% |
| Oklahoma | 1.78\% | 6.18\% | 4.07\% | 3.19\% | 4.81\% | 2.25\% | 1.72\% | 2.03\% |
| Texas | 1.15\% | 3.00\% | 3.30\% | 5.93\% | 5.93\% | 2.33\% | 2.49\% | 1.53\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.40\% | 3.17\% | 5.93\% | 9.04\% | 6.87\% | 4.71\% | 2.99\% | 2.76\% |
| Colorado | 3.33\% | 3.46\% | 6.95\% | 4.70\% | 5.36\% | 5.06\% | 3.38\% | 3.93\% |
| Idaho | 2.55\% | 2.89\% | 4.33\% | 9.75\% | 6.03\% | 5.07\% | 2.20\% | 3.13\% |
| Montana | 3.54\% | 6.43\% | 3.57\% | 10.82\% | 6.65\% | 6.73\% | 3.94\% | 5.48\% |
| Nevada | 3.18\% | 4.08\% | 7.59\% | 5.95\% | 8.57\% | 3.45\% | 3.80\% | 3.36\% |
| New Mexico | 2.91\% | 4.72\% | 6.97\% | 4.62\% | 8.32\% | 4.35\% | 2.49\% | 3.73\% |
| Utah | 3.27\% | 3.83\% | 6.53\% | 4.71\% | 7.08\% | 3.55\% | 2.76\% | 3.56\% |
| Wyoming | 2.55\% | 3.35\% | 4.95\% | 5.81\% | 5.31\% | 4.62\% | 2.74\% | 3.38\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4.80\% | 5.59\% | 7.98\% | 6.08\% | 10.05\% | 4.87\% | 4.15\% | 5.17\% |
| California | 1.27\% | 2.08\% | 1.39\% | 3.02\% | 2.50\% | 2.09\% | 2.29\% | 1.61\% |
| Hawaii | 1.87\% | 2.05\% | 3.23\% | 3.35\% | 2.39\% | 3.69\% | 1.91\% | 2.70\% |
| Oregon | 1.67\% | 4.60\% | 4.54\% | 6.10\% | 4.49\% | 4.25\% | 2.51\% | 2.02\% |
| Washington | 2.73\% | 2.65\% | 5.34\% | 3.71\% | 5.94\% | 4.80\% | 2.36\% | 3.99\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Number of part-time private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 22,960,203 | 4,206,485 | 2,620,948 | 3,516,373 | 4,135,748 | 8,480,649 | 8,709,382 | 14,250,821 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 306,558 | 53,205 | 34,105 | 49,548 * | 64,502 | 105,198 | 98,380 | 208,177 |
| Maine | 134,322 | 41,436 | 16,959 | 22,188 | 22,324* | 31,414* | 69,855 | 64,467 |
| Massachusetts | 655,370 | 112,892 | 76,734 | 137,356 | 112,050 | 216,337 | 280,561 | 374,809 |
| New Hampshire | 111,859 | 25,125 | 20,240 | 20,012 | 19,036 | 27,446 | 56,327 | 55,532 |
| Rhode Island | 131,738 | 23,063 | 11,317 | 17,810* | 16,786 | 62,763* | 47,335 | 84,403* |
| Vermont | 62,897 | 19,695 | 10,326 | 6,729 | 10,190 | 15,957 | 33,682 | 29,215 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 881,904 | 121,995 | 129,452* | 102,527 | 76,245* | 451,685* | 304,150 | 577,754* |
| New York | 1,509,486 | 239,983 | 148,369 | 239,634 | 326,610 | 554,890 | 526,107 | 983,380 |
| Pennsylvania | 1,039,664 | 194,300 | 106,549 | 155,176 | 233,311 | 350,328 | 376,359 | 663,306 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 975,491 | 166,958 | 126,965 | 211,717 | 138,522 | 331,329 | 403,195 | 572,296 |
| Indiana | 550,351 | 145,498 | 58,678 | 27,397 | 126,679* | 192,099 | 226,899 | 323,452 |
| Michigan | 803,349 | 153,998 | 137,407 | 144,400 | 111,107* | 256,438 | 369,225 | 434,124 |
| Ohio | 1,029,919 | 191,192 | 93,734 | 126,843 | 247,005 | 371,145 | 370,502 | 659,417 |
| Wisconsin | 609,277 | 116,599 | 72,033 | 144,960 | 122,240* | 153,445 | 259,487 | 349,790 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 295,947 | 68,093 | 31,427 | 30,125 | 54,439 | 111,862 | 116,680 | 179,267 |
| Kansas | 245,982 | 47,656 | 35,010 | 36,702 | 48,947 | 77,666* | 104,121 | 141,860* |
| Minnesota | 629,430 | 106,000 | 81,949 | 132,727 | 109,348 | 199,406 | 250,004 | 379,426 |
| Missouri | 568,424 | 98,872 | 59,492 | 81,223 | 96,566 * | 232,271 | 206,669 | 361,756 |
| Nebraska | 198,581 | 56,494 | 21,760 | 25,688* | 30,603 | 64,037* | 89,540 | 109,041 |
| North Dakota | 75,864 | 26,720 | 14,330 | 12,396 | 5,618 | 16,801 | 45,980 | 29,884 |
| South Dakota | 88,916 | 23,808 | 20,807 | 16,934 | 10,815* | 16,551 | 54,115 | 34,801 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 86,607 | 9,183 | 8,054 | 10,237 * | 5,751* | 53,382 | 23,163 | 63,444 |
| District of Columbia | 52,108 | 6,131 | 4,222 | 8,334 | 9,583* | 23,840 * | 13,543 | 38,566 |
| Florida | 1,127,465 | 199,958 | 85,132 | 130,626 | 135,928* | 575,821 | 344,384 | 783,081 |
| Georgia | 585,336 | 87,314 | 61,387 | 94,216* | 107,489 * | 234,930 | 192,197 | 393,139 |
| Maryland | 407,611 | 64,821 | 41,498 | 44,260 | 86,206* | 170,826 | 141,210 | 266,401 |
| North Carolina | 652,982 | 87,461 | 77,656 | 177,837 | 106,797* | 203,230 | 229,409 | 423,573 |
| South Carolina | 304,362 | 49,440 | 29,365 | 66,026 | 51,833* | 107,698 | 122,991 | 181,370 |
| Virginia | 593,655 | 126,884* | 82,242 | 72,367 | 84,458 | 227,704 | 248,460 | 345,195 |
| West Virginia | 124,549 | 23,077 | 12,614 | 24,439 | 31,223 * | 33,196 | 50,889 | 73,660 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 216,341 | 43,492 | 21,256 | 35,428 | 40,032 | 76,133* | 80,068 | 136,272 |
| Kentucky | 223,033 | 47,219 | 24,935 | 38,230 | 28,717 | 83,931 | 88,334 | 134,699 |
| Mississippi | 130,654 | 35,101 | 21,674 | 15,780 * | 19,875 | 38,224 | 65,195 | 65,459 |
| Tennessee | 481,135 | 52,455 | 40,079 | 79,687 | 86,734 * | 222,179 | 124,103 | 357,031 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 144,650 | 41,305 | 14,768 | 31,338 | 22,272* | 34,966 | 65,837 | 78,813 |
| Louisiana | 272,688 | 51,626 | 37,770* | 36,196 * | 53,924* | 93,171 | 109,419 | 163,268 |
| Oklahoma | 228,299 | 43,829 | 30,079 | 33,431 | 40,028* | 80,932 * | 97,248 | 131,051 |
| Texas | 1,517,734 | 204,967 | 150,176 | 179,528 | 249,202* | 733,861 | 451,916 | 1,065,819 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 369,082 | 48,889 | 34,728 | 63,394 | 108,958* | 113,114* | 109,842 | 259,241 |
| Colorado | 320,722 | 64,657 | 63,613 | 41,165* | 40,912* | 110,374 | 158,514 | 162,208 |
| Idaho | 131,547 | 33,165 | 21,419* | 17,124 | 19,661 | 40,178* | 68,942 | 62,605 |
| Montana | 93,236 | 31,629 | 19,815 | 11,755* | 10,548 * | 19,489* | 56,273 | 36,963 |
| Nevada | 193,376 | 28,039* | 23,803 | 18,113* | 34,223* | 89,199 | 60,435 | 132,941 |
| New Mexico | 116,029 | 28,424 | 19,312 | 12,040 | 19,600 | 36,653 | 54,302 | 61,727 |
| Utah | 216,281 | 52,708 | 30,016 | 29,449 | 27,439 | 76,668 | 95,895 | 120,386 |
| Wyoming | 42,707 | 13,152 | 12,115* | 6,757 | 6,516 | 4,167* | 29,613 | 13,095 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 52,574 | 15,832 | 9,279* | 8,442 | 8,259 | 10,763 * | 31,576 | 20,998 |
| California | 2,318,173 | 472,548 | 238,956 | 354,411 | 424,391 | 827,867 | 917,970 | 1,400,203 |
| Hawaii | 95,140 | 10,559 | 11,070 | 8,223 | 29,747 | 35,541 | 25,708 | 69,432 |
| Oregon | 350,529 | 95,239 | 39,657 | 56,433 | 60,144 * | 99,056 | 170,283 | 180,246 |
| Washington | 606,271 | 103,798 | 46,614 | 69,017 | 202,354* | 184,487 | 192,490 | 413,780 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for number of part-time private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 566,508 | 107,236 | 94,999 | 214,521 | 150,647 | 421,566 | 185,990 | 584,099 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 27,611 | 5,043 | 5,141 | 17,057* | 18,376 | 25,242 | 6,517 | 27,450 |
| Maine | 8,503 | 8,593 | 3,099 | 3,902 | 6,999* | 9,427* | 9,867 | 9,139 |
| Massachusetts | 66,376 | 9,884 | 19,374 | 32,446 | 21,355 | 31,920 | 33,075 | 44,220 |
| New Hampshire | 5,836 | 3,425 | 3,398 | 4,599 | 3,713 | 3,010 | 3,108 | 4,285 |
| Rhode Island | 26,242 | 4,235 | 3,119 | 7,150* | 3,101 | 26,542* | 6,842 | 25,830 * |
| Vermont | 5,956 | 2,578 | 2,560 | 1,778 | 2,464 | 2,391 | 3,426 | 3,196 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 234,954 | 18,239 | 48,617* | 26,758 | 30,044 * | 213,577* | 43,037 | 214,476* |
| New York | 141,852 | 23,851 | 14,547 | 47,822 | 89,289 | 109,798 | 42,497 | 138,066 |
| Pennsylvania | 94,478 | 18,493 | 16,443 | 40,941 | 51,847 | 78,965 | 34,779 | 86,525 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 123,980 | 19,930 | 17,035 | 63,373 | 25,106 | 69,963 | 37,772 | 119,740 |
| Indiana | 92,297 | 25,711 | 8,056 | 7,970 | 60,260 * | 42,127 | 27,124 | 81,698 |
| Michigan | 61,734 | 22,733 | 25,092 | 41,496 | 36,924 * | 71,412 | 47,966 | 70,964 |
| Ohio | 128,022 | 18,099 | 12,793 | 23,165 | 69,267 | 104,019 | 32,153 | 120,499 |
| Wisconsin | 54,322 | 16,006 | 16,470 | 25,594 | 45,926 * | 39,790 | 19,072 | 55,648 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 24,694 | 6,823 | 2,896 | 4,589 | 13,758 | 20,734 | 5,470 | 22,596 |
| Kansas | 46,690 | 2,400 | 7,713 | 8,169 | 8,673 | 41,209* | 7,254 | 47,627* |
| Minnesota | 42,398 | 12,446 | 11,180 | 35,196 | 21,126 | 43,588 | 31,583 | 38,957 |
| Missouri | 66,954 | 20,516 | 7,235 | 19,600 | 38,246* | 41,365 | 25,685 | 54,725 |
| Nebraska | 28,485 | 8,051 | 4,060 | 8,447* | 6,947 | 19,473* | 11,661 | 20,171 |
| North Dakota | 7,710 | 4,079 | 2,072 | 2,965 | 1,240 | 3,652 | 4,901 | 4,523 |
| South Dakota | 7,519 | 4,246 | 5,893 | 4,431 | 4,477* | 3,986 | 8,175 | 5,091 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 13,728 | 863 | 1,807 | 3,306* | 2,268* | 11,761 | 2,324 | 13,776 |
| District of Columbia | 10,687 | 1,197 | 935 | 1,437 | 3,069* | 10,834 * | 1,714 | 10,527 |
| Florida | 104,611 | 29,184 | 18,339 | 35,737 | 44,324* | 50,316 | 33,691 | 103,417 |
| Georgia | 80,004 | 12,189 | 13,084 | 43,569 * | 53,219* | 61,763 | 18,867 | 83,424 |
| Maryland | 33,813 | 5,421 | 10,261 | 10,721 | 27,939* | 27,894 | 11,829 | 37,182 |
| North Carolina | 75,944 | 8,383 | 18,224 | 48,116 | 34,238 * | 40,258 | 31,370 | 78,669 |
| South Carolina | 40,162 | 5,332 | 7,875 | 16,198 | 16,644* | 27,270 | 17,333 | 40,505 |
| Virginia | 42,263 | 41,003* | 18,440 | 18,593 | 22,731 | 55,356 | 40,889 | 53,544 |
| West Virginia | 16,726 | 1,863 | 2,118 | 6,526 | 9,499 * | 7,323 | 7,816 | 14,368 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 22,264 | 7,769 | 4,522 | 9,722 | 9,807 | 23,802* | 9,385 | 21,638 |
| Kentucky | 12,375 | 5,249 | 3,365 | 9,429 | 8,525 | 16,175 | 6,938 | 14,221 |
| Mississippi | 11,404 | 4,304 | 4,205 | 5,260* | 5,820 | 10,870 | 3,865 | 13,139 |
| Tennessee | 64,338 | 5,220 | 11,151 | 20,730 | 43,690 * | 38,519 | 13,827 | 66,720 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 20,295 | 5,924 | 2,705 | 6,298 | 7,490* | 7,467 | 7,037 | 14,544 |
| Louisiana | 34,976 | 7,312 | 12,071 * | 11,140* | 20,394* | 17,647 | 13,134 | 31,758 |
| Oklahoma | 28,290 | 3,684 | 5,000 | 8,124 | 12,368 * | 26,063* | 10,545 | 27,417 |
| Texas | 104,032 | 21,353 | 20,081 | 35,904 | 81,961 * | 122,136 | 30,989 | 111,381 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 73,786 | 7,091 | 7,378 | 11,278 | 65,021 * | 35,875* | 13,635 | 70,278 |
| Colorado | 33,496 | 7,298 | 14,274 | 19,046 * | 16,785* | 24,361 | 10,163 | 30,550 |
| Idaho | 17,668 | 4,998 | 7,982* | 4,892 | 5,160 | 14,138* | 7,581 | 13,483 |
| Montana | 8,468 | 6,608 | 3,602 | 4,366* | 4,982* | 6,140* | 7,261 | 5,876 |
| Nevada | 14,754 | 11,204* | 4,888 | 5,463* | 14,114* | 16,287 | 11,866 | 12,688 |
| New Mexico | 8,988 | 2,173 | 3,171 | 2,503 | 5,767 | 7,031 | 2,962 | 7,931 |
| Utah | 24,733 | 6,768 | 7,460 | 5,702 | 6,921 | 14,342 | 8,035 | 18,615 |
| Wyoming | 4,721 | 1,341 | 4,868* | 1,512 | 1,763 | 1,673* | 5,575 | 2,208 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 6,338 | 836 | 3,359* | 2,026 | 2,327 | 4,151* | 3,298 | 4,225 |
| California | 155,912 | 50,575 | 25,087 | 37,131 | 53,183 | 72,809 | 70,820 | 106,092 |
| Hawaii | 7,691 | 1,898 | 2,711 | 1,675 | 6,301 | 4,485 | 3,772 | 7,782 |
| Oregon | 49,478 | 20,008 | 8,589 | 12,604 | 28,790* | 16,000 | 24,596 | 46,846 |
| Washington | 111,467 | 11,546 | 8,368 | 13,325 | 103,182* | 37,712 | 19,625 | 113,267 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of number of part-time private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $25-99$ employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 22,960,203 | 18.3\% | 11.4\% | 15.3\% | 18.0\% | 36.9\% | 37.9\% | 62.1\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 306,558 | 17.4\% | 11.1\% | 16.2\% | 21.0\% | 34.3\% | 32.1\% | 67.9\% |
| Maine | 134,322 | 30.8\% | 12.6\% | 16.5\% | 16.6\%* | 23.4\% * | 52.0\% | 48.0\% |
| Massachusetts | 655,370 | 17.2\% | 11.7\% | 21.0\% | 17.1\% | 33.0\% | 42.8\% | 57.2\% |
| New Hampshire | 111,859 | 22.5\% | 18.1\% | 17.9\% | 17.0\% | 24.5\% | 50.4\% | 49.6\% |
| Rhode Island | 131,738 | 17.5\% | 8.6\%* | 13.5\%* | 12.7\%* | 47.6\%* | 35.9\% | 64.1\%* |
| Vermont | 62,897 | 31.3\% | 16.4\% | 10.7\% | 16.2\% | 25.4\% | 53.6\% | 46.4\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 881,904 | 13.8\%* | 14.7\%* | 11.6\%* | 8.6\%* | 51.2\%* | 34.5\% | 65.5\%* |
| New York | 1,509,486 | 15.9\% | 9.8\% | 15.9\% | 21.6\% | 36.8\% | 34.9\% | 65.1\% |
| Pennsylvania | 1,039,664 | 18.7\% | 10.2\% | 14.9\% | 22.4\% | 33.7\% | 36.2\% | 63.8\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 975,491 | 17.1\% | 13.0\% | 21.7\% | 14.2\% | 34.0\% | 41.3\% | 58.7\% |
| Indiana | 550,351 | 26.4\% | 10.7\% | 5.0\%* | 23.0\%* | 34.9\% | 41.2\% | 58.8\% |
| Michigan | 803,349 | 19.2\% | 17.1\% | 18.0\% | 13.8\%* | 31.9\% | 46.0\% | 54.0\% |
| Ohio | 1,029,919 | 18.6\% | 9.1\% | 12.3\% | 24.0\% | 36.0\% | 36.0\% | 64.0\% |
| Wisconsin | 609,277 | 19.1\% | 11.8\% | 23.8\% | 20.1\%* | 25.2\% | 42.6\% | 57.4\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 295,947 | 23.0\% | 10.6\% | 10.2\% | 18.4\% | 37.8\% | 39.4\% | 60.6\% |
| Kansas | 245,982 | 19.4\% | 14.2\% | 14.9\% | 19.9\% | 31.6\%* | 42.3\% | 57.7\%* |
| Minnesota | 629,430 | 16.8\% | 13.0\% | 21.1\% | 17.4\% | 31.7\% | 39.7\% | 60.3\% |
| Missouri | 568,424 | 17.4\% | 10.5\% | 14.3\% | 17.0\%* | 40.9\% | 36.4\% | 63.6\% |
| Nebraska | 198,581 | 28.4\% | 11.0\% | 12.9\% | 15.4\% | 32.2\%* | 45.1\% | 54.9\% |
| North Dakota | 75,864 | 35.2\% | 18.9\% | 16.3\% | 7.4\% | 22.1\% | 60.6\% | 39.4\% |
| South Dakota | 88,916 | 26.8\% | 23.4\% | 19.0\% | 12.2\%* | 18.6\% | 60.9\% | 39.1\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 86,607 | 10.6\%* | 9.3\%* | 11.8\% | 6.6\%* | 61.6\% | 26.7\% | 73.3\% |
| District of Columbia | 52,108 | 11.8\% | 8.1\% | 16.0\% | 18.4\%* | 45.8\%* | 26.0\% | 74.0\% |
| Florida | 1,127,465 | 17.7\% | 7.6\% | 11.6\% | 12.1\%* | 51.1\% | 30.5\% | 69.5\% |
| Georgia | 585,336 | 14.9\% | 10.5\%* | 16.1\%* | 18.4\%* | 40.1\% | 32.8\% | 67.2\% |
| Maryland | 407,611 | 15.9\% | 10.2\% | 10.9\% | 21.1\%* | 41.9\% | 34.6\% | 65.4\% |
| North Carolina | 652,982 | 13.4\% | 11.9\% | 27.2\% | 16.4\%* | 31.1\% | 35.1\% | 64.9\% |
| South Carolina | 304,362 | 16.2\% | 9.6\% | 21.7\% | 17.0\%* | 35.4\% | 40.4\% | 59.6\% |
| Virginia | 593,655 | 21.4\%* | 13.9\% | 12.2\%* | 14.2\%* | 38.4\% | 41.9\% | 58.1\% |
| West Virginia | 124,549 | 18.5\% | 10.1\% | 19.6\% | 25.1\%* | 26.7\% | 40.9\% | 59.1\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 216,341 | 20.1\% | 9.8\% | 16.4\% | 18.5\% | 35.2\%* | 37.0\% | 63.0\% |
| Kentucky | 223,033 | 21.2\% | 11.2\% | 17.1\% | 12.9\% | 37.6\% | 39.6\% | 60.4\% |
| Mississippi | 130,654 | 26.9\% | 16.6\% | 12.1\%* | 15.2\% | 29.3\% | 49.9\% | 50.1\% |
| Tennessee | 481,135 | 10.9\% | 8.3\%* | 16.6\% | 18.0\%* | 46.2\% | 25.8\% | 74.2\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 144,650 | 28.6\% | 10.2\% | 21.7\% | 15.4\%* | 24.2\% | 45.5\% | 54.5\% |
| Louisiana | 272,688 | 18.9\%* | 13.9\%* | 13.3\% | 19.8\%* | 34.2\% | 40.1\% | 59.9\% |
| Oklahoma | 228,299 | 19.2\% | 13.2\% | 14.6\% | 17.5\%* | 35.5\% * | 42.6\% | 57.4\% |
| Texas | 1,517,734 | 13.5\% | 9.9\% | 11.8\% | 16.4\%* | 48.4\% | 29.8\% | 70.2\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 369,082 | 13.2\% | 9.4\% | 17.2\% | 29.5\%* | 30.6\%* | 29.8\% | 70.2\% |
| Colorado | 320,722 | 20.2\% | 19.8\% | 12.8\%* | 12.8\%* | 34.4\% | 49.4\% | 50.6\% |
| Idaho | 131,547 | 25.2\% | 16.3\%* | 13.0\%* | 14.9\% | 30.5\% * | 52.4\% | 47.6\% |
| Montana | 93,236 | 33.9\% | 21.3\% | 12.6\%* | 11.3\%* | 20.9\%* | 60.4\% | 39.6\% |
| Nevada | 193,376 | 14.5\%* | 12.3\% | 9.4\%* | 17.7\%* | 46.1\% | 31.3\% | 68.7\% |
| New Mexico | 116,029 | 24.5\% | 16.6\% | 10.4\% | 16.9\% | 31.6\% | 46.8\% | 53.2\% |
| Utah | 216,281 | 24.4\% | 13.9\% | 13.6\% | 12.7\% | 35.4\% | 44.3\% | 55.7\% |
| Wyoming | 42,707 | 30.8\% | 28.4\%* | 15.8\% | 15.3\%* | 9.8\%* | 69.3\% | 30.7\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 52,574 | 30.1\% | 17.6\%* | 16.1\% | 15.7\% | 20.5\%* | 60.1\% | 39.9\% |
| California | 2,318,173 | 20.4\% | 10.3\% | 15.3\% | 18.3\% | 35.7\% | 39.6\% | 60.4\% |
| Hawaii | 95,140 | 11.1\% | 11.6\% | 8.6\% | 31.3\% | 37.4\% | 27.0\% | 73.0\% |
| Oregon | 350,529 | 27.2\% | 11.3\%* | 16.1\% | 17.2\%* | 28.3\% | 48.6\% | 51.4\% |
| Washington | 606,271 | 17.1\% | 7.7\% | 11.4\% | 33.4\%* | 30.4\% | 31.7\% | 68.3\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for percent of number of part-time private-sector employees by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 566,508 | 0.58\% | 0.50\% | 0.89\% | 0.35\% | 1.21\% | 1.23\% | 1.23\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 27,611 | 2.64\% | 2.32\% | 4.32\% | 5.40\% | 5.76\% | 3.58\% | 3.58\% |
| Maine | 8,503 | 4.96\% | 2.77\% | 2.70\% | 4.13\%* | 6.94\%* | 5.94\% | 5.94\% |
| Massachusetts | 66,376 | 2.12\% | 2.54\% | 3.60\% | 4.30\% | 3.35\% | 3.17\% | 3.17\% |
| New Hampshire | 5,836 | 3.16\% | 2.63\% | 3.61\% | 3.10\% | 3.39\% | 1.93\% | 1.93\% |
| Rhode Island | 26,242 | 3.65\% | 3.42\%* | 5.77\%* | 4.14\%* | 9.74\%* | 6.70\% | 6.70\%* |
| Vermont | 5,956 | 4.17\% | 2.61\% | 2.69\% | 3.27\% | 3.49\% | 2.67\% | 2.67\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 234,954 | 4.67\%* | 4.81\%* | 3.88\%* | 5.01\%* | 6.15\%* | 5.52\% | 5.52\%* |
| New York | 141,852 | 2.60\% | 0.92\% | 3.19\% | 4.19\% | 6.03\% | 5.18\% | 5.18\% |
| Pennsylvania | 94,478 | 2.08\% | 1.74\% | 3.51\% | 3.91\% | 5.93\% | 3.28\% | 3.28\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 123,980 | 4.36\% | 1.83\% | 5.21\% | 2.44\% | 4.55\% | 5.34\% | 5.34\% |
| Indiana | 92,297 | 5.58\% | 2.02\% | 1.55\%* | 6.29\%* | 6.43\% | 6.49\% | 6.49\% |
| Michigan | 61,734 | 3.02\% | 4.19\% | 4.60\% | 4.55\%* | 6.35\% | 5.90\% | 5.90\% |
| Ohio | 128,022 | 2.06\% | 2.02\% | 3.22\% | 4.46\% | 7.47\% | 4.30\% | 4.30\% |
| Wisconsin | 54,322 | 3.64\% | 2.84\% | 6.52\% | 5.56\%* | 5.01\% | 4.34\% | 4.34\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 24,694 | 2.52\% | 1.89\% | 1.93\% | 3.85\% | 5.10\% | 3.07\% | 3.07\% |
| Kansas | 46,690 | 3.00\% | 4.21\% | 4.23\% | 3.86\% | 7.26\%* | 6.15\% | 6.15\%* |
| Minnesota | 42,398 | 2.73\% | 1.83\% | 5.25\% | 2.71\% | 6.54\% | 4.44\% | 4.44\% |
| Missouri | 66,954 | 3.51\% | 2.16\% | 2.70\% | 5.39\%* | 4.03\% | 3.80\% | 3.80\% |
| Nebraska | 28,485 | 3.01\% | 3.01\% | 2.91\% | 4.27\% | 6.94\%* | 4.50\% | 4.50\% |
| North Dakota | 7,710 | 2.87\% | 2.44\% | 3.94\% | 1.87\% | 2.99\% | 3.08\% | 3.08\% |
| South Dakota | 7,519 | 2.61\% | 4.71\% | 4.27\% | 4.83\%* | 5.43\% | 5.60\% | 5.60\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 13,728 | 3.19\%* | 2.91\%* | 2.28\% | 2.25\%* | 4.15\% | 4.45\% | 4.45\% |
| District of Columbia | 10,687 | 2.96\% | 1.58\% | 3.60\% | 6.06\%* | 8.82\%* | 4.09\% | 4.09\% |
| Florida | 104,611 | 2.86\% | 1.59\% | 2.15\% | 2.95\%* | 3.10\% | 3.77\% | 3.77\% |
| Georgia | 80,004 | 2.50\% | 3.59\%* | 6.29\%* | 6.65\%* | 6.25\% | 6.18\% | 6.18\% |
| Maryland | 33,813 | 2.50\% | 2.49\% | 2.65\% | 4.95\%* | 4.97\% | 4.04\% | 4.04\% |
| North Carolina | 75,944 | 3.18\% | 2.89\% | 5.16\% | 3.70\%* | 5.81\% | 6.70\% | 6.70\% |
| South Carolina | 40,162 | 2.06\% | 2.63\% | 4.60\% | 4.83\%* | 5.71\% | 7.03\% | 7.03\% |
| Virginia | 42,263 | 5.42\%* | 3.47\% | 4.06\%* | 4.27\%* | 6.94\% | 6.60\% | 6.60\% |
| West Virginia | 16,726 | 3.87\% | 1.61\% | 4.31\% | 5.20\%* | 3.90\% | 5.96\% | 5.96\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 22,264 | 2.91\% | 1.99\% | 4.65\% | 4.75\% | 7.49\%* | 5.04\% | 5.04\% |
| Kentucky | 12,375 | 2.23\% | 1.89\% | 4.11\% | 3.52\% | 5.95\% | 3.44\% | 3.44\% |
| Mississippi | 11,404 | 5.77\% | 3.69\% | 4.12\%* | 3.39\% | 6.31\% | 6.03\% | 6.03\% |
| Tennessee | 64,338 | 2.37\% | 3.36\%* | 4.76\% | 5.54\%* | 4.93\% | 5.11\% | 5.11\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 20,295 | 3.26\% | 2.24\% | 2.82\% | 3.87\%* | 4.75\% | 4.10\% | 4.10\% |
| Louisiana | 34,976 | 5.72\%* | 3.33\%* | 2.96\% | 5.11\%* | 5.09\% | 6.04\% | 6.04\% |
| Oklahoma | 28,290 | 2.20\% | 2.88\% | 2.56\% | 5.42\%* | 6.93\%* | 6.17\% | 6.17\% |
| Texas | 104,032 | 2.39\% | 1.59\% | 2.16\% | 5.25\%* | 5.71\% | 3.74\% | 3.74\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 73,786 | 2.52\% | 2.34\% | 4.04\% | 8.07\%* | 4.81\%* | 6.17\% | 6.17\% |
| Colorado | 33,496 | 3.39\% | 4.77\% | 5.66\%* | 4.02\%* | 4.45\% | 5.33\% | 5.33\% |
| Idaho | 17,668 | 4.68\% | 3.29\%* | 5.16\%* | 4.03\% | 5.90\%* | 6.26\% | 6.26\% |
| Montana | 8,468 | 4.90\% | 4.07\% | 4.53\%* | 5.19\%* | 5.73\%* | 5.68\% | 5.68\% |
| Nevada | 14,754 | 4.39\%* | 2.23\% | 3.07\%* | 6.56\%* | 8.03\% | 4.52\% | 4.52\% |
| New Mexico | 8,988 | 1.54\% | 2.97\% | 2.18\% | 3.90\% | 5.53\% | 3.21\% | 3.21\% |
| Utah | 24,733 | 2.74\% | 2.28\% | 3.38\% | 2.89\% | 4.68\% | 2.92\% | 2.92\% |
| Wyoming | 4,721 | 3.01\% | 5.85\%* | 3.74\% | 4.76\%* | 4.77\%* | 6.73\% | 6.73\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 6,338 | 5.00\% | 3.69\%* | 3.53\% | 4.53\% | 5.03\%* | 4.98\% | 4.98\% |
| California | 155,912 | 1.60\% | 0.74\% | 1.67\% | 2.08\% | 1.88\% | 1.60\% | 1.60\% |
| Hawaii | 7,691 | 3.02\% | 2.67\% | 1.44\% | 5.79\% | 3.82\% | 4.27\% | 4.27\% |
| Oregon | 49,478 | 3.69\% | 3.55\%* | 4.04\% | 4.03\%* | 4.49\% | 5.83\% | 5.83\% |
| Washington | 111,467 | 3.03\% | 2.16\% | 1.94\% | 7.78\%* | 5.25\% | 4.50\% | 4.50\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 72.6\% | 26.5\% | 47.4\% | 68.3\% | 87.3\% | 97.9\% | 41.0\% | 92.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 81.0\% | 31.7\% | 52.7\% | 88.4\% | 100.0\% | 100.0\% | 43.8\% | 98.6\% |
| Maine | 62.0\% | 23.4\% | 43.0\% | 67.1\% | 89.4\% | 100.0\% | 34.3\% | 92.0\% |
| Massachusetts | 80.7\% | 28.9\% | 40.0\%* | 100.0\% | 100.0\% | 100.0\% | 55.0\% | 100.0\% |
| New Hampshire | 72.9\% | 33.7\% | 43.4\% | 88.8\% | 100.0\% | 100.0\% | 46.1\% | 100.0\% |
| Rhode Island | 84.0\% | 38.9\% | 60.0\% | 87.1\% | 100.0\% | 99.8\% | 55.8\% | 99.9\% |
| Vermont | 66.2\% | 43.1\% | 43.1\% | 51.7\% | 99.1\% | 94.7\% | 42.6\% | 93.3\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 86.4\% | 43.7\% | 68.1\% | 92.1\% | 97.2\% | 100.0\% | 63.9\% | 98.2\% |
| New York | 79.6\% | 43.9\% | 69.5\% | 62.2\% | 88.3\% | 100.0\% | 57.7\% | 91.2\% |
| Pennsylvania | 80.2\% | 28.9\% | 55.7\% | 87.4\% | 99.7\% | 100.0\% | 48.2\% | 98.4\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 72.3\% | 16.0\% | 42.9\% | 80.7\% | 88.0\% | 100.0\% | 39.6\% | 95.4\% |
| Indiana | 74.7\% | 37.2\% | 43.2\% | 51.7\% | 99.1\% | 100.0\% | 39.8\% | 99.2\% |
| Michigan | 75.8\% | 35.3\% | 64.2\% | 75.3\% | 91.4\% | 100.0\% | 55.1\% | 93.4\% |
| Ohio | 75.5\% | 21.3\% | 52.1\% | 64.7\% | 95.1\% | 100.0\% | 40.1\% | 95.4\% |
| Wisconsin | 70.9\% | 22.1\% | 67.3\% | 61.2\% | 94.5\% | 100.0\% | 43.0\% | 91.6\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 73.4\% | 23.4\% | 42.7\% | 79.6\% | 95.5\% | 100.0\% | 36.2\% | 97.6\% |
| Kansas | 71.1\% | 27.9\% | 44.4\% | 63.7\% | 93.3\% | 99.1\% | 38.5\% | 95.0\% |
| Minnesota | 74.9\% | 16.8\% | 64.5\% | 74.9\% | 93.5\% | 99.8\% | 40.2\% | 97.8\% |
| Missouri | 74.0\% | 34.0\% | 27.9\%* | 72.5\% | 87.8\% | 97.7\% | 41.1\% | 92.8\% |
| Nebraska | 65.1\% | 23.8\%* | 42.7\% | 54.8\% | 93.1\% | 100.0\% | 31.9\% | 92.5\% |
| North Dakota | 51.7\% | 24.7\% | 32.8\% | 52.8\% | 81.7\% | 100.0\% | 27.5\% | 88.9\% |
| South Dakota | 69.5\% | 35.3\% | 61.3\% | 80.9\% | 96.4\% | 100.0\% | 53.5\% | 94.5\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 84.8\% | 28.8\% | 54.5\% | 80.3\% | 94.1\% | 98.8\% | 48.6\% | 97.9\% |
| District of Columbia | 83.8\% | 34.5\% | 67.1\% | 69.3\% | 100.0\% | 98.0\% | 54.9\% | 93.9\% |
| Florida | 69.3\% | 20.5\% | 35.4\% | 34.0\% | 99.7\% | 92.2\% | 23.4\% | 89.5\% |
| Georgia | 70.1\% | 21.9\% | 21.8\%* | 70.2\% | 71.2\% | 100.0\% | 24.9\% | 92.1\% |
| Maryland | 78.3\% | 29.8\% | 68.1\% | 92.1\% | 69.7\% | 100.0\% | 55.9\% | 90.2\% |
| North Carolina | 72.9\% | 29.6\% | 27.3\%* | 81.8\% | 78.8\% | 98.1\% | 44.0\% | 88.5\% |
| South Carolina | 69.6\% | 26.5\% | 21.5\%* | 62.8\% | 83.3\% | 100.0\% | 33.7\% | 94.0\% |
| Virginia | 76.0\% | 27.4\% | 58.7\% | 89.4\% | 92.3\% | 98.9\% | 47.7\% | 96.3\% |
| West Virginia | 64.4\% | 18.9\%* | 27.7\%* | 77.0\% | 89.6\% | 77.1\% | 36.0\% | 84.1\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 69.0\% | 29.0\% | 30.9\%* | 43.6\% | 96.0\% | 100.0\% | 30.2\% | 91.7\% |
| Kentucky | 73.3\% | 17.9\% | 55.1\% | 75.4\% | 100.0\% | 99.7\% | 38.8\% | 95.9\% |
| Mississippi | 53.6\% | 9.9\%* | 14.0\%* | 52.7\% | 85.6\% | 100.0\% | 13.1\% | 94.0\% |
| Tennessee | 70.2\% | 21.3\% | 36.4\%* | 85.9\% | 100.0\% | 70.6\% | 37.6\% | 81.5\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 58.9\% | 20.3\% | 42.1\% | 68.6\% | 64.2\% | 99.7\% | 30.7\% | 82.5\% |
| Louisiana | 66.0\% | 20.4\% | 7.7\%* | 61.4\% | 100.0\% | 97.1\% | 24.3\% | 94.0\% |
| Oklahoma | 63.3\% | 12.1\% | 37.6\% | 56.6\% | 72.0\% | 99.0\% | 31.4\% | 87.0\% |
| Texas | 68.2\% | 19.8\% | 25.8\%* | 25.4\%* | 79.7\% | 97.0\% | 22.2\% | 87.8\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 68.1\% | 23.7\% | 35.9\% | 38.7\% | 83.9\% | 98.5\% | 36.9\% | 81.3\% |
| Colorado | 67.7\% | 27.6\% | 41.5\% | 56.4\% | 99.2\% | 98.9\% | 35.7\% | 99.0\% |
| Idaho | 57.5\% | 13.4\%* | 33.9\% | 62.9\% | 100.0\% | 83.5\% | 30.5\% | 87.3\% |
| Montana | 55.2\% | 20.0\% | 40.2\% | 79.2\% | 92.3\% | 93.1\% | 29.8\% | 94.0\% |
| Nevada | 78.9\% | 52.9\% | 42.6\% | 64.7\% | 78.2\% | 100.0\% | 48.7\% | 92.7\% |
| New Mexico | 59.0\% | 18.7\% | 29.4\%* | 49.9\% | 75.9\% | 99.6\% | 26.8\% | 87.3\% |
| Utah | 69.7\% | 29.2\% | 53.7\% | 74.9\% | 91.0\% | 94.2\% | 43.8\% | 90.4\% |
| Wyoming | 59.2\% | 18.1\%* | 68.4\% | 63.0\% | 95.2\% | 100.0\% | 43.1\% | 95.7\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 58.1\% | 17.1\% | 49.7\% | 51.0\% | 100.0\% | 99.3\% | 32.5\% | 96.7\% |
| California | 70.1\% | 21.7\% | 46.9\% | 65.4\% | 82.7\% | 100.0\% | 40.4\% | 89.6\% |
| Hawaii | 94.6\% | 68.7\% | 84.9\% | 98.2\% | 100.0\% | 100.0\% | 80.6\% | 99.8\% |
| Oregon | 61.6\% | 30.3\% | 53.9\% | 51.3\% | 62.5\% | 100.0\% | 34.9\% | 86.8\% |
| Washington | 60.8\% | 22.6\% | 60.1\% | 49.0\% | 48.8\%* | 100.0\% | 32.2\% | 74.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.95\% | 1.32\% | 2.11\% | 2.11\% | 2.28\% | 0.58\% | 0.54\% | 1.05\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.49\% | 5.69\% | 9.92\% | 8.96\% | 0.00\% | 0.00\% | 5.52\% | 2.57\% |
| Maine | 5.45\% | 5.86\% | 9.60\% | 11.97\% | 8.12\% | 0.00\% | 4.26\% | 7.90\% |
| Massachusetts | 3.47\% | 5.22\% | 13.31\%* | 0.00\% | 0.00\% | 0.00\% | 8.02\% | 0.00\% |
| New Hampshire | 3.90\% | 5.85\% | 10.75\% | 11.51\% | 0.00\% | 0.00\% | 6.41\% | 0.00\% |
| Rhode Island | 4.66\% | 8.02\% | 12.76\% | 9.99\% | 0.00\% | 0.07\% | 7.07\% | 0.06\% |
| Vermont | 5.43\% | 5.87\% | 12.50\% | 15.27\% | 0.87\% | 3.53\% | 7.10\% | 3.88\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.98\% | 5.56\% | 13.38\% | 10.72\% | 10.92\% | 0.00\% | 4.65\% | 2.00\% |
| New York | 2.94\% | 4.59\% | 9.59\% | 12.01\% | 6.79\% | 0.00\% | 4.92\% | 4.08\% |
| Pennsylvania | 1.80\% | 5.26\% | 7.74\% | 14.06\% | 0.33\% | 0.00\% | 3.71\% | 1.03\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 4.76\% | 3.19\% | 6.08\% | 10.84\% | 5.99\% | 0.00\% | 5.89\% | 2.63\% |
| Indiana | 4.36\% | 8.77\% | 11.01\% | 12.16\% | 0.53\% | 0.00\% | 6.51\% | 0.45\% |
| Michigan | 3.36\% | 5.95\% | 11.26\% | 10.80\% | 3.98\% | 0.00\% | 5.84\% | 4.29\% |
| Ohio | 3.37\% | 3.82\% | 8.33\% | 11.83\% | 4.55\% | 0.00\% | 5.71\% | 3.99\% |
| Wisconsin | 5.61\% | 5.12\% | 9.37\% | 11.11\% | 6.14\% | 0.01\% | 5.01\% | 6.85\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3.75\% | 6.17\% | 9.30\% | 8.73\% | 8.93\% | 0.00\% | 6.23\% | 1.16\% |
| Kansas | 4.88\% | 4.51\% | 12.96\% | 12.35\% | 5.09\% | 1.06\% | 4.67\% | 2.35\% |
| Minnesota | 3.54\% | 4.66\% | 7.11\% | 12.55\% | 6.82\% | 0.22\% | 5.85\% | 1.41\% |
| Missouri | 4.29\% | 8.48\% | 10.96\%* | 8.75\% | 7.98\% | 1.36\% | 6.67\% | 3.57\% |
| Nebraska | 3.78\% | 7.44\%* | 8.90\% | 10.92\% | 3.25\% | 0.00\% | 6.12\% | 2.79\% |
| North Dakota | 4.28\% | 6.88\% | 6.65\% | 11.12\% | 12.12\% | 0.00\% | 4.58\% | 6.42\% |
| South Dakota | 2.86\% | 8.35\% | 10.69\% | 11.86\% | 3.84\% | 0.00\% | 6.87\% | 9.43\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.62\% | 4.10\% | 11.31\% | 10.12\% | 17.30\% | 2.10\% | 4.07\% | 2.16\% |
| District of Columbia | 3.70\% | 10.16\% | 9.10\% | 11.40\% | 0.00\% | 3.10\% | 6.57\% | 3.26\% |
| Florida | 3.68\% | 5.26\% | 8.89\% | 9.40\% | 7.39\% | 5.04\% | 4.47\% | 3.75\% |
| Georgia | 4.95\% | 5.17\% | 9.95\%* | 11.17\% | 10.00\% | 0.00\% | 3.94\% | 4.08\% |
| Maryland | 4.51\% | 5.60\% | 10.21\% | 3.98\% | 13.19\% | 0.00\% | 4.98\% | 6.17\% |
| North Carolina | 7.83\% | 5.45\% | 10.67\%* | 14.66\% | 8.92\% | 1.19\% | 8.45\% | 7.85\% |
| South Carolina | 4.39\% | 4.25\% | 9.02\%* | 8.01\% | 5.70\% | 0.00\% | 6.24\% | 2.54\% |
| Virginia | 5.66\% | 7.66\% | 11.60\% | 5.49\% | 9.31\% | 1.90\% | 8.08\% | 2.22\% |
| West Virginia | 5.41\% | 5.79\%* | 8.56\%* | 10.42\% | 9.61\% | 10.63\% | 5.72\% | 8.61\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 4.48\% | 4.82\% | 10.14\%* | 11.85\% | 1.82\% | 0.00\% | 4.08\% | 4.16\% |
| Kentucky | 4.02\% | 5.07\% | 10.76\% | 11.91\% | 10.54\% | 0.29\% | 6.28\% | 2.86\% |
| Mississippi | 5.94\% | 3.43\%* | 9.72\%* | 12.73\% | 13.34\% | 0.00\% | 3.06\% | 3.99\% |
| Tennessee | 6.41\% | 5.89\% | 11.84\%* | 8.80\% | 0.00\% | 11.45\% | 5.63\% | 9.14\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 4.65\% | 5.99\% | 9.18\% | 10.31\% | 13.41\% | 0.25\% | 6.69\% | 4.93\% |
| Louisiana | 4.29\% | 3.72\% | 7.15\%* | 12.37\% | 14.91\% | 10.86\% | 2.05\% | 4.77\% |
| Oklahoma | 5.00\% | 3.55\% | 11.29\% | 11.93\% | 11.16\% | 10.11\% | 5.26\% | 5.42\% |
| Texas | 4.86\% | 5.59\% | 10.57\%* | 8.89\% * | 9.05\% | 3.14\% | 3.06\% | 3.91\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 4.78\% | 4.00\% | 8.59\% | 8.52\% | 13.99\% | 2.94\% | 5.19\% | 5.00\% |
| Colorado | 4.60\% | 4.43\% | 9.05\% | 13.76\% | 0.28\% | 0.50\% | 6.08\% | 0.45\% |
| Idaho | 5.31\% | 4.37\%* | 9.91\% | 13.25\% | 10.54\% | 6.01\% | 6.35\% | 4.86\% |
| Montana | 6.52\% | 5.98\% | 9.68\% | 15.05\% | 11.63\% | 3.51\% | 5.93\% | 4.33\% |
| Nevada | 4.60\% | 12.83\% | 9.89\% | 10.99\% | 12.13\% | 0.00\% | 8.80\% | 6.78\% |
| New Mexico | 3.72\% | 4.21\% | 10.28\% * | 12.74\% | 10.79\% | 0.37\% | 2.06\% | 5.06\% |
| Utah | 5.22\% | 6.54\% | 10.77\% | 7.36\% | 11.03\% | 6.05\% | 5.96\% | 5.46\% |
| Wyoming | 4.59\% | 6.34\%* | 12.76\% | 10.26\% | 10.24\% | 10.54\% | 5.21\% | 1.54\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 5.12\% | 3.77\% | 9.97\% | 12.31\% | 0.00\% | 2.98\% | 3.81\% | 3.13\% |
| California | 1.19\% | 3.51\% | 6.32\% | 4.44\% | 5.31\% | 0.05\% | 2.38\% | 1.58\% |
| Hawaii | 1.63\% | 6.12\% | 9.67\% | 5.13\% | 0.00\% | 0.00\% | 4.25\% | 0.14\% |
| Oregon | 4.62\% | 6.94\% | 9.70\% | 13.54\% | 11.69\% | 0.00\% | 5.35\% | 4.62\% |
| Washington | 5.95\% | 3.75\% | 9.61\% | 12.65\% | 16.82\%* | 0.00\% | 4.48\% | 9.29\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 29.7\% | 34.3\% | 20.8\% | 17.7\% | 21.7\% | 37.5\% | 24.0\% | 31.3\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 25.7\% | . | . | . | . | 32.0\%* | 38.2\% | 23.1\% |
| Maine | 34.9\% |  |  |  |  | 50.1\% | 24.7\% | 39.0\% |
| Massachusetts | 31.9\% |  |  | . | . | 45.3\% | 23.3\% | 35.5\% |
| New Hampshire | 26.6\% | . | . | . | . | 35.5\% | 23.8\% | 27.9\% |
| Rhode Island | 17.5\% |  |  | . | . | 14.0\%* | 12.1\%* | 19.2\%* |
| Vermont | 27.6\% | . | . | . | . | 34.5\%* | 18.0\% | 32.7\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 40.8\% | . | . | . | . | 55.5\% | 24.7\%* | 46.3\% |
| New York | 34.6\% | . | . | . | . | 45.8\% | 31.0\% | 35.8\% |
| Pennsylvania | 29.2\% | . | . | . | . | 33.4\% | 22.9\% | 30.9\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 21.2\% | . | . | . | . | 31.7\% | 13.4\% | 23.5\% |
| Indiana | 43.3\% | . | . | . | . | 50.4\% | 14.7\% | 51.3\% |
| Michigan | 24.2\% | . | . | . | . | 36.6\% | 13.4\%* | 29.6\% |
| Ohio | 20.3\% | . | . |  | . | 11.1\%* | 31.4\% | 17.6\%* |
| Wisconsin | 31.1\% | . | . | . | . | 48.1\% | 20.3\%* | 34.8\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 23.8\% | . | . | . | . | 21.7\% | 15.8\% | 25.7\% |
| Kansas | 18.0\% | . | . | . | . | 16.6\%* | 18.4\% | 17.8\%* |
| Minnesota | 37.1\% | . | . | . | . | 54.9\% | 15.3\%* | 43.0\% |
| Missouri | 44.8\% | . | . | . | . | 59.9\% | 39.1\% | 46.3\% |
| Nebraska | 31.3\% | . | . | . | . | 35.4\% | 18.7\%* | 34.9\% |
| North Dakota | 21.5\% | . | . | . | . | 29.4\%* | 11.7\%* | 26.2\% |
| South Dakota | 17.5\% | . | . | . | . | 18.6\%* | 19.4\% | 15.7\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 22.3\%* | . | . | . | . | 22.8\%* | 21.1\%* | 22.5\% * |
| District of Columbia | 26.5\% | . | . | . | . | 19.8\%* | 29.1\% | 26.0\% |
| Florida | 25.6\% | . | . | . | . | 30.1\% | 28.7\% | 25.2\% |
| Georgia | 28.1\% | . | . | . | . | 23.5\% | 25.6\%* | 28.4\% |
| Maryland | 41.5\% | . | . | . | . | 50.8\% | 40.5\% | 41.8\% |
| North Carolina | 26.3\% | . | . | . | . | 29.4\% | 18.1\%* | 28.5\%* |
| South Carolina | 21.2\% | . | . | . | . | 26.0\%* | 12.1\%* | 23.4\% |
| Virginia | 32.0\% | . | . | . | . | 49.6\% | 16.9\% | 37.3\% |
| West Virginia | 26.0\% | . | . | . | . | 47.7\% | 24.0\% | 26.6\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 32.4\% | . | . | . | . | 35.1\% | 50.3\% | 29.0\% |
| Kentucky | 34.0\% | . | . | . | . | 48.2\% | 22.8\% | 36.9\% |
| Mississippi | 18.5\% | . | . | . | . | 21.2\%* | 25.0\%* | 17.6\% |
| Tennessee | 20.7\% | . | . | . | . | 35.0\% | 9.9\%* | 22.5\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 32.1\% | . | . | . | . | 38.8\% | 36.4\% | 30.8\% |
| Louisiana | 41.0\% | . | . | . | . | 71.1\% | 15.1\%* | 45.5\% |
| Oklahoma | 23.3\% | . | . | . | . | 19.5\%* | 19.7\% | 24.3\% |
| Texas | 25.5\% | . | . | . | . | 31.8\% | 11.3\% | 27.1\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 19.3\% | . | . | . | . | 31.1\% | 23.1\% | 18.6\% |
| Colorado | 28.0\% | . | . | . | . | 39.5\%* | 22.3\% | 30.0\% * |
| Idaho | 26.9\% | . | . | . | . | 29.4\%* | 11.3\% | 32.9\% |
| Montana | 31.8\% | . | . | . | . | 46.1\% | 32.5\% | 31.5\% |
| Nevada | 29.9\% | . | . | . | . | 27.4\%* | 49.7\% | 25.1\%* |
| New Mexico | 27.8\% | . | . | . | . | 35.8\% | 17.3\%* | 30.7\% |
| Utah | 15.6\% | . | . | . | . | 16.5\%* | 12.4\%* | 16.8\%* |
| Wyoming | 29.5\% | - | - | - | . | 69.2\% | 14.2\%* | 45.0\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 40.1\% | . | . | . | . | 52.7\% | 31.9\% | 44.2\% |
| California | 32.1\% | . | . | . | . | 40.8\% | 32.1\% | 32.2\% |
| Hawaii | 35.4\% | . | . | . | . | 24.8\% | 45.9\% | 32.2\% |
| Oregon | 41.3\% | . | . | . | . | 57.3\% | 32.6\% | 44.6\% |
| Washington | 29.8\% | - | . | - | - | 31.8\% | 28.3\% | 30.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 1.16\% | 2.93\% | 1.20\% | 1.55\% | 1.83\% | 1.83\% | 1.80\% | 1.43\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 4.01\% |  | . | . | . | 10.33\%* | 7.29\% | 3.54\% |
| Maine | 5.98\% |  |  |  |  | 8.77\% | 4.67\% | 8.00\% |
| Massachusetts | 5.11\% |  |  |  |  | 8.00\% | 4.05\% | 6.63\% |
| New Hampshire | 4.06\% |  | . |  |  | 10.25\% | 5.52\% | 5.37\% |
| Rhode Island | 4.70\% |  |  |  |  | 10.63\%* | 4.98\%* | 7.80\%* |
| Vermont | 6.29\% | . | . | . | . | 11.76\%* | 5.17\% | 7.91\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 6.82\% | . | . | . | . | 11.40\% | 8.85\%* | 9.62\% |
| New York | 4.49\% |  |  |  |  | 7.93\% | 5.37\% | 6.75\% |
| Pennsylvania | 4.41\% | . | . | . | . | 6.46\% | 4.97\% | 6.43\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.94\% |  | . | . | . | 8.32\% | 3.13\% | 3.66\% |
| Indiana | 5.97\% |  | . | . | . | 10.72\% | 4.26\% | 7.08\% |
| Michigan | 1.91\% | . | . |  |  | 9.65\% | 4.17\%* | 4.90\% |
| Ohio | 4.27\% |  |  |  |  | 5.13\%* | 6.17\% | 5.64\%* |
| Wisconsin | 3.75\% | . | . | . | . | 7.97\% | 7.02\%* | 4.85\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 4.59\% | . | . | . | . | 6.35\% | 4.21\% | 5.62\% |
| Kansas | 5.21\% |  | . | . | . | 9.52\%* | 4.92\% | 9.04\%* |
| Minnesota | 6.69\% |  |  | . | . | 5.07\% | 4.80\%* | 7.06\% |
| Missouri | 7.95\% |  |  | . |  | 12.51\% | 8.75\% | 9.82\% |
| Nebraska | 5.76\% |  | . | . | . | 6.03\% | 6.73\%* | 7.86\% |
| North Dakota | 4.41\% |  | . | . | . | 9.50\%* | 3.61\%* | 6.14\% |
| South Dakota | 3.11\% | - | . | . | . | 9.68\%* | 5.26\% | 4.34\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 8.80\%* | . | . | . | . | 9.96\%* | 9.54\%* | 9.34\%* |
| District of Columbia | 4.50\% |  |  |  |  | 7.91\%* | 7.01\% | 5.15\% |
| Florida | 3.61\% |  |  | . |  | 6.59\% | 5.54\% | 4.23\% |
| Georgia | 5.13\% |  | . | . | . | 5.58\% | 9.25\%* | 6.27\% |
| Maryland | 5.81\% | . | . | . | . | 7.45\% | 9.07\% | 5.75\% |
| North Carolina | 6.19\% |  |  |  |  | 8.54\% | 8.15\%* | 9.11\%* |
| South Carolina | 3.56\% |  | . | . | . | 8.00\%* | 10.07\%* | 5.87\% |
| Virginia | 5.65\% |  | . | . | . | 9.88\% | 4.24\% | 7.09\% |
| West Virginia | 4.94\% | . | . | . | . | 10.15\% | 5.26\% | 6.86\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 6.85\% | . | . | . | . | 10.02\% | 8.78\% | 8.31\% |
| Kentucky | 5.73\% | . | . | . | . | 9.81\% | 3.18\% | 7.22\% |
| Mississippi | 4.66\% | . | . | . | . | 12.58\%* | 9.21\%* | 5.07\% |
| Tennessee | 5.35\% | - | . | . | . | 8.52\% | 5.71\%* | 7.43\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 5.71\% | . | . | . | . | 10.85\% | 8.48\% | 6.92\% |
| Louisiana | 7.44\% |  | . | . |  | 8.96\% | 4.53\%* | 9.52\% |
| Oklahoma | 6.40\% | . | . | . | . | 10.46\%* | 5.71\% | 7.28\% |
| Texas | 4.82\% | - | . | - | . | 6.60\% | 2.81\% | 5.16\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 5.10\% | . | . | . | . | 6.99\% | 6.12\% | 5.44\% |
| Colorado | 7.13\% | . | . | . | . | 12.21\%* | 4.44\% | 9.88\%* |
| Idaho | 5.51\% | . | . | . | . | 12.53\%* | 3.03\% | 6.82\% |
| Montana | 6.16\% | . |  | . | . | 12.16\% | 8.13\% | 9.10\% |
| Nevada | 8.76\% | . | . | . | . | 10.08\%* | 11.77\% | 9.42\%* |
| New Mexico | 4.55\% |  | . | . | . | 8.82\% | 6.42\%* | 6.78\% |
| Utah | 4.51\% |  |  | . | . | 5.83\%* | 4.83\%* | 8.18\%* |
| Wyoming | 8.26\% | . | . | . | . | 17.96\% | 6.42\%* | 10.27\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 7.57\% |  | . | . | . | 12.13\% | 6.69\% | 9.20\% |
| California | 2.22\% |  | . | . | . | 3.55\% | 5.19\% | 2.75\% |
| Hawaii | 3.49\% |  | . | . | . | 3.91\% | 6.64\% | 3.57\% |
| Oregon | 3.84\% |  | - | . | . | 6.05\% | 5.96\% | 5.22\% |
| Washington | 3.89\% |  | . | . | . | 9.01\% | 5.56\% | 4.59\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 52.0\% | 62.8\% | 44.0\% | 41.9\% | 40.7\% | 55.6\% | 49.4\% | 52.6\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 54.5\% | . | . | . | . | 65.4\% | 36.6\% | 60.7\% |
| Maine | 54.3\% | . | . | . | . | 62.3\% | 39.1\%* | 58.2\% |
| Massachusetts | 59.4\% | . | . | . | . | 69.4\% | 33.8\% | 66.3\% |
| New Hampshire | 53.0\% | . | . | . | . | 66.8\% | 42.6\% | 57.1\% |
| Rhode Island | 60.5\% | . |  |  | . | 73.0\% | 58.7\% | 60.8\% |
| Vermont | 43.3\% | . | . | . | . | 41.4\%* | 42.8\% | 43.5\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 71.2\% | . | . | . | . | 81.3\% | 23.0\%* | 80.0\% |
| New York | 50.7\% | . | . | . | . | 56.5\% | 35.1\% | 55.3\% |
| Pennsylvania | 40.1\% | . | . | . | . | 43.7\% | 61.7\% | 35.6\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 60.0\% | . | . | . | . | 66.6\% | 40.5\% | 63.3\% |
| Indiana | 52.7\% | . | . | . | . | 59.6\% | 30.0\%* | 54.6\% |
| Michigan | 56.8\% | . | . | . | . | 52.1\% | 75.4\% | 52.6\% |
| Ohio | 39.5\% | . | . | . | . | 66.4\% | 24.4\%* | 45.8\% |
| Wisconsin | 54.2\% | . | . | . | . | 61.7\% | 60.0\% | 53.0\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 54.6\% | . | . | . | . | 67.2\% | 63.1\% | 53.3\% |
| Kansas | 42.5\% | . | . | . | . | 53.7\% | 56.3\% | 38.2\% |
| Minnesota | 53.6\% | . | . | . | . | 66.1\% | 43.5\% | 54.6\% |
| Missouri | 48.5\% | . | . | . | . | 43.0\% | 85.3\% | 40.6\% |
| Nebraska | 56.9\% | . | . | . | . | 56.3\% | 49.1\%* | 58.0\% |
| North Dakota | 71.9\% | . | . | . | . | 77.9\% | 63.9\% | 73.6\% |
| South Dakota | 48.9\% | . | . | . | . | 37.9\%* | 57.1\% | 40.0\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 34.7\% | . | . | . | . | 28.1\%* | 50.0\% | 32.1\%* |
| District of Columbia | 52.4\% | . | . | . | . | 56.6\% | 66.3\% | 49.3\% |
| Florida | 37.9\% | . | . | . | . | 35.5\% | 50.8\% | 36.2\% |
| Georgia | 34.5\% | . | . | . | . | 38.1\% | 59.7\% | 31.5\% |
| Maryland | 46.7\% | . | . | . | . | 50.5\% | 32.1\%* | 51.3\% |
| North Carolina | 52.1\% | . | . | . | . | 39.5\% | 43.8\%* | 53.6\% |
| South Carolina | 29.4\% | . | . | . | . | 29.9\%* | 44.5\% | 27.5\% |
| Virginia | 36.2\% | . | . | . | . | 35.3\% | 35.3\% | 36.3\% |
| West Virginia | 55.4\% | . | . | . | . | 64.9\% | 66.4\% | 52.5\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 36.8\% | . | . | . | . | 32.7\% | 25.8\%* | 40.4\% |
| Kentucky | 39.7\% | . | . | . | . | 39.7\% | 30.3\%* | 41.3\% |
| Mississippi | 28.5\%* | . | . | . | . | 19.1\%* | 59.9\% | 22.3\%* |
| Tennessee | 62.0\% | . | . | - | . | 65.1\% | 20.8\%* | 64.9\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 46.0\% | . | . | . | . | 53.5\% | 51.6\% | 43.9\% |
| Louisiana | 49.4\% | . | . | . | . | 49.5\% | 87.5\% | 47.2\% |
| Oklahoma | 40.2\% | . | . | . | . | 52.0\% | 32.6\%* | 41.8\% |
| Texas | 40.3\% | . | . | . | . | 41.8\% | 41.7\% | 40.2\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 43.0\% | . | . | . | . | 41.6\% | 44.4\% | 42.7\% |
| Colorado | 54.7\% | . | . | . | . | 54.9\% | 46.5\% | 56.8\% |
| Idaho | 46.8\% | . | . | . | . | 52.2\% | 71.6\% | 43.5\% |
| Montana | 55.0\% | . | . | . | . | 51.9\% | 47.2\% | 58.9\% |
| Nevada | 51.6\% | . | . | . | . | 37.3\%* | 87.8\% | 34.5\% |
| New Mexico | 51.9\% | . | . | . | . | 48.6\% | 44.6\% | 53.0\% |
| Utah | 42.4\% | . | . | . | . | 36.1\%* | 69.7\% | 34.7\% * |
| Wyoming | 39.8\% | . | - | . | . | 37.5\%* | 50.2\% | 36.5\% * |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 68.1\% | . | . | . | . | 57.4\% | 83.1\% | 62.7\% |
| California | 64.7\% | . | . | . | . | 67.9\% | 64.8\% | 64.6\% |
| Hawaii | 71.8\% | . | . | . | . | 73.9\% | 81.4\% | 67.8\% |
| Oregon | 69.1\% | . | . |  | . | 67.5\% | 72.2\% | 68.3\% |
| Washington | 64.9\% | . | . | . | . | 67.2\% | 67.8\% | 64.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 1.45\% | 3.04\% | 4.00\% | 4.19\% | 1.99\% | 2.37\% | 3.22\% | 1.88\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 6.39\% | . | . | . | . | 8.13\% | 8.31\% | 6.91\% |
| Maine | 5.60\% | . | . | . | . | 7.04\% | 14.02\%* | 7.03\% |
| Massachusetts | 5.62\% | . | . | . | . | 6.12\% | 6.52\% | 5.12\% |
| New Hampshire | 5.04\% | . | . | . | . | 6.78\% | 7.15\% | 6.01\% |
| Rhode Island | 6.73\% | . | . | . | . | 10.55\% | 8.19\% | 7.96\% |
| Vermont | 9.51\% | . | . | . | . | 12.66\%* | 10.68\% | 11.31\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 11.92\% | . | . | . | . | 14.97\% | 10.77\%* | 12.59\% |
| New York | 7.25\% | . | . | . | . | 8.34\% | 8.80\% | 8.86\% |
| Pennsylvania | 6.01\% | . | . | . | . | 8.19\% | 11.06\% | 7.33\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 4.16\% | . | . | . | . | 5.36\% | 9.74\% | 5.45\% |
| Indiana | 5.49\% | . | . | . | . | 6.62\% | 9.49\%* | 5.90\% |
| Michigan | 7.56\% | . | . | . | . | 9.78\% | 9.43\% | 8.30\% |
| Ohio | 6.79\% | . | . | . | . | 11.76\% | 11.37\%* | 8.05\% |
| Wisconsin | 6.69\% | . | . | . | . | 10.16\% | 12.88\% | 9.19\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 8.56\% | . | . | . | . | 10.28\% | 9.09\% | 9.03\% |
| Kansas | 6.76\% | . | . | . | . | 8.66\% | 12.18\% | 7.13\% |
| Minnesota | 7.78\% | . | . | . | . | 6.94\% | 10.83\% | 10.09\% |
| Missouri | 5.27\% | . | . | . | . | 9.15\% | 14.98\% | 7.88\% |
| Nebraska | 6.06\% | . | . | . | . | 7.75\% | 14.94\%* | 5.21\% |
| North Dakota | 9.68\% | . | . | . | . | 13.07\% | 11.06\% | 12.69\% |
| South Dakota | 7.27\% | . | . | . | . | 11.44\%* | 7.20\% | 11.12\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 9.52\% | . | . | . | . | 9.84\%* | 13.00\% | 10.65\% * |
| District of Columbia | 6.90\% | . | . | . | . | 10.93\% | 10.90\% | 8.11\% |
| Florida | 5.98\% | . | . | . | . | 9.58\% | 11.98\% | 8.66\% |
| Georgia | 5.50\% | . | . | . | . | 10.13\% | 11.51\% | 6.56\% |
| Maryland | 4.52\% | . | . | . | . | 7.25\% | 13.39\%* | 6.19\% |
| North Carolina | 8.62\% | . | . | . | . | 8.79\% | 14.91\%* | 11.21\% |
| South Carolina | 4.73\% | . | . | . | . | 10.22\%* | 11.04\% | 5.39\% |
| Virginia | 5.16\% | . | . | . | . | 10.04\% | 8.95\% | 5.79\% |
| West Virginia | 11.66\% | . | . | . | . | 12.84\% | 15.31\% | 11.63\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 8.35\% | . | . | . | . | 9.05\% | 12.28\%* | 9.29\% |
| Kentucky | 6.00\% | . | . | . | . | 10.91\% | 11.32\%* | 9.53\% |
| Mississippi | 9.50\%* | . | . | . | . | 15.66\%* | 16.26\% | 8.51\%* |
| Tennessee | 7.12\% | . | . | . | . | 8.24\% | 11.28\%* | 6.84\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 7.84\% | . | . | . | . | 9.16\% | 14.87\% | 9.05\% |
| Louisiana | 9.95\% | . | . | . | . | 11.76\% | 18.73\% | 11.44\% |
| Oklahoma | 6.47\% | . | . | . | . | 8.81\% | 12.24\%* | 6.12\% |
| Texas | 5.29\% | . | . | . | . | 6.62\% | 12.29\% | 5.86\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 7.66\% | . | . | . | . | 9.13\% | 12.66\% | 8.80\% |
| Colorado | 8.32\% | . | . | . | . | 10.14\% | 12.77\% | 7.99\% |
| Idaho | 9.93\% | . | . | . | . | 12.94\% | 11.11\% | 10.84\% |
| Montana | 7.25\% | . | . | . | . | 12.91\% | 11.44\% | 11.33\% |
| Nevada | 8.60\% | . | . | . | . | 12.96\%* | 20.60\% | 7.35\% |
| New Mexico | 6.96\% | . | . | . | . | 11.76\% | 12.14\% | 9.44\% |
| Utah | 7.68\% | . | . | . | . | 11.76\%* | 14.67\% | 10.69\%* |
| Wyoming | 10.83\% | . | . | . | . | 12.99\%* | 12.83\% | 14.39\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 7.36\% | . | . | . | . | 15.02\% | 7.67\% | 10.76\% |
| California | 3.66\% | . | . | . | . | 3.18\% | 7.46\% | 2.92\% |
| Hawaii | 5.24\% | . | . | . | . | 7.05\% | 5.24\% | 6.11\% |
| Oregon | 4.55\% |  |  | . | . | 7.02\% | 10.34\% | 5.64\% |
| Washington | 6.20\% |  |  |  |  | 9.20\% | 11.82\% | 7.43\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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)(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 15.5\% | 21.6\% | 9.1\% | 7.4\% | 8.8\% | 20.8\% | 11.9\% | 16.5\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 14.0\% | 21.4\%* | 9.6\%* | 8.5\%* | 5.8\%* | 20.9\% | 13.9\%* | 14.0\% |
| Maine | 19.0\% | 15.1\%* | 7.1\%* | 11.1\%* | 11.7\%* | 31.2\% | 9.7\%* | 22.7\% |
| Massachusetts | 19.0\% | 23.9\% | 1.0\%* | 9.3\% | 10.2\%* | 31.4\% | 7.9\% | 23.5\% |
| New Hampshire | 14.1\% | 13.2\%* | 10.4\%* | 6.9\%* | 9.0\%* | 23.7\% | 10.1\% | 15.9\% |
| Rhode Island | 10.6\%* | 9.6\%* | 6.8\%* | 3.6\%* | 20.5\%* | 10.2\%* | 7.1\%* | 11.7\%* |
| Vermont | 12.0\%* | 7.8\%* | 9.9\%* | 4.1\%* | 15.7\%* | 14.3\%* | 7.7\%* | 14.2\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 29.0\% | 14.6\%* | 3.7\%* | 2.9\%* | 4.8\%* | 45.1\% | 5.7\%* | 37.0\% |
| New York | 17.6\% | 16.3\%* | 10.0\%* | 9.0\% | 9.1\%* | 25.9\% | 10.9\% | 19.8\% |
| Pennsylvania | 11.7\% | 22.3\%* | 10.4\%* | 7.0\%* | 7.8\%* | 14.6\% | 14.1\% | 11.0\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 12.7\% | 17.3\% | 6.6\%* | 1.7\%* | 7.3\% | 21.1\% | 5.4\%* | 14.9\% |
| Indiana | 22.8\% | 5.5\%* | 3.9\%* | 3.5\%* | 25.3\%* | 30.0\% | 4.4\%* | 28.0\% |
| Michigan | 13.7\% | 15.8\%* | 9.1\%* | 5.4\%* | 12.2\%* | 19.1\%* | 10.1\%* | 15.5\%* |
| Ohio | 8.0\% | 11.9\%* | 2.4\%* | 13.8\%* | 7.4\%* | 7.4\%* | 7.7\% | 8.1\% |
| Wisconsin | 16.8\% | 16.6\%* | 18.7\%* | 2.2\%* | 10.4\%* | 29.7\% | 12.2\%* | 18.5\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 13.0\% | 21.9\%* | 3.1\%* | 4.7\%* | 13.2\%* | 14.6\%* | 10.0\%* | 13.7\% |
| Kansas | 7.6\%* | 24.6\%* | 2.1\%* | 7.4\%* | 2.5\%* | 8.9\%* | 10.3\%* | 6.8\%* |
| Minnesota | 19.9\% | 24.1\%* | 2.1\%* | 3.4\%* | 12.6\%* | 36.3\% | 6.7\%* | 23.5\% |
| Missouri | 21.7\% | 69.0\% | 26.0\% | 6.9\%* | 1.8\%* | 25.7\%* | 33.4\% | 18.8\% |
| Nebraska | 17.8\% | 18.6\%* | 1.3\%* | 9.4\%* | 22.2\%* | 19.9\% | 9.2\%* | 20.3\% |
| North Dakota | 15.5\% | 8.3\%* | 6.7\%* | 5.3\%* | 22.2\%* | 22.9\%* | 7.5\%* | 19.3\% |
| South Dakota | 8.5\% | 30.6\% | 1.9\%* | 8.6\% | 1.1\%* | 7.0\%* | 11.1\% | 6.3\%* |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 7.7\%* | 4.8\%* | 5.3\%* | 13.8\%* | 15.1\%* | 6.4\%* | 10.6\%* | 7.2\%* |
| District of Columbia | 13.9\% | 29.5\%* | 19.4\%* | 9.3\%* | 18.2\% | 11.2\% | 19.3\% | 12.8\% |
| Florida | 9.7\% | 21.4\%* | 9.9\%* | 4.9\%* | 3.8\%* | 10.7\% | 14.6\% | 9.1\% |
| Georgia | 9.7\% | 17.3\%* | 12.6\%* | 15.9\%* | 4.2\%* | 9.0\% | 15.3\%* | 9.0\%* |
| Maryland | 19.4\% | 32.6\% | 1.1\%* | 9.8\%* | 12.3\% | 25.7\% | 13.0\%* | 21.5\% |
| North Carolina | 13.7\%* | 21.9\% | 2.9\%* | 16.8\%* | 13.6\%* | 11.6\% | 7.9\%* | 15.3\%* |
| South Carolina | 6.2\% | 8.9\% | 4.3\%* | 2.4\%* | 5.5\%* | 7.8\%* | 5.4\%* | 6.4\%* |
| Virginia | 11.6\% | 12.0\%* | 3.2\%* | 6.6\%* | 3.5\%* | 17.5\% | 6.0\% | 13.6\% |
| West Virginia | 14.4\% | 7.8\%* | 3.9\%* | 13.8\% | 1.9\%* | 31.0\% | 15.9\% | 13.9\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 11.9\%* | 21.0\%* |  | 5.7\%* | 14.3\%* | 11.5\%* | 13.0\%* | 11.7\%* |
| Kentucky | 13.5\%* | 18.6\%* | 1.0\%* | 9.4\%* | 5.7\%* | 19.1\%* | 6.9\%* | 15.2\%* |
| Mississippi | 5.3\% | 19.5\%* | 13.1\%* | 4.2\%* | 4.2\%* | 4.1\%* | 15.0\%* | 3.9\%* |
| Tennessee | 12.8\% | 6.3\%* | 1.7\%* | 4.7\%* | 4.0\%* | 22.8\% | 2.1\%* | 14.6\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 14.8\% | 42.2\% | 4.3\%* | 3.3\%* | 5.9\%* | 20.7\%* | 18.8\%* | 13.5\% |
| Louisiana | 20.3\%* | 23.4\%* | 18.9\%* | 2.3\%* | 2.1\%* | 35.2\% | 13.2\%* | 21.5\%* |
| Oklahoma | 9.4\%* | 11.3\%* | 4.0\%* | 4.8\%* | 12.0\%* | 10.2\%* | 6.4\%* | 10.2\%* |
| Texas | 10.3\% | 3.9\%* | 5.2\%* | 8.4\%* | 2.2\%* | 13.3\% | 4.7\%* | 10.9\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 8.3\%* | 29.8\%* | 3.5\%* | 3.8\%* | 1.8\%* | 13.0\% | 10.2\%* | 7.9\%* |
| Colorado | 15.3\%* | 15.0\%* | 9.6\%* | 3.3\%* | 8.8\%* | 21.7\%* | 10.4\%* | 17.0\%* |
| Idaho | 12.6\% | 13.2\%* | 4.1\%* | 8.1\% | 13.4\%* | 15.3\%* | 8.1\% | 14.3\% |
| Montana | 17.5\% | 14.1\%* | 15.1\% | 5.1\%* | 21.7\%* | 23.9\%* | 15.4\% | 18.6\%* |
| Nevada | 15.4\%* | 80.3\% | 7.8\%* | 3.9\%* | 4.6\%* | 10.2\%* | 43.7\% | 8.7\%* |
| New Mexico | 14.5\% | 16.5\%* | 1.4\%* | 6.3\%* | 14.8\%* | 17.4\%* | 7.7\%* | 16.3\% |
| Utah | 6.6\%* | 10.3\%* | 11.2\%* | 6.8\%* | 3.1\%* | 6.0\%* | 8.6\%* | 5.8\%* |
| Wyoming | 11.7\% | 24.0\%* | 3.3\%* | 1.6\%* | 15.7\%* | 26.0\%* | 7.1\%* | 16.4\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 27.3\% | 16.4\%* | 40.2\% | 10.3\%* | 28.8\%* | 30.2\%* | 26.5\% | 27.7\% |
| California | 20.8\% | 36.3\% | 25.5\% | 7.5\%* | 7.3\% | 27.7\% | 20.8\% | 20.8\% |
| Hawaii | 25.4\% | 46.2\% | 33.5\% | 23.9\%* | 26.6\% | 18.3\% | 37.3\% | 21.8\% |
| Oregon | 28.5\% | 34.7\% | 12.0\%* | 8.9\%* | 21.7\%* | 38.7\% | 23.5\% | 30.5\% |
| Washington | 19.3\% | 20.0\%* | 13.3\%* | 14.8\%* | 18.7\%* | 21.3\%* | 19.2\% | 19.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.83\% | 1.97\% | 1.08\% | 0.70\% | 0.71\% | 1.38\% | 1.10\% | 0.97\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.01\% | 9.62\%* | 12.14\%* | 3.63\%* | 4.22\%* | 5.27\% | 4.97\%* | 2.61\% |
| Maine | 3.42\% | 5.11\%* | 4.95\% * | 3.70\%* | 5.60\%* | 4.50\% | 3.20\%* | 4.55\% |
| Massachusetts | 3.51\% | 6.49\% | 0.40\% * | 2.37\% | 5.66\%* | 6.33\% | 1.83\% | 4.61\% |
| New Hampshire | 2.48\% | 4.34\%* | 3.46\%* | 2.22\%* | 4.40\%* | 7.05\% | 2.32\% | 3.37\% |
| Rhode Island | 3.73\%* | 11.38\%* | 4.50\%* | 1.86\%* | 9.78\%* | 6.98\%* | 3.92\%* | 5.02\%* |
| Vermont | 4.52\%* | 3.21\%* | 9.87\%* | 7.62\%* | 10.76\%* | 13.06\%* | 2.82\%* | 5.20\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 7.13\% | 6.07\%* | 2.14\%* | 1.20\%* | 5.15\%* | 11.12\% | 2.90\%* | 9.17\% |
| New York | 2.92\% | 5.21\%* | 5.32\%* | 2.12\% | 4.87\%* | 5.61\% | 2.51\% | 3.75\% |
| Pennsylvania | 1.45\% | 7.56\%* | 4.08\%* | 2.67\%* | 6.46\% * | 2.73\% | 1.60\% | 1.67\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.72\% | 4.44\% | 4.75\%* | 2.05\%* | 2.00\% | 4.49\% | 3.51\%* | 2.74\% |
| Indiana | 3.39\% | 5.46\%* | 1.89\%* | 2.25\%* | 8.00\%* | 5.59\% | 2.39\%* | 3.64\% |
| Michigan | 2.08\% | 5.09\%* | 5.55\%* | 2.50\%* | 5.14\%* | 9.29\%* | 3.98\%* | 5.00\% * |
| Ohio | 1.06\% | 3.71\%* | 1.36\%* | 6.49\%* | 5.12\%* | 3.13\%* | 2.14\% | 1.64\% |
| Wisconsin | 3.32\% | 8.03\%* | 8.96\%* | 1.01\%* | 3.73\%* | 7.35\% | 6.76\%* | 4.39\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3.59\% | 7.12\%* | 10.33\%* | 10.11\%* | 4.35\%* | 5.76\%* | 3.63\%* | 4.09\% |
| Kansas | 2.46\%* | 7.43\%* | 0.85\%* | 5.76\%* | 4.27\%* | 7.14\%* | 4.64\%* | 5.36\%* |
| Minnesota | 3.87\% | 8.51\%* | 2.37\%* | 12.22\%* | 5.80\%* | 4.95\% | 3.83\%* | 4.42\% |
| Missouri | 4.53\% | 17.18\% | 7.72\% | 3.82\%* | 2.89\%* | 8.42\%* | 7.27\% | 4.52\% |
| Nebraska | 3.87\% | 6.45\%* | 3.42\%* | 3.47\%* | 7.52\%* | 3.48\% | 5.32\%* | 5.86\% |
| North Dakota | 3.90\% | 3.75\%* | 7.26\%* | 3.07\% * | 8.50\%* | 8.10\%* | 3.06\%* | 4.96\% |
| South Dakota | 2.16\% | 5.17\% | 1.31\%* | 2.55\% | 14.75\%* | 9.96\%* | 3.30\% | 4.51\% * |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 4.34\%* | 2.95\%* | 6.91\%* | 13.38\%* | 6.40\% * | 3.61\%* | 6.16\%* | 3.65\% * |
| District of Columbia | 2.54\% | 8.99\%* | 11.39\%* | 7.70\%* | 4.45\% | 2.08\% | 5.39\% | 2.63\% |
| Florida | 1.05\% | 6.48\% * | 10.12\%* | 2.99\%* | 1.82\%* | 2.27\% | 4.37\% | 1.23\% |
| Georgia | 2.39\% | 13.01\%* | 9.83\%* | 5.23\%* | 12.58\%* | 2.30\% | 9.33\%* | 2.70\% * |
| Maryland | 3.16\% | 7.76\% | 1.43\%* | 9.89\%* | 3.02\% | 5.33\% | 6.26\%* | 3.70\% |
| North Carolina | 4.28\%* | 5.86\% | 5.33\%* | 5.69\%* | 9.75\%* | 3.40\% | 6.20\%* | 5.98\%* |
| South Carolina | 1.85\% | 2.54\% | 10.20\%* | 10.96\%* | 1.85\%* | 4.02\%* | 3.36\%* | 2.09\%* |
| Virginia | 3.25\% | 4.37\%* | 10.82\%* | 3.06\%* | 10.68\%* | 4.27\% | 1.79\% | 3.64\% |
| West Virginia | 3.74\% | 4.41\%* | 5.23\%* | 4.10\% | 5.60\%* | 8.66\% | 4.49\% | 3.86\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 5.77\%* | 9.67\%* |  | 4.03\%* | 8.99\%* | 5.93\%* | 4.18\%* | 7.19\%* |
| Kentucky | 4.06\%* | 6.68\%* | 0.75\% * | 8.45\%* | 3.84\%* | 5.99\%* | 3.20\%* | 5.37\% * |
| Mississippi | 1.18\% | 8.83\%* | 4.16\%* | 10.19\%* | 1.82\%* | 4.56\%* | 4.86\%* | 1.38\% * |
| Tennessee | 2.52\% | 10.86\%* | 3.45\%* | 1.96\%* | 3.98\%* | 6.22\% | 1.47\%* | 3.74\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 3.02\% | 12.17\% | 10.62\%* | 2.54\%* | 2.09\%* | 7.47\%* | 5.81\%* | 2.91\% |
| Louisiana | 7.80\%* | 13.16\%* | 13.34\%* | 4.53\%* | 2.20\%* | 10.25\% | 5.04\%* | 9.09\%* |
| Oklahoma | 2.88\%* | 10.40\%* | 3.21\%* | 3.63\%* | 4.22\%* | 10.46\%* | 2.26\%* | 3.90\%* |
| Texas | 1.81\% | 1.80\%* | 6.82\%* | 3.10\% * | 5.22\%* | 2.92\% | 1.63\%* | 2.01\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3.04\%* | 11.22\%* | 4.63\%* | 4.37\%* | 2.85\%* | 3.76\% | 5.48\%* | 2.68\%* |
| Colorado | 6.10\%* | 8.01\%* | 3.83\%* | 10.24\%* | 11.56\%* | 8.77\%* | 4.98\%* | 7.66\%* |
| Idaho | 2.37\% | 5.85\%* | 1.51\%* | 2.41\% | 5.09\%* | 9.54\%* | 2.12\% | 3.60\% |
| Montana | 4.10\% | 8.58\%* | 4.33\% | 12.51\%* | 8.49\%* | 7.34\%* | 3.19\% | 5.73\%* |
| Nevada | 5.06\%* | 22.73\% | 5.58\%* | 7.49\%* | 2.02\%* | 3.98\%* | 11.91\% | 3.66\%* |
| New Mexico | 3.24\% | 11.99\%* | 5.50\%* | 10.12\%* | 11.03\%* | 6.28\%* | 2.59\%* | 4.25\% |
| Utah | 2.27\%* | 3.94\%* | 8.50\%* | 10.18\%* | 2.20\%* | 3.71\%* | 4.46\%* | 2.53\%* |
| Wyoming | 3.22\% | 11.29\%* | 5.10\%* | 1.47\%* | 8.32\%* | 10.24\%* | 3.27\%* | 4.72\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 5.86\% | 10.02\%* | 11.58\% | 3.60\% * | 9.76\%* | 10.92\%* | 5.96\% | 6.44\% |
| California | 2.24\% | 3.43\% | 6.18\% | 4.70\%* | 1.59\% | 3.49\% | 3.88\% | 2.47\% |
| Hawaii | 2.68\% | 5.49\% | 9.18\% | 9.41\%* | 6.85\% | 3.46\% | 7.03\% | 2.19\% |
| Oregon | 4.02\% | 7.42\% | 3.71\%* | 10.24\%* | 7.88\%* | 7.47\% | 5.35\% | 5.05\% |
| Washington | 2.43\% | 10.17\%* | 5.61\%* | 10.93\%* | 11.13\%* | 8.08\%* | 4.49\% | 3.41\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 3,705 | 3,998 | 3,659 | 3,650 | 3,684 | 3,684 | 3,764 | 3,687 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3,864 | 4,286 | 3,864 | 3,939 | 3,842 | 3,759 | 3,879 | 3,858 |
| Maine | 4,116 | 4,321 | 4,092 | 3,968 | 4,197 | 4,060 | 4,146 | 4,105 |
| Massachusetts | 4,141 | 4,830 | 4,415 | 4,126 | 3,864 | 4,114 | 4,509 | 4,051 |
| New Hampshire | 4,084 | 3,802 | 4,035 | 3,912 | 4,115 | 4,216 | 3,882 | 4,175 |
| Rhode Island | 4,368 | 5,351 | 4,768 | 4,153 | 3,756 | 4,486 | 4,920 | 4,161 |
| Vermont | 4,074 | 4,375 | 3,895 | 4,065 | 4,389 | 3,824 | 4,020 | 4,098 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3,882 | 4,183 | 3,375 | 3,712 | 4,266 | 3,867 | 3,634 | 3,976 |
| New York | 3,858 | 4,218 | 3,905 | 3,990 | 3,729 | 3,786 | 3,948 | 3,827 |
| Pennsylvania | 3,671 | 3,793 | 3,806 | 3,767 | 3,700 | 3,569 | 3,813 | 3,621 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3,768 | 4,258 | 3,901 | 3,361 | 3,951 | 3,760 | 4,035 | 3,699 |
| Indiana | 3,586 | 3,793 | 3,269 | 3,458 | 3,469 | 3,674 | 3,658 | 3,569 |
| Michigan | 3,918 | 4,375 | 3,871 | 3,619 | 3,662 | 4,007 | 3,966 | 3,903 |
| Ohio | 3,782 | 4,329 | 3,218 | 3,965 | 4,188 | 3,564 | 3,768 | 3,785 |
| Wisconsin | 3,927 | 3,818 | 4,058 | 4,377 | 3,967 | 3,765 | 3,988 | 3,908 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3,561 | 3,961 | 3,161 | 3,711 | 3,950 | 3,354 | 3,563 | 3,561 |
| Kansas | 3,711 | 3,590 | 3,826 | 3,702 | 3,372 | 3,859 | 3,809 | 3,680 |
| Minnesota | 3,809 | 3,528 | 3,440 | 3,570 | 3,972 | 3,901 | 3,521 | 3,895 |
| Missouri | 3,559 | 3,906 | 3,226 | 3,576 | 3,365 | 3,572 | 3,640 | 3,532 |
| Nebraska | 3,725 | 3,022 | 3,859 | 3,264 | 3,909 | 3,964 | 3,341 | 3,864 |
| North Dakota | 3,342 | 3,358 | 3,160 | 3,049 | 3,879 | 3,103 | 3,237 | 3,369 |
| South Dakota | 3,449 | 3,658 | 3,526 | 3,788 | 3,160 | 3,437 | 3,499 | 3,426 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3,830 | 4,443 | 3,976 | 4,180 | 4,066 | 3,531 | 4,204 | 3,713 |
| District of Columbia | 4,218 | 4,483 | 4,402 | 4,050 | 4,282 | 4,131 | 4,269 | 4,196 |
| Florida | 3,807 | 3,854 | 3,738 | 4,195 | 3,875 | 3,690 | 3,812 | 3,806 |
| Georgia | 3,335 | 3,518 | 3,387 | 3,156 | 3,433 | 3,324 | 3,435 | 3,312 |
| Maryland | 3,721 | 4,205 | 3,639 | 3,494 | 3,693 | 3,715 | 3,838 | 3,686 |
| North Carolina | 3,551 | 3,722 | 3,480 | 3,358 | 3,518 | 3,591 | 3,540 | 3,554 |
| South Carolina | 3,773 | 4,015 | 4,092 | 3,461 | 3,766 | 3,767 | 3,905 | 3,739 |
| Virginia | 3,865 | 4,757 | 3,784 | 3,768 | 3,645 | 3,707 | 4,219 | 3,716 |
| West Virginia | 3,692 | 3,667 | 3,701 | 3,895 | 3,878 | 3,471 | 3,896 | 3,624 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3,414 | 3,425 | 3,186 | 3,111 | 3,672 | 3,331 | 3,274 | 3,470 |
| Kentucky | 3,542 | 3,159 | 3,433 | 3,177 | 3,528 | 3,752 | 3,308 | 3,617 |
| Mississippi | 3,607 | 3,519 | 3,481 | 3,941 | 3,493 | 3,602 | 3,542 | 3,626 |
| Tennessee | 3,634 | 3,669 | 3,209 | 3,487 | 4,066 | 3,576 | 3,355 | 3,697 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 3,250 | 4,032 | 3,692 | 3,177 | 3,629 | 2,997 | 3,610 | 3,164 |
| Louisiana | 3,485 | 3,991 | 3,494 | 3,674 | 3,572 | 3,325 | 3,602 | 3,448 |
| Oklahoma | 3,644 | 4,733 | 3,807 | 3,336 | 3,602 | 3,553 | 3,932 | 3,550 |
| Texas | 3,781 | 4,597 | 4,269 | 4,061 | 3,435 | 3,601 | 4,346 | 3,607 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3,438 | 3,775 | 3,379 | 3,149 | 3,510 | 3,437 | 3,494 | 3,424 |
| Colorado | 3,684 | 4,118 | 3,664 | 3,837 | 3,772 | 3,537 | 3,929 | 3,602 |
| Idaho | 3,429 | 3,229 | 3,642 | 3,323 | 4,079 | 3,142 | 3,426 | 3,430 |
| Montana | 3,680 | 3,818 | 3,550 | 3,631 | 3,652 | 3,715 | 3,666 | 3,687 |
| Nevada | 3,874 | 3,582 | 4,182 | 3,464 | 4,032 | 3,961 | 3,656 | 3,936 |
| New Mexico | 3,401 | 3,693 | 3,720 | 3,317 | 3,649 | 3,172 | 3,636 | 3,329 |
| Utah | 3,034 | 3,011 | 2,855 | 3,148 | 2,765 | 3,126 | 2,957 | 3,049 |
| Wyoming | 3,761 | 3,649 | 3,613 | 3,779 | 3,986 | 3,747 | 3,656 | 3,824 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4,379 | 4,970 | 3,973 | 4,438 | 4,322 | 4,352 | 4,478 | 4,338 |
| California | 3,534 | 3,704 | 3,247 | 3,201 | 3,357 | 3,752 | 3,372 | 3,592 |
| Hawaii | 3,119 | 3,359 | 3,313 | 2,823 | 3,126 | 3,121 | 3,146 | 3,104 |
| Oregon | 3,706 | 3,494 | 3,855 | 3,416 | 3,719 | 3,803 | 3,585 | 3,759 |
| Washington | 3,608 | 3,639 | 3,573 | 3,628 | 3,514 | 3,673 | 3,596 | 3,614 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 16.42 | 76.55 | 45.38 | 58.95 | 36.84 | 36.89 | 44.23 | 23.49 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 93.27 | 307.13 | 363.42 | 313.06 | 175.98 | 154.51 | 104.06 | 98.46 |
| Maine | 98.59 | 275.79 | 162.46 | 162.66 | 229.60 | 182.68 | 121.25 | 137.33 |
| Massachusetts | 140.37 | 195.28 | 242.87 | 301.34 | 146.18 | 275.50 | 177.06 | 174.13 |
| New Hampshire | 127.29 | 269.75 | 147.58 | 171.77 | 204.22 | 245.50 | 118.48 | 154.32 |
| Rhode Island | 152.70 | 564.10 | 564.45 | 494.08 | 396.26 | 343.30 | 237.20 | 168.50 |
| Vermont | 80.93 | 372.93 | 432.25 | 216.25 | 259.49 | 89.58 | 223.78 | 87.98 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 143.97 | 190.05 | 241.34 | 300.92 | 244.57 | 217.89 | 161.44 | 168.76 |
| New York | 55.94 | 89.31 | 197.00 | 159.23 | 188.72 | 99.18 | 115.42 | 78.37 |
| Pennsylvania | 61.86 | 276.13 | 87.64 | 109.56 | 161.46 | 87.17 | 120.72 | 85.25 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 73.41 | 344.77 | 271.14 | 209.95 | 167.71 | 124.63 | 148.01 | 98.57 |
| Indiana | 75.04 | 369.78 | 278.63 | 484.37 | 276.14 | 90.29 | 234.17 | 107.81 |
| Michigan | 114.31 | 179.35 | 422.87 | 148.42 | 108.44 | 225.98 | 96.13 | 159.21 |
| Ohio | 62.64 | 200.97 | 170.23 | 198.35 | 184.76 | 109.76 | 190.67 | 58.95 |
| Wisconsin | 79.86 | 247.59 | 307.97 | 253.28 | 119.50 | 124.91 | 219.85 | 104.04 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 40.71 | 211.47 | 308.74 | 235.98 | 184.62 | 68.42 | 191.90 | 85.80 |
| Kansas | 107.64 | 233.13 | 268.68 | 250.16 | 206.71 | 146.15 | 229.73 | 127.59 |
| Minnesota | 126.91 | 153.46 | 276.54 | 382.56 | 155.22 | 166.88 | 143.16 | 143.61 |
| Missouri | 90.74 | 262.30 | 223.19 | 203.24 | 210.49 | 128.31 | 177.21 | 84.53 |
| Nebraska | 128.75 | 301.47 | 401.54 | 480.95 | 217.31 | 166.67 | 246.59 | 142.27 |
| North Dakota | 137.13 | 243.27 | 398.65 | 181.74 | 421.20 | 177.14 | 163.82 | 154.32 |
| South Dakota | 68.27 | 109.46 | 440.01 | 381.80 | 286.38 | 149.22 | 120.60 | 131.68 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 134.74 | 256.78 | 389.17 | 356.68 | 252.00 | 241.87 | 210.48 | 194.39 |
| District of Columbia | 149.95 | 245.56 | 301.45 | 135.84 | 238.04 | 180.66 | 175.13 | 165.29 |
| Florida | 113.19 | 154.02 | 290.17 | 288.41 | 158.30 | 168.89 | 99.08 | 146.12 |
| Georgia | 71.28 | 375.20 | 371.16 | 186.72 | 277.86 | 87.45 | 198.09 | 91.37 |
| Maryland | 90.19 | 255.51 | 228.66 | 169.16 | 303.64 | 119.10 | 104.63 | 105.41 |
| North Carolina | 72.98 | 337.04 | 304.00 | 406.31 | 148.93 | 129.88 | 139.20 | 120.66 |
| South Carolina | 151.97 | 115.00 | 282.34 | 260.51 | 264.34 | 216.59 | 119.68 | 179.91 |
| Virginia | 90.06 | 578.61 | 313.59 | 139.37 | 325.18 | 90.90 | 307.98 | 69.06 |
| West Virginia | 153.67 | 257.24 | 323.94 | 252.23 | 165.63 | 264.31 | 197.28 | 144.57 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 139.65 | 197.43 | 126.05 | 165.24 | 514.24 | 111.48 | 65.83 | 182.29 |
| Kentucky | 102.48 | 223.55 | 327.26 | 185.21 | 73.21 | 128.58 | 220.82 | 117.68 |
| Mississippi | 192.28 | 565.52 | 659.94 | 599.64 | 329.17 | 141.46 | 415.85 | 219.56 |
| Tennessee | 119.34 | 232.29 | 398.71 | 222.79 | 326.43 | 110.10 | 192.18 | 129.85 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 124.01 | 479.92 | 320.75 | 221.45 | 277.77 | 148.57 | 195.87 | 151.67 |
| Louisiana | 142.80 | 539.58 | 793.05 | 597.06 | 408.52 | 369.30 | 240.93 | 110.39 |
| Oklahoma | 132.70 | 530.46 | 271.31 | 196.64 | 174.09 | 235.57 | 211.26 | 147.12 |
| Texas | 102.30 | 422.07 | 346.52 | 303.96 | 204.31 | 154.27 | 217.16 | 106.13 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 92.36 | 330.04 | 295.28 | 522.24 | 207.64 | 131.11 | 195.59 | 112.13 |
| Colorado | 106.52 | 286.92 | 152.43 | 225.25 | 164.60 | 156.35 | 118.43 | 120.19 |
| Idaho | 115.14 | 158.78 | 346.39 | 391.12 | 490.26 | 126.27 | 138.10 | 149.36 |
| Montana | 145.83 | 264.04 | 298.45 | 497.77 | 261.92 | 304.58 | 259.57 | 168.45 |
| Nevada | 189.78 | 580.13 | 603.18 | 235.16 | 556.19 | 259.27 | 237.43 | 186.24 |
| New Mexico | 148.09 | 261.91 | 465.18 | 235.05 | 397.02 | 110.92 | 139.26 | 171.86 |
| Utah | 115.72 | 372.19 | 314.80 | 268.55 | 183.37 | 160.09 | 123.39 | 163.71 |
| Wyoming | 170.98 | 224.52 | 257.31 | 422.66 | 334.99 | 326.52 | 215.32 | 217.10 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 276.81 | 591.03 | 379.36 | 400.16 | 378.49 | 435.45 | 179.36 | 357.37 |
| California | 85.72 | 198.90 | 155.42 | 126.68 | 151.68 | 166.94 | 74.71 | 118.06 |
| Hawaii | 47.20 | 66.88 | 85.89 | 95.06 | 116.78 | 177.87 | 67.57 | 89.85 |
| Oregon | 73.13 | 284.89 | 294.88 | 167.70 | 173.24 | 149.20 | 183.15 | 101.66 |
| Washington | 60.79 | 173.89 | 159.41 | 130.90 | 79.18 | 143.53 | 111.01 | 72.28 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel
Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 3,492 | 3,835 | 3,570 | 3,441 | 3,436 | 3,433 | 3,622 | 3,438 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3,876 | 4,164 | 3,802 | 4,227 | 3,579 | 3,680 | 3,663 | 3,979 |
| Maine | 4,363 | 5,224 | 4,725 | 4,066 | 4,099 | 4,437 | 4,752 | 4,238 |
| Massachusetts | 4,088 | 4,691 | 4,246 | 4,077 | 3,959 | 4,004 | 4,323 | 4,010 |
| New Hampshire | 4,118 | 4,415 | 4,252 | 3,857 | 4,007 | 4,244 | 4,132 | 4,110 |
| Rhode Island | 4,769 | 7,774 | 4,439 | 4,077 | 3,571 | 4,055 | 6,148 | 3,936 |
| Vermont | 3,955 | 4,093 | 3,907 | 4,162 | 4,093 | 3,594 | 4,032 | 3,888 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3,543 | 4,010 | 3,407 | 3,894 | 3,910 | 3,213 | 3,671 | 3,465 |
| New York | 3,700 | 4,068 | 3,753 | 3,667 | 3,421 | 3,666 | 3,807 | 3,626 |
| Pennsylvania | 3,807 | 4,149 | 4,074 | 3,793 | 3,944 | 3,599 | 3,993 | 3,703 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3,230 | 3,468* | 2,690 | 3,034 | 3,307 | 3,341 | 3,350 | 3,204 |
| Indiana | 3,578 | 4,462 | 3,883 | 2,724 | 3,445 | 3,420 | 4,104 | 3,421 |
| Michigan | 3,352 | 4,119 | 3,659 | 3,422 | 2,958 | 3,299 | 3,750 | 3,252 |
| Ohio | 3,649 | 4,323 | 3,157 | 4,406 | 3,416 | 3,446 | 4,375 | 3,407 |
| Wisconsin | 3,747 | 3,129 | 5,140 | 4,363 | 3,623 | 3,275 | 3,989 | 3,678 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3,251 | 3,401 | 2,583 | 3,878 | 3,649 | 3,022 | 2,945 | 3,326 |
| Kansas | 3,452 | 3,864 | 3,071 | 3,537 | 3,390 | 3,417 | 3,592 | 3,412 |
| Minnesota | 3,508 | 3,645 | 3,036 | 2,953 | 3,503 | 3,618 | 3,461 | 3,521 |
| Missouri | 3,530 | 3,985 | 3,189 | 3,374 | 3,948 | 3,366 | 3,587 | 3,508 |
| Nebraska | 3,496 | 4,895* | 3,756 |  | 3,524 | 2,924 | 3,970 | 3,059 |
| North Dakota | 3,205 | 3,050 | 2,983 | 3,240 | 3,017 | 3,679 | 2,962 | 3,296 |
| South Dakota | 3,627 | 4,013 | 4,270 | 3,431 | 2,431 | 3,253 | 4,024 | 3,154 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 4,116 | 4,497 | 4,742 | 3,880 | 4,251 | 3,825 | 4,549 | 3,883 |
| District of Columbia | 3,763 | 3,923 | 4,029 | 3,547 | 3,338 | 4,212 | 3,833 | 3,739 |
| Florida | 3,701 | 4,003 | 3,809 | 3,521 | 4,151 | 3,441 | 3,731 | 3,688 |
| Georgia | 3,205 | 3,088 | 4,117 | 2,636 | 3,393 | 3,282 | 3,300 | 3,159 |
| Maryland | 3,488 | 3,412 | 3,243 | 3,427 | 3,503 | 3,623 | 3,322 | 3,576 |
| North Carolina | 3,650 | 3,393 | 3,608 | 3,196 | 3,559 | 3,764 | 3,456 | 3,701 |
| South Carolina | 3,860 | 4,400 | 4,127 | 3,450 | 3,938 | 3,817 | 3,965 | 3,824 |
| Virginia | 3,508 | 3,257 | 3,679 | 3,475 | 3,282 | 3,616 | 3,504 | 3,509 |
| West Virginia | 3,704 | 4,345 | 3,586 | 3,985 | 4,149 | 3,419 | 3,749 | 3,652 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3,403 | 3,131 | 3,189 | 3,097 | 3,545 | 3,592 | 3,157 | 3,503 |
| Kentucky | 3,303 | 2,914 | 4,195 | 4,001 | 2,875 | 3,417 | 3,282 | 3,309 |
| Mississippi | 3,953 | 5,804 | 3,285 | 3,163 | 3,668 | 4,344 | 3,863* | 3,972 |
| Tennessee | 3,686 | 3,855 | 2,611 | 2,206 | 5,166 | 3,572 | 2,740 | 3,981 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 3,647 | 3,678 | 3,738 | 3,924 | 4,063 | 3,509 | 3,727 | 3,623 |
| Louisiana | 2,963 | 3,150* | 3,640 | 3,101 | 3,396 | 2,552 | 3,226 | 2,794 |
| Oklahoma | 3,216 | 4,054 | 2,535* | 2,761 | 3,380 | 3,364 | 3,256 | 3,210 |
| Texas | 3,640 | 4,121 | 4,710 | 4,194 | 3,487 | 3,298 | 4,309 | 3,360 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3,528 | 6,222 | 3,799 | 3,129 | 3,552 | 3,471 | 4,069 | 3,384 |
| Colorado | 3,478 | 4,203 | 3,626 | 3,246 | 3,439 | 3,354 | 3,808 | 3,339 |
| Idaho | 3,846 | 4,665 | 8,400* | 5,310* | 9,049* | 2,606 | 5,974 | 3,500 |
| Montana | 3,308 | 2,938 | 2,860 | 3,658 | 3,280 | 3,434 | 2,689 | 3,799 |
| Nevada | 3,787 | 4,367 | 4,240 | 3,474 | 3,619 | 3,740 | 4,040 | 3,710 |
| New Mexico | 3,171 | 3,341 | 3,722 | 3,230 | 2,955 | 3,006 | 3,514 | 2,992 |
| Utah | 2,961 | 3,307 | 2,478 | 3,076 | 2,886 | 2,946 | 3,120 | 2,935 |
| Wyoming | 3,393 | 2,810 | 4,289 | 2,981 | . | 3,311 | 3,399 | 3,384 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4,110 | 2,400* | 5,350* | 4,825* | . | 3,129 | 5,021 | 3,041 |
| California | 3,022 | 3,265 | 2,973 | 2,877 | 2,952 | 3,125 | 2,995 | 3,034 |
| Hawaii | 3,077 | 3,276 | 3,360 | 2,844 | 3,044 | 3,048 | 3,222 | 3,026 |
| Oregon | 3,582 | 3,693 | 4,079 | 3,716 | 3,098 | 3,621 | 3,907 | 3,435 |
| Washington | 3,579 | 3,885 | 3,412 | 3,909 | 3,977 | 3,283 | 3,807 | 3,464 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.a(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 41.04 | 115.88 | 51.41 | 61.72 | 78.37 | 56.40 | 52.52 | 43.69 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 158.80 | 569.30 | 606.67 | 425.27 | 341.81 | 199.42 | 232.29 | 184.18 |
| Maine | 217.83 | 701.04 | 775.60 | 756.18 | 283.65 | 312.14 | 252.50 | 237.76 |
| Massachusetts | 93.15 | 289.38 | 291.93 | 519.69 | 140.61 | 171.72 | 160.92 | 129.10 |
| New Hampshire | 98.79 | 150.45 | 995.87 | 220.24 | 435.15 | 202.08 | 109.45 | 139.75 |
| Rhode Island | 422.02 | 1,231.06 | 1,118.71 | 872.87 | 779.70 | 506.34 | 768.88 | 230.42 |
| Vermont | 428.50 | 629.10 | 779.75 | 982.69 | 877.26 | 851.19 | 448.77 | 427.38 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 154.13 | 413.83 | 542.31 | 589.62 | 795.55 | 178.80 | 385.98 | 167.91 |
| New York | 90.28 | 212.63 | 460.28 | 168.16 | 104.50 | 122.02 | 158.60 | 114.44 |
| Pennsylvania | 147.61 | 317.48 | 647.12 | 712.11 | 269.29 | 148.75 | 223.63 | 146.54 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 113.09 | 1,180.13* | 672.00 | 233.89 | 176.45 | 170.96 | 291.93 | 93.62 |
| Indiana | 174.53 | 1,155.48 | 1,024.33 | 762.26 | 685.23 | 185.19 | 883.92 | 194.79 |
| Michigan | 86.30 | 884.10 | 781.97 | 646.74 | 449.13 | 201.11 | 253.75 | 85.89 |
| Ohio | 190.79 | 406.45 | 774.14 | 1,125.42 | 673.23 | 398.71 | 589.43 | 190.62 |
| Wisconsin | 260.54 | 723.70 | 1,041.94 | 720.27 | 769.05 | 389.53 | 423.40 | 258.27 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 190.26 | 636.70 | 681.18 | 1,040.15 | 952.82 | 338.18 | 497.00 | 187.79 |
| Kansas | 141.07 | 589.22 | 793.79 | 917.40 | 801.71 | 394.43 | 363.98 | 160.16 |
| Minnesota | 144.30 | 591.49 | 887.22 | 768.54 | 812.67 | 161.82 | 560.67 | 175.09 |
| Missouri | 107.93 | 743.51 | 785.22 | 636.66 | 749.74 | 217.05 | 453.04 | 116.16 |
| Nebraska | 415.65 | 1,532.86* | 956.06 |  | 889.69 | 629.06 | 901.71 | 475.49 |
| North Dakota | 136.23 | 657.00 | 839.64 | 689.36 | 799.26 | 778.63 | 566.20 | 362.95 |
| South Dakota | 206.48 | 927.11 | 711.33 | 993.59 | 678.13 | 608.14 | 288.82 | 502.45 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 220.26 | 368.40 | 715.37 | 646.06 | 720.16 | 466.55 | 272.26 | 250.63 |
| District of Columbia | 234.30 | 693.74 | 898.61 | 164.37 | 310.01 | 378.60 | 98.33 | 304.24 |
| Florida | 102.69 | 320.38 | 613.27 | 145.00 | 515.68 | 89.93 | 152.17 | 142.33 |
| Georgia | 161.50 | 649.87 | 945.53 | 406.09 | 705.69 | 203.33 | 371.28 | 127.65 |
| Maryland | 27.87 | 392.76 | 622.30 | 323.21 | 155.54 | 90.77 | 97.80 | 44.28 |
| North Carolina | 166.51 | 373.73 | 793.59 | 822.83 | 855.60 | 210.70 | 231.82 | 220.49 |
| South Carolina | 161.80 | 756.61 | 930.35 | 908.99 | 1,019.70 | 439.36 | 566.68 | 420.56 |
| Virginia | 154.93 | 688.82 | 447.26 | 470.80 | 798.45 | 339.18 | 402.58 | 186.93 |
| West Virginia | 231.59 | 1,046.88 | 564.84 | 951.77 | 1,168.71 | 528.65 | 328.02 | 427.02 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 267.04 | 645.45 | 611.86 | 808.92 | 719.77 | 419.07 | 443.69 | 287.82 |
| Kentucky | 166.09 | 358.27 | 1,096.20 | 1,194.92 | 630.58 | 157.96 | 304.59 | 160.62 |
| Mississippi | 534.15 | 1,726.08 | 852.44 | 891.53 | 1,099.09 | 736.29 | 1,282.79* | 667.64 |
| Tennessee | 217.01 | 917.43 | 691.70 | 659.42 | 1,166.34 | 126.73 | 628.77 | 198.15 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 140.32 | 760.07 | 829.91 | 1,021.40 | 1,143.03 | 405.33 | 529.16 | 154.57 |
| Louisiana | 153.00 | 946.13* | 1,087.58 | 762.21 | 955.45 | 375.37 | 626.66 | 385.98 |
| Oklahoma | 136.01 | 980.91 | 764.29* | 668.84 | 725.28 | 375.47 | 701.72 | 144.84 |
| Texas | 141.98 | 642.31 | 1,266.61 | 526.43 | 616.98 | 180.70 | 362.93 | 130.24 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 198.65 | 1,457.80 | 665.22 | 716.00 | 621.70 | 392.88 | 523.32 | 188.73 |
| Colorado | 132.60 | 615.61 | 679.63 | 492.94 | 443.68 | 157.31 | 311.30 | 105.79 |
| Idaho | 806.32 | 1,247.06 | 2,656.31* | 1,626.33* | 2,786.38* | 580.17 | 1,494.58 | 809.95 |
| Montana | 423.29 | 806.34 | 685.08 | 1,045.76 | 933.51 | 962.28 | 535.05 | 743.29 |
| Nevada | 207.73 | 909.68 | 1,110.61 | 758.66 | 698.47 | 191.78 | 567.45 | 186.54 |
| New Mexico | 108.72 | 539.86 | 743.54 | 211.74 | 402.77 | 342.69 | 250.15 | 135.87 |
| Utah | 158.46 | 538.11 | 635.38 | 473.86 | 325.59 | 357.42 | 318.63 | 276.83 |
| Wyoming | 825.37 | 749.53 | 1,207.87 | 856.89 |  | 933.49 | 844.30 | 883.64 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 918.88 | 758.95* | 1,635.40* | 1,500.55* |  | 751.40 | 1,462.77 | 731.22 |
| California | 72.99 | 245.21 | 134.46 | 115.22 | 90.81 | 80.07 | 91.81 | 73.83 |
| Hawaii | 57.83 | 88.44 | 240.73 | 74.33 | 103.54 | 175.62 | 89.80 | 91.27 |
| Oregon | 178.57 | 662.29 | 938.60 | 704.41 | 376.97 | 293.18 | 571.91 | 227.30 |
| Washington | 93.86 | 615.35 | 957.45 | 832.77 | 744.73 | 128.82 | 198.84 | 135.62 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.b(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 3,791 | 4,115 | 3,670 | 3,785 | 3,780 | 3,769 | 3,836 | 3,780 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3,796 | 4,397 | 3,840 | 3,678 | 4,048 | 3,691 | 4,005 | 3,733 |
| Maine | 3,969 | 4,261 | 3,619 | 3,848 | 4,269 | 3,829 | 3,854 | 4,007 |
| Massachusetts | 4,148 | 5,243 | 4,486 | 4,400 | 3,766 | 4,118 | 4,833 | 4,049 |
| New Hampshire | 4,264 | 3,881 | 3,505 | 4,037 | 4,231 | 4,473 | 3,693 | 4,435 |
| Rhode Island | 4,261 | 4,106 | 5,039 | 4,413 | 3,787 | 4,546 | 4,498 | 4,220 |
| Vermont | 4,158 | 5,023 | 3,953 | 3,942 | 4,537 | 3,851 | 4,135 | 4,164 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 4,010 | 4,337 | 3,101 | 3,491 | 4,350 | 4,101 | 3,447 | 4,159 |
| New York | 3,933 | 4,396 | 4,195 | 4,320 | 3,903 | 3,791 | 4,151 | 3,893 |
| Pennsylvania | 3,623 | 3,676 | 3,661 | 3,788 | 3,502 | 3,630 | 3,758 | 3,590 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3,975 | 4,510 | 4,235 | 3,538 | 4,339 | 3,880 | 4,296 | 3,894 |
| Indiana | 3,580 | 3,489 | 3,140 | 3,450 | 3,471 | 3,713 | 3,505 | 3,595 |
| Michigan | 4,152 | 4,265 | 3,999 | 3,675 | 3,950 | 4,311 | 3,933 | 4,216 |
| Ohio | 3,796 | 4,434 | 3,199 | 3,935 | 4,277 | 3,564 | 3,663 | 3,829 |
| Wisconsin | 3,966 | 3,818 | 3,583 | 4,387 | 4,018 | 3,924 | 3,894 | 3,987 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3,594 | 3,913 | 3,135 | 3,621 | 4,143 | 3,411 | 3,431 | 3,634 |
| Kansas | 3,756 | 3,548 | 4,229 | 3,500 | 3,353 | 3,952 | 3,767 | 3,753 |
| Minnesota | 3,857 | 3,090 | 3,480 | 3,550 | 4,161 | 3,957 | 3,387 | 3,981 |
| Missouri | 3,604 | 3,841 | 3,460 | 3,680 | 3,177 | 3,671 | 3,713 | 3,572 |
| Nebraska | 3,897 | 3,880 | 3,820 | 3,307 | 3,873 | 4,098 | 3,695 | 3,944 |
| North Dakota | 3,673 | 3,493 | 2,776 | 3,442 | 4,420 | 3,415 | 3,209 | 3,736 |
| South Dakota | 3,410 | 3,625 | 3,010 | 3,934 | 3,178 | 3,437 | 3,312 | 3,444 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3,784 | 3,659 | 3,731 | 4,379 | 3,948 | 3,630 | 3,893 | 3,764 |
| District of Columbia | 4,403 | 4,524 | 4,464 | 4,231 | 4,842 | 4,122 | 4,328 | 4,436 |
| Florida | 3,873 | 3,701 | 3,688 | 4,800 | 3,700 | 3,781 | 3,881 | 3,872 |
| Georgia | 3,376 | 4,117 | 2,943 | 3,377 | 3,447 | 3,330 | 3,545 | 3,348 |
| Maryland | 3,843 | 4,828 | 3,814 | 3,527 | 3,715 | 3,829 | 4,189 | 3,770 |
| North Carolina | 3,489 | 3,690 | 3,284 | 3,366 | 3,510 | 3,509 | 3,492 | 3,488 |
| South Carolina | 3,786 | 4,094 | 4,165 | 3,476 | 3,840 | 3,752 | 4,032 | 3,735 |
| Virginia | 3,997 | 5,123 | 3,617 | 4,051 | 3,683 | 3,772 | 4,517 | 3,804 |
| West Virginia | 3,647 | 3,229 | 3,520 | 3,809 | 3,861 | 3,464 | 3,857 | 3,606 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3,459 | 3,296 | 3,217 | 3,214 | 3,778 | 3,333 | 3,204 | 3,528 |
| Kentucky | 3,607 | 3,272 | 3,425 | 3,124 | 3,669 | 3,848 | 3,325 | 3,689 |
| Mississippi | 3,591 | 3,431 | 3,436 | 4,127 | 3,475 | 3,568 | 3,496 | 3,617 |
| Tennessee | 3,622 | 3,576 | 3,484 | 3,509 | 3,865 | 3,588 | 3,496 | 3,648 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 3,182 | 4,020 | 3,960 | 2,988 | 3,613 | 2,911 | 3,591 | 3,096 |
| Louisiana | 3,486 | 3,544 | 2,810 | 3,980 | 3,585 | 3,451 | 3,299 | 3,531 |
| Oklahoma | 3,749 | 4,419 | 3,943 | 3,494 | 3,767 | 3,678 | 3,842 | 3,717 |
| Texas | 3,799 | 4,770 | 4,174 | 4,059 | 3,364 | 3,696 | 4,330 | 3,662 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3,384 | 3,614 | 3,068 | 3,182 | 3,362 | 3,423 | 3,333 | 3,396 |
| Colorado | 3,785 | 4,083 | 3,527 | 4,136 | 3,924 | 3,632 | 3,961 | 3,734 |
| Idaho | 3,527 | 3,057 | 3,949 | 3,288 | 3,818 | 3,415 | 3,398 | 3,585 |
| Montana | 3,856 | 4,112 | 3,639 | 3,818 | 3,934 | 3,836 | 3,882 | 3,844 |
| Nevada | 3,973 | 3,894 | 4,257 | 3,489 | 4,319 | 3,992 | 3,839 | 3,997 |
| New Mexico | 3,558 | 3,635 | 3,785 | 3,408 | 4,153 | 3,267 | 3,625 | 3,544 |
| Utah | 3,088 | 2,891 | 3,010 | 3,228 | 2,730 | 3,249 | 2,917 | 3,121 |
| Wyoming | 3,883 | 4,362 | 3,701 | 3,408 | 3,897 | 3,896 | 4,046 | 3,844 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4,297 | 5,076 | 3,286 | 4,625 | 4,017 | 4,356 | 4,331 | 4,287 |
| California | 4,036 | 4,173 | 3,805 | 3,719 | 4,140 | 4,075 | 3,907 | 4,068 |
| Hawaii | 3,202 | 3,599 | 3,383 | 2,931 | 3,261 | 3,145 | 3,267 | 3,167 |
| Oregon | 3,716 | 3,822 | 3,625 | 3,530 | 3,677 | 3,780 | 3,612 | 3,756 |
| Washington | 3,634 | 3,605 | 3,649 | 3,552 | 3,474 | 3,827 | 3,579 | 3,655 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $25-99$ employees | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 16.96 | 122.27 | 65.18 | 84.34 | 38.55 | 36.35 | 73.96 | 23.11 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 136.17 | 514.22 | 463.59 | 616.01 | 485.10 | 157.31 | 311.78 | 108.61 |
| Maine | 84.11 | 193.21 | 585.78 | 531.74 | 408.92 | 182.22 | 173.65 | 106.53 |
| Massachusetts | 174.26 | 1,054.49 | 1,086.15 | 868.47 | 634.21 | 310.98 | 414.55 | 174.17 |
| New Hampshire | 252.28 | 916.75 | 418.79 | 766.94 | 550.76 | 375.70 | 445.99 | 282.48 |
| Rhode Island | 198.51 | 245.75 | 1,096.58 | 727.31 | 408.84 | 355.00 | 235.80 | 205.67 |
| Vermont | 109.45 | 464.82 | 736.08 | 776.63 | 535.58 | 118.94 | 319.59 | 128.97 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 172.85 | 181.01 | 608.36 | 584.90 | 264.24 | 259.74 | 231.98 | 189.46 |
| New York | 78.44 | 175.52 | 473.37 | 252.19 | 240.17 | 98.12 | 116.04 | 86.48 |
| Pennsylvania | 88.14 | 180.93 | 415.71 | 426.95 | 136.40 | 112.54 | 132.68 | 102.81 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 103.89 | 400.24 | 435.26 | 284.33 | 190.74 | 149.81 | 264.87 | 132.27 |
| Indiana | 83.91 | 538.56 | 468.82 | 583.98 | 296.62 | 95.66 | 223.83 | 125.36 |
| Michigan | 127.62 | 251.37 | 459.93 | 409.85 | 161.05 | 248.83 | 169.06 | 168.00 |
| Ohio | 90.80 | 631.13 | 203.88 | 339.98 | 265.16 | 129.29 | 202.43 | 78.63 |
| Wisconsin | 66.55 | 381.19 | 511.85 | 313.81 | 219.43 | 105.15 | 208.14 | 110.83 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 71.19 | 295.97 | 409.73 | 297.15 | 233.64 | 100.48 | 184.71 | 102.88 |
| Kansas | 152.01 | 218.49 | 575.52 | 267.07 | 240.42 | 192.56 | 181.67 | 173.09 |
| Minnesota | 147.28 | 371.44 | 265.77 | 540.39 | 180.66 | 202.35 | 170.71 | 161.27 |
| Missouri | 137.24 | 286.47 | 464.48 | 284.14 | 398.15 | 152.65 | 200.59 | 139.06 |
| Nebraska | 82.67 | 473.31 | 719.79 | 477.28 | 300.67 | 143.84 | 220.49 | 129.50 |
| North Dakota | 247.73 | 606.84 | 653.58 | 822.81 | 810.26 | 219.36 | 229.59 | 259.55 |
| South Dakota | 92.32 | 198.15 | 573.46 | 646.33 | 311.82 | 274.27 | 101.95 | 143.26 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 188.19 | 448.72 | 323.05 | 639.39 | 570.75 | 218.97 | 219.13 | 205.89 |
| District of Columbia | 143.45 | 312.88 | 374.14 | 477.85 | 324.75 | 110.32 | 211.09 | 167.93 |
| Florida | 190.14 | 218.65 | 527.53 | 471.10 | 254.06 | 223.44 | 161.79 | 246.83 |
| Georgia | 80.10 | 329.75 | 527.34 | 534.96 | 453.50 | 99.37 | 236.30 | 106.42 |
| Maryland | 108.78 | 339.53 | 500.63 | 232.96 | 281.12 | 114.34 | 184.81 | 103.55 |
| North Carolina | 62.31 | 423.67 | 531.28 | 584.74 | 162.01 | 92.11 | 199.64 | 97.30 |
| South Carolina | 183.80 | 207.41 | 710.73 | 558.05 | 300.32 | 255.61 | 144.77 | 211.10 |
| Virginia | 167.44 | 1,258.13 | 469.56 | 226.05 | 532.72 | 87.87 | 384.91 | 109.53 |
| West Virginia | 202.66 | 449.96 | 820.21 | 233.70 | 166.59 | 292.02 | 335.98 | 175.39 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 123.59 | 215.41 | 378.92 | 191.14 | 568.29 | 103.14 | 77.43 | 150.57 |
| Kentucky | 106.49 | 312.22 | 476.53 | 217.35 | 117.43 | 146.54 | 278.08 | 130.07 |
| Mississippi | 198.60 | 564.86 | 758.41 | 653.62 | 436.68 | 121.90 | 419.78 | 225.85 |
| Tennessee | 110.57 | 232.75 | 521.79 | 210.13 | 288.99 | 121.92 | 164.72 | 126.87 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 174.14 | 521.70 | 461.95 | 299.77 | 287.79 | 168.29 | 209.69 | 192.75 |
| Louisiana | 109.53 | 536.80 | 694.59 | 661.54 | 409.41 | 374.91 | 216.81 | 99.61 |
| Oklahoma | 139.44 | 518.01 | 485.88 | 202.72 | 222.55 | 254.25 | 226.53 | 140.76 |
| Texas | 118.43 | 578.70 | 385.79 | 405.85 | 245.70 | 168.74 | 270.14 | 125.60 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 72.81 | 237.99 | 426.26 | 540.50 | 202.98 | 124.87 | 193.32 | 107.52 |
| Colorado | 144.70 | 308.68 | 417.01 | 502.79 | 173.39 | 165.11 | 242.23 | 138.06 |
| Idaho | 124.34 | 208.52 | 325.17 | 385.34 | 582.01 | 98.97 | 169.68 | 153.62 |
| Montana | 123.09 | 368.56 | 218.72 | 607.45 | 127.38 | 393.62 | 347.90 | 148.38 |
| Nevada | 187.21 | 456.37 | 909.98 | 307.70 | 661.05 | 279.42 | 269.76 | 180.35 |
| New Mexico | 200.44 | 417.63 | 841.62 | 492.06 | 632.79 | 107.50 | 234.09 | 223.90 |
| Utah | 136.43 | 362.90 | 721.20 | 307.52 | 298.56 | 106.96 | 142.50 | 157.16 |
| Wyoming | 193.19 | 685.16 | 991.61 | 702.20 | 346.50 | 407.57 | 347.00 | 239.42 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 286.49 | 717.41 | 764.28 | 569.16 | 195.47 | 443.52 | 286.26 | 340.60 |
| California | 128.36 | 253.28 | 481.68 | 157.06 | 225.70 | 178.73 | 157.68 | 144.74 |
| Hawaii | 101.77 | 202.88 | 366.73 | 353.87 | 196.79 | 301.19 | 126.14 | 157.51 |
| Oregon | 108.02 | 215.76 | 336.84 | 583.41 | 309.08 | 142.24 | 231.38 | 122.17 |
| Washington | 89.29 | 213.73 | 202.29 | 120.53 | 103.55 | 162.45 | 154.97 | 81.56 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix. establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 3,749 | 3,936 | 3,901 | 3,536 | 3,892 | 3,592 | 3,833 | 3,674 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 4,433 | 4,163 | 4,398 | 3,450 | 4,045 | 5,048 | 4,001 | 4,771 |
| Maine | 3,679 | 3,227 | 4,011 | 3,953 | 4,746 | 3,372 | 3,602 | 3,814 |
| Massachusetts | 4,455 | 4,752 | 5,175* | 3,448 | 2,813 | 4,584 | 4,801 | 4,336 |
| New Hampshire | 2,828 | 2,538 | 5,100 | 4,320* | 4,757 | 1,399* | 3,318 | 2,201* |
| Rhode Island | 4,356 | 4,616 | 4,763 | 3,906 | 3,734 | 5,397 | 4,546 | 4,058 |
| Vermont | 3,917 | 3,676 | 3,617 | 4,545 | 3,799 | 4,028 | 3,627 | 4,101 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 4,329 | 4,263 | 5,378* | 4,657* |  | 3,956 | 4,553 | 4,094 |
| New York | 3,937 | 4,323 | 3,803 | 3,517 | 3,410 | 4,459 | 3,922 | 3,950 |
| Pennsylvania | 3,541 | 3,329 | 3,638 | 3,314 | 5,449 | 2,755 | 3,459 | 3,610 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3,590 | 4,143 | 2,481 | 3,626 | 3,661 | 3,429 | 3,710 | 3,465 |
| Indiana | 3,752 | 2,298 | 3,245* | 4,967 | 3,655* | 4,349 | 3,387 | 4,050 |
| Michigan | 4,186 | 4,910 | 4,451 | 4,531 | 3,885 | 3,578 | 4,604 | 3,790 |
| Ohio | 3,911 | 3,973 | 3,373 | 3,621 | 5,424* | 4,072 | 3,657 | 4,179 |
| Wisconsin | 4,256 | 5,146 | 4,654 | 4,347 | 5,097 | 3,457 | 4,764 | 3,880 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 4,063 | 4,289 | 5,067 | 4,155 | 2,205* | 3,659 | 4,433 | 3,205 |
| Kansas | 3,941 | 3,341 | 2,780 | 5,037 | 3,498 | 5,406 | 4,266 | 3,551 |
| Minnesota | 3,893 | 4,128 | 3,612 | 3,937 | 3,899 | 3,574 | 4,035 | 3,812 |
| Missouri | 2,956 | 4,112 | 2,180* |  | 1,282* | 3,027 | 3,101 | 2,874 |
| Nebraska | 2,543 | 2,205 | 4,318 | 2,887* | 5,809 | 1,291* | 2,429 | 2,845 |
| North Dakota | 2,632 | 3,437 | 3,802 | 2,591 | 2,924 | 1,751* | 3,371 | 2,164 |
| South Dakota | 3,493 | 3,401 | 3,282 | 3,132 | 3,442 | 3,711 | 3,324 | 3,591 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3,250 | 6,028 | 3,059 | 4,471 | 3,791 | 1,588* | 4,088* | 2,627 |
| District of Columbia | 4,202 | 6,627 | 4,919* | 3,503 | 2,182* | 3,775 | 5,578 | 3,285 |
| Florida | 3,518 | 3,853 | 4,800* | 3,600* | 2,003* | 3,443 | 3,888 | 3,357 |
| Georgia | 3,556 | 3,108 | 4,260* | 3,756* | 3,456* | 3,603 | 3,387 | 3,632 |
| Maryland | 3,621 | 4,639 | 4,536 | 3,525 | 3,930 | 2,850 | 4,404 | 3,396 |
| North Carolina | 4,202 | 4,235 | 4,948 | 3,621 * | 3,600* | 4,157 | 4,067 | 4,317 |
| South Carolina | 3,476 | 3,454 | 3,512 | 3,394* | 3,225 | 3,791 | 3,362 | 3,554 |
| Virginia | 3,946 | 4,594 | 5,487 | 3,523 | 4,072 | 2,738 | 4,194 | 3,637 |
| West Virginia | 4,212 | 3,790 | 4,572 | 4,865* | 4,124 | 4,316 | 4,222 | 4,185 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3,175 | 3,940 | 3,103 | 2,956 | 2,742 | 2,605 | 3,468 | 2,510 |
| Kentucky | 3,422 | 3,429 | 2,955 | 3,150 | 2,226 | 3,698 | 3,241 | 3,577 |
| Mississippi | 3,076 | 3,262 | 4,788* | 3,536 | 4,111* | 2,019 | 3,686 | 2,388 |
| Tennessee | 3,722 | 5,170 | 3,102 | 4,792* | 3,416 | 3,297 | 3,963 | 3,680 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 3,191 | 4,884 | 2,668 | 3,350* | 3,840* | 2,702 | 3,553 | 2,842 |
| Louisiana | 5,998 | 6,398 | 7,419* |  |  | 3,226 | 7,065 | 3,226 |
| Oklahoma | 3,425 | 5,945 | 3,257 | 3,902* | 1,525 | 2,170* | 4,986 | 1,960* |
| Texas | 4,110 | 4,730 | 4,302 | 3,195 | 6,431 | 3,380 | 4,545 | 3,709 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3,797 | 2,798* | 3,327* | 2,544* | 5,273* | 3,543 | 2,894 | 4,169 |
| Colorado | 3,559 | 3,851 | 4,440 | 1,560* | 3,366 | 3,343 | 4,243 | 3,295 |
| Idaho | 2,683 | 3,374 | 1,146 | 2,510* | 1,820 | 2,915 | 2,185 | 2,795 |
| Montana | 3,225 | 3,750 | 3,491* | 3,159 | 2,368* | 3,213 | 3,564 | 3,023 |
| Nevada | 3,265 | 3,013 | 2,700* | 1,892* | 3,671 * | 4,751 | 3,003 | 4,170 |
| New Mexico | 3,200 | 5,771 | 3,232 | 4,948 | 1,554* | 2,425 | 4,822 | 2,590 |
| Utah | 2,712 | 2,614 | 3,358 | 2,400* |  | 2,694 | 2,743 | 2,694 |
| Wyoming | 3,663 | 3,343 | 3,485 | 4,275 | 4,476 | 3,499 | 3,534 | 3,857 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4,627 | 4,921 | 5,223 | 4,198 | 4,667 | 4,798 | 4,619 | 4,635 |
| California | 3,615 | 3,893 | 3,206 | 3,380 | 2,630 | 3,921 | 3,511 | 3,748 |
| Hawaii | 2,969 | 3,152 | 3,078 | 2,643 | 3,171 | 3,863 | 2,836 | 3,274 |
| Oregon | 3,871 | 2,171* | 4,575 | 2,644 | 4,956 | 4,517 | 3,096 | 4,489 |
| Washington | 3,361 | 3,503 | 3,215 | 3,591 | 2,954 | 3,144 | 3,394 | 3,278 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 55.33 | 100.67 | 162.98 | 75.11 | 233.23 | 97.48 | 77.52 | 87.22 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 386.84 | 769.11 | 1,236.31 | 912.62 | 1,163.61 | 1,011.59 | 739.45 | 854.47 |
| Maine | 302.86 | 401.40 | 950.27 | 1,103.37 | 1,242.69 | 922.82 | 288.27 | 854.74 |
| Massachusetts | 460.40 | 845.65 | 1,582.53* | 1,027.96 | 782.81 | 1,295.54 | 918.91 | 940.12 |
| New Hampshire | 447.46 | 720.46 | 1,229.49 | 1,366.10* | 1,385.08 | 820.33* | 655.68 | 803.58 * |
| Rhode Island | 259.97 | 311.70 | 1,040.47 | 937.28 | 888.12 | 1,514.59 | 254.84 | 488.64 |
| Vermont | 344.16 | 1,002.14 | 1,023.23 | 1,203.12 | 1,065.51 | 1,058.47 | 921.43 | 855.66 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1,164.67 | 942.02 | 1,620.96* | 1,397.98* | . | 1,096.54 | 1,168.10 | 1,064.72 |
| New York | 202.00 | 501.56 | 808.30 | 757.04 | 736.81 | 769.70 | 158.31 | 360.21 |
| Pennsylvania | 481.56 | 777.72 | 686.13 | 785.55 | 1,037.85 | 628.97 | 547.56 | 627.73 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 325.10 | 944.38 | 718.52 | 910.84 | 1,027.07 | 893.89 | 606.09 | 643.63 |
| Indiana | 603.33 | 506.99 | 1,130.86* | 1,397.61 | 1,099.98* | 747.53 | 837.75 | 697.14 |
| Michigan | 205.52 | 446.04 | 1,070.88 | 1,338.48 | 960.80 | 562.87 | 428.92 | 493.00 |
| Ohio | 284.66 | 693.90 | 954.78 | 1,020.49 | 1,715.22* | 893.73 | 382.82 | 676.13 |
| Wisconsin | 750.91 | 1,476.34 | 1,222.16 | 1,303.25 | 1,489.84 | 685.69 | 1,015.50 | 609.60 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 389.21 | 766.60 | 1,425.22 | 1,091.20 | 732.88* | 1,030.44 | 425.15 | 783.48 |
| Kansas | 381.69 | 672.76 | 783.41 | 1,381.97 | 1,043.20 | 1,547.25 | 632.84 | 755.93 |
| Minnesota | 278.21 | 625.42 | 838.07 | 858.81 | 458.47 | 770.77 | 563.43 | 220.81 |
| Missouri | 729.04 | 1,133.75 | 659.99* |  | 392.59* | 813.80 | 796.91 | 713.94 |
| Nebraska | 671.73 | 525.67 | 1,189.50 | 868.99* | 1,623.95 | 544.00 * | 613.57 | 740.97 |
| North Dakota | 355.51 | 278.94 | 834.86 | 555.84 | 702.72 | 654.55* | 255.41 | 390.69 |
| South Dakota | 268.30 | 668.25 | 945.84 | 873.74 | 1,029.97 | 905.64 | 466.97 | 594.20 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 764.57 | 1,718.43 | 793.69 | 1,170.38 | 864.50 | 845.39* | 1,571.12* | 648.38 |
| District of Columbia | 732.49 | 1,976.52 | 1,476.35* | 1,045.55 | 689.94* | 884.42 | 1,466.16 | 623.21 |
| Florida | 478.52 | 571.73 | 1,517.89* | 1,138.42* | 733.32* | 721.14 | 567.88 | 709.84 |
| Georgia | 701.13 | 877.47 | 1,347.13* | 1,187.75* | 1,092.88* | 972.10 | 890.06 | 817.42 |
| Maryland | 561.29 | 1,260.94 | 1,352.52 | 1,053.65 | 911.82 | 789.52 | 1,047.33 | 754.90 |
| North Carolina | 784.08 | 972.26 | 1,394.68 | 1,403.05* | 1,138.42* | 1,068.58 | 833.63 | 1,128.52 |
| South Carolina | 361.39 | 706.87 | 981.99 | 1,069.75* | 925.68 | 878.61 | 421.58 | 741.82 |
| Virginia | 271.55 | 988.13 | 1,438.30 | 989.29 | 1,014.37 | 586.46 | 802.67 | 339.60 |
| West Virginia | 272.67 | 582.56 | 1,071.76 | 1,538.37* | 1,116.40 | 1,145.65 | 356.67 | 876.75 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 171.81 | 519.01 | 735.93 | 570.70 | 592.44 | 720.27 | 97.83 | 521.56 |
| Kentucky | 276.94 | 285.18 | 809.29 | 939.52 | 649.27 | 910.11 | 280.53 | 789.77 |
| Mississippi | 422.43 | 734.33 | 1,514.10* | 989.31 | 1,240.41 * | 549.60 | 733.83 | 585.42 |
| Tennessee | 240.86 | 1,545.87 | 925.15 | 1,443.73* | 1,018.91 | 444.52 | 1,042.21 | 431.13 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 508.21 | 1,118.59 | 735.28 | 1,009.04* | 1,214.31* | 753.91 | 656.57 | 679.38 |
| Louisiana | 1,069.38 | 1,561.88 | 2,248.36* |  |  | 835.55 | 1,486.89 | 835.55 |
| Oklahoma | 451.08 | 1,498.04 | 893.85 | 1,170.83* | 443.79 | 727.51* | 1,096.83 | 662.04 * |
| Texas | 479.85 | 1,244.89 | 1,129.49 | 954.31 | 1,886.51 | 781.78 | 765.69 | 597.24 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 480.79 | 845.77* | 1,009.99* | 804.48* | 1,586.36* | 674.33 | 761.31 | 705.12 |
| Colorado | 260.20 | 857.86 | 1,154.25 | 493.32* | 911.78 | 805.29 | 670.51 | 651.12 |
| Idaho | 291.84 | 589.90 | 341.93 | 790.98* | 542.51 | 414.20 | 469.14 | 387.05 |
| Montana | 395.11 | 641.66 | 1,212.41* | 824.44 | 739.28* | 513.59 | 684.93 | 502.93 |
| Nevada | 493.81 | 822.31 | 853.81* | 584.47* | 1,113.18* | 1,287.51 | 688.26 | 1,110.45 |
| New Mexico | 883.40 | 1,654.49 | 906.98 | 1,480.83 | 633.27 * | 656.59 | 1,034.75 | 628.27 |
| Utah | 583.82 | 716.21 | 1,007.10 | 758.95* |  | 664.35 | 695.10 | 664.35 |
| Wyoming | 210.22 | 280.15 | 308.24 | 606.83 | 1,115.27 | 581.03 | 274.56 | 492.90 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 455.29 | 857.68 | 1,040.06 | 930.20 | 829.46 | 1,291.73 | 421.23 | 675.78 |
| California | 184.47 | 678.05 | 467.14 | 970.52 | 730.42 | 548.72 | 296.36 | 552.37 |
| Hawaii | 160.37 | 222.71 | 736.74 | 321.06 | 378.51 | 863.54 | 180.27 | 204.91 |
| Oregon | 357.75 | 710.64* | 1,152.49 | 634.83 | 1,212.25 | 895.90 | 463.52 | 769.72 |
| Washington | 275.66 | 769.12 | 651.18 | 1,064.25 | 880.50 | 802.66 | 444.26 | 623.09 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 671 | 473 | 550 | 678 | 730 | 702 | 547 | 711 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 773 | 849 | 759 | 942 | 700 | 723 | 826 | 753 |
| Maine | 892 | 911 | 730 | 855 | 731 | 1,048 | 792 | 932 |
| Massachusetts | 885 | 593 | 1,020 | 1,209 | 1,052 | 782 | 1,058 | 843 |
| New Hampshire | 944 | 853 | 1,091 | 915 | 1,114 | 853 | 1,005 | 917 |
| Rhode Island | 794 | 627 | 862* | 1,102 | 941 | 604 | 728 | 818 |
| Vermont | 744 | 873* | 769* | 671 | 806 | 689 | 769 | 733 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 613 | 279* | 690* | 661 | 889 | 595 | 476 | 664 |
| New York | 714 | 393 | 407 | 761 | 972 | 724 | 521 | 782 |
| Pennsylvania | 661 | 353 | 428* | 766 | 660 | 725 | 488 | 723 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 693 | 497 | 565 | 690 | 707 | 735 | 596 | 719 |
| Indiana | 646 | 499* | 505 | 605 | 509 | 768 | 518 | 676 |
| Michigan | 558 | 291 | 643 | 459* | 768 | 543 | 486 | 580 |
| Ohio | 687 | 605 | 741 | 757 | 841 | 606 | 623 | 705 |
| Wisconsin | 795 | 442 | 588 | 1,003 | 1,050 | 723 | 635 | 844 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 653 | 398 | 558 | 821 | 774 | 634 | 524 | 692 |
| Kansas | 887 | 611 | 989 | 1,143 | 864 | 859 | 942 | 869 |
| Minnesota | 759 | 734 | 450 | 905 | 772 | 776 | 660 | 788 |
| Missouri | 641 | 551* | 606 | 613 | 748 | 641 | 576 | 662 |
| Nebraska | 736 | 645 | 863 | 339 | 1,053 | 693 | 650 | 766 |
| North Dakota | 638 | 388* | 285* | 611 | 802 | 651 | 329* | 720 |
| South Dakota | 722 | 487* | 475 | 801 | 611 | 924 | 545 | 801 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 694 | 616* | 614 | 506* | 900 | 723 | 541 | 742 |
| District of Columbia | 634 | 501 | 462* | 318 | 787 | 772 | 469 | 702 |
| Florida | 723 | 578 | 507* | 756 | 732 | 759 | 650 | 743 |
| Georgia | 716 | 422* | 761 | 566 | 636 | 814 | 522 | 761 |
| Maryland | 804 | 1,087* | 466 | 1,072 | 887 | 740 | 815 | 801 |
| North Carolina | 674 | 138* | 642* | 621 * | 766 | 763 | 384 | 763 |
| South Carolina | 731 | 647 | 472* | 878 | 651 | 765 | 645 | 754 |
| Virginia | 735 | 520 * | 665 | 798 | 753 | 787 | 511* | 830 |
| West Virginia | 600 | 447 | 404* | 487 | 754 | 626 | 498 | 635 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 726 | 435 | 326* | 607 | 941 | 777 | 339 | 882 |
| Kentucky | 700 | 195 | 554 | 656 | 674 | 833 | 502 | 764 |
| Mississippi | 637 | 133* | 613* | 895 | 595 | 684 | 427 | 697 |
| Tennessee | 854 | 365* | 255 | 1,092 | 1,054 | 831 | 643 | 902 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 616 | 638* | 382* | 457* | 599 | 690 | 457 | 654 |
| Louisiana | 729 | 359 | 312* | 755 | 964 | 696 | 384 | 837 |
| Oklahoma | 575 | 252* | 596 | 362 | 700 | 649 | 401 | 633 |
| Texas | 663 | 566 | 844 | 577 | 625 | 690 | 631 | 673 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 662 | 440* | 625 | 377 | 982 | 635 | 499 | 703 |
| Colorado | 677 | 649 | 580 | 814 | 644 | 682 | 685 | 675 |
| Idaho | 682 | 271* | 1,028 | 234 | 697 | 801 | 554 | 728 |
| Montana | 582 | 514 | 512* | 491* | 755 | 604 | 462 | 643 |
| Nevada | 620 | 963 | 452* | 502 | 565 | 602 | 709 | 594 |
| New Mexico | 611 | 622 | 611 | 703 | 484* | 653 | 585 | 619 |
| Utah | 614 | 466* | 425* | 523 | 424* | 738 | 458 | 644 |
| Wyoming | 645 | 250 * | 558 | 814 | 692 | 746 | 510 | 728 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 535 | 388* | 488* | 555* | 428 | 636 | 523 | 540 |
| California | 554 | 358 | 364 | 513 | 571 | 631 | 409 | 606 |
| Hawaii | 311 | 56* | 129* | 209* | 261 | 566 | 126 * | 413 |
| Oregon | 427 | 458 | 395* | 261 | 441 | 473 | 431 | 426 |
| Washington | 427 | 257* | 626 | 281* | 359 | 536 | 418 | 431 * |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | employees | employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 7.83 | 31.85 | 35.41 | 23.28 | 21.80 | 11.50 | 16.82 | 11.24 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 48.20 | 226.40 | 142.89 | 182.51 | 59.36 | 73.89 | 141.54 | 63.82 |
| Maine | 89.33 | 172.40 | 117.77 | 175.30 | 120.05 | 152.86 | 114.03 | 120.96 |
| Massachusetts | 38.58 | 147.53 | 194.68 | 203.53 | 124.36 | 56.38 | 130.79 | 34.90 |
| New Hampshire | 49.97 | 195.01 | 198.86 | 110.37 | 122.89 | 59.28 | 114.14 | 77.50 |
| Rhode Island | 63.44 | 175.55 | 269.31* | 214.77 | 149.66 | 65.61 | 156.82 | 43.24 |
| Vermont | 100.72 | 269.55* | 233.09* | 156.67 | 164.75 | 154.65 | 197.78 | 115.29 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 57.62 | 103.47* | 219.48* | 82.61 | 106.14 | 61.37 | 68.57 | 60.87 |
| New York | 49.22 | 52.01 | 102.29 | 109.94 | 104.56 | 62.24 | 80.96 | 55.46 |
| Pennsylvania | 37.92 | 75.23 | 129.05* | 115.53 | 63.26 | 55.19 | 61.99 | 35.42 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 53.92 | 107.43 | 116.20 | 111.06 | 102.70 | 85.16 | 54.91 | 67.04 |
| Indiana | 59.14 | 158.92* | 145.19 | 160.34 | 148.20 | 88.96 | 82.79 | 64.87 |
| Michigan | 44.67 | 75.99 | 176.97 | 229.42* | 138.02 | 61.31 | 72.16 | 55.21 |
| Ohio | 31.37 | 130.88 | 201.11 | 214.68 | 60.40 | 41.01 | 103.22 | 34.21 |
| Wisconsin | 48.26 | 88.85 | 126.25 | 174.39 | 226.79 | 100.93 | 106.21 | 66.29 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 40.76 | 118.05 | 145.56 | 165.01 | 102.35 | 34.48 | 79.40 | 51.06 |
| Kansas | 64.36 | 116.31 | 272.50 | 184.11 | 204.01 | 85.25 | 175.96 | 52.47 |
| Minnesota | 67.28 | 136.83 | 124.06 | 145.19 | 101.82 | 74.64 | 105.41 | 60.51 |
| Missouri | 53.98 | 169.73* | 114.01 | 87.92 | 214.03 | 37.56 | 105.19 | 70.36 |
| Nebraska | 56.48 | 124.70 | 246.35 | 67.84 | 83.44 | 82.93 | 129.36 | 63.32 |
| North Dakota | 88.85 | 206.22* | 103.05* | 161.00 | 177.74 | 108.15 | 176.82* | 89.24 |
| South Dakota | 60.63 | 149.79* | 133.83 | 217.71 | 101.48 | 96.17 | 65.60 | 80.77 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 39.14 | 279.99* | 182.83 | 177.94* | 95.14 | 48.06 | 67.86 | 40.88 |
| District of Columbia | 48.95 | 110.02 | 140.69* | 73.63 | 130.52 | 79.35 | 91.94 | 82.49 |
| Florida | 63.61 | 117.88 | 211.73* | 155.49 | 63.05 | 86.02 | 94.84 | 64.09 |
| Georgia | 27.23 | 148.22* | 215.80 | 133.78 | 136.17 | 51.86 | 150.40 | 39.13 |
| Maryland | 53.87 | 331.71* | 115.60 | 209.22 | 140.06 | 64.46 | 86.79 | 58.69 |
| North Carolina | 55.83 | 102.43* | 248.08* | 198.87* | 108.95 | 58.87 | 104.48 | 51.07 |
| South Carolina | 47.14 | 164.54 | 351.15* | 155.99 | 146.89 | 50.84 | 114.82 | 52.11 |
| Virginia | 41.10 | 334.08* | 111.85 | 218.60 | 189.67 | 37.66 | 199.60* | 48.42 |
| West Virginia | 51.79 | 86.95 | 147.53* | 84.28 | 218.84 | 117.93 | 62.64 | 69.16 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 77.67 | 108.46 | 122.97* | 143.55 | 211.32 | 72.91 | 61.97 | 116.23 |
| Kentucky | 51.50 | 56.56 | 125.45 | 84.84 | 124.55 | 80.80 | 57.10 | 68.90 |
| Mississippi | 50.54 | 123.52* | 262.42* | 190.60 | 108.00 | 96.81 | 107.64 | 63.66 |
| Tennessee | 71.57 | 152.67* | 65.19 | 244.93 | 90.09 | 100.41 | 152.07 | 73.42 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 36.84 | 247.08* | 120.91* | 160.99* | 176.65 | 36.63 | 97.95 | 53.19 |
| Louisiana | 90.83 | 98.17 | 148.05* | 192.39 | 241.78 | 84.81 | 106.85 | 102.06 |
| Oklahoma | 34.12 | 414.73* | 146.81 | 86.02 | 32.06 | 61.90 | 98.58 | 45.35 |
| Texas | 48.55 | 136.84 | 210.82 | 101.47 | 84.20 | 56.01 | 110.40 | 39.39 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 32.16 | 189.58* | 136.81 | 108.91 | 147.57 | 18.18 | 124.52 | 32.46 |
| Colorado | 41.09 | 110.33 | 161.46 | 137.61 | 54.87 | 61.28 | 103.46 | 46.60 |
| Idaho | 42.97 | 110.38* | 254.55 | 59.33 | 185.90 | 52.99 | 107.24 | 64.64 |
| Montana | 73.78 | 125.28 | 189.64* | 156.24* | 196.54 | 149.03 | 101.61 | 109.68 |
| Nevada | 47.71 | 196.29 | 192.19* | 114.52 | 132.15 | 118.73 | 127.29 | 61.08 |
| New Mexico | 52.66 | 142.95 | 122.79 | 103.18 | 163.18* | 56.70 | 60.11 | 65.09 |
| Utah | 44.39 | 243.15* | 183.60* | 100.57 | 131.44* | 42.11 | 115.44 | 46.48 |
| Wyoming | 83.46 | 87.01* | 137.75 | 206.06 | 187.03 | 131.13 | 75.96 | 121.29 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 59.65 | 126.06* | 166.11* | 180.17* | 104.02 | 62.39 | 96.37 | 64.01 |
| California | 16.01 | 65.88 | 61.75 | 86.85 | 71.01 | 28.21 | 37.10 | 23.63 |
| Hawaii | 32.38 | 22.44 * | 55.95* | 125.19* | 41.20 | 70.11 | 50.28* | 36.91 |
| Oregon | 41.08 | 91.54 | 142.74* | 64.70 | 74.46 | 75.16 | 79.44 | 64.13 |
| Washington | 88.92 | 92.38* | 164.86 | 95.73* | 82.10 | 128.54 | 96.02 | 130.23 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 649 | 439 | 543 | 689 | 714 | 678 | 547 | 691 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 863 | . | . | . | . |  | 777 | 904 |
| Maine | 1,042 | . | . | . | . |  | 902 | 1,088 |
| Massachusetts | 919 | . |  |  |  |  | 976 | 900 |
| New Hampshire | 978 | . | . | . | . |  | 1,111 | 910 |
| Rhode Island | 661 | . | . | . |  |  | $664 *$ | 659 |
| Vermont | 789 | . | . | . | . | . | 824 | 759 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 616 | . | . | . | . | . | 437* | 724 |
| New York | 605 | . | . | . | . |  | 535 | 654 |
| Pennsylvania | 680 | . | . | . | . | . | 558 * | 747 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 609 | . | . | . | . | . | 453 | 644 |
| Indiana | 523* | . |  |  |  |  | 296* | 591 * |
| Michigan | 530 | . | . | . | . |  | 734* | 479 |
| Ohio | 674 | . | . | . | . | . | 616* | 694 |
| Wisconsin | 622 | . | . | . | . | . | 600 | 628 |
| West North Central: |  |  |  |  |  |  |  |  |
| Iowa | 681* | . | . | . | . | . | 518 | 721 * |
| Kansas | 814 | . | . | . | . | . | 797 | 819 |
| Minnesota | 658 | . | . | . | . |  | 594 | 676 |
| Missouri | 598 | . | . | . | . |  | 305* | 710 |
| Nebraska | 853 | . | . | . | . | . | 820* | 883 |
| North Dakota | 510 | . | . | . | . |  | 150* | 646 |
| South Dakota | 769 | . | . | . | . | . | 641 | 920 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 604 | . | . | . | . | . | 464 | 679 |
| District of Columbia | 553 | . |  |  | . |  | 539 | 557 |
| Florida | 750 | . | . | . | . | . | 536 | 844 |
| Georgia | 695 | . | . | . | . | . | 456* | 809 |
| Maryland | 680 | . | . | . | . | . | 624 | 710 |
| North Carolina | 847 | . | . | . | . | . | 512* | 935 |
| South Carolina | 787 | . | . | . | . | . | 650 | 834 |
| Virginia | 789 | . | . | . | . | . | 547 | 891 |
| West Virginia | 585 | . | . | . | . | . | 477* | 710 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 538 | . | . | . | . | . | 352* | 613* |
| Kentucky | 590 | . | . | . | . | . | 515* | 614 |
| Mississippi | 828 | . | . | . | . |  | 840 * | 825 |
| Tennessee | 833 | - | . | . | . | . | $224 *$ | 1,023 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 648 | . | . | . | . | . | 511* | 688 |
| Louisiana | 716 | . | . | . | . | . | 914 | 589 |
| Oklahoma | 643 | . | . | . | . | . | 603* | 648 |
| Texas | 854 | . | . | . | . | . | 949 | 814 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 668 | . | . | . | . | . | 672 | 667 |
| Colorado | 725 | . | . | . | . | . | 923 | 641 |
| Idaho | 1,409 | . | . | . | . | . | 912* | 1,490 |
| Montana | 960 | . | . | . | . | . | 562 | 1,276 |
| Nevada | 531 | . | . | . | . | . | 219* | 627 |
| New Mexico | 642 | . | . | . | . | . | 615 | 657 |
| Utah | 659 | . | . | . | . | . | 721* | 649 |
| Wyoming | 419 | . | . | . | . | . | 327 * | 553 * |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 653 | . | . | . | . | . | 494* | 840 |
| California | 477 | . | . | . | . | . | 363 | 526 |
| Hawaii | 288 | . | . | . | . | . | 139* | 341 |
| Oregon | 492 | . | - | . | . | . | 596* | 445 |
| Washington | 421 | - | . | . | . | . | 417* | 423 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 16.63 | 36.27 | 43.02 | 57.78 | 35.86 | 12.35 | 20.19 | 20.04 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 96.25 | . | . | . | . | . | 181.04 | 96.25 |
| Maine | 124.54 | . |  | . | . | . | 237.93 | 152.64 |
| Massachusetts | 65.75 | . | . | . | . | . | 180.42 | 61.03 |
| New Hampshire | 41.81 | . | . | . | . | . | 120.65 | 96.00 |
| Rhode Island | 187.76 |  |  | . | . |  | 254.81* | 114.41 |
| Vermont | 174.99 | . | . | . | . | . | 213.40 | 183.90 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 96.69 | . | . | . | . | . | 144.85* | 157.32 |
| New York | 62.66 | . | . | . | . | . | 83.79 | 73.33 |
| Pennsylvania | 120.50 | . | . | . | . | . | 195.25* | 117.25 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 61.15 | . | . | . | . | . | 119.50 | 61.77 |
| Indiana | 175.74* | . | . | . | . | . | 111.67* | 182.40 * |
| Michigan | 111.05 | . | . | . | . | . | 245.28* | 81.77 |
| Ohio | 96.78 | . | . | . | . | . | 381.44* | 31.82 |
| Wisconsin | 76.50 | . | . | . | . | . | 126.69 | 63.70 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 223.41* | . | . | . | . | . | 135.66 | 220.05* |
| Kansas | 139.15 | . | . | . | . | . | 180.81 | 193.92 |
| Minnesota | 78.33 | . | . | . | . | . | 175.20 | 108.80 |
| Missouri | 103.03 | . | . | . | . | . | 92.85* | 131.59 |
| Nebraska | 182.98 | . | . | . | . | . | 340.49* | 202.33 |
| North Dakota | 137.24 | . | . | . | . | . | 113.25* | 139.24 |
| South Dakota | 126.75 | . | . | . | . | . | 164.84 | 195.12 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 84.16 | . | . | . | . | . | 131.85 | 102.34 |
| District of Columbia | 54.23 | . | . | . | . | . | 145.45 | 72.27 |
| Florida | 80.07 | . | . | . | . | . | 95.01 | 100.14 |
| Georgia | 86.83 | . | . | . | . | . | 214.08* | 112.31 |
| Maryland | 69.98 | . | . | . | . | . | 126.89 | 64.57 |
| North Carolina | 134.72 | . | . | . | . | . | 173.07* | 148.28 |
| South Carolina | 37.56 | . | . | . | . | . | 166.94 | 107.28 |
| Virginia | 92.55 | . | . | . | . | . | 138.25 | 106.20 |
| West Virginia | 102.74 | . | . | . | . | . | 237.10* | 107.05 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 160.61 | . | . | . | . | . | 178.33* | 214.60* |
| Kentucky | 130.44 | . | . | . | . | . | 228.33* | 120.46 |
| Mississippi | 178.22 | . | . | . | . | . | 293.60* | 178.05 |
| Tennessee | 125.79 | . | . | . | . | . | 95.95* | 114.83 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 59.99 | . | . | . | . | . | 178.35* | 85.54 |
| Louisiana | 122.56 | . | . | . | . | . | 245.10 | 126.28 |
| Oklahoma | 118.79 | . | . | . | . | . | 194.53* | 109.55 |
| Texas | 97.73 | . | . | . | . | . | 159.48 | 108.42 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 69.36 | . | . | . | . | . | 196.25 | 112.36 |
| Colorado | 88.05 | . | . | . | . | . | 193.30 | 66.35 |
| Idaho | 356.63 | . | . | . | . | . | 300.15* | 403.88 |
| Montana | 231.83 | . | . | . | . | . | 148.63 | 333.41 |
| Nevada | 68.44 | . | . | . | . | . | 160.96* | 63.00 |
| New Mexico | 74.12 | . | . | . | . | . | 125.96 | 101.18 |
| Utah | 91.66 | . | . | . | . | . | 315.99* | 84.52 |
| Wyoming | 123.43 | . | . | . | . | . | 98.15* | 177.49* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 178.88 | . | . | . | . | . | 302.44* | 199.28 |
| California | 36.51 | . | . | . | . | . | 37.45 | 47.40 |
| Hawaii | 29.52 | . | . | . | . | . | 77.14* | 28.90 |
| Oregon | 106.54 | . | . | . | . | . | 179.56* | 131.97 |
| Washington | 67.02 | . | . | - | . | . | 147.69* | 79.22 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 682 | 457 | 541 | 669 | 735 | 713 | 535 | 719 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 757 | . | . | . | . | . | 836 | 734 |
| Maine | 795 | . | . | . | . | . | 737 | 814 |
| Massachusetts | 828 | . | . |  |  |  | 1,382 | 748 |
| New Hampshire | 938 | . | . | . |  |  | 1,055 | 903 |
| Rhode Island | 781 | . | . |  |  |  | 728 | 790 |
| Vermont | 729 | . | . | . | . | . | 674* | 744 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 624 | . | . | . | . | . | 564 | 640 |
| New York | 757 | . | . | . | . | . | 544* | 796 |
| Pennsylvania | 657 | . | . | . | . | . | 448 | 707 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 720 | . | . | . | . | . | 632 | 742 |
| Indiana | 697 | . | . | . | . | . | 632 | 710 |
| Michigan | 584 | . | . | . |  |  | 395 | 639 |
| Ohio | 690 | . | . | . | . |  | 590 | 715 |
| Wisconsin | 852 | . | . | . | . | . | 624 | 919 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 682 | . | . | . | . | . | 669 | 685 |
| Kansas | 871 | . | . | . | . | . | 814 | 887 |
| Minnesota | 792 | . | . | . | . |  | 685 | 820 |
| Missouri | 672 | . | . | . | . |  | 740 | 651 |
| Nebraska | 696 | . | . | . | . | . | 414* | 762 |
| North Dakota | 740 | . | . | . | . |  | 440* | 780 |
| South Dakota | 723 | . | . | . | . | . | 523 | 793 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 736 | . | . | . | . | . | 517* | 777 |
| District of Columbia | 663 | . | . | . | . |  | 409 | 773 |
| Florida | 709 | . | . | . | . |  | 750 | 702 |
| Georgia | 727 | . | . | . | . | . | 599 | 748 |
| Maryland | 901 | . | . | . | . | . | 1,045 | 870 |
| North Carolina | 644 | . | . | . | . |  | 317 | 740 |
| South Carolina | 751 | . | . | . | . |  | 649* | 772 |
| Virginia | 712 | . | . | . | . | . | 456 | 807 |
| West Virginia | 617 | . | . | . | . | . | 560 | 628 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 825 | . | . | . | . | . | 343* | 955 |
| Kentucky | 748 | . | . | . | . |  | 520 | 814 |
| Mississippi | 617 | . | . | . | . | . | 354* | 689 |
| Tennessee | 842 | . | - | . | . | . | 748 | 862 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 604 | . | . | . | . | . | 348* | 658 |
| Louisiana | 741 | . | . | . | . | . | 209* | 872 |
| Oklahoma | 573 | . | . | . | . | . | 375 | 641 |
| Texas | 609 | . | - | . | . | . | 484 | 641 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 649 | . | . | . | . | . | 473 | 691 |
| Colorado | 651 | . | . | . | . | . | 546 | 681 |
| Idaho | 601 | . | . | . | . | . | 557 | 621 |
| Montana | 552 | . | . | . | . | . | 460 | 594 |
| Nevada | 554 | . | . | . | . | . | 386 | 585 |
| New Mexico | 586 | . | . | . | . | . | 513 | 601 |
| Utah | 610 | . | . | . | . | . | 404 | 650 |
| Wyoming | 720 | . | . | . | . | . | 585* | 752 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 548 | . | . | . | . | . | 478 | 568 |
| California | 620 | . | . | . | . | . | 389 | 677 |
| Hawaii | 386 | . | . | . | . | . | 164* | 507 |
| Oregon | 376 | . | . | . | . | . | 243 | 426 |
| Washington | 419 | . | - | - | . | - | 405* | 424* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 9.57 | 38.56 | 47.63 | 26.51 | 29.60 | 15.77 | 21.07 | 13.33 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 60.09 | . | . | . | . | . | 157.35 | 47.66 |
| Maine | 88.23 |  |  |  |  |  | 136.67 | 107.71 |
| Massachusetts | 55.56 | . | . |  | . |  | 166.88 | 47.25 |
| New Hampshire | 75.59 |  | . | . | . | . | 235.11 | 101.14 |
| Rhode Island | 73.38 |  |  |  |  |  | 200.16 | 48.22 |
| Vermont | 122.00 | . | . | . | . | . | 266.04* | 119.45 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 61.76 | . | . | . | . | . | 69.92 | 63.76 |
| New York | 41.80 |  |  |  |  |  | 164.17* | 55.62 |
| Pennsylvania | 50.42 | . | . | . | . | . | 121.50 | 42.17 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 58.61 | . | . | . | . | . | 92.72 | 72.28 |
| Indiana | 51.78 |  | . | . | . | . | 82.91 | 53.58 |
| Michigan | 42.55 |  | . | . | . | . | 76.77 | 67.86 |
| Ohio | 29.63 | . | . | . | . | . | 71.65 | 38.37 |
| Wisconsin | 75.66 | . | . | . | . | . | 123.93 | 97.52 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 52.25 | . | . | . | . | . | 174.03 | 69.04 |
| Kansas | 69.47 |  |  |  | . | . | 146.89 | 83.25 |
| Minnesota | 74.02 |  | . | . | . | . | 106.46 | 69.33 |
| Missouri | 43.40 | . | . | . | . | . | 130.40 | 61.72 |
| Nebraska | 56.83 | . | . | . | . | . | 262.42* | 67.04 |
| North Dakota | 111.61 | . | . | . | . | . | 239.22* | 114.86 |
| South Dakota | 76.92 | . | . | . | . | . | 90.78 | 102.14 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 52.75 | . | . | . | . | . | 237.56* | 43.27 |
| District of Columbia | 64.69 | . | . | . | . | . | 112.54 | 134.38 |
| Florida | 67.88 | . | . | . | . | . | 166.45 | 71.92 |
| Georgia | 51.63 | . | . | . | . | . | 150.18 | 70.17 |
| Maryland | 68.07 | . | . | . | . | . | 175.83 | 73.88 |
| North Carolina | 54.82 | . | . | . | . | . | 80.67 | 59.24 |
| South Carolina | 65.29 | . | . | . | . | . | 209.63* | 77.46 |
| Virginia | 34.33 | . | . | . | . | . | 135.74 | 65.51 |
| West Virginia | 60.19 | - | . | . | . | . | 69.60 | 71.69 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 117.14 | . | . | . | . | . | 125.18* | 128.81 |
| Kentucky | 60.99 | . | . | . | . | . | 81.77 | 83.47 |
| Mississippi | 60.69 | . | . | . | . | . | 119.14* | 76.24 |
| Tennessee | 70.50 | . | . | . | . | . | 188.85 | 63.78 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 41.63 | . | . | . | . | . | 140.40* | 58.52 |
| Louisiana | 92.51 | . | . | . | . | . | 84.79* | 105.01 |
| Oklahoma | 34.86 | . | . | . | . | . | 82.56 | 52.90 |
| Texas | 46.03 | . | . | . | . | . | 123.21 | 41.70 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 44.65 | . | . | . | . | . | 103.00 | 33.97 |
| Colorado | 38.19 | . | . | . | . | . | 87.21 | 54.74 |
| Idaho | 63.69 | . | . | . | . | . | 112.90 | 78.99 |
| Montana | 70.25 | . | . | . | . | . | 97.76 | 112.72 |
| Nevada | 52.74 | . | . | . | . | . | 99.20 | 72.76 |
| New Mexico | 52.42 | . | . | . | . | . | 101.69 | 56.01 |
| Utah | 54.85 | . | . | . | . | . | 100.39 | 57.33 |
| Wyoming | 113.61 | . | . | . | . | . | 182.40* | 139.46 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 42.61 | . | . | . | . | . | 116.52 | 44.45 |
| California | 42.59 |  | . | . | . | . | 79.00 | 47.80 |
| Hawaii | 52.78 | . | , | . | . | . | 62.60* | 61.64 |
| Oregon | 37.67 | . | . | . | . | . | 61.77 | 54.25 |
| Washington | 108.69 |  |  |  | - |  | 128.27* | 165.39 * |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 660 | 609 | 619 | 703 | 753 | 653 | 608 | 705 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 502* | . | . | . | . |  | 943 | 157 * |
| Maine | 670 | . | . |  |  |  | 698 | 622 |
| Massachusetts | 986 |  |  |  |  |  | 671 * | 1,094 |
| New Hampshire | 750* | . | . | . | . |  | 457* | 1,125* |
| Rhode Island | 968 | . | . | . |  |  | 767* | 1,285 |
| Vermont | 714 | . | . | . | . |  | 891 | 601 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 422 | . | . | . | . | . | 153* | 702 |
| New York | 853 | . |  |  |  |  | 388* | 1,269 |
| Pennsylvania | 624 | . | . | . | . | . | 409* | 806 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 806 | . | . | . | . |  | 700 | 917 |
| Indiana | 366 | . |  |  |  |  | 366 | 365 |
| Michigan | 414 | . | . | . | . |  | 439* | 390 * |
| Ohio | 664 | . | . | . | . |  | 863 | 453 |
| Wisconsin | 805* | . | . | . | . | . | 816* | 797 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 270* | . | . | . | . | . | 92* | 683 * |
| Kansas | 1,277 | . | . | . |  |  | 1,711 | 757* |
| Minnesota | 684 | . | . | . | . |  | 620* | 721 |
| Missouri | 391* | . | . | . | . | . | 139* | 535 |
| Nebraska | 974 | . |  | . |  |  | 1,056 | 753 |
| North Dakota | 471* | . | . | . | . |  | 322* | 566 |
| South Dakota | 617 | . | . | . | . | . | 425* | 729 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 700* | . | . | . | . | . | 798* | 627 * |
| District of Columbia | 717 | . | . | . | . |  | 1,032* | 507 * |
| Florida | 719 | . | . | . | . | . | 710* | 723 |
| Georgia | 518* | . | . | . | . |  | . | 748 |
| Maryland | 549 | . | . | . | . |  | $524 *$ | 556 |
| North Carolina | 529* | . | . | . | . | . | 712* | 373 * |
| South Carolina | 442* | . | . | . | . | . | 622* | 318* |
| Virginia | 742* | . | . | . | . |  | 688* | 810 |
| West Virginia | 433 | . | . | . | . | . | 362* | 614 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 472 | . | . | . | . | . | 323* | 810 |
| Kentucky | 433 | . | . | . | . | . | 372* | 484 |
| Mississippi | 599* | . | . | . | . | . | 749* | 431 |
| Tennessee | 1,327 | . | . | . | . | . | 717* | 1,433 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 744* | . | . | . | . | . | 1,156* | 346* |
| Louisiana | 434* | . | . | . | . |  | 425* | 459* |
| Oklahoma | 424 | . | . | . | . | . | 448* | 401* |
| Texas | 695 | . | . | . | . | . | 793* | 604 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 827 | . | . | . | . | . | 90* | 1,131 |
| Colorado | 735 | . | . | . | . | . | 710* | 745 |
| Idaho | 495 | . | . | . | . | . | 331 | 532 |
| Montana | 513* | . | . | . | . | . | 410* | 574 * |
| Nevada | 1,449 | . | . | . | . | . | 1,695 | 598 |
| New Mexico | 685 | . | . | . | . | . | 827* | 632 |
| Utah | 295* | . | . | . | . | . | 32* | 454* |
| Wyoming | 585 | . | . | . | . | . | 513 | 695 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 490* | . | . | . | . | . | 584* | 408* |
| California | 667 | . | . | . | . | . | 756 | 553 * |
| Hawaii | 123* | . | . | . | . | . | 41* | 309 |
| Oregon | 582 |  |  |  | . | . | 839 | 377* |
| Washington | 553 | . | . | . | . | . | 481* | 737 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 29.04 | 90.14 | 78.72 | 86.21 | 65.22 | 43.73 | 46.96 | 32.09 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 171.34* | . | . | . | . | . | 282.89 | 178.54* |
| Maine | 128.18 |  | . |  | . |  | 176.08 | 184.95 |
| Massachusetts | 282.40 | . | . |  |  |  | 256.13* | 275.83 |
| New Hampshire | 231.19* | . | . |  |  |  | 252.49* | 346.10* |
| Rhode Island | 176.78 | . | . |  |  |  | 259.24* | 267.37 |
| Vermont | 129.60 | . | . | . | . |  | 244.31 | 132.62 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 102.99 | . | . | . | . | . | 73.66* | 171.89 |
| New York | 170.70 | . | . | . | . |  | 117.89* | 265.19 |
| Pennsylvania | 144.01 | . | . | . | . | . | 147.97* | 171.29 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 166.35 | . | . | . | . | . | 200.30 | 196.14 |
| Indiana | 84.90 |  | . |  |  |  | 99.76 | 92.32 |
| Michigan | 98.46 | . | . |  |  |  | 133.49* | 246.15* |
| Ohio | 120.92 | . | . | . | . |  | 187.33 | 85.48 |
| Wisconsin | 448.18* | . | . | . | . | . | 535.51 * | 153.45 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 110.58* | . | . | . | . | . | 44.80* | 293.62* |
| Kansas | 324.73 | . | . | . | . | . | 468.35 | 246.91* |
| Minnesota | 141.45 | . | . |  | . |  | 195.90* | 155.96 |
| Missouri | 203.56* | . | . | . | . |  | 211.32* | 119.05 |
| Nebraska | 270.53 |  | . | . | . |  | 292.34 | 193.93 |
| North Dakota | 165.39* | . | . | . | . |  | 176.06* | 166.91 |
| South Dakota | 139.25 | . | . | . | . |  | 216.56* | 148.51 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 288.24* | . | . | . | . | . | 515.24* | 231.61* |
| District of Columbia | 184.46 | . | . |  | . |  | 326.22* | 245.39* |
| Florida | 163.30 |  | . | . | . |  | 230.71* | 154.33 |
| Georgia | 210.69* | . | . | . | . | . |  | 224.14 |
| Maryland | 144.62 | . | . | . | . |  | 186.98* | 134.62 |
| North Carolina | 342.14* | . | . | . | . | . | 355.58* | 179.64 * |
| South Carolina | 150.82* | . | . | . | . | . | 276.49* | 179.70* |
| Virginia | 348.11* | . | . | . | . | . | 462.03* | 169.46 |
| West Virginia | 128.23 | . | . | . | . | . | 157.07* | 161.25 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 121.84 | . | . | . | . | . | 143.69* | 189.53 |
| Kentucky | 121.46 | . | . | . | . | . | 169.60* | 115.86 |
| Mississippi | 223.90* | . | . | . | . |  | 467.34* | 125.52 |
| Tennessee | 248.26 | . | - | . | . | . | 231.23* | 354.92 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 525.97* | . | . | . | . | . | 557.23* | 279.63* |
| Louisiana | 144.35* | . | . | . | . | . | 219.11* | 139.23* |
| Oklahoma | 112.12 | . | . | . | . | . | 274.68* | 311.45* |
| Texas | 121.68 | . | . | . | . | . | 288.98* | 124.85 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 183.60 | . | . | . | . | . | 251.43* | 213.21 |
| Colorado | 120.59 | . | . | . | . | . | 270.35 * | 158.25 |
| Idaho | 51.56 | . | . | . | . | . | 85.08 | 92.47 |
| Montana | 177.85* | . | . | . | . | . | 184.77* | 228.54* |
| Nevada | 306.31 | . | . | . | . | . | 457.32 | 145.78 |
| New Mexico | 195.51 | . | . | . | . | . | 426.91 * | 182.95 |
| Utah | 93.54* | . | . | . | . | . | 30.00* | 164.53* |
| Wyoming | 107.65 | . | . | . | . | . | 110.56 | 130.81 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 212.62* | . | . | . | . | . | 219.06* | 212.69* |
| California | 152.70 |  | . | . | . | . | 215.03 | 331.03* |
| Hawaii | 55.08* |  | . | . | . | . | 27.31 * | 77.10 |
| Oregon | 155.39 |  |  |  | . |  | 225.00 | 140.30* |
| Washington | 114.23 |  |  |  |  |  | 154.13* | 170.14 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { 100-999 } \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.1\% | 11.8\% | 15.0\% | 18.6\% | 19.8\% | 19.1\% | 14.5\% | 19.3\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 20.0\% | 19.8\% | 19.7\% | 23.9\% | 18.2\% | 19.2\% | 21.3\% | 19.5\% |
| Maine | 21.7\% | 21.1\% | 17.8\% | 21.5\% | 17.4\% | 25.8\% | 19.1\% | 22.7\% |
| Massachusetts | 21.4\% | 12.3\%* | 23.1\% | 29.3\% | 27.2\% | 19.0\% | 23.5\% | 20.8\% |
| New Hampshire | 23.1\% | 22.4\% | 27.0\% | 23.4\% | 27.1\% | 20.2\% | 25.9\% | 22.0\% |
| Rhode Island | 18.2\% | 11.7\%* | 18.1\% | 26.5\% | 25.0\% | 13.5\% | 14.8\% | 19.7\% |
| Vermont | 18.3\% | 19.9\% | 19.8\%* | 16.5\% | 18.4\% | 18.0\% | 19.1\% | 17.9\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 15.8\% | 6.7\%* | 20.4\%* | 17.8\% | 20.8\% | 15.4\% | 13.1\% | 16.7\% |
| New York | 18.5\% | 9.3\% | 10.4\% | 19.1\% | 26.1\% | 19.1\% | 13.2\% | 20.4\% |
| Pennsylvania | 18.0\% | 9.3\% | 11.2\%* | 20.3\% | 17.8\% | 20.3\% | 12.8\% | 20.0\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 18.4\% | 11.7\% | 14.5\% | 20.5\% | 17.9\% | 19.6\% | 14.8\% | 19.4\% |
| Indiana | 18.0\% | 13.2\%* | 15.4\% | 17.5\%* | 14.7\% | 20.9\% | 14.2\% | 18.9\% |
| Michigan | 14.2\% | 6.7\% | 16.6\% | 12.7\%* | 21.0\% | 13.6\% | 12.3\% | 14.9\% |
| Ohio | 18.2\% | 14.0\% | 23.0\% | 19.1\% | 20.1\% | 17.0\% | 16.5\% | 18.6\% |
| Wisconsin | 20.2\% | 11.6\% | 14.5\% | 22.9\% | 26.5\% | 19.2\% | 15.9\% | 21.6\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 18.3\% | 10.1\%* | 17.6\% | 22.1\% | 19.6\% | 18.9\% | 14.7\% | 19.4\% |
| Kansas | 23.9\% | 17.0\% | 25.8\%* | 30.9\% | 25.6\% | 22.3\% | 24.7\% | 23.6\% |
| Minnesota | 19.9\% | 20.8\% | 13.1\%* | 25.4\% | 19.4\% | 19.9\% | 18.7\% | 20.2\% |
| Missouri | 18.0\% | 14.1\% | 18.8\% | 17.1\% | 22.2\% | 18.0\% | 15.8\% | 18.8\% |
| Nebraska | 19.7\% | 21.4\% | 22.4\%* | 10.4\%* | 26.9\% | 17.5\% | 19.5\% | 19.8\% |
| North Dakota | 19.1\% | 11.6\%* | 9.0\%* | 20.0\% | 20.7\% | 21.0\% | 10.2\%* | 21.4\% |
| South Dakota | 20.9\% | 13.3\%* | 13.5\%* | 21.1\% | 19.3\% | 26.9\% | 15.6\% | 23.4\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 18.1\% | 13.9\%* | 15.4\% | 12.1\% | 22.1\% | 20.5\% | 12.9\% | 20.0\% |
| District of Columbia | 15.0\% | 11.2\% | 10.5\% | 7.8\% | 18.4\% | 18.7\% | 11.0\% | 16.7\% |
| Florida | 19.0\% | 15.0\% | 13.6\% | 18.0\% | 18.9\% | 20.6\% | 17.0\% | 19.5\% |
| Georgia | 21.5\% | 12.0\% | 22.5\% | 17.9\% | 18.5\% | 24.5\% | 15.2\% | 23.0\% |
| Maryland | 21.6\% | 25.8\% | 12.8\% | 30.7\% | 24.0\% | 19.9\% | 21.2\% | 21.7\% |
| North Carolina | 19.0\% | 3.7\%* | 18.5\% | 18.5\% | 21.8\% | 21.2\% | 10.9\% | 21.5\% |
| South Carolina | 19.4\% | 16.1\% | 11.5\%* | 25.4\% | 17.3\% | 20.3\% | 16.5\% | 20.2\% |
| Virginia | 19.0\% | 11.1\%* | 17.6\% | 21.2\% | 20.7\% | 21.2\% | 12.2\%* | 22.3\% |
| West Virginia | 16.3\% | 12.2\% | 10.9\%* | 12.5\% | 19.4\% | 18.0\% | 12.8\% | 17.5\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 21.3\% | 12.7\% | 10.2\%* | 19.5\% | 25.6\% | 23.3\% | 10.3\% | 25.4\% |
| Kentucky | 19.8\% | 6.2\% | 16.2\% | 20.6\% | 19.1\% | 22.2\% | 15.2\% | 21.1\% |
| Mississippi | 17.7\% | 3.8\%* | 17.6\%* | 22.7\% | 17.0\% | 19.0\% | 12.1\%* | 19.2\% |
| Tennessee | 23.5\% | 9.9\%* | 8.0\%* | 31.3\% | 25.9\% | 23.2\% | 19.2\% | 24.4\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 18.9\% | 15.8\%* | 10.3\%* | 14.4\%* | 16.5\% | 23.0\% | 12.6\% | 20.7\% |
| Louisiana | 20.9\% | 9.0\%* | 8.9\%* | 20.6\% | 27.0\% | 20.9\% | 10.7\% | 24.3\% |
| Oklahoma | 15.8\% | 5.3\%* | 15.6\%* | 10.8\% | 19.4\% | 18.3\% | 10.2\% | 17.8\% |
| Texas | 17.5\% | 12.3\% | 19.8\% | 14.2\% | 18.2\% | 19.2\% | 14.5\% | 18.6\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 19.2\% | 11.7\%* | 18.5\% | 12.0\% | 28.0\% | 18.5\% | 14.3\% | 20.5\% |
| Colorado | 18.4\% | 15.8\% | 15.8\% | 21.2\% | 17.1\% | 19.3\% | 17.4\% | 18.7\% |
| Idaho | 19.9\% | 8.4\%* | 28.2\% | 7.0\% | 17.1\% | 25.5\% | 16.2\% | 21.2\% |
| Montana | 15.8\% | 13.5\% | 14.4\%* | 13.5\% | 20.7\% | 16.3\% | 12.6\% | 17.4\% |
| Nevada | 16.0\% | 26.9\% | 10.8\%* | 14.5\% | 14.0\%* | 15.2\% | 19.4\% | 15.1\% |
| New Mexico | 18.0\% | 16.8\% | 16.4\% | 21.2\% | 13.3\%* | 20.6\% | 16.1\% | 18.6\% |
| Utah | 20.2\% | 15.5\%* | 14.9\%* | 16.6\% | 15.3\% | 23.6\% | 15.5\% | 21.1\% |
| Wyoming | 17.2\% | 6.9\%* | 15.4\% | 21.5\%* | 17.4\%* | 19.9\% | 14.0\% | 19.0\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 12.2\% | 7.8\%* | 12.3\%* | 12.5\%* | 9.9\% | 14.6\% | 11.7\% | 12.5\% |
| California | 15.7\% | 9.7\% | 11.2\% | 16.0\% | 17.0\% | 16.8\% | 12.1\% | 16.9\% |
| Hawaii | 10.0\% | 1.7\%* | 3.9\%* | 7.4\%* | 8.4\% | 18.1\% | 4.0\%* | 13.3\% |
| Oregon | 11.5\% | 13.1\% | 10.2\%* | 7.7\% | 11.8\% | 12.4\% | 12.0\% | 11.3\% |
| Washington | 11.8\% | 7.1\%* | 17.5\% | 7.7\%* | 10.2\% | 14.6\% | 11.6\% | 11.9\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.23\% | 0.82\% | 1.04\% | 0.70\% | 0.68\% | 0.38\% | 0.52\% | 0.35\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.12\% | 4.78\% | 3.38\% | 4.41\% | 1.56\% | 2.19\% | 3.50\% | 1.53\% |
| Maine | 2.35\% | 2.56\% | 3.29\% | 4.82\% | 2.49\% | 4.43\% | 2.31\% | 3.19\% |
| Massachusetts | 1.02\% | 4.14\%* | 5.02\% | 2.85\% | 2.83\% | 1.10\% | 3.50\% | 1.09\% |
| New Hampshire | 1.04\% | 4.44\% | 4.65\% | 3.03\% | 2.79\% | 1.17\% | 2.83\% | 1.99\% |
| Rhode Island | 1.70\% | 4.34\%* | 5.10\% | 4.90\% | 3.19\% | 1.89\% | 3.66\% | 0.85\% |
| Vermont | 2.40\% | 4.42\% | 6.02\% * | 3.90\% | 3.90\% | 3.94\% | 3.75\% | 3.01\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.64\% | 2.78\% * | 7.64\%* | 4.96\% | 2.83\% | 2.01\% | 2.32\% | 1.64\% |
| New York | 1.21\% | 1.21\% | 2.99\% | 3.18\% | 2.86\% | 1.56\% | 2.06\% | 1.43\% |
| Pennsylvania | 0.99\% | 2.06\% | 3.51\%* | 3.97\% | 1.96\% | 1.50\% | 1.70\% | 0.87\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.49\% | 2.25\% | 3.62\% | 4.46\% | 2.49\% | 2.07\% | 1.26\% | 1.70\% |
| Indiana | 1.66\% | 5.65\%* | 4.57\% | 5.32\%* | 3.29\% | 2.28\% | 3.02\% | 1.88\% |
| Michigan | 1.10\% | 1.68\% | 4.53\% | 5.60\%* | 3.64\% | 1.76\% | 1.93\% | 1.68\% |
| Ohio | 0.70\% | 3.07\% | 5.96\% | 4.64\% | 1.71\% | 1.27\% | 2.29\% | 0.68\% |
| Wisconsin | 1.13\% | 2.12\% | 2.88\% | 3.75\% | 5.17\% | 2.23\% | 2.16\% | 1.61\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.05\% | 3.28\%* | 5.11\% | 4.55\% | 3.02\% | 1.17\% | 1.83\% | 1.23\% |
| Kansas | 1.53\% | 2.80\% | 9.06\%* | 5.05\% | 5.67\% | 2.16\% | 3.57\% | 1.23\% |
| Minnesota | 1.30\% | 3.67\% | 3.93\%* | 4.10\% | 2.60\% | 1.33\% | 2.60\% | 1.06\% |
| Missouri | 1.67\% | 4.10\% | 2.85\% | 2.65\% | 4.69\% | 1.71\% | 2.62\% | 1.95\% |
| Nebraska | 1.94\% | 4.94\% | 8.59\% * | 3.41\%* | 2.44\% | 2.63\% | 3.94\% | 1.75\% |
| North Dakota | 2.48\% | 3.95\%* | 4.83\%* | 5.27\% | 5.09\% | 3.10\% | 3.74\%* | 2.97\% |
| South Dakota | 1.70\% | 4.01\%* | 4.12\% * | 4.45\% | 2.96\% | 2.26\% | 1.79\% | 2.04\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.25\% | 6.22\%* | 3.32\% | 3.46\% | 2.56\% | 2.16\% | 1.63\% | 1.59\% |
| District of Columbia | 1.30\% | 2.17\% | 2.80\% | 1.68\% | 3.53\% | 2.35\% | 1.75\% | 2.33\% |
| Florida | 1.89\% | 3.15\% | 3.93\% | 3.43\% | 2.26\% | 2.54\% | 2.27\% | 1.97\% |
| Georgia | 0.97\% | 3.32\% | 5.86\% | 4.65\% | 3.99\% | 1.58\% | 3.58\% | 1.05\% |
| Maryland | 1.36\% | 6.79\% | 3.41\% | 5.72\% | 5.33\% | 1.50\% | 2.20\% | 1.58\% |
| North Carolina | 1.57\% | 2.60\% * | 5.08\% | 5.08\% | 3.65\% | 1.60\% | 2.88\% | 1.28\% |
| South Carolina | 1.53\% | 4.50\% | 10.12\%* | 5.69\% | 3.76\% | 1.99\% | 3.08\% | 1.86\% |
| Virginia | 0.99\% | 4.73\%* | 4.50\% | 5.49\% | 3.56\% | 0.75\% | 3.67\%* | 1.28\% |
| West Virginia | 1.42\% | 3.15\% | 4.46\% * | 2.11\% | 5.46\% | 2.39\% | 1.80\% | 1.78\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.55\% | 3.03\% | 3.97\%* | 4.33\% | 7.25\% | 2.15\% | 1.93\% | 3.70\% |
| Kentucky | 1.50\% | 1.74\% | 4.05\% | 2.67\% | 3.80\% | 1.99\% | 1.26\% | 1.82\% |
| Mississippi | 1.31\% | 4.29\%* | 8.15\%* | 6.10\% | 2.51\% | 2.37\% | 3.83\%* | 1.62\% |
| Tennessee | 1.48\% | 4.37\%* | 2.63\%* | 7.20\% | 3.72\% | 2.30\% | 4.41\% | 1.35\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.28\% | 5.19\%* | 3.18\%* | 4.70\%* | 3.90\% | 0.87\% | 2.44\% | 1.62\% |
| Louisiana | 2.57\% | 2.89\%* | 3.72\%* | 5.11\% | 7.38\% | 2.63\% | 2.89\% | 2.92\% |
| Oklahoma | 0.84\% | 5.32\%* | 5.29\%* | 2.20\% | 1.16\% | 1.51\% | 2.33\% | 0.95\% |
| Texas | 1.14\% | 3.60\% | 5.03\% | 3.14\% | 2.29\% | 1.22\% | 2.64\% | 0.96\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 0.87\% | 3.85\%* | 4.51\% | 3.43\% | 2.87\% | 0.82\% | 3.70\% | 0.86\% |
| Colorado | 1.08\% | 2.72\% | 4.24\% | 4.44\% | 1.92\% | 1.64\% | 2.74\% | 1.17\% |
| Idaho | 1.37\% | 3.97\%* | 6.53\% | 2.04\% | 3.93\% | 1.85\% | 2.96\% | 2.03\% |
| Montana | 1.82\% | 3.00\% | 5.68\%* | 3.77\% | 4.78\% | 4.12\% | 2.90\% | 2.71\% |
| Nevada | 1.16\% | 6.21\% | 4.11\%* | 3.96\% | 4.80\%* | 2.19\% | 3.71\% | 1.42\% |
| New Mexico | 1.95\% | 3.58\% | 4.49\% | 2.77\% | 6.60\% * | 1.67\% | 1.91\% | 2.38\% |
| Utah | 1.41\% | 5.79\% * | 5.05\% * | 3.62\% | 4.15\% | 1.67\% | 3.74\% | 1.29\% |
| Wyoming | 2.59\% | 2.86\%* | 4.01\% | 6.49\% * | 5.51\%* | 3.56\% | 2.20\% | 3.70\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.63\% | 3.47\% * | 5.19\%* | 4.03\%* | 2.87\% | 2.29\% | 2.26\% | 2.02\% |
| California | 0.61\% | 1.40\% | 2.10\% | 2.51\% | 2.04\% | 1.16\% | 1.09\% | 0.83\% |
| Hawaii | 1.04\% | 0.66\% * | 1.64\%* | 3.85\% * | 1.25\% | 2.49\% | 1.40\%* | 1.29\% |
| Oregon | 1.12\% | 3.15\% | 3.17\%* | 1.75\% | 2.40\% | 2.16\% | 2.50\% | 1.98\% |
| Washington | 2.62\% | 2.33\%* | 4.37\% | 2.72\% * | 2.31\% | 4.05\% | 2.50\% | 4.06\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.6\% | 11.4\% | 15.2\% | 20.0\% | 20.8\% | 19.8\% | 15.1\% | 20.1\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 22.3\% | . | . |  | . |  | 21.2\% | 22.7\% |
| Maine | 23.9\% | . | . |  | . |  | 19.0\% | 25.7\% |
| Massachusetts | 22.5\% |  |  |  |  |  | 22.6\% | 22.4\% |
| New Hampshire | 23.7\% | . | . |  |  |  | 26.9\% | 22.1\% |
| Rhode Island | 13.9\%* | . | . | . |  |  | 10.8\%* | 16.8\% |
| Vermont | 20.0\% | . | . | . | . |  | 20.4\% | 19.5\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 17.4\% | . | . | . | . |  | 11.9\%* | 20.9\% |
| New York | 16.4\% | . | . |  | . |  | 14.1\% | 18.0\% |
| Pennsylvania | 17.9\% | . | . | . | . |  | 14.0\% | 20.2\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 18.9\% | . | . | . | . |  | 13.5\% | 20.1\% |
| Indiana | 14.6\% | . |  |  |  |  | 7.2\%* | 17.3\% |
| Michigan | 15.8\% | . | . | . |  |  | 19.6\%* | 14.7\% |
| Ohio | 18.5\% | . | . | . | . |  | 14.1\%* | 20.4\% |
| Wisconsin | 16.6\% | . | . | . | . |  | 15.0\% | 17.1\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 21.0\% | . | . | . | . | . | 17.6\% | 21.7\% |
| Kansas | 23.6\% | . | . | . | . |  | 22.2\% | 24.0\% |
| Minnesota | 18.8\% | . | . | . | . |  | 17.2\% | 19.2\% |
| Missouri | 16.9\% | . | . |  | . |  | 8.5\%* | 20.2\% |
| Nebraska | 24.4\% | . | . | . | . |  | 20.7\%* | 28.9\% |
| North Dakota | 15.9\% | . | . |  | . |  | 5.1\%* | 19.6\% |
| South Dakota | 21.2\% | . | . | . | . | . | 15.9\% | 29.2\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 14.7\% | . | . | . | . | . | 10.2\% | 17.5\% |
| District of Columbia | 14.7\% | . |  |  |  |  | 14.1\% | 14.9\% |
| Florida | 20.3\% | . | . | . | . |  | 14.4\% | 22.9\% |
| Georgia | 21.7\% | . | . | . | . |  | 13.8\%* | 25.6\% |
| Maryland | 19.5\% | . | . | . | . |  | 18.8\% | 19.9\% |
| North Carolina | 23.2\% | . | . | . | . |  | 14.8\%* | 25.3\% |
| South Carolina | 20.4\% | . | . | . | . | . | 16.4\% | 21.8\% |
| Virginia | 22.5\% | . | . | . | . | . | 15.6\% | 25.4\% |
| West Virginia | 15.8\% | . | . | . | . | . | 12.7\%* | 19.4\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 15.8\% | . | . | . | . | . | 11.1\%* | 17.5\% * |
| Kentucky | 17.9\% | . | . | . | . |  | 15.7\%* | 18.5\% |
| Mississippi | 20.9\% | . | . | . | . |  | 21.7\%* | 20.8\% |
| Tennessee | 22.6\% | - | . | . | . | . | 8.2\%* | 25.7\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 17.8\% | . | . | . | . | . | 13.7\% | 19.0\% |
| Louisiana | 24.2\% | . | . | . | . | . | 28.3\% | 21.1\% |
| Oklahoma | 20.0\% | . | . | . | . |  | 18.5\%* | 20.2\% |
| Texas | 23.5\% | . | . | . | . | . | 22.0\% | 24.2\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 18.9\% | . | . | . | . | . | 16.5\%* | 19.7\% |
| Colorado | 20.8\% | . | . | . | . |  | 24.2\% | 19.2\% |
| Idaho | 36.6\% | . | . | . | . |  | 15.3\%* | 42.6\% |
| Montana | 29.0\% | . | . | . | . | . | 20.9\% | 33.6\% |
| Nevada | 14.0\% | . | . | . | . | . | 5.4\%* | 16.9\% |
| New Mexico | 20.3\% | . | . | . | . | . | 17.5\% | 22.0\% |
| Utah | 22.3\% | . | . | . | . | . | 23.1\%* | 22.1\% |
| Wyoming | 12.4\%* | . | . | . | . | . | 9.6\%* | 16.3\% * |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 15.9\%* | . | . | . | . | . | 9.8\%* | 27.6\% |
| California | 15.8\% | . | . | . | . |  | 12.1\% | 17.3\% |
| Hawaii | 9.4\% | . | . | . | . | . | 4.3\%* | 11.3\% |
| Oregon | 13.7\% | . | - |  | . |  | 15.2\% | 13.0\% |
| Washington | 11.8\% | - | . | . | . | . | 10.9\%* | 12.2\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.49\% | 1.17\% | 1.25\% | 1.46\% | 1.08\% | 0.45\% | 0.65\% | 0.59\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.26\% | . | . | . | . | . | 5.49\% | 2.35\% |
| Maine | 2.78\% | . | . | . |  |  | 4.68\% | 3.61\% |
| Massachusetts | 1.63\% | . | . |  |  |  | 4.50\% | 1.56\% |
| New Hampshire | 1.13\% | . | . |  |  |  | 2.88\% | 2.55\% |
| Rhode Island | 4.34\%* | . | . |  |  |  | 6.27\%* | 2.31\% |
| Vermont | 4.30\% | . | . | . | . |  | 5.02\% | 4.47\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.66\% | . | . | . | . |  | 3.69\%* | 3.99\% |
| New York | 1.67\% | . | . | . | . | . | 2.16\% | 2.31\% |
| Pennsylvania | 2.91\% | . | . | . | . |  | 3.97\% | 2.97\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.99\% | . | . | . | . | . | 3.84\% | 1.98\% |
| Indiana | 4.26\% | . | . |  |  |  | 3.23\%* | 4.70\% |
| Michigan | 3.23\% | . | . | . |  |  | 6.73\%* | 2.78\% |
| Ohio | 1.91\% | . | . | . | . |  | 6.61\%* | 1.71\% |
| Wisconsin | 2.62\% | . | . | . | . | . | 3.93\% | 1.98\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 4.36\% | . | . | . | . | . | 4.82\% | 4.21\% |
| Kansas | 3.52\% | . | . | . | . |  | 4.01\% | 5.08\% |
| Minnesota | 2.21\% | . | . | . | . |  | 4.71\% | 2.99\% |
| Missouri | 2.67\% | . | . | . | . |  | 2.77\%* | 3.09\% |
| Nebraska | 4.90\% | . | . | . | . |  | 6.24\%* | 6.22\% |
| North Dakota | 4.17\% | . | . | . | . |  | 5.03\%* | 4.28\% |
| South Dakota | 3.33\% | . | . | . | - |  | 3.78\% | 5.89\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2.42\% | . | . | . | . | . | 3.03\% | 2.62\% |
| District of Columbia | 1.97\% | . | . |  |  |  | 4.03\% | 1.73\% |
| Florida | 2.17\% | . | . | . | . |  | 2.67\% | 2.78\% |
| Georgia | 3.35\% | . | . | . | . | . | 4.89\%* | 4.04\% |
| Maryland | 1.92\% | . | . | . | . |  | 3.77\% | 1.77\% |
| North Carolina | 3.22\% | . | . | . | . | . | 4.94\%* | 2.87\% |
| South Carolina | 1.26\% | . | . | . | . | . | 4.74\% | 2.90\% |
| Virginia | 2.12\% | . | . | . | . | . | 4.21\% | 2.33\% |
| West Virginia | 2.51\% | . | . | . | . | . | 4.41\%* | 2.82\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 4.24\% | . | . | . | . | . | 3.42\%* | 6.05\% * |
| Kentucky | 3.44\% | . | . | . | . | . | 6.00\%* | 3.11\% |
| Mississippi | 5.25\% | . | . | . | . |  | 8.18\%* | 5.30\% |
| Tennessee | 2.70\% | . | . | . | . | . | 3.01\%* | 2.32\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.82\% | . | . | . | . | . | 3.47\% | 2.37\% |
| Louisiana | 3.54\% | . | . | . | . | . | 7.41\% | 3.33\% |
| Oklahoma | 3.91\% | . | . | . | . | . | 6.96\%* | 3.27\% |
| Texas | 2.60\% | . | . | . | . | . | 4.95\% | 2.30\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.05\% | . | . | . | . | . | 5.09\%* | 2.76\% |
| Colorado | 2.14\% | . | . | . | . | . | 4.52\% | 1.92\% |
| Idaho | 9.55\% | . | . | . | . | . | 6.18\% * | 10.41\% |
| Montana | 5.76\% | . | . | . | . | . | 5.29\% | 8.46\% |
| Nevada | 2.78\% | . | . | . | . | . | 6.60\%* | 2.54\% |
| New Mexico | 2.68\% | . | . | . | . | . | 2.62\% | 3.46\% |
| Utah | 3.09\% | . | . | . | . | . | 7.37\%* | 3.04\% |
| Wyoming | 3.73\%* | . | . | . | . | . | 2.99\% * | 5.20\% * |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 5.52\%* | . | . | . | . | . | 5.89\%* | 6.58\% |
| California | 1.35\% | . | . | . | . |  | 1.35\% | 1.70\% |
| Hawaii | 0.91\% | . | . | . | . | . | 1.98\%* | 1.08\% |
| Oregon | 2.79\% | . |  |  |  |  | 4.56\% | 3.28\% |
| Washington | 1.94\% |  |  |  |  |  | 3.92\%* | 2.76\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.0\% | 11.1\% | 14.8\% | 17.7\% | 19.4\% | 18.9\% | 14.0\% | 19.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 19.9\% | . | . | . | . |  | 20.9\% | 19.6\% |
| Maine | 20.0\% | . | . | . | . |  | 19.1\% | 20.3\% |
| Massachusetts | 20.0\% | . | . | . |  |  | 28.6\% | 18.5\% |
| New Hampshire | 22.0\% | . | . | . |  |  | 28.6\% | 20.4\% |
| Rhode Island | 18.3\% | . | . | . | . |  | 16.2\% | 18.7\% |
| Vermont | 17.5\% | . | . | . | . | . | 16.3\% * | 17.9\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 15.6\% | . | . | . | . | . | 16.4\% | 15.4\% |
| New York | 19.2\% | . | . | . | . | . | 13.1\% | 20.5\% |
| Pennsylvania | 18.1\% | . | . | . | . | . | 11.9\% | 19.7\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 18.1\% | . | . | . | . | . | 14.7\% | 19.1\% |
| Indiana | 19.5\% | . | . | . | . |  | 18.0\% | 19.7\% |
| Michigan | 14.1\% | . | . | . | . |  | 10.0\% | 15.2\% |
| Ohio | 18.2\% | . | . | . | . | . | 16.1\% | 18.7\% |
| Wisconsin | 21.5\% | . | . | . | . | . | 16.0\% | 23.0\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 19.0\% | . | . | . | . | . | 19.5\% | 18.8\% |
| Kansas | 23.2\% | . | . | . | . | . | 21.6\% | 23.6\% |
| Minnesota | 20.5\% | . | . | - | . |  | 20.2\% | 20.6\% |
| Missouri | 18.6\% | . | . | . | . |  | 19.9\% | 18.2\% |
| Nebraska | 17.9\% | . | . | . | . | . | 11.2\%* | 19.3\% |
| North Dakota | 20.1\% | . | . | . | . |  | 13.7\%* | 20.9\% |
| South Dakota | 21.2\% | . | . | . | . | . | 15.8\% | 23.0\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 19.5\% | . | . | . | . | . | 13.3\%* | 20.7\% |
| District of Columbia | 15.1\% | . | . | . | . |  | 9.4\% | 17.4\% |
| Florida | 18.3\% | . | . | . | . | . | 19.3\% | 18.1\% |
| Georgia | 21.5\% | . | . | . | . | . | 16.9\% | 22.3\% |
| Maryland | 23.4\% | . | . | . | . | . | 24.9\% | 23.1\% |
| North Carolina | 18.5\% | . | . | . | . | . | 9.1\% | 21.2\% |
| South Carolina | 19.8\% | . | . | . | . | . | 16.1\%* | 20.7\% |
| Virginia | 17.8\% | . | . | . | . | . | 10.1\%* | 21.2\% |
| West Virginia | 16.9\% | . | . | . | . | . | 14.5\% | 17.4\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 23.9\% | . | . | . | . | . | 10.7\%* | 27.1\% |
| Kentucky | 20.7\% | . | . | . | . | . | 15.7\% | 22.1\% |
| Mississippi | 17.2\% | . | . | . | . |  | 10.1\%* | 19.1\% |
| Tennessee | 23.2\% | - | . | . | . | - | 21.4\% | 23.6\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 19.0\% | . | . | . | . | . | 9.7\%* | 21.2\% |
| Louisiana | 21.3\% | . | . | . | . | . | 6.3\%* | 24.7\% |
| Oklahoma | 15.3\% | . | . | . | . | . | 9.8\% | 17.3\% |
| Texas | 16.0\% | . | . | . | . | . | 11.2\% | 17.5\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 19.2\% | . | . | . | . | . | 14.2\% | 20.3\% |
| Colorado | 17.2\% | . | . | . | . | . | 13.8\% | 18.3\% |
| Idaho | 17.0\% | . | . | . | . | . | 16.4\% | 17.3\% |
| Montana | 14.3\% | . | . | . | . | . | 11.9\% | 15.4\% |
| Nevada | 13.9\% | . | . | . | . | . | 10.0\% | 14.6\% |
| New Mexico | 16.5\% | . | . | . | . | . | 14.2\% | 16.9\% |
| Utah | 19.8\% | . | . | . | . | . | 13.9\% | 20.8\% |
| Wyoming | 18.6\% | . | . | - | . | . | 14.5\% | 19.6\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 12.8\% | . | . | . | . | . | 11.0\% | 13.3\% |
| California | 15.4\% | . | . | . | . | . | 10.0\% | 16.6\% |
| Hawaii | 12.1\% | . | . | . | . | . | 5.0\%* | 16.0\% |
| Oregon | 10.1\% | . | . | . | . |  | 6.7\% | 11.4\% |
| Washington | 11.5\% | - | . | . | . | . | 11.3\% | 11.6\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.24\% | 1.04\% | 1.43\% | 0.76\% | 0.92\% | 0.46\% | 0.65\% | 0.38\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.46\% | . | . | . | . | . | 3.93\% | 1.46\% |
| Maine | 2.60\% | . | . | . |  |  | 2.88\% | 3.21\% |
| Massachusetts | 1.11\% | . | . | . |  |  | 5.10\% | 1.21\% |
| New Hampshire | 1.95\% | . | . | . |  |  | 5.72\% | 2.59\% |
| Rhode Island | 1.60\% | . | . | . |  |  | 3.61\% | 1.31\% |
| Vermont | 2.95\% | . | . | . | . | . | 5.11\%* | 3.19\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.49\% | . | . | . | . |  | 2.36\% | 1.59\% |
| New York | 0.91\% | . | . | . | . | . | 3.75\% | 1.32\% |
| Pennsylvania | 1.24\% | . | . | . | . |  | 3.16\% | 1.15\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.64\% | . | . | . | . | . | 1.56\% | 1.81\% |
| Indiana | 1.60\% | . | . | . |  |  | 2.75\% | 1.77\% |
| Michigan | 1.11\% | . | . | . |  |  | 1.86\% | 2.00\% |
| Ohio | 0.54\% | . | . | . | . |  | 1.98\% | 0.75\% |
| Wisconsin | 1.91\% | . | . | . | . | . | 2.58\% | 2.43\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.41\% | . | . | . | . | . | 4.35\% | 1.77\% |
| Kansas | 1.68\% | . | . | . | . |  | 3.55\% | 2.08\% |
| Minnesota | 1.48\% | . | . | . |  |  | 3.13\% | 1.21\% |
| Missouri | 1.27\% | . | . | . | . |  | 3.28\% | 1.70\% |
| Nebraska | 1.37\% | . | . | . | . |  | 9.50\%* | 1.79\% |
| North Dakota | 3.37\% | . | . | . | . |  | 4.92\%* | 3.60\% |
| South Dakota | 1.94\% | . | . | . | - | . | 2.92\% | 2.31\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.99\% | . | . | . | . | . | 6.19\%* | 1.59\% |
| District of Columbia | 1.45\% | . | . | . | . |  | 1.97\% | 2.80\% |
| Florida | 2.07\% | . | . | . | . |  | 3.10\% | 2.26\% |
| Georgia | 1.53\% | . | . | . | . |  | 3.97\% | 1.60\% |
| Maryland | 1.82\% | . | . | . | . |  | 3.72\% | 2.15\% |
| North Carolina | 1.51\% | . | . | . | . |  | 1.96\% | 1.47\% |
| South Carolina | 2.09\% | . | . | . | . | . | 5.05\%* | 2.48\% |
| Virginia | 1.22\% | . | . | . | . | . | 4.61\%* | 1.22\% |
| West Virginia | 1.70\% | . | . | . | . | . | 2.15\% | 1.92\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3.54\% | . | . | . | . | . | 3.84\%* | 3.91\% |
| Kentucky | 1.72\% | . | . | . | . | . | 2.08\% | 2.08\% |
| Mississippi | 1.57\% | . | . | . | . |  | 3.69\%* | 1.80\% |
| Tennessee | 1.66\% | . | . | . | . | . | 5.28\% | 1.31\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.59\% | . | . | . | . | . | 3.24\%* | 1.95\% |
| Louisiana | 2.55\% | . | . | . | . |  | 3.08\%* | 3.00\% |
| Oklahoma | 0.95\% | . | . | . | . | . | 2.12\% | 1.15\% |
| Texas | 1.07\% | . | . | . | . | . | 3.01\% | 1.21\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.62\% | . | . | . | . | . | 3.71\% | 1.45\% |
| Colorado | 1.19\% | . | . | . | . |  | 2.45\% | 1.49\% |
| Idaho | 2.02\% | . | . | . | . | . | 3.06\% | 2.58\% |
| Montana | 1.76\% | . | . | . | . | . | 2.92\% | 2.93\% |
| Nevada | 1.20\% | . | . | . | . | . | 2.86\% | 1.59\% |
| New Mexico | 1.77\% | . | . | . | . | . | 3.08\% | 1.96\% |
| Utah | 1.53\% | . | . | . | . | . | 3.52\% | 1.46\% |
| Wyoming | 2.90\% | . | . | . | . | . | 3.86\% | 3.79\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.16\% | . | . | . | . | . | 2.90\% | 1.45\% |
| California | 1.04\% | . | . | . | . |  | 2.03\% | 1.15\% |
| Hawaii | 1.77\% | . | . | . | . | . | 1.64\%* | 2.35\% |
| Oregon | 1.09\% | . | . |  | . |  | 1.63\% | 1.54\% |
| Washington | 3.13\% |  |  |  |  |  | 3.21\% | 4.80\% * |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 17.6\% | 15.5\% | 15.9\% | 19.9\% | 19.3\% | 18.2\% | 15.9\% | 19.2\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 11.3\%* |  |  | . | . |  | 23.6\% | 3.3\%* |
| Maine | 18.2\% |  | . | . | . |  | 19.4\% | 16.3\% |
| Massachusetts | 22.1\% |  |  |  |  |  | 14.0\%* | 25.2\% |
| New Hampshire | 26.5\% |  | . | . |  |  | 13.8\%* | 51.1\% |
| Rhode Island | 22.2\% |  | . | . |  |  | 16.9\%* | 31.7\% |
| Vermont | 18.2\% |  | . | . | . | . | 24.6\% | 14.7\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 9.7\% | . | . | . | . | . | 3.4\%* | 17.1\% |
| New York | 21.7\% |  | . | . | . |  | 9.9\%* | 32.1\% |
| Pennsylvania | 17.6\% | . | . | . | . | . | 11.8\% | 22.3\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 22.5\% | . | . | . | . | . | 18.9\% | 26.5\% |
| Indiana | 9.7\% |  |  |  | . |  | 10.8\% | 9.0\% |
| Michigan | 9.9\% |  | . | . | . |  | 9.5\% | 10.3\%* |
| Ohio | 17.0\% | . | . | . | . |  | 23.6\% | 10.8\% |
| Wisconsin | 18.9\% |  | . | . | . | . | 17.1\%* | 20.5\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 6.6\%* | . | . | . | . | . | 2.1\%* | 21.3\%* |
| Kansas | 32.4\% |  | . | . | . | . | 40.1\% | 21.3\%* |
| Minnesota | 17.6\% |  | . | . | . | . | 15.4\%* | 18.9\% |
| Missouri | 13.2\%* |  |  | . | . |  | 4.5\%* | 18.6\%* |
| Nebraska | 38.3\% | . | . | . | . | . | 43.5\% | 26.5\%* |
| North Dakota | 17.9\% |  |  | . | . |  | 9.5\%* | 26.2\% |
| South Dakota | 17.7\% | . | . | . | . | . | 12.8\%* | 20.3\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 21.5\%* | . | . | . | . | . | 19.5\%* | 23.9\% |
| District of Columbia | 17.1\% |  |  | . | . |  | 18.5\%* | 15.4\%* |
| Florida | 20.4\% |  | . | . | . | . | 18.3\%* | 21.5\%* |
| Georgia | 14.6\%* | . | . | . | . | . | . | 20.6\%* |
| Maryland | 15.2\%* | . | . | . | . | . | 11.9\%* | 16.4\% |
| North Carolina | 12.6\%* |  | . | . | . | . | 17.5\%* | 8.7\%* |
| South Carolina | 12.7\% | . | . | . | . | . | 18.5\%* | 8.9\%* |
| Virginia | 18.8\%* | . | . | . | . | . | 16.4\%* | 22.3\% |
| West Virginia | 10.3\%* | . | . | . | . | . | 8.6\%* | 14.7\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 14.9\%* | . | . | . | . | . | 9.3\%* | 32.3\%* |
| Kentucky | 12.6\% | . | . | . | . | . | 11.5\%* | 13.5\% |
| Mississippi | 19.5\%* |  |  | . | . |  | 20.3\%* | 18.0\% |
| Tennessee | 35.6\% | . | . | . | . | . | 18.1\%* | 38.9\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 23.3\%* | . | . | . | . | . | 32.5\%* | 12.2\%* |
| Louisiana | 7.2\%* | . | . | . | . | . | 6.0\%* | 14.2\%* |
| Oklahoma | 12.4\%* | . | . | . | . | . | 9.0\%* | 20.4\%* |
| Texas | 16.9\% | . | . | . | . | . | 17.4\%* | 16.3\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 21.8\% | . | . | . | . | . | 3.1\%* | 27.1\% |
| Colorado | 20.7\% |  | . | . | . | . | 16.7\%* | 22.6\% |
| Idaho | 18.4\% | . | . | . | . | . | 15.1\%* | 19.0\%* |
| Montana | 15.9\% | . | . | . | . | . | 11.5\%* | 19.0\%* |
| Nevada | 44.4\% | . | . | . | . | . | 56.5\% | 14.3\%* |
| New Mexico | 21.4\% |  | . | . | . | . | 17.1\%* | 24.4\% |
| Utah | 10.9\%* | . | . | . | . | . | 1.2\%* | 16.9\%* |
| Wyoming | 16.0\% | . | . | . | . | . | 14.5\% | 18.0\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 10.6\%* | . | . | . | . | . | 12.6\% | 8.8\%* |
| California | 18.4\% |  | . | . | . | . | 21.5\% | 14.7\%* |
| Hawaii | 4.1\%* | . | . | . | . | . | 1.5\%* | 9.4\% |
| Oregon | 15.0\%* |  |  | . | . | . | 27.1\% | 8.4\%* |
| Washington | 16.5\% | . | . | . | . | . | 14.2\%* | 22.5\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | employees | $25-99$ employees | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.62\% | 2.26\% | 1.96\% | 2.19\% | 2.58\% | 1.11\% | 1.13\% | 0.79\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3.98\%* | . | . | . | . | . | 6.69\% | 4.00\%* |
| Maine | 4.22\% | . | . | . | . |  | 4.80\% | 4.67\% |
| Massachusetts | 5.09\% | . | . | . |  |  | 5.59\%* | 5.91\% |
| New Hampshire | 7.01\% | . | . | . |  |  | 4.34\%* | 13.72\% |
| Rhode Island | 6.16\% | . | . | . |  |  | 6.47\%* | 7.83\% |
| Vermont | 3.26\% | . | . | . | . | . | 6.84\% | 9.51\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.70\% | . | . | . | . | . | 1.59\%* | 4.49\% |
| New York | 4.67\% | . | . | . | . | . | 3.36\%* | 7.56\% |
| Pennsylvania | 4.03\% | . | . | . | . | . | 3.23\% | 6.32\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 4.67\% | . | . | . | . | . | 5.46\% | 5.62\% |
| Indiana | 2.48\% | . | . | . | . |  | 3.23\% | 2.53\% |
| Michigan | 2.01\% | . | . | . |  |  | 2.82\% | 4.40\% * |
| Ohio | 3.42\% | . | . | . | . |  | 5.11\% | 2.31\% |
| Wisconsin | 4.40\% | . | . | . | . | . | 6.03\%* | 3.51\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.96\%* | . | . | . | . | . | 1.28\%* | 7.90\%* |
| Kansas | 7.22\% | . | . | . | . | . | 9.60\% | 6.76\%* |
| Minnesota | 3.20\% | . | . | . | . |  | 4.63\%* | 4.00\% |
| Missouri | 6.22\%* | . | . | . | . | . | 5.00\%* | 10.10\%* |
| Nebraska | 9.23\% |  | . | . | . |  | 10.92\% | 10.58\%* |
| North Dakota | 4.17\% | . | . | . | . |  | 3.31\%* | 6.02\% |
| South Dakota | 4.25\% | . | . | . | . | . | 6.07\%* | 4.70\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 8.84\%* | . | . | . | . | . | 10.35\%* | 6.14\% |
| District of Columbia | 4.38\% | . | . | . | . |  | 5.67\%* | 9.90\%* |
| Florida | 5.61\% | . | . | . | . |  | 6.16\%* | 9.40\%* |
| Georgia | 6.32\%* | . | . | . | . | . |  | 6.49\% * |
| Maryland | 4.76\%* | . | . | . | . |  | 4.30\%* | 4.82\% |
| North Carolina | 6.72\%* | . | . | . | . | . | 6.45\%* | 16.97\%* |
| South Carolina | 3.71\% | . | . | . | . | . | 10.16\%* | 5.34\%* |
| Virginia | 5.85\%* | . | . | . | . | . | 6.59\%* | 5.15\% |
| West Virginia | 3.61\%* | . | . | . | . | . | 4.74\%* | 3.63\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 4.46\%* | . | . | . | . | . | 4.20\%* | 10.07\%* |
| Kentucky | 3.68\% | . | . | . | . | . | 4.99\%* | 3.74\% |
| Mississippi | 10.47\%* | . | . | . | . |  | 13.63\%* | 4.73\% |
| Tennessee | 6.64\% | . | - | . | . | . | 6.62\%* | 9.73\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 9.28\%* | . | . | . | . | . | 13.07\%* | 9.95\%* |
| Louisiana | 3.87\%* | . | . | . | . | . | 5.56\%* | 4.35\%* |
| Oklahoma | 4.13\%* | . | . | . | . | . | 6.84\%* | 6.35\%* |
| Texas | 3.02\% | . | . | . | . | . | 5.31\%* | 3.43\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 4.46\% | . | . | . | . | . | 4.86\%* | 4.65\% |
| Colorado | 2.89\% | . | . | . | . | . | 7.14\%* | 4.76\% |
| Idaho | 4.79\% | . | . | . | . | . | 4.97\%* | 9.18\%* |
| Montana | 4.34\% | . | . | . | . | . | 4.18\%* | 5.84\%* |
| Nevada | 9.07\% | . | . | . | . | . | 15.18\% | 5.82\% * |
| New Mexico | 6.32\% | . | . | . | . | . | 6.66\%* | 6.89\% |
| Utah | 3.76\%* | . | . | . | . | . | 5.16\%* | 5.34\%* |
| Wyoming | 3.40\% | . | . | - | . | . | 3.21\% | 3.96\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 3.59\%* | . | . | . | . | . | 3.10\% | 6.00\%* |
| California | 3.81\% | . | . | . | . | . | 5.67\% | 4.62\%* |
| Hawaii | 1.65\%* | . | . | . | . | . | 1.00\%* | 2.19\% |
| Oregon | 4.55\%* |  |  | . | . |  | 7.18\% | 3.82\%* |
| Washington | 3.69\% |  |  |  |  |  | 4.40\%* | 4.93\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 47.3\% | 57.1\% | 57.3\% | 54.6\% | 50.2\% | 42.2\% | 56.4\% | 45.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 42.2\% | 49.3\% | 45.5\% | 52.4\% | 41.8\% | 38.4\% | 49.3\% | 40.0\% |
| Maine | 48.3\% | 60.5\% | 48.7\% | 52.5\% | 50.3\% | 43.5\% | 53.6\% | 46.5\% |
| Massachusetts | 46.8\% | 48.7\% | 45.8\% | 56.7\% | 43.4\% | 45.9\% | 50.0\% | 46.0\% |
| New Hampshire | 47.9\% | 56.7\% | 60.8\% | 55.1\% | 48.0\% | 41.7\% | 56.0\% | 45.0\% |
| Rhode Island | 46.1\% | 60.6\% | 49.4\% | 52.9\% | 46.4\% | 40.0\% | 53.2\% | 43.9\% |
| Vermont | 46.6\% | 54.4\% | 61.0\% | 54.2\% | 46.5\% | 39.1\% | 56.6\% | 43.3\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 44.2\% | 56.8\% | 51.3\% | 53.1\% | 36.1\% | 41.7\% | 52.9\% | 41.7\% |
| New York | 47.3\% | 59.9\% | 58.1\% | 52.6\% | 53.9\% | 40.9\% | 58.3\% | 44.3\% |
| Pennsylvania | 46.4\% | 54.8\% | 60.5\% | 52.0\% | 48.9\% | 40.5\% | 55.2\% | 43.9\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 45.3\% | 50.9\% | 45.4\% | 52.5\% | 46.7\% | 42.1\% | 48.6\% | 44.6\% |
| Indiana | 43.3\% | 46.7\% | 56.1\% | 48.6\% | 43.5\% | 40.7\% | 48.5\% | 42.2\% |
| Michigan | 42.6\% | 54.2\% | 48.8\% | 51.2\% | 41.4\% | 39.2\% | 49.5\% | 40.9\% |
| Ohio | 40.0\% | 47.2\% | 45.5\% | 42.8\% | 41.3\% | 37.3\% | 45.6\% | 38.6\% |
| Wisconsin | 42.2\% | 50.5\% | 62.9\% | 45.0\% | 43.5\% | 37.8\% | 56.1\% | 39.2\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 41.5\% | 52.6\% | 46.8\% | 47.4\% | 49.4\% | 36.2\% | 48.7\% | 39.7\% |
| Kansas | 40.7\% | 53.1\% | 44.0\% | 41.8\% | 47.7\% | 36.4\% | 47.1\% | 39.0\% |
| Minnesota | 44.4\% | 54.4\% | 56.8\% | 46.2\% | 44.3\% | 41.2\% | 52.7\% | 42.5\% |
| Missouri | 49.0\% | 57.3\% | 57.2\% | 53.4\% | 55.2\% | 44.7\% | 55.8\% | 47.1\% |
| Nebraska | 45.1\% | 68.3\% | 57.5\% | 57.7\% | 45.2\% | 37.3\% | 64.0\% | 40.8\% |
| North Dakota | 42.6\% | 48.1\% | 46.6\% | 44.5\% | 48.6\% | 37.9\% | 46.7\% | 41.7\% |
| South Dakota | 44.4\% | 29.3\%* | 55.6\% | 45.1\% | 60.0\% | 40.0\% | 40.1\% | 46.7\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 49.3\% | 52.8\% | 60.2\% | 59.9\% | 53.4\% | 43.7\% | 57.2\% | 47.3\% |
| District of Columbia | 50.8\% | 71.5\% | 60.0\% | 59.7\% | 53.3\% | 40.5\% | 65.5\% | 46.4\% |
| Florida | 54.2\% | 59.7\% | 68.0\% | 63.8\% | 63.8\% | 48.5\% | 63.4\% | 52.2\% |
| Georgia | 47.5\% | 53.8\% | 60.6\% | 64.5\% | 46.8\% | 43.1\% | 56.1\% | 45.8\% |
| Maryland | 48.1\% | 49.7\% | 63.3\% | 44.9\% | 48.5\% | 46.2\% | 55.5\% | 46.2\% |
| North Carolina | 53.1\% | 62.4\% | 73.0\% | 62.2\% | 59.0\% | 46.9\% | 64.6\% | 50.3\% |
| South Carolina | 49.9\% | 65.5\% | 56.2\% | 66.7\% | 51.8\% | 44.9\% | 63.7\% | 47.2\% |
| Virginia | 46.7\% | 60.4\% | 54.9\% | 56.1\% | 49.2\% | 39.2\% | 58.6\% | 43.0\% |
| West Virginia | 46.6\% | 54.0\% | 59.5\% | 54.8\% | 44.7\% | 41.7\% | 54.2\% | 44.5\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 44.3\% | 60.3\% | 58.9\% | 46.7\% | 43.1\% | 38.0\% | 57.8\% | 40.5\% |
| Kentucky | 45.1\% | 55.8\% | 59.0\% | 47.8\% | 46.4\% | 40.9\% | 55.0\% | 42.7\% |
| Mississippi | 50.7\% | 65.9\% | 78.9\% | 57.7\% | 49.4\% | 45.6\% | 70.3\% | 47.0\% |
| Tennessee | 45.8\% | 55.2\% | 57.1\% | 56.2\% | 49.9\% | 40.4\% | 54.6\% | 44.2\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 46.2\% | 59.5\% | 61.0\% | 56.6\% | 51.6\% | 40.6\% | 57.4\% | 44.1\% |
| Louisiana | 49.8\% | 51.3\% | 73.3\% | 49.0\% | 59.3\% | 42.0\% | 61.5\% | 47.0\% |
| Oklahoma | 46.6\% | 70.7\% | 57.6\% | 54.2\% | 53.5\% | 38.4\% | 59.4\% | 43.5\% |
| Texas | 49.3\% | 61.5\% | 70.1\% | 63.3\% | 55.7\% | 42.2\% | 64.1\% | 46.0\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 48.1\% | 59.6\% | 63.6\% | 55.4\% | 48.3\% | 44.1\% | 62.1\% | 45.6\% |
| Colorado | 46.3\% | 58.9\% | 59.2\% | 56.6\% | 50.3\% | 39.8\% | 60.2\% | 43.0\% |
| Idaho | 43.4\% | 47.3\% | 52.1\% | 37.6\% | 43.8\% | 42.3\% | 45.5\% | 42.6\% |
| Montana | 49.8\% | 58.2\% | 57.3\% | 54.1\% | 48.0\% | 44.3\% | 54.0\% | 47.9\% |
| Nevada | 55.2\% | 50.8\% | 67.1\% | 67.4\% | 65.4\% | 50.4\% | 55.2\% | 55.2\% |
| New Mexico | 47.4\% | 60.4\% | 59.4\% | 59.0\% | 37.9\% | 47.6\% | 61.4\% | 44.3\% |
| Utah | 41.1\% | 32.2\% | 35.3\% | 44.4\% | 46.7\% | 40.2\% | 35.5\% | 42.4\% |
| Wyoming | 42.1\% | 53.0\% | 58.8\% | 35.6\% | 39.6\% | 37.5\% | 50.5\% | 38.2\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 54.4\% | 64.8\% | 42.4\% | 66.8\% | 54.3\% | 52.1\% | 56.4\% | 53.6\% |
| California | 49.7\% | 63.7\% | 56.8\% | 59.0\% | 55.4\% | 42.7\% | 59.1\% | 47.1\% |
| Hawaii | 57.5\% | 68.7\% | 73.0\% | 71.6\% | 55.1\% | 47.1\% | 71.4\% | 51.9\% |
| Oregon | 48.1\% | 60.7\% | 61.2\% | 56.4\% | 51.5\% | 39.8\% | 59.1\% | 44.5\% |
| Washington | 54.9\% | 62.4\% | 57.9\% | 55.6\% | 65.3\% | 46.6\% | 59.7\% | 53.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.35\% | 0.74\% | 0.82\% | 0.61\% | 0.40\% | 0.47\% | 0.33\% | 0.38\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.48\% | 4.53\% | 3.97\% | 3.73\% | 1.92\% | 1.71\% | 3.38\% | 1.77\% |
| Maine | 2.46\% | 4.72\% | 5.18\% | 5.10\% | 2.21\% | 3.70\% | 2.92\% | 2.73\% |
| Massachusetts | 1.74\% | 3.78\% | 7.02\% | 3.52\% | 2.11\% | 2.23\% | 2.22\% | 1.82\% |
| New Hampshire | 2.16\% | 4.44\% | 3.19\% | 3.90\% | 4.00\% | 2.95\% | 2.81\% | 2.49\% |
| Rhode Island | 1.90\% | 5.03\% | 7.88\% | 7.28\% | 2.72\% | 3.24\% | 3.53\% | 1.68\% |
| Vermont | 2.42\% | 3.65\% | 9.47\% | 3.02\% | 2.68\% | 5.05\% | 3.06\% | 3.14\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.34\% | 4.34\% | 3.12\% | 3.87\% | 3.48\% | 2.16\% | 2.62\% | 1.76\% |
| New York | 1.44\% | 2.99\% | 3.57\% | 3.27\% | 2.37\% | 1.74\% | 2.11\% | 1.70\% |
| Pennsylvania | 2.00\% | 4.16\% | 4.93\% | 3.15\% | 2.62\% | 2.25\% | 2.91\% | 1.97\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.84\% | 3.64\% | 4.93\% | 1.39\% | 2.94\% | 1.39\% | 3.06\% | 1.03\% |
| Indiana | 1.22\% | 7.00\% | 6.56\% | 6.54\% | 3.71\% | 2.35\% | 3.21\% | 1.52\% |
| Michigan | 1.83\% | 5.22\% | 6.21\% | 3.93\% | 3.02\% | 3.03\% | 3.18\% | 2.13\% |
| Ohio | 1.68\% | 3.50\% | 4.97\% | 2.86\% | 1.51\% | 2.09\% | 2.43\% | 1.61\% |
| Wisconsin | 1.14\% | 4.76\% | 7.96\% | 4.40\% | 2.88\% | 1.43\% | 3.93\% | 1.38\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.25\% | 5.94\% | 6.58\% | 4.32\% | 4.70\% | 3.23\% | 5.21\% | 2.81\% |
| Kansas | 2.39\% | 4.23\% | 3.76\% | 6.31\% | 4.52\% | 2.79\% | 2.33\% | 2.50\% |
| Minnesota | 2.18\% | 4.15\% | 4.61\% | 7.10\% | 4.65\% | 1.77\% | 3.12\% | 2.43\% |
| Missouri | 1.69\% | 4.28\% | 5.19\% | 4.75\% | 4.77\% | 2.18\% | 2.46\% | 1.77\% |
| Nebraska | 2.80\% | 7.24\% | 7.27\% | 5.13\% | 3.08\% | 2.96\% | 6.06\% | 2.72\% |
| North Dakota | 1.65\% | 3.95\% | 9.37\% | 6.09\% | 6.71\% | 3.87\% | 2.99\% | 1.93\% |
| South Dakota | 3.91\% | 10.88\%* | 9.49\% | 4.61\% | 6.05\% | 2.82\% | 5.64\% | 3.58\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.96\% | 6.16\% | 4.67\% | 4.52\% | 5.01\% | 2.58\% | 2.57\% | 2.21\% |
| District of Columbia | 2.19\% | 6.53\% | 4.41\% | 2.49\% | 3.83\% | 2.76\% | 2.70\% | 1.91\% |
| Florida | 1.40\% | 3.99\% | 5.62\% | 3.46\% | 4.77\% | 2.09\% | 2.59\% | 1.73\% |
| Georgia | 1.49\% | 4.31\% | 5.72\% | 5.91\% | 5.14\% | 2.10\% | 4.32\% | 1.52\% |
| Maryland | 1.36\% | 4.50\% | 5.71\% | 4.23\% | 3.60\% | 2.92\% | 4.24\% | 1.90\% |
| North Carolina | 1.13\% | 5.55\% | 3.45\% | 7.78\% | 3.84\% | 1.42\% | 3.36\% | 1.40\% |
| South Carolina | 1.67\% | 3.91\% | 6.12\% | 6.46\% | 5.09\% | 2.22\% | 2.89\% | 2.36\% |
| Virginia | 1.71\% | 5.26\% | 6.36\% | 6.70\% | 4.62\% | 2.51\% | 2.12\% | 2.26\% |
| West Virginia | 1.26\% | 5.60\% | 6.80\% | 5.42\% | 4.52\% | 2.22\% | 3.21\% | 1.57\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.26\% | 2.90\% | 4.78\% | 3.68\% | 5.05\% | 2.56\% | 2.03\% | 2.38\% |
| Kentucky | 1.71\% | 5.57\% | 5.88\% | 4.55\% | 3.39\% | 2.89\% | 2.83\% | 2.02\% |
| Mississippi | 1.77\% | 4.97\% | 14.80\% | 8.12\% | 4.54\% | 3.11\% | 3.77\% | 2.15\% |
| Tennessee | 1.20\% | 5.92\% | 7.61\% | 4.48\% | 4.83\% | 1.18\% | 2.87\% | 1.52\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.06\% | 4.47\% | 5.54\% | 6.55\% | 5.00\% | 1.73\% | 2.01\% | 2.36\% |
| Louisiana | 1.37\% | 6.63\% | 13.99\% | 9.29\% | 7.06\% | 4.83\% | 4.28\% | 0.94\% |
| Oklahoma | 1.30\% | 2.70\% | 5.39\% | 5.60\% | 2.87\% | 2.13\% | 4.13\% | 1.43\% |
| Texas | 1.35\% | 5.63\% | 3.24\% | 4.29\% | 2.61\% | 1.45\% | 3.78\% | 1.17\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.42\% | 4.58\% | 5.73\% | 9.72\% | 5.39\% | 1.38\% | 2.98\% | 1.53\% |
| Colorado | 1.49\% | 4.54\% | 4.96\% | 6.34\% | 4.58\% | 2.53\% | 3.59\% | 1.42\% |
| Idaho | 1.32\% | 4.26\% | 8.28\% | 5.84\% | 6.78\% | 3.08\% | 3.48\% | 1.79\% |
| Montana | 2.60\% | 6.64\% | 5.02\% | 7.82\% | 6.43\% | 3.26\% | 2.15\% | 2.84\% |
| Nevada | 2.41\% | 8.52\% | 9.29\% | 6.84\% | 7.91\% | 3.01\% | 5.87\% | 2.40\% |
| New Mexico | 2.63\% | 4.41\% | 7.36\% | 4.53\% | 8.30\% | 3.04\% | 2.74\% | 2.71\% |
| Utah | 1.80\% | 3.44\% | 5.17\% | 4.37\% | 5.43\% | 1.96\% | 2.70\% | 2.27\% |
| Wyoming | 2.81\% | 6.72\% | 8.49\% | 8.52\% | 6.38\% | 2.84\% | 3.92\% | 3.26\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.44\% | 4.98\% | 10.15\% | 3.86\% | 4.00\% | 4.93\% | 3.45\% | 3.17\% |
| California | 0.89\% | 2.12\% | 1.94\% | 1.91\% | 0.88\% | 1.12\% | 0.97\% | 0.94\% |
| Hawaii | 1.34\% | 4.70\% | 4.47\% | 3.75\% | 2.96\% | 1.96\% | 2.71\% | 0.83\% |
| Oregon | 1.13\% | 3.44\% | 4.78\% | 6.36\% | 4.98\% | 1.34\% | 2.73\% | 1.76\% |
| Washington | 1.93\% | 3.06\% | 7.15\% | 5.08\% | 5.50\% | 2.29\% | 3.21\% | 2.23\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. employee contribution by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 23.7\% | 63.4\% | 52.7\% | 35.7\% | 19.9\% | 9.7\% | 53.2\% | 14.4\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 18.1\% | 47.6\% | 37.7\% | 24.3\%* | 17.4\% |  | 40.2\% | 9.8\%* |
| Maine | 26.1\% | 47.1\% | 45.0\% | 37.5\% | 20.6\%* |  | 47.9\% | 17.5\% |
| Massachusetts | 11.3\% | 61.7\% | 37.4\% * | 19.3\% | 7.9\%* |  | 38.3\% | 4.7\%* |
| New Hampshire | 17.5\% | 54.9\% | 36.7\% | 31.2\% | 3.3\%* |  | 40.3\% | 7.3\%* |
| Rhode Island | 26.6\% | 63.0\% | 44.8\% | 23.7\%* | 11.2\%* |  | 53.6\% | 16.4\% |
| Vermont | 26.8\% | 55.8\% | 41.4\%* | 36.3\% | 7.4\%* |  | 48.6\% | 17.2\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 30.0\% | 85.2\% | 40.6\% | 36.5\% | 9.5\%* | . | 59.1\% | 19.0\%* |
| New York | 26.1\% | 63.9\% | 60.4\% | 30.8\% | 14.1\%* |  | 53.2\% | 16.5\% |
| Pennsylvania | 21.8\% | 70.8\% | 57.9\% | 29.1\% | 15.9\%* |  | 53.6\% | 10.5\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 19.0\% | 72.6\% | 46.0\% | 27.4\% | 14.3\%* |  | 51.6\% | 10.5\%* |
| Indiana | 14.4\% | 40.3\%* | 46.3\% | 28.2\% | 12.8\%* |  | 35.5\% | 9.5\% |
| Michigan | 33.8\% | 76.4\% | 45.4\% | 63.5\% | 24.9\% | . | 58.4\% | 26.3\% |
| Ohio | 20.0\% | 57.5\% | 31.8\% | 28.5\% | 7.3\%* |  | 45.4\% | 12.8\% |
| Wisconsin | 13.7\% | 61.5\% | 46.8\% | 14.5\%* | 2.5\%* |  | 43.8\% | 4.6\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 19.0\% | 66.9\% | 51.4\% | 24.9\%* | 21.7\% | . | 51.9\% | 9.2\% |
| Kansas | 17.8\% | 64.4\% | 39.5\% | 19.0\%* | 12.1\%* |  | 38.2\% | 11.4\%* |
| Minnesota | 18.9\% | 50.2\% | 67.5\% | 15.9\%* | 17.0\%* | . | 50.6\% | 9.6\%* |
| Missouri | 18.7\% | 46.6\% | 47.4\% | 32.5\% | 22.4\%* |  | 45.6\% | 9.8\%* |
| Nebraska | 22.7\% | 39.0\%* | 36.6\% | 54.1\% | 1.9\%* |  | 41.1\% | 16.1\%* |
| North Dakota | 29.2\% | 81.0\% | 71.0\% | 42.8\% | 20.7\%* |  | 76.7\% | 16.6\%* |
| South Dakota | 27.6\% | 73.9\% | 54.9\% | 37.2\% | 26.5\%* |  | 56.8\% | 14.5\% * |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 21.5\% | 73.6\% | 52.9\% | 46.2\% | 12.8\%* | . | 58.3\% | 9.9\% |
| District of Columbia | 34.2\% | 71.8\% | 50.4\% | 69.6\% | 17.0\%* | . | 63.0\% | 22.4\% |
| Florida | 22.4\% | 57.8\% | 56.2\% | 26.5\% | 20.6\% * | . | 48.3\% | 15.4\%* |
| Georgia | 17.9\% | 61.3\% | 47.6\% | 33.5\%* | 16.6\%* |  | 53.7\% | 9.4\%* |
| Maryland | 15.4\% | 59.2\% | 45.9\% | 12.1\%* | 14.0\% | . | 44.6\% | 6.7\% |
| North Carolina | 24.1\% | 80.5\% | 48.5\% | 45.0\% | 16.2\%* |  | 60.0\% | 13.0\% |
| South Carolina | 21.3\% | 58.3\% | 68.9\% | 29.6\%* | 32.2\%* |  | 55.9\% | 12.3\% |
| Virginia | 18.5\% | 29.1\%* | 38.6\% | 30.6\%* | 28.7\%* |  | 37.4\% | 10.5\%* |
| West Virginia | 26.5\% | 65.2\% | 69.2\% | 35.0\% | 16.7\%* |  | 52.8\% | 17.6\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 36.6\% | 73.4\% | 80.9\% | 41.5\% | 38.4\% | . | 75.7\% | 20.9\% |
| Kentucky | 18.9\% | 70.2\% | 48.0\% | 28.2\%* | 11.6\%* |  | 48.2\% | 9.5\% |
| Mississippi | 29.4\% | 91.9\% | 50.8\% | 27.5\%* | 22.1\%* | . | 66.2\% | 18.8\% |
| Tennessee | 14.2\% | 67.7\% | 74.2\% | 10.7\%* | 10.7\%* | . | 55.6\% | 4.8\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 19.8\% | 53.3\% | 54.4\% | 40.7\% | 31.3\% | . | 53.5\% | 11.6\%* |
| Louisiana | 26.4\% | 66.8\% | 79.2\% | 41.0\%* | 28.2\%* | . | 65.8\% | 14.1\% |
| Oklahoma | 26.0\% | 79.3\% | 51.7\% | 48.3\% | 7.5\%* |  | 60.9\% | 14.5\% |
| Texas | 21.7\% | 52.6\% | 44.3\% | 33.1\% | 22.4\% |  | 48.9\% | 13.3\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 20.6\% | 64.8\% | 44.8\% | 47.3\% | 16.6\%* |  | 50.5\% | 13.1\% |
| Colorado | 20.9\% | 64.0\% | 49.2\% | 28.9\%* | 21.3\%* | . | 48.1\% | 11.8\% |
| Idaho | 29.1\% | 82.1\% | 30.3\% * | 65.7\% | 44.3\% | . | 57.7\% | 18.6\%* |
| Montana | 41.7\% | 68.9\% | 56.4\% | 48.0\%* | 33.6\%* |  | 63.2\% | 30.9\% |
| Nevada | 24.2\% | 36.3\% | 58.3\% | 54.0\% | 30.7\%* | . | 45.8\% | 18.0\% |
| New Mexico | 23.4\% | 61.2\% | 33.2\%* | 19.7\%* | 40.8\% |  | 44.9\% | 16.8\%* |
| Utah | 22.3\% | 69.5\% | 39.5\%* | 46.8\% | 35.6\% | . | 57.5\% | 15.5\%* |
| Wyoming | 39.0\% | 77.6\% | 58.7\% | 42.2\% | 32.9\%* | . | 61.0\% | 25.6\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 36.6\% | 69.1\% | 57.3\% | 47.3\% | 39.8\% | . | 54.5\% | 29.2\% |
| California | 29.6\% | 78.4\% | 58.4\% | 50.4\% | 23.0\% | . | 61.7\% | 18.2\% |
| Hawaii | 44.8\% | 92.3\% | 85.3\% | 63.4\% | 32.7\% |  | 81.4\% | 24.6\% |
| Oregon | 44.0\% | 53.8\% | 73.3\% | 68.2\% | 48.4\% | . | 63.6\% | 35.5\% |
| Washington | 46.9\% | 76.8\% | 57.7\% | 66.7\% | 42.4\% | . | 64.6\% | 39.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.45\% | 2.54\% | 2.05\% | 1.23\% | 1.53\% | 0.54\% | 1.37\% | 0.57\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.82\% | 9.35\% | 9.02\% | 11.16\%* | 4.85\% |  | 4.47\% | 3.90\% * |
| Maine | 2.86\% | 5.42\% | 7.98\% | 9.21\% | 9.30\%* |  | 3.42\% | 5.03\% |
| Massachusetts | 1.58\% | 6.98\% | 12.19\%* | 5.69\% | 5.27\%* |  | 7.41\% | 1.64\%* |
| New Hampshire | 2.66\% | 7.75\% | 10.49\% | 8.34\% | 2.34\%* |  | 5.89\% | 2.38\% * |
| Rhode Island | 3.87\% | 9.03\% | 11.50\% | 9.05\%* | 4.15\%* |  | 7.05\% | 4.75\% |
| Vermont | 3.23\% | 6.83\% | 12.63\%* | 8.63\% | 2.60\%* |  | 5.83\% | 4.50\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 5.01\% | 4.57\% | 12.03\% | 7.82\% | 4.58\%* |  | 5.21\% | 6.53\% * |
| New York | 2.78\% | 5.75\% | 2.84\% | 6.83\% | 4.32\%* |  | 5.37\% | 2.91\% |
| Pennsylvania | 2.79\% | 6.46\% | 7.01\% | 5.37\% | 4.95\%* |  | 4.96\% | 1.99\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3.47\% | 5.67\% | 7.49\% | 7.88\% | 5.70\%* |  | 3.51\% | 4.22\% * |
| Indiana | 2.10\% | 12.11\%* | 11.99\% | 8.24\% | 7.88\%* |  | 7.07\% | 1.84\% |
| Michigan | 3.31\% | 7.05\% | 10.05\% | 10.75\% | 6.93\% |  | 6.51\% | 4.86\% |
| Ohio | 2.21\% | 7.30\% | 7.06\% | 7.40\% | 3.67\%* |  | 4.83\% | 3.16\% |
| Wisconsin | 3.27\% | 7.40\% | 11.05\% | 9.78\%* | 2.20\%* |  | 7.26\% | 1.79\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.66\% | 9.97\% | 12.52\% | 9.79\%* | 6.51\% | . | 5.11\% | 1.98\% |
| Kansas | 2.65\% | 6.13\% | 10.97\% | 7.41\%* | 4.82\%* |  | 7.13\% | 4.43\% * |
| Minnesota | 2.75\% | 7.82\% | 8.47\% | 9.89\%* | 6.06\%* |  | 5.94\% | 2.94\%* |
| Missouri | 3.10\% | 7.76\% | 10.40\% | 8.12\% | 11.37\%* |  | 5.89\% | 3.51\%* |
| Nebraska | 4.84\% | 12.27\%* | 10.11\% | 9.78\% | 2.16\%* |  | 9.65\% | 5.10\%* |
| North Dakota | 6.19\% | 7.10\% | 13.12\% | 12.17\% | 12.21\%* |  | 6.62\% | 5.21\%* |
| South Dakota | 5.52\% | 7.74\% | 14.42\% | 10.12\% | 9.62\%* |  | 5.57\% | 6.28\% * |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.54\% | 8.83\% | 7.07\% | 12.23\% | 4.11\%* |  | 6.66\% | 2.37\% |
| District of Columbia | 3.67\% | 9.82\% | 11.30\% | 4.90\% | 6.39\%* |  | 6.09\% | 4.25\% |
| Florida | 4.66\% | 6.48\% | 11.14\% | 6.05\% | 7.07\%* |  | 6.72\% | 4.83\% * |
| Georgia | 2.70\% | 7.82\% | 12.11\% | 12.89\%* | 10.93\%* |  | 7.92\% | 3.10\%* |
| Maryland | 1.94\% | 8.45\% | 13.15\% | 7.21\%* | 4.15\% |  | 5.34\% | 1.86\% |
| North Carolina | 4.32\% | 7.59\% | 12.45\% | 12.06\% | 7.47\%* |  | 8.75\% | 3.21\% |
| South Carolina | 3.21\% | 10.20\% | 13.51\% | 10.78\%* | 9.95\%* |  | 7.23\% | 2.79\% |
| Virginia | 3.78\% | 11.37\%* | 8.35\% | 11.60\%* | 11.08\%* |  | 7.16\% | 3.59\%* |
| West Virginia | 3.77\% | 7.58\% | 9.58\% | 7.96\% | 5.31\%* | . | 5.69\% | 3.99\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3.77\% | 5.10\% | 7.73\% | 9.63\% | 9.98\% | . | 3.70\% | 5.47\% |
| Kentucky | 2.40\% | 8.34\% | 7.76\% | 8.66\%* | 5.07\%* |  | 5.03\% | 2.69\% |
| Mississippi | 4.62\% | 8.68\% | 14.82\% | 8.31\%* | 8.14\%* |  | 7.47\% | 3.98\% |
| Tennessee | 2.54\% | 9.99\% | 12.17\% | 7.69\%* | 4.79\%* | . | 6.70\% | 1.42\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 3.61\% | 8.48\% | 8.95\% | 10.23\% | 9.25\% | . | 4.44\% | 4.74\%* |
| Louisiana | 4.16\% | 9.89\% | 17.39\% | 12.52\%* | 9.87\%* |  | 8.72\% | 3.72\% |
| Oklahoma | 2.50\% | 8.10\% | 10.94\% | 10.53\% | 5.45\%* |  | 6.60\% | 3.19\% |
| Texas | 3.20\% | 9.79\% | 9.46\% | 8.77\% | 6.32\% |  | 6.84\% | 3.12\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.74\% | 9.63\% | 7.79\% | 12.39\% | 7.07\%* | . | 6.07\% | 3.30\% |
| Colorado | 3.12\% | 5.17\% | 10.67\% | 9.94\%* | 6.88\%* |  | 5.72\% | 2.49\% |
| Idaho | 5.35\% | 7.49\% | 12.89\%* | 10.85\% | 11.19\% |  | 5.73\% | 6.54\%* |
| Montana | 4.67\% | 5.39\% | 11.78\% | 14.43\%* | 12.04\%* | . | 4.33\% | 7.10\% |
| Nevada | 3.80\% | 10.51\% | 12.76\% | 9.51\% | 10.15\%* | . | 6.07\% | 4.25\% |
| New Mexico | 4.69\% | 7.18\% | 9.98\%* | 8.22\%* | 11.50\% |  | 4.27\% | 5.77\%* |
| Utah | 5.33\% | 11.65\% | 14.89\%* | 9.53\% | 10.26\% |  | 8.84\% | 5.64\%* |
| Wyoming | 4.63\% | 8.15\% | 8.42\% | 11.45\% | 10.71\%* | . | 5.45\% | 7.28\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 5.73\% | 10.79\% | 13.63\% | 9.98\% | 9.80\% | . | 7.45\% | 6.94\% |
| California | 2.29\% | 2.74\% | 6.93\% | 6.27\% | 2.58\% |  | 2.85\% | 2.19\% |
| Hawaii | 3.29\% | 3.06\% | 3.64\% | 10.09\% | 6.59\% | . | 5.53\% | 2.95\% |
| Oregon | 2.62\% | 9.48\% | 9.99\% | 7.51\% | 5.75\% |  | 6.50\% | 4.02\% |
| Washington | 4.01\% | 4.82\% | 9.66\% | 11.44\% | 7.82\% | . | 5.93\% | 5.89\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 10,006 | 9,961 | 9,773 | 10,062 | 9,870 | 10,063 | 9,898 | 10,029 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 11,035 | 12,474 | 11,024 | 11,670 | 11,139 | 10,723 | 11,687 | 10,860 |
| Maine | 10,823 | 10,098 | 10,681 | 10,076 | 11,376 | 10,861 | 10,344 | 10,978 |
| Massachusetts | 10,559 | 11,729 | 11,535 | 10,371 | 10,261 | 10,418 | 11,461 | 10,342 |
| New Hampshire | 11,156 | 10,821 | 12,489 | 11,318 | 12,019 | 10,641 | 11,461 | 11,068 |
| Rhode Island | 10,220 | 11,480 | 10,727 | 11,165 | 8,944 | 10,640 | 11,427 | 9,938 |
| Vermont | 10,690 | 9,861 | 9,062 | 10,841 | 12,014 | 10,162 | 9,800 | 10,966 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 11,425 | 12,294 | 10,296 | 11,147 | 11,994 | 11,324 | 11,048 | 11,506 |
| New York | 10,397 | 10,425 | 10,496 | 10,384 | 9,410 | 10,614 | 10,198 | 10,437 |
| Pennsylvania | 9,987 | 10,079 | 10,684 | 11,324 | 9,406 | 9,841 | 10,849 | 9,805 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 10,357 | 10,684 | 9,609 | 9,643 | 11,433 | 10,238 | 10,013 | 10,438 |
| Indiana | 9,869 | 10,982 | 9,871 | 9,179 | 9,643 | 9,914 | 10,608 | 9,731 |
| Michigan | 9,763 | 10,442 | 11,024 | 9,381 | 10,407 | 9,360 | 10,348 | 9,621 |
| Ohio | 9,590 | 9,068 | 8,261 | 10,049 | 9,304 | 9,768 | 9,070 | 9,698 |
| Wisconsin | 10,146 | 9,826 | 10,821 | 10,800 | 8,694 | 10,466 | 10,382 | 10,110 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 9,422 | 8,242 | 8,033 | 8,432 | 10,621 | 9,548 | 8,131 | 9,716 |
| Kansas | 9,482 | 9,241 | 9,436 | 10,282 | 9,013 | 9,467 | 9,912 | 9,386 |
| Minnesota | 10,307 | 8,661 | 10,467 | 10,103 | 9,274 | 11,116 | 9,457 | 10,503 |
| Missouri | 9,212 | 9,637 | 8,182 | 8,328 | 9,001 | 9,444 | 9,089 | 9,241 |
| Nebraska | 9,606 | 9,443 | 9,661 | 9,703 | 9,712 | 9,558 | 9,508 | 9,619 |
| North Dakota | 7,800 | 8,187 | 8,433 | 6,778 | 7,900 | 7,820 | 8,020 | 7,739 |
| South Dakota | 10,023 | 11,533 | 10,020 | 9,850 | 7,713 | 9,886 | 10,830 | 9,425 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 10,589 | 11,547 | 9,965 | 9,386 | 11,638 | 10,505 | 10,847 | 10,531 |
| District of Columbia | 11,742 | 10,856 | 12,719 | 12,692 | 11,315 | 11,700 | 11,848 | 11,722 |
| Florida | 10,444 | 10,058 | 9,135 | 12,309 | 10,663 | 10,260 | 10,474 | 10,439 |
| Georgia | 9,317 | 9,121 | 7,476 | 8,881 | 9,044 | 9,502 | 9,017 | 9,364 |
| Maryland | 9,855 | 11,153 | 9,707 | 9,991 | 9,848 | 9,677 | 10,231 | 9,771 |
| North Carolina | 10,241 | 10,022 | 8,816 | 12,155 | 9,523 | 10,157 | 10,435 | 10,208 |
| South Carolina | 9,977 | 10,005 | 9,715 | 8,497 | 10,179 | 10,064 | 9,816 | 9,996 |
| Virginia | 10,230 | 10,349 | 10,089 | 10,871 | 10,156 | 10,111 | 9,831 | 10,318 |
| West Virginia | 9,592 | 8,984 | 10,203 | 9,383 | 9,534 | 9,699 | 9,613 | 9,587 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 9,322 | 8,092 | 8,160 | 8,018 | 10,723 | 9,165 | 7,876 | 9,681 |
| Kentucky | 9,887 | 8,339 | 9,263 | 10,313 | 10,070 | 9,927 | 9,400 | 9,978 |
| Mississippi | 9,188 | 9,641 | 9,813 | 9,762 | 9,037 | 9,086 | 8,796 | 9,230 |
| Tennessee | 10,541 | 9,602 | 9,974 | 9,340 | 12,087 | 10,390 | 9,576 | 10,682 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 8,383 | 7,973 | 8,455 | 8,629 | 8,986 | 8,245 | 8,336 | 8,389 |
| Louisiana | 10,211 | 7,887 | 10,204 | 10,009 | 9,780 | 10,525 | 9,110 | 10,414 |
| Oklahoma | 9,439 | 9,867 | 11,878 | 9,925 | 8,881 | 9,232 | 10,457 | 9,257 |
| Texas | 10,110 | 10,438 | 9,207 | 10,802 | 9,506 | 10,157 | 10,253 | 10,087 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 8,979 | 9,357 | 6,956 | 6,803 | 9,158 | 9,204 | 8,440 | 9,047 |
| Colorado | 10,228 | 10,586 | 9,238 | 9,399 | 11,210 | 10,085 | 9,988 | 10,269 |
| Idaho | 8,908 | 8,353 | 7,629 | 8,299 | 9,741 | 8,987 | 8,217 | 9,163 |
| Montana | 9,034 | 8,613 | 7,753 | 8,653 | 9,244 | 9,471 | 8,199 | 9,385 |
| Nevada | 9,970 | 8,830 | 9,278 | 8,948 | 9,566 | 10,452 | 8,781 | 10,283 |
| New Mexico | 9,623 | 10,579 | 9,154 | 9,509 | 9,909 | 9,308 | 9,883 | 9,587 |
| Utah | 8,654 | 8,515 | 8,547 | 8,730 | 8,360 | 8,772 | 8,773 | 8,617 |
| Wyoming | 9,687 | 10,220 | 9,966 | 9,434 | 8,512 | 10,176 | 9,773 | 9,653 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 10,361 | 9,979 | 11,323 | 12,476 | 11,046 | 9,256 | 11,203 | 9,978 |
| California | 9,557 | 9,100 | 9,525 | 9,161 | 8,837 | 9,852 | 9,361 | 9,605 |
| Hawaii | 8,580 | 9,068 | 8,772 | 8,008 | 8,578 | 8,601 | 8,661 | 8,561 |
| Oregon | 9,906 | 8,163 | 8,253 | 9,384 | 10,143 | 10,367 | 8,543 | 10,270 |
| Washington | 10,217 | 8,195 | 9,454 | 9,865 | 10,919 | 10,604 | 9,241 | 10,589 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 28.25 | 175.50 | 144.61 | 159.63 | 115.94 | 60.91 | 105.77 | 43.92 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 183.46 | 610.15 | 638.54 | 782.36 | 485.73 | 290.40 | 311.64 | 238.93 |
| Maine | 286.63 | 700.68 | 739.43 | 345.88 | 448.97 | 471.53 | 324.56 | 337.65 |
| Massachusetts | 184.67 | 424.21 | 1,453.36 | 881.15 | 560.74 | 368.61 | 439.71 | 203.48 |
| New Hampshire | 284.10 | 564.43 | 744.43 | 315.81 | 346.63 | 438.20 | 436.30 | 295.83 |
| Rhode Island | 375.94 | 431.49 | 1,234.48 | 1,274.99 | 877.75 | 436.67 | 217.63 | 450.47 |
| Vermont | 254.61 | 501.77 | 1,202.98 | 740.63 | 686.06 | 247.80 | 442.77 | 374.84 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 291.89 | 920.16 | 1,112.67 | 822.02 | 930.67 | 344.32 | 559.04 | 369.43 |
| New York | 189.19 | 445.62 | 728.77 | 335.08 | 718.20 | 270.86 | 479.24 | 260.21 |
| Pennsylvania | 290.39 | 489.45 | 526.12 | 395.95 | 692.93 | 297.07 | 309.48 | 318.94 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 242.61 | 1,119.04 | 737.75 | 698.95 | 246.30 | 292.15 | 401.02 | 232.85 |
| Indiana | 190.02 | 1,409.56 | 1,299.07 | 597.58 | 474.96 | 260.58 | 345.61 | 207.80 |
| Michigan | 198.85 | 475.45 | 1,253.88 | 437.88 | 943.22 | 293.74 | 420.01 | 202.97 |
| Ohio | 182.09 | 714.19 | 928.95 | 685.09 | 362.17 | 255.58 | 384.48 | 214.85 |
| Wisconsin | 286.13 | 750.74 | 1,538.92 | 757.56 | 420.84 | 345.80 | 693.80 | 306.04 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 222.46 | 726.15 | 546.31 | 420.94 | 536.68 | 223.23 | 331.07 | 199.37 |
| Kansas | 215.57 | 535.04 | 936.00 | 1,215.38 | 491.47 | 340.20 | 447.83 | 247.89 |
| Minnesota | 522.67 | 306.80 | 639.64 | 1,205.48 | 629.84 | 665.18 | 375.10 | 635.00 |
| Missouri | 195.88 | 568.31 | 1,037.63 | 658.77 | 412.04 | 341.41 | 385.31 | 234.25 |
| Nebraska | 170.06 | 695.87 | 836.94 | 822.39 | 570.43 | 231.25 | 260.65 | 204.29 |
| North Dakota | 327.32 | 294.73 | 1,090.87 | 544.09 | 1,394.57 | 588.97 | 223.58 | 468.53 |
| South Dakota | 321.65 | 1,287.37 | 1,558.90 | 611.97 | 681.78 | 266.91 | 760.60 | 339.34 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 313.07 | 740.21 | 1,473.88 | 1,187.98 | 856.59 | 523.91 | 534.49 | 343.57 |
| District of Columbia | 355.35 | 1,720.40 | 1,100.39 | 576.86 | 522.68 | 519.72 | 430.67 | 382.74 |
| Florida | 204.50 | 744.45 | 886.83 | 988.47 | 689.23 | 327.20 | 534.31 | 317.39 |
| Georgia | 193.83 | 716.21 | 991.22 | 769.05 | 410.17 | 259.21 | 472.98 | 203.53 |
| Maryland | 312.65 | 681.16 | 1,152.52 | 568.15 | 772.91 | 454.33 | 376.91 | 349.59 |
| North Carolina | 453.85 | 740.85 | 1,000.96 | 2,115.53 | 226.59 | 550.25 | 580.19 | 457.72 |
| South Carolina | 167.87 | 502.63 | 1,348.71 | 941.85 | 917.39 | 249.94 | 553.59 | 211.48 |
| Virginia | 287.26 | 912.93 | 590.01 | 787.62 | 518.32 | 318.38 | 448.55 | 310.66 |
| West Virginia | 394.14 | 1,308.98 | 1,233.22 | 1,010.72 | 640.17 | 544.46 | 635.72 | 430.34 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 342.69 | 219.72 | 388.87 | 208.96 | 832.69 | 442.15 | 124.26 | 414.19 |
| Kentucky | 270.10 | 1,195.88 | 1,391.42 | 628.11 | 401.86 | 341.48 | 774.76 | 295.91 |
| Mississippi | 409.24 | 1,451.92 | 2,368.02 | 1,351.94 | 656.39 | 413.17 | 1,011.03 | 459.82 |
| Tennessee | 364.75 | 920.48 | 1,367.89 | 677.20 | 1,364.44 | 460.95 | 487.97 | 452.10 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 342.84 | 777.76 | 1,302.20 | 601.61 | 389.22 | 433.86 | 374.55 | 399.35 |
| Louisiana | 389.73 | 1,108.97 | 2,214.43 | 2,037.01 | 1,169.43 | 626.33 | 507.89 | 311.94 |
| Oklahoma | 261.28 | 874.05 | 2,077.28 | 735.22 | 573.61 | 287.56 | 942.96 | 284.39 |
| Texas | 236.25 | 575.71 | 649.28 | 620.79 | 911.97 | 333.50 | 574.68 | 237.18 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 258.88 | 686.88 | 973.65 | 1,143.39 | 451.18 | 563.60 | 639.29 | 307.70 |
| Colorado | 308.19 | 615.64 | 575.75 | 1,746.03 | 245.68 | 483.11 | 257.55 | 340.71 |
| Idaho | 317.90 | 693.03 | 1,249.92 | 960.61 | 657.35 | 608.20 | 365.96 | 497.14 |
| Montana | 304.98 | 986.57 | 958.52 | 1,310.93 | 1,237.70 | 1,007.20 | 227.42 | 519.64 |
| Nevada | 369.20 | 1,110.69 | 1,306.81 | 505.86 | 1,146.39 | 493.81 | 450.06 | 403.84 |
| New Mexico | 514.08 | 1,128.85 | 1,248.02 | 598.96 | 1,408.76 | 178.83 | 641.07 | 572.07 |
| Utah | 224.23 | 525.99 | 559.12 | 611.15 | 413.69 | 424.35 | 380.01 | 317.47 |
| Wyoming | 341.92 | 792.51 | 660.43 | 1,003.23 | 1,187.47 | 601.49 | 456.59 | 517.64 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 492.90 | 1,388.82 | 1,576.85 | 939.69 | 1,380.43 | 750.38 | 639.88 | 825.53 |
| California | 158.58 | 359.09 | 256.07 | 576.87 | 447.64 | 180.77 | 200.10 | 180.14 |
| Hawaii | 233.54 | 322.30 | 366.21 | 307.56 | 271.97 | 479.47 | 228.55 | 299.83 |
| Oregon | 384.09 | 721.02 | 731.71 | 297.44 | 800.01 | 444.74 | 437.01 | 428.71 |
| Washington | 365.74 | 399.62 | 1,283.19 | 644.64 | 630.30 | 300.42 | 456.03 | 325.49 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 9,616 | 9,801 | 9,399 | 9,607 | 9,488 | 9,658 | 9,724 | 9,590 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 10,861 | 10,881 | 11,210 | 11,627 | 11,388 | 10,350 | 11,199 | 10,725 |
| Maine | 11,544 | 12,036 | 10,364 | 10,803 | 11,303 | 12,085 | 10,842 | 11,744 |
| Massachusetts | 10,698 | 12,013 | 11,785 | 10,390 | 10,870 | 10,229 | 11,516 | 10,464 |
| New Hampshire | 11,059 | 11,192 | 11,443 | 11,097 | 10,788 | 11,118 | 11,184 | 11,015 |
| Rhode Island | 11,086 | 10,859 | 11,242 | 11,483 | 9,032 | 11,691 | 11,308 | 11,006 |
| Vermont | 10,207 | 9,163 | 9,274 | 11,025 | 10,697 | 9,954 | 9,794 | 10,426 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 10,825 | 11,137 | 9,427 | 10,287 | 14,764 | 9,817 | 10,193 | 10,985 |
| New York | 9,861 | 10,154 | 9,007 | 9,273 | 8,080 | 10,560 | 9,641 | 9,931 |
| Pennsylvania | 9,507 | 10,593 | 11,812 | 11,861 | 7,913 | 8,937 | 11,786 | 8,808 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 9,261 | 7,850 | 6,410 | 8,203 | 9,746 | 9,723 | 8,340 | 9,483 |
| Indiana | 10,505 | 14,160 | 9,231 | 8,932 | 10,680 | 10,149 | 11,848 | 10,279 |
| Michigan | 9,428 | 9,965 | 9,560 | 8,819 | 9,161 | 9,602 | 9,604 | 9,406 |
| Ohio | 9,354 | 9,465 | 8,242 | 8,625 | 8,933 | 9,864 | 8,782 | 9,543 |
| Wisconsin | 9,706 | 11,770 | 9,555 | 10,466 | 8,882 | 9,517 | 10,827 | 9,535 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 9,071 | 8,926 | 7,966 | 10,731 * | 8,823 | 9,201 | 8,396 | 9,196 |
| Kansas | 8,340 | 8,304 | 9,822 | 8,527 | 8,299 | 8,192 | 8,926 | 8,237 |
| Minnesota | 8,666 | 9,486 | 11,880 | 9,318 | 8,021 | 9,539 | 10,346 | 8,463 |
| Missouri | 9,362 | 10,407 | 7,268* | 8,510 | 9,985 | 9,239 | 9,597 | 9,327 |
| Nebraska | 10,117 | 12,365 | 8,858 | 4,000* | 10,720 | 9,874 | 10,228 | 10,052 |
| North Dakota | 8,897 | 7,964 | 7,221 | 8,562 | 10,103 | 9,600 | 7,481 | 9,640 |
| South Dakota | 9,732 | 10,982 * | 10,541 | 9,901 | 7,521 | 9,730 | 10,314 | 9,395 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 11,005 | 11,384 | 10,317 | 10,187 | 11,267 | 11,186 | 10,869 | 11,072 |
| District of Columbia | 10,550 | 9,779 | 11,580 | 10,306 | 9,804 | 10,850 | 10,859 | 10,508 |
| Florida | 10,132 | 9,165 | 9,586 | 10,751 | 10,697 | 10,155 | 9,219 | 10,355 |
| Georgia | 8,855 | 9,045 | 6,106 | 7,162 | 8,627 | 9,395 | 8,750 | 8,896 |
| Maryland | 9,573 | 9,530 | 8,011 | 9,952 | 9,179 | 9,845 | 8,975 | 9,694 |
| North Carolina | 10,188 | 8,692* | 7,678 | 13,578 | 9,800 | 9,746 | 11,390 | 9,750 |
| South Carolina | 10,870 | 10,267 | 10,444 | 7,773 | 10,756 | 11,081 | 9,885 | 11,038 |
| Virginia | 9,893 | 7,835 | 9,663 | 9,191 | 9,345 | 10,593 | 8,387 | 10,332 |
| West Virginia | 9,948 | 8,008* | 8,861 | 10,940 | 12,129 | 9,950 | 8,368 | 10,258 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 8,876 | 8,525 | 9,006 | 8,683 | 11,130 | 7,777 | 8,663 | 8,932 |
| Kentucky | 9,307 | 9,227 | 6,389* | 8,827 | 7,578 | 9,783 | 8,556 | 9,459 |
| Mississippi | 9,101 |  | 10,382 | 8,621* | 9,189* | 9,071 | 10,382 | 9,054 |
| Tennessee | 10,475 | 8,347 | 7,635 | 7,178 | 13,311 | 9,916 | 7,576 | 10,872 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 9,017 | 5,894 | 8,452 | 6,830 | 9,636* | 9,393 | 7,179 | 9,337 |
| Louisiana | 9,402 | 9,360* | 8,145 | 7,138 | 12,684* | 9,400 | 7,760 | 9,760 |
| Oklahoma | 9,669 | 11,074 | 10,200* | 9,461 | 8,496 | 9,953 | 9,434 | 9,699 |
| Texas | 9,804 | 9,412 | 9,484 | 10,835 | 10,910 | 9,644 | 10,246 | 9,761 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 8,670 | 9,226 | 10,800* | 7,050 | 8,637 | 8,966 | 8,571 | 8,678 |
| Colorado | 10,045 | 9,715 | 8,586 | 10,054 | 10,732 | 10,063 | 9,261 | 10,216 |
| Idaho | 6,845 | 7,745 | 9,900* | 5,855 | 6,756* | 6,822 | 6,948 | 6,818 |
| Montana | 8,689 | 10,414 | 7,325 | 12,564* | 9,476* | 7,855 | 8,368 | 9,073 |
| Nevada | 10,357 | 9,053 | 10,930 | 8,816 | 9,466 | 10,838 | 9,137 | 10,560 |
| New Mexico | 7,675 | 8,678 | 9,506 | 8,482 | 6,793 | 8,719 | 9,138 | 7,384 |
| Utah | 8,609 | 8,428 | 9,566 | 8,779 | 9,378 | 8,353 | 9,205 | 8,453 |
| Wyoming | 9,450 | 10,458 | 8,813 | 3,408* | . | 9,737 | 8,850 | 9,737 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 10,277 | 7,335 | 11,216 | 7,032* | 10,800* | 8,220 | 10,935 | 8,633 |
| California | 8,826 | 9,072 | 8,665 | 8,555 | 8,611 | 8,975 | 8,813 | 8,829 |
| Hawaii | 8,211 | 8,637 | 8,064 | 7,857 | 8,463 | 8,061 | 8,151 | 8,224 |
| Oregon | 9,756 | 8,591 | 8,983 | 9,155 | 10,561 | 9,871 | 8,983 | 9,949 |
| Washington | 9,658 | 8,367 | 8,599* | 12,253 | 9,712 | 9,606 | 9,145 | 9,833 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 91.98 | 212.50 | 313.61 | 198.13 | 249.12 | 118.04 | 124.81 | 104.00 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 526.23 | 922.44 | 1,447.64 | 879.95 | 1,569.99 | 618.11 | 1,056.26 | 459.88 |
| Maine | 349.10 | 2,212.22 | 1,591.86 | 2,047.49 | 556.83 | 737.82 | 419.13 | 472.36 |
| Massachusetts | 252.72 | 487.81 | 1,469.68 | 1,223.94 | 390.26 | 538.06 | 332.37 | 317.61 |
| New Hampshire | 279.10 | 1,001.21 | 816.04 | 509.30 | 1,220.14 | 588.51 | 478.75 | 411.27 |
| Rhode Island | 719.50 | 2,273.76 | 2,952.02 | 2,476.83 | 1,790.01 | 1,818.81 | 1,535.57 | 1,348.94 |
| Vermont | 1,137.67 | 1,532.62 | 1,804.21 | 2,639.69 | 2,771.53 | 2,353.46 | 1,364.18 | 1,581.66 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 509.29 | 2,093.69 | 2,011.65 | 2,210.83 | 2,472.53 | 340.39 | 1,150.31 | 663.34 |
| New York | 186.84 | 473.73 | 1,088.48 | 1,098.21 | 353.75 | 300.42 | 387.42 | 164.64 |
| Pennsylvania | 436.22 | 513.20 | 1,897.27 | 2,191.85 | 1,516.45 | 450.82 | 632.26 | 369.23 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 407.08 | 1,414.85 | 1,724.48 | 773.77 | 374.23 | 459.47 | 753.13 | 441.99 |
| Indiana | 418.40 | 3,958.52 | 2,765.28 | 2,507.18 | 2,030.41 | 527.85 | 2,840.39 | 442.22 |
| Michigan | 280.53 | 1,901.63 | 2,262.99 | 1,383.93 | 1,338.10 | 546.29 | 1,204.10 | 314.54 |
| Ohio | 327.69 | 1,588.71 | 1,792.30 | 1,887.48 | 1,668.58 | 1,161.04 | 1,068.37 | 505.70 |
| Wisconsin | 270.03 | 2,595.25 | 2,067.41 | 1,976.72 | 1,909.58 | 1,084.49 | 1,016.78 | 441.31 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 418.59 | 2,056.34 | 2,101.35 | 3,221.43* | 2,286.55 | 1,025.48 | 1,428.69 | 399.42 |
| Kansas | 615.58 | 2,006.60 | 2,372.59 | 2,238.00 | 1,899.58 | 1,356.33 | 1,453.00 | 796.70 |
| Minnesota | 552.00 | 1,845.75 | 3,380.78 | 2,608.35 | 2,185.74 | 1,102.57 | 1,982.53 | 1,079.97 |
| Missouri | 314.04 | 2,559.33 | 2,185.85* | 2,213.64 | 1,882.56 | 647.98 | 1,581.72 | 319.59 |
| Nebraska | 412.88 | 3,063.52 | 2,097.10 | 1,264.91* | 2,569.15 | 1,480.18 | 1,645.41 | 1,076.73 |
| North Dakota | 1,097.84 | 1,512.34 | 1,974.52 | 2,044.09 | 2,648.22 | 2,056.61 | 1,253.95 | 1,131.30 |
| South Dakota | 1,097.18 | 3,300.00* | 2,594.25 | 2,153.84 | 2,118.36 | 2,073.67 | 1,710.40 | 1,767.07 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 578.40 | 1,324.70 | 2,083.46 | 2,223.54 | 1,679.16 | 1,342.82 | 965.60 | 680.79 |
| District of Columbia | 468.96 | 2,517.97 | 2,587.11 | 1,159.06 | 629.27 | 786.55 | 1,153.54 | 482.45 |
| Florida | 274.30 | 1,554.85 | 2,554.32 | 1,766.54 | 1,339.81 | 254.60 | 585.78 | 303.18 |
| Georgia | 417.71 | 2,237.91 | 1,765.91 | 1,443.07 | 1,704.89 | 598.21 | 1,459.63 | 449.37 |
| Maryland | 321.21 | 1,306.94 | 1,926.90 | 1,372.40 | 372.29 | 1,089.24 | 393.92 | 377.92 |
| North Carolina | 485.19 | 2,653.49* | 2,127.31 | 3,607.35 | 2,589.48 | 462.05 | 2,532.96 | 406.85 |
| South Carolina | 507.80 | 2,343.08 | 2,507.24 | 2,171.50 | 3,005.92 | 595.52 | 1,613.11 | 450.53 |
| Virginia | 485.46 | 1,340.91 | 1,830.35 | 1,957.18 | 1,060.26 | 815.76 | 1,002.70 | 576.27 |
| West Virginia | 706.30 | 2,472.77* | 1,891.46 | 2,970.00 | 3,417.94 | 1,450.79 | 1,612.03 | 966.65 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 597.46 | 1,583.28 | 2,132.50 | 2,073.49 | 2,565.90 | 1,110.09 | 1,602.41 | 732.29 |
| Kentucky | 328.65 | 1,882.52 | 2,238.64* | 2,633.85 | 1,838.11 | 362.31 | 1,170.83 | 317.65 |
| Mississippi | 1,263.27 |  | 3,105.49 | 2,591.73* | 2,758.72* | 1,622.25 | 3,105.49 | 1,598.59 |
| Tennessee | 588.65 | 2,296.75 | 2,012.22 | 2,065.94 | 3,516.27 | 395.67 | 1,736.17 | 605.59 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 591.80 | 1,620.77 | 2,108.87 | 1,942.37 | 3,047.17* | 1,047.97 | 1,387.43 | 700.12 |
| Louisiana | 468.72 | 2,959.89* | 2,429.39 | 2,030.80 | 4,011.03* | 1,100.82 | 2,019.59 | 1,119.46 |
| Oklahoma | 478.54 | 2,947.59 | 3,225.52* | 2,249.23 | 2,024.15 | 1,140.10 | 2,284.16 | 488.83 |
| Texas | 506.97 | 2,323.21 | 2,718.25 | 2,248.81 | 1,965.18 | 444.16 | 1,785.70 | 387.67 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 881.98 | 2,519.33 | 3,415.26* | 1,407.96 | 1,655.98 | 1,326.77 | 1,711.87 | 967.77 |
| Colorado | 427.08 | 1,622.66 | 1,660.88 | 2,189.30 | 1,327.91 | 479.10 | 526.39 | 467.17 |
| Idaho | 1,225.07 | 2,160.00 | 3,130.65* | 1,745.63 | 2,136.43* | 1,600.43 | 1,677.71 | 1,428.46 |
| Montana | 1,544.47 | 2,735.47 | 2,041.04 | 3,973.09* | 2,848.62* | 2,349.49 | 1,949.11 | 2,208.15 |
| Nevada | 555.56 | 2,565.15 | 3,082.79 | 1,642.34 | 1,881.43 | 791.16 | 1,525.92 | 691.37 |
| New Mexico | 358.73 | 1,779.29 | 2,271.20 | 980.65 | 1,261.93 | 948.92 | 1,112.50 | 379.51 |
| Utah | 248.96 | 981.45 | 2,134.48 | 1,380.62 | 1,080.07 | 453.11 | 838.36 | 328.00 |
| Wyoming | 2,119.43 | 2,932.71 | 2,606.44 | 1,077.70* |  | 2,313.54 | 2,404.70 | 2,313.54 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1,738.05 | 2,052.12 | 3,214.17 | 2,223.71* | 3,415.26* | 1,872.10 | 2,476.02 | 1,938.91 |
| California | 185.10 | 485.67 | 551.17 | 551.10 | 333.47 | 274.69 | 297.47 | 192.45 |
| Hawaii | 335.36 | 951.09 | 1,279.01 | 396.98 | 333.50 | 586.78 | 385.61 | 465.56 |
| Oregon | 542.60 | 1,533.58 | 2,405.71 | 1,991.99 | 1,275.99 | 635.45 | 793.48 | 467.22 |
| Washington | 624.68 | 1,852.83 | 2,719.22* | 2,916.48 | 2,117.38 | 528.33 | 1,178.40 | 666.80 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $25-99$ <br> employees | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 10,142 | 10,142 | 9,847 | 10,285 | 9,974 | 10,191 | 9,979 | 10,171 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 10,968 | 14,293 | 10,689 | 11,627 | 10,957 | 10,629 | 12,133 | 10,721 |
| Maine | 10,550 | 9,956 | 10,670 | 9,803 | 11,555 | 10,348 | 10,198 | 10,655 |
| Massachusetts | 10,362 | 11,081 | 10,986 | 10,622 | 9,408 | 10,490 | 11,193 | 10,197 |
| New Hampshire | 11,292 | 10,520 | 11,601 | 11,623 | 13,457 | 10,744 | 11,107 | 11,323 |
| Rhode Island | 9,945 | 11,778 | 10,268 | 11,947 | 8,886 | 10,296 | 11,723 | 9,716 |
| Vermont | 10,730 | 9,639 | 9,006 | 10,094 | 12,529 | 10,113 | 9,683 | 10,923 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 11,646 | 13,841 | 10,717 | 11,349 | 11,081 | 11,779 | 11,569 | 11,660 |
| New York | 10,675 | 10,503 | 11,851 | 11,325 | 9,985 | 10,654 | 10,784 | 10,661 |
| Pennsylvania | 10,244 | 10,340 | 9,515 | 10,981 | 9,595 | 10,435 | 10,206 | 10,249 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 10,649 | 12,025 | 9,602 | 9,759 | 11,955 | 10,427 | 10,223 | 10,735 |
| Indiana | 9,622 | 10,012 | 9,834 | 9,282 | 9,200 | 9,842 | 10,224 | 9,510 |
| Michigan | 9,831 | 10,041 | 11,505 | 9,350 | 11,023 | 9,270 | 10,330 | 9,689 |
| Ohio | 9,567 | 8,450 | 8,767 | 10,463 | 9,304 | 9,621 | 9,165 | 9,638 |
| Wisconsin | 10,276 | 9,319 | 11,206 | 10,968 | 8,621 | 10,671 | 10,354 | 10,265 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 9,425 | 8,056 | 7,806 | 7,990 | 11,016 | 9,523 | 7,813 | 9,749 |
| Kansas | 9,892 | 9,265 | 9,931 | 10,619 | 9,251 | 9,967 | 10,271 | 9,809 |
| Minnesota | 10,700 | 8,208 | 10,474 | 9,966 | 10,209 | 11,322 | 9,128 | 11,073 |
| Missouri | 9,230 | 9,131 | 8,828 | 8,298 | 8,670 | 9,617 | 9,058 | 9,274 |
| Nebraska | 9,637 | 9,130 | 9,885 | 10,075 | 9,680 | 9,580 | 9,499 | 9,652 |
| North Dakota | 8,563 | 8,682 | 9,212 | 8,418 | 7,350 | 9,080 | 8,816 | 8,524 |
| South Dakota | 9,996 | 11,741 | 8,158 | 9,953 | 7,525 | 9,847 | 10,834 | 9,340 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 10,497 | 12,421 | 9,283 | 8,970 | 11,564 | 10,552 | 10,655 | 10,478 |
| District of Columbia | 12,073 | 10,628 | 13,095 | 12,869 | 11,882 | 12,005 | 11,982 | 12,091 |
| Florida | 10,568 | 11,064 | 9,042 | 12,919 | 10,751 | 10,274 | 11,283 | 10,465 |
| Georgia | 9,412 | 8,932 | 7,760 | 9,610 | 9,252 | 9,503 | 9,050 | 9,447 |
| Maryland | 9,818 | 12,097 | 10,337 | 9,996 | 9,758 | 9,458 | 10,849 | 9,583 |
| North Carolina | 10,123 | 10,363 | 8,560 | 11,794 | 9,505 | 10,063 | 9,902 | 10,150 |
| South Carolina | 9,837 | 10,287 | 9,158 | 8,454 | 10,185 | 9,866 | 9,817 | 9,839 |
| Virginia | 10,350 | 11,723 | 8,642 | 12,290 | 10,204 | 10,030 | 10,554 | 10,324 |
| West Virginia | 9,376 | 8,780 | 8,790 | 9,446 | 9,207 | 9,532 | 9,598 | 9,340 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 9,533 | 7,742 | 8,610 | 8,021 | 10,681 | 9,321 | 7,840 | 9,804 |
| Kentucky | 9,901 | 7,608 | 8,761 | 10,485 | 10,398 | 9,809 | 9,356 | 10,000 |
| Mississippi | 9,295 | 9,594 | 9,824 | 10,800 | 8,761 | 9,264 | 9,371 | 9,288 |
| Tennessee | 10,569 | 9,926 | 10,622 | 9,503 | 11,755 | 10,476 | 9,994 | 10,655 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 8,273 | 8,550 | 8,031 | 8,638 | 8,982 | 8,059 | 8,267 | 8,273 |
| Louisiana | 10,234 | 7,730 | 7,999 | 10,138 | 9,682 | 10,598 | 8,729 | 10,450 |
| Oklahoma | 9,512 | 10,128 | 12,114 | 10,119 | 9,053 | 9,197 | 10,814 | 9,273 |
| Texas | 10,115 | 10,534 | 9,404 | 10,374 | 9,251 | 10,250 | 10,060 | 10,124 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 8,945 | 9,999 | 6,728 | 6,370 | 9,102 | 9,107 | 8,633 | 8,984 |
| Colorado | 10,290 | 11,890 | 9,481 | 9,218 | 11,310 | 10,084 | 10,651 | 10,241 |
| Idaho | 9,276 | 7,600 | 7,119 | 8,608 | 9,755 | 10,146 | 8,009 | 9,737 |
| Montana | 9,238 | 8,292 | 7,903 | 8,541 | 9,733 | 9,788 | 8,029 | 9,703 |
| Nevada | 10,069 | 9,882 | 9,076 | 8,997 | 9,652 | 10,331 | 9,086 | 10,206 |
| New Mexico | 10,513 | 10,386 | 9,024 | 10,816 | 12,452 | 9,273 | 10,101 | 10,555 |
| Utah | 8,790 | 8,749 | 7,745 | 8,582 | 8,021 | 9,320 | 8,512 | 8,882 |
| Wyoming | 9,283 | 10,411 | 10,157 | 8,561 | 7,917 | 10,153 | 9,195 | 9,308 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 10,097 | 10,469 | 10,713 | 12,408 | 11,141 | 9,170 | 10,709 | 9,907 |
| California | 10,171 | 9,479 | 10,255 | 9,541 | 9,187 | 10,469 | 9,763 | 10,260 |
| Hawaii | 9,061 | 9,458 | 9,198 | 8,255 | 8,497 | 9,472 | 9,154 | 9,041 |
| Oregon | 9,963 | 9,370 | 7,948 | 9,815 | 9,299 | 10,581 | 8,792 | 10,243 |
| Washington | 10,428 | 8,550 | 9,497 | 9,791 | 10,990 | 10,872 | 9,534 | 10,740 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $25-99$ employees | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 39.59 | 260.78 | 217.42 | 232.86 | 119.76 | 69.02 | 143.34 | 49.28 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 303.91 | 1,107.07 | 1,186.80 | 532.10 | 1,267.88 | 375.83 | 584.70 | 369.50 |
| Maine | 337.58 | 652.51 | 1,715.71 | 1,112.89 | 615.11 | 504.72 | 426.53 | 402.94 |
| Massachusetts | 357.65 | 816.62 | 2,645.53 | 2,499.71 | 1,640.21 | 430.10 | 821.48 | 378.97 |
| New Hampshire | 287.87 | 1,872.63 | 1,911.05 | 1,320.35 | 828.91 | 586.98 | 468.16 | 326.06 |
| Rhode Island | 433.31 | 1,311.99 | 2,210.52 | 2,399.13 | 1,074.84 | 438.28 | 717.03 | 499.21 |
| Vermont | 339.61 | 1,534.13 | 2,397.99 | 2,081.25 | 1,473.30 | 290.49 | 1,182.18 | 404.55 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 400.08 | 1,382.16 | 2,001.13 | 1,579.14 | 998.04 | 514.05 | 717.32 | 577.97 |
| New York | 278.61 | 1,470.89 | 926.67 | 646.39 | 900.99 | 309.72 | 770.75 | 350.86 |
| Pennsylvania | 319.51 | 393.17 | 1,199.41 | 513.09 | 761.49 | 318.17 | 336.49 | 365.19 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 254.65 | 1,114.80 | 743.87 | 861.60 | 367.44 | 383.52 | 544.51 | 302.23 |
| Indiana | 171.35 | 1,467.18 | 1,302.03 | 1,784.39 | 465.47 | 244.44 | 387.90 | 167.84 |
| Michigan | 268.20 | 747.02 | 1,369.01 | 1,105.34 | 935.35 | 250.52 | 556.17 | 264.89 |
| Ohio | 212.19 | 596.62 | 942.19 | 734.51 | 402.96 | 281.82 | 437.95 | 236.95 |
| Wisconsin | 338.52 | 1,204.55 | 1,801.58 | 979.26 | 526.87 | 424.50 | 896.20 | 339.03 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 298.34 | 717.81 | 905.47 | 395.62 | 639.75 | 301.88 | 340.45 | 278.06 |
| Kansas | 227.26 | 581.44 | 2,053.17 | 1,444.46 | 582.07 | 264.14 | 603.67 | 212.53 |
| Minnesota | 595.87 | 888.98 | 704.30 | 1,604.12 | 629.65 | 737.87 | 374.14 | 691.40 |
| Missouri | 239.36 | 550.06 | 1,157.43 | 699.19 | 922.12 | 385.33 | 345.65 | 295.34 |
| Nebraska | 187.50 | 741.91 | 1,477.01 | 871.15 | 600.45 | 237.33 | 382.25 | 206.04 |
| North Dakota | 340.29 | 1,337.93 | 2,007.86 | 1,798.57 | 1,763.92 | 1,086.80 | 1,067.44 | 474.15 |
| South Dakota | 441.09 | 2,087.95 | 1,537.18 | 950.23 | 735.02 | 566.10 | 675.53 | 572.12 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 353.23 | 2,133.75 | 1,781.54 | 1,563.97 | 1,423.97 | 494.22 | 932.20 | 404.90 |
| District of Columbia | 375.76 | 1,992.92 | 1,153.25 | 1,536.22 | 595.62 | 585.33 | 571.08 | 377.27 |
| Florida | 252.02 | 1,358.60 | 1,422.85 | 1,110.58 | 1,650.24 | 369.70 | 696.04 | 364.61 |
| Georgia | 215.53 | 1,236.05 | 1,465.96 | 1,809.36 | 508.73 | 320.88 | 624.00 | 225.54 |
| Maryland | 466.41 | 907.32 | 1,574.49 | 710.47 | 1,243.97 | 580.38 | 542.57 | 452.29 |
| North Carolina | 447.49 | 726.38 | 1,902.21 | 2,508.55 | 251.46 | 570.31 | 815.22 | 466.56 |
| South Carolina | 154.85 | 1,355.93 | 1,938.56 | 1,564.20 | 953.58 | 227.43 | 1,252.70 | 221.29 |
| Virginia | 380.43 | 1,249.32 | 1,420.29 | 1,007.27 | 702.97 | 355.66 | 683.62 | 383.64 |
| West Virginia | 481.45 | 1,887.57 | 1,642.89 | 927.41 | 605.75 | 622.10 | 723.83 | 531.75 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 399.88 | 833.05 | 999.03 | 308.75 | 885.26 | 408.30 | 148.90 | 445.53 |
| Kentucky | 287.01 | 1,073.68 | 1,005.11 | 711.65 | 381.44 | 443.16 | 531.52 | 325.14 |
| Mississippi | 378.37 | 1,475.53 | 2,616.69 | 1,805.79 | 747.88 | 405.89 | 1,091.01 | 445.55 |
| Tennessee | 411.83 | 1,445.56 | 2,115.93 | 673.38 | 1,300.34 | 559.08 | 641.09 | 511.94 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 382.95 | 812.67 | 1,859.39 | 671.07 | 409.39 | 500.34 | 440.99 | 440.54 |
| Louisiana | 392.40 | 1,228.39 | 2,077.49 | 2,048.64 | 1,144.04 | 679.43 | 622.08 | 355.18 |
| Oklahoma | 296.55 | 1,514.63 | 2,155.95 | 814.65 | 671.69 | 309.34 | 991.07 | 316.47 |
| Texas | 261.88 | 745.14 | 1,226.59 | 758.83 | 1,015.08 | 402.45 | 592.71 | 282.50 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 273.35 | 965.05 | 1,173.39 | 1,441.05 | 1,027.20 | 333.85 | 786.98 | 326.53 |
| Colorado | 326.10 | 1,385.23 | 1,167.21 | 2,122.03 | 401.53 | 556.02 | 518.72 | 351.97 |
| Idaho | 267.39 | 669.33 | 1,156.36 | 1,363.53 | 1,264.37 | 325.91 | 312.90 | 374.92 |
| Montana | 404.64 | 1,065.41 | 1,485.22 | 1,613.47 | 1,103.24 | 1,298.89 | 510.79 | 574.22 |
| Nevada | 367.10 | 1,841.33 | 1,654.97 | 631.58 | 1,187.53 | 470.51 | 499.32 | 424.30 |
| New Mexico | 578.15 | 2,004.53 | 1,831.28 | 2,410.25 | 2,476.61 | 227.49 | 1,124.49 | 622.77 |
| Utah | 240.95 | 1,045.80 | 1,688.68 | 657.18 | 431.42 | 359.70 | 502.63 | 320.71 |
| Wyoming | 522.88 | 1,587.87 | 2,656.18 | 1,187.33 | 1,329.30 | 788.64 | 1,195.55 | 695.92 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 747.12 | 1,649.11 | 1,421.11 | 908.29 | 1,585.97 | 925.60 | 677.79 | 935.59 |
| California | 257.86 | 573.21 | 575.56 | 971.33 | 717.17 | 390.02 | 348.48 | 302.34 |
| Hawaii | 265.49 | 1,825.91 | 1,485.65 | 1,254.38 | 358.90 | 438.20 | 1,065.68 | 326.72 |
| Oregon | 530.90 | 793.82 | 842.54 | 1,811.67 | 1,088.06 | 503.35 | 534.50 | 553.02 |
| Washington | 425.10 | 612.63 | 1,524.39 | 479.28 | 642.95 | 375.52 | 417.23 | 435.14 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 10,050 | 9,572 | 10,235 | 9,792 | 10,441 | 10,137 | 9,896 | 10,144 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 12,673 | 9,912 | 12,644 | 12,870 * | 11,504 | 13,990 | 10,751 | 13,495 |
| Maine | 8,965 | 8,458 | 12,335 | 11,172 | 8,469 | 7,487 | 9,664 | 8,121 |
| Massachusetts | 10,842 | 12,128 | 14,843 | 8,632* | 8,421 | 10,906 | 12,764 | 10,467 |
| New Hampshire | 10,799 | 10,233 | 14,710 | 13,140 * | 13,523 | 6,590* | 12,810 | 8,669* |
| Rhode Island | 10,464 | 11,374 | 11,031 | 10,267 | 9,167 | 11,561 | 11,177 | 9,967 |
| Vermont | 11,539 | 10,938 | 8,765 | 13,467 | 12,461 | 11,971 | 10,047 | 13,222 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 11,246 | 9,869 | 10,000 | 13,020 * | 11,724* | 11,731 | 10,304 | 11,730 |
| New York | 10,035 | 11,244 | 10,855 | 8,714 | 10,055 | 10,218 | 10,063 | 10,016 |
| Pennsylvania | 9,799 | 8,518 | 11,151 | 11,056 | 13,463 | 8,398 | 10,156 | 9,572 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 10,115 | 9,337 | 11,723 | 12,334 | 6,020* | 8,479 | 11,528 | 8,137 |
| Indiana | 10,099 | 10,865 | 16,800 * | 8,708* | 11,814* | 9,776 | 10,427 | 10,003 |
| Michigan | 10,420 | 12,707 | 11,040 | 15,364* | 9,713 | 9,364 | 11,924 | 9,894 |
| Ohio | 10,674 | 12,686 | 6,126 | 7,951 | 16,380 * | 13,184 | 8,855 | 11,916 |
| Wisconsin | 10,594 | 7,912 | 15,000 * | 10,474 | 8,802 | 12,324 | 9,081 | 11,586 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 10,245 | 8,753 | 11,512* | 9,770 | 4,967* | 12,027 | 9,625 | 11,266 |
| Kansas | 8,383 | 9,955 | 6,373 | 8,384 * | 7,687 | 10,146 | 9,062 | 8,002 |
| Minnesota | 10,130 | 10,971 | 9,397 | 10,816 | 9,860 | 9,713 | 10,708 | 9,836 |
| Missouri | 7,534 | 10,893 | 5,835 |  | 2,600* | 6,832 | 8,300 | 6,696 |
| Nebraska | 8,021 | 7,991 * | 10,680 * | 7,830* | 9,600* | 7,004 | 8,450 | 7,768 |
| North Dakota | 5,975 | 7,633 | 8,564 | 5,562 | 8,520 | 4,695 | 7,593 | 5,190 |
| South Dakota | 10,872 | 9,239 | 16,646 | 8,856 | 9,998 | 10,777 | 11,715 | 10,273 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 9,567 | 11,255 | 11,704 | 12,312* | 13,690 | 4,032 * | 11,466 | 8,212* |
| District of Columbia | 13,229 | 13,464 | 12,996 * | 16,496* | 9,204* | 11,927 | 13,334 | 13,196 |
| Florida | 10,318 | 9,841 | . | 9,600* | 9,600* | 10,706 | 9,815 | 10,494 |
| Georgia | 10,691 | 11,264 |  | 12,182 | 10,430 | 10,341 | 11,529 | 10,393 |
| Maryland | 11,631 | 8,625 | 12,049 | 12,048 * | 11,797 | 12,184 | 10,423 | 11,950 |
| North Carolina | 12,085 | 10,509 | 11,346 | 9,507* |  | 12,975 | 10,322 | 12,838 |
| South Carolina | 8,979 | 4,706 | 11,142 | 10,776* | 8,686 | 8,827 | 9,623 | 8,805 |
| Virginia | 10,112 | 10,083 | 11,442 | 5,538* | 11,870 | 7,227 | 10,163 | 9,970 |
| West Virginia | 11,380 | 9,558 | 14,414 | 8,059 | 12,021 | 14,288 | 10,293 | 12,559 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 8,546 | 8,070 | 7,413 | 7,128 | 10,684 | 9,685 | 7,597 | 9,749 |
| Kentucky | 11,703 | 7,869 | 17,315* | 9,032* | 9,672* | 12,163 | 12,377* | 11,533 |
| Mississippi | 8,089 | 9,911 | 6,156* | 7,379 | 13,527* | 5,631 | 7,303 | 8,542 |
| Tennessee | 9,880 | 6,027* | 7,959* | 8,268* | 7,696* | 10,431 | 6,804 | 10,313 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 9,755 | 11,700 | 14,808* | 9,098* | . | 7,806 | 10,942 | 6,907 |
| Louisiana | 10,978 | 8,912 | 11,194 |  |  | 11,776 | 10,942 | 11,776 |
| Oklahoma | 7,842 | 8,108 | 9,344* | 6,682 * | 5,958 | 7,918 | 8,323 | 7,716 |
| Texas | 11,065 | 11,309 | 7,733 | 14,081 | 10,167 | 11,005 | 11,949 | 10,809 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 9,962 | 7,277* | 7,620* | 8,136* | 9,646 | 12,810 | 7,503 | 10,545 |
| Colorado | 10,455 | 10,380 | 9,729* | 8,040* | 11,465 | 10,321 | 9,315 | 10,941 |
| Idaho | 8,622 | 10,495 | 16,500* | 7,658 | 9,459 | 7,073 | 10,331 | 7,552 |
| Montana | 8,486 | 8,666 | 7,640* | 8,814 | 7,065 | 8,827 | 8,604 | 8,433 |
| Nevada | 8,475 | 8,426 | 7,410* | 9,528* | 7,572 | 10,081 | 8,391 | 9,357 |
| New Mexico | 10,070 | 13,213* | 4,800* | 8,136* | 4,015* | 10,284 | 12,014 | 9,598 |
| Utah | 7,365 | 7,785 | 10,415 | 12,014 | 8,616* | 6,190 | 9,082 | 6,302 |
| Wyoming | 10,633 | 10,006 | 10,055 | 11,344 | 12,226 | 10,371 | 10,563 | 10,686 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 11,788 | 9,101 | 14,272 | 13,042 | 10,779 | 11,229 | 12,853 | 10,936 |
| California | 9,388 | 7,275 | 9,637 | 11,014 | 7,776 | 9,239 | 9,718 | 9,147 |
| Hawaii | 8,217 | 9,703 | 8,474 | 7,822 | 9,414 | 5,679 | 8,926 | 7,915 |
| Oregon | 9,804 | 4,261* | 9,526 | 8,472 | 14,124 | 9,331 | 6,988 | 11,488 |
| Washington | 7,747 | 7,045 | 8,821 | 6,548 * | 14,820 | 9,030 | 7,085 | 9,059 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 185.36 | 275.01 | 299.71 | 356.54 | 527.27 | 331.81 | 209.41 | 317.97 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 948.11 | 1,701.25 | 3,578.29 | 3,910.70* | 3,240.96 | 3,141.69 | 1,791.02 | 2,976.77 |
| Maine | 1,039.01 | 1,675.21 | 3,478.18 | 3,130.13 | 2,522.75 | 1,920.06 | 1,409.92 | 1,982.72 |
| Massachusetts | 508.05 | 2,026.89 | 4,004.82 | 2,595.17* | 2,279.84 | 2,819.26 | 1,592.90 | 1,979.14 |
| New Hampshire | 1,039.03 | 1,919.78 | 2,928.86 | 4,155.23* | 3,960.47 | 2,324.22* | 888.12 | 2,666.72* |
| Rhode Island | 570.92 | 1,876.80 | 2,346.29 | 2,453.07 | 2,375.54 | 3,244.10 | 261.93 | 1,595.30 |
| Vermont | 807.06 | 1,366.88 | 2,297.96 | 3,779.42 | 3,479.96 | 3,127.75 | 1,433.40 | 2,428.17 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1,334.89 | 2,246.33 | 2,850.86 | 4,117.29* | 3,707.45* | 3,276.54 | 1,665.74 | 3,034.17 |
| New York | 833.40 | 1,780.09 | 2,630.56 | 1,959.15 | 2,187.93 | 2,022.39 | 1,156.13 | 1,269.38 |
| Pennsylvania | 787.37 | 1,055.39 | 2,413.98 | 2,645.08 | 2,692.44 | 1,431.87 | 646.35 | 1,265.11 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1,379.72 | 2,267.70 | 3,273.75 | 2,927.02 | 1,824.42* | 2,075.19 | 1,791.27 | 1,508.81 |
| Indiana | 1,427.43 | 2,960.89 | 5,312.63* | 2,619.74* | 3,547.42* | 2,161.70 | 2,518.47 | 2,150.07 |
| Michigan | 802.49 | 2,499.60 | 2,375.56 | 4,617.60* | 2,547.75 | 1,848.99 | 1,009.26 | 1,805.34 |
| Ohio | 938.49 | 2,835.90 | 1,723.67 | 2,218.61 | 5,179.81* | 2,932.62 | 1,799.21 | 2,080.49 |
| Wisconsin | 745.86 | 1,890.70 | 4,743.42* | 3,139.81 | 2,502.29 | 2,371.35 | 1,611.51 | 1,503.82 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1,565.36 | 2,468.41 | 3,488.67* | 2,534.95 | 1,534.09* | 3,139.93 | 2,258.30 | 2,623.72 |
| Kansas | 744.69 | 2,177.22 | 1,815.91 | 2,644.52* | 2,151.00 | 2,909.94 | 1,170.03 | 1,817.74 |
| Minnesota | 325.50 | 2,152.35 | 2,315.53 | 2,796.73 | 1,679.09 | 1,840.22 | 1,301.99 | 573.65 |
| Missouri | 1,629.17 | 3,057.49 | 1,740.30 |  | 822.19* | 1,895.00 | 2,065.47 | 1,778.77 |
| Nebraska | 2,218.99 | 2,552.81* | 3,377.31 * | 2,374.70* | 3,035.79* | 2,066.38 | 2,464.81 | 2,069.12 |
| North Dakota | 848.55 | 990.87 | 1,810.12 | 1,358.52 | 2,061.26 | 1,384.49 | 296.73 | 1,214.00 |
| South Dakota | 1,205.80 | 1,246.58 | 4,912.06 | 2,296.75 | 2,984.69 | 2,587.36 | 1,970.45 | 1,619.22 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2,215.89 | 2,736.26 | 3,289.22 | 3,709.31* | 3,607.84 | 2,775.44* | 2,734.59 | 2,491.99* |
| District of Columbia | 2,888.86 | 3,968.96 | 4,109.70* | 5,002.74* | 2,910.43* | 3,280.30 | 3,685.75 | 2,823.46 |
| Florida | 782.02 | 1,899.00 |  | 3,035.79* | 3,035.79* | 2,349.05 | 1,727.35 | 2,310.77 |
| Georgia | 2,061.42 | 3,079.58 |  | 3,633.40 | 3,109.65 | 2,583.52 | 2,899.66 | 2,347.17 |
| Maryland | 1,562.16 | 1,876.45 | 3,593.22 | 3,809.91* | 2,705.11 | 2,948.96 | 1,650.44 | 2,074.74 |
| North Carolina | 1,713.53 | 2,637.23 | 3,193.76 | 2,890.33* |  | 3,029.44 | 1,912.81 | 2,910.58 |
| South Carolina | 1,492.64 | 1,339.76 | 3,168.24 | 3,407.67* | 2,497.54 | 2,265.21 | 2,228.23 | 1,942.99 |
| Virginia | 1,018.77 | 2,338.36 | 3,031.38 | 1,689.77* | 3,329.49 | 1,605.11 | 1,826.47 | 1,385.08 |
| West Virginia | 1,283.24 | 1,886.08 | 3,248.45 | 2,415.31 | 3,490.71 | 3,529.94 | 1,413.64 | 2,830.81 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 688.35 | 1,222.91 | 1,779.82 | 1,533.84 | 2,219.30 | 2,617.25 | 447.82 | 1,645.29 |
| Kentucky | 1,784.23 | 2,168.66 | 7,185.88* | 2,756.95* | 3,058.55* | 2,892.44 | 4,720.28* | 2,461.23 |
| Mississippi | 1,436.38 | 2,766.25 | 1,946.70* | 2,102.67 | 4,061.69* | 1,490.08 | 1,955.94 | 2,034.92 |
| Tennessee | 417.02 | 1,825.30* | 2,516.86* | 2,614.57* | 2,433.69* | 446.92 | 1,927.98 | 428.91 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2,422.35 | 3,503.69 | 4,682.70* | 2,877.02* |  | 2,327.87 | 2,881.32 | 2,064.47 |
| Louisiana | 2,867.44 | 2,668.49 | 3,341.29 |  |  | 3,511.82 | 3,078.18 | 3,511.82 |
| Oklahoma | 1,502.55 | 2,013.22 | 2,880.88* | 2,113.03* | 1,722.09 | 2,208.69 | 2,032.64 | 1,872.24 |
| Texas | 1,639.20 | 3,071.87 | 2,157.33 | 4,220.54 | 2,877.11 | 2,076.49 | 3,038.11 | 1,582.19 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1,687.15 | 2,201.15* | 2,409.66* | 2,572.83* | 2,877.51 | 2,814.08 | 2,119.38 | 2,053.29 |
| Colorado | 1,248.17 | 2,000.26 | 3,076.58* | 2,542.47* | 3,223.44 | 2,455.51 | 1,831.39 | 2,061.95 |
| Idaho | 1,497.78 | 2,406.71 | 5,217.76* | 2,164.97 | 2,824.42 | 1,588.78 | 2,288.31 | 1,658.71 |
| Montana | 480.00 | 1,643.45 | 2,324.82* | 2,347.32 | 1,928.72 | 1,531.68 | 1,363.04 | 1,354.19 |
| Nevada | 1,581.95 | 2,524.13 | 2,343.25* | 3,013.02* | 2,262.89 | 2,633.50 | 2,343.97 | 2,236.36 |
| New Mexico | 2,166.89 | 3,982.69* | 1,517.89* | 2,572.83* | 1,460.32* | 2,888.13 | 3,341.07 | 2,464.67 |
| Utah | 1,131.24 | 1,923.87 | 3,007.89 | 3,581.77 | 2,724.62* | 1,743.25 | 1,796.96 | 1,764.94 |
| Wyoming | 345.02 | 1,605.19 | 1,036.64 | 1,899.01 | 3,031.30 | 1,973.77 | 759.58 | 1,661.03 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1,080.46 | 2,192.14 | 3,688.93 | 3,381.19 | 1,930.08 | 2,703.72 | 1,812.26 | 1,243.75 |
| California | 429.38 | 1,330.39 | 1,931.64 | 2,931.39 | 2,097.01 | 1,104.08 | 578.69 | 984.49 |
| Hawaii | 455.75 | 1,139.83 | 2,230.83 | 1,477.90 | 1,515.88 | 1,551.37 | 356.76 | 569.80 |
| Oregon | 1,116.20 | 1,443.49* | 2,670.74 | 2,035.16 | 4,038.77 | 2,046.67 | 1,388.97 | 2,064.61 |
| Washington | 1,014.95 | 1,598.45 | 2,441.04 | 2,291.67* | 4,430.58 | 2,520.20 | 1,493.88 | 2,264.74 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 2,438 | 1,966 | 2,622 | 2,953 | 2,859 | 2,251 | 2,456 | 2,434 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2,274 | 1,502 | 1,904* | 3,840 | 2,010 | 2,193 | 1,947 | 2,362 |
| Maine | 2,784 | 2,268 | 2,298* | 3,193* | 3,410 | 2,545 | 2,364 | 2,920 |
| Massachusetts | 2,784 | 2,694 | 2,198 | 3,106 | 3,318 | 2,598 | 2,839 | 2,771 |
| New Hampshire | 3,102 | 2,362* | 4,025 | 4,236 | 4,255 | 2,378 | 3,599 | 2,960 |
| Rhode Island | 2,309 | 2,971 | 1,914 | 4,559 | 2,491 | 1,679 | 2,969 | 2,154 |
| Vermont | 2,657 | 2,551 | 2,927 | 2,698 | 2,556 | 2,695 | 2,625 | 2,667 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1,886 | 1,196* | 3,964 | 2,821 | 2,317 | 1,493 | 2,381 | 1,779 |
| New York | 2,090 | 1,144 | 2,773 | 1,984 | 2,728 | 1,993 | 1,993 | 2,110 |
| Pennsylvania | 2,033 | 792 | 2,902 | 2,912 | 1,632 | 2,058 | 2,422 | 1,950 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2,351 | 1,790 | 1,212* | 2,997 | 2,903 | 2,218 | 1,958 | 2,444 |
| Indiana | 2,107 | 1,811 | 3,010* | 1,745* | 2,125 | 2,146 | 1,980 | 2,130 |
| Michigan | 1,770 | 1,280 | 2,666 | 1,782* | 2,641 | 1,387 | 1,816 | 1,758 |
| Ohio | 2,206 | 1,181 | 2,404 | 2,085 | 3,081 | 1,964 | 1,605 | 2,332 |
| Wisconsin | 2,193 | 1,471 * | 2,757 | 2,558 | 2,464 | 2,039 | 2,386 | 2,164 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2,353 | 1,493 | 1,787* | 3,226 | 3,088 | 2,213 | 1,828 | 2,473 |
| Kansas | 2,374 | 2,335 | 3,858 | 3,355 | 2,286 | 2,016 | 3,166 | 2,195 |
| Minnesota | 2,270 | 2,436 | 2,816 | 3,300 | 2,034 | 2,122 | 2,742 | 2,161 |
| Missouri | 2,424 | 2,073* | 2,018* | 2,836 | 3,015 | 2,303 | 2,086 | 2,505 |
| Nebraska | 2,887 | 2,457 | 4,269 | 3,991 | 3,338 | 2,478 | 3,556 | 2,792 |
| North Dakota | 2,191 | 1,517 | 2,111 | 2,841 | 2,975 | 1,847 | 2,008 | 2,241 |
| South Dakota | 2,373 | 493* | 3,980 | 3,116 | 2,786 | 2,871 | 1,442* | 3,065 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2,358 | 2,575* | 2,126* | 3,256 | 2,877 | 2,096 | 2,626 | 2,299 |
| District of Columbia | 2,653 | 3,032 | 4,042 | 2,831 | 2,242 | 2,607 | 3,220 | 2,545 |
| Florida | 2,972 | 3,067 | 2,303* | 3,994 | 3,626 | 2,764 | 3,280 | 2,917 |
| Georgia | 2,599 | 1,916 | 1,921* | 4,744 | 2,966 | 2,437 | 2,482 | 2,617 |
| Maryland | 2,988 | 4,245 | 4,086 | 3,411 | 3,369 | 2,488 | 4,115 | 2,738 |
| North Carolina | 2,980 | 3,814 | 3,474 | 2,220* | 3,973 | 2,812 | 3,519 | 2,887 |
| South Carolina | 2,752 | 2,757* | 3,106* | 3,248 | 2,896 | 2,647 | 2,928 | 2,731 |
| Virginia | 2,705 | 2,263 | 1,669* | 2,682 | 3,495 | 2,679 | 1,796 | 2,904 |
| West Virginia | 2,088 | 2,061 * | 2,668 | 2,709 | 2,301 | 1,710 | 2,243 | 2,056 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2,713 | 2,163 | 2,286 | 3,181 | 2,581 | 2,786 | 2,688 | 2,719 |
| Kentucky | 2,120 | 1,179* | 2,358 | 2,092 | 2,335 | 2,126 | 1,866 | 2,168 |
| Mississippi | 3,027 | 945* | 3,251 | 7,646 | 2,909 | 2,443 | 2,318 | 3,103 |
| Tennessee | 3,063 | 1,556 | 2,087 | 3,390 | 4,025 | 2,898 | 2,042 | 3,212 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2,414 | 2,541 | 3,000* | 3,422 | 2,960 | 2,146 | 3,061 | 2,334 |
| Louisiana | 2,767 | 1,314* | 2,727* | 3,908 | 3,506 | 2,502 | 2,564 | 2,804 |
| Oklahoma | 2,595 | 3,671 | 2,923 | 2,893 | 3,659 | 2,172 | 3,291 | 2,470 |
| Texas | 2,788 | 2,386 * | 4,202 | 4,423 | 3,802 | 2,423 | 3,108 | 2,738 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2,253 | 2,271* | 2,915* | 3,518 | 2,825 | 1,863 | 2,933 | 2,167 |
| Colorado | 2,768 | 2,459 | 2,972 | 3,488* | 3,094 | 2,542 | 3,267 | 2,681 |
| Idaho | 2,327 | 3,304 | 2,106 | 1,970* | 2,063* | 2,424 | 2,726 | 2,180 |
| Montana | 2,223 | 2,171 | 2,631 | 1,662* | 2,585 | 2,259 | 2,108 | 2,272 |
| Nevada | 2,677 | 4,144 | 2,697* | 3,514 | 2,744 | 2,254 | 3,725 | 2,402 |
| New Mexico | 1,930 | 2,390* | 2,282 | 2,985 | 1,028* | 2,426 | 2,490 | 1,853 |
| Utah | 2,417 | 1,347 | 3,154 | 3,399 | 2,665 | 2,226 | 2,502 | 2,391 |
| Wyoming | 2,340 | 2,761 | 1,849* | 1,933* | 2,889 | 2,311 | 2,072 | 2,447 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2,286 | 2,402 | 930* | 2,826* | 3,364 | 2,260 | 1,585 | 2,605 |
| California | 2,430 | 1,387 | 2,550 | 2,913 | 2,994 | 2,266 | 2,386 | 2,441 |
| Hawaii | 2,368 | 1,894 | 2,109* | 2,841 | 3,093 | 1,899 | 2,223 | 2,402 |
| Oregon | 2,370 | 1,980* | 1,884* | 3,504 | 3,302 | 2,009 | 2,288 | 2,392 |
| Washington | 2,892 | 2,032 | 3,695 | 2,861 | 4,558 | 2,149 | 3,219 | 2,768 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 39.27 | 103.41 | 180.40 | 158.77 | 99.06 | 51.90 | 67.54 | 45.56 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 140.37 | 391.11 | 588.57* | 729.34 | 189.40 | 124.19 | 391.44 | 91.47 |
| Maine | 274.15 | 614.79 | 697.72* | 1,143.28* | 313.05 | 355.03 | 385.50 | 305.91 |
| Massachusetts | 121.36 | 552.98 | 586.72 | 694.61 | 323.72 | 248.61 | 305.62 | 121.73 |
| New Hampshire | 235.25 | 722.56* | 686.96 | 676.32 | 684.59 | 143.88 | 214.39 | 281.49 |
| Rhode Island | 243.32 | 576.10 | 558.05 | 866.93 | 611.52 | 211.84 | 352.81 | 279.12 |
| Vermont | 182.18 | 243.07 | 817.95 | 445.81 | 391.89 | 377.68 | 258.51 | 209.57 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 253.87 | 1,635.22* | 832.11 | 614.41 | 303.46 | 280.82 | 576.25 | 248.73 |
| New York | 204.10 | 259.42 | 566.17 | 318.44 | 323.66 | 225.89 | 250.24 | 234.30 |
| Pennsylvania | 133.55 | 193.02 | 621.35 | 520.24 | 243.57 | 194.13 | 346.80 | 141.60 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 148.77 | 395.54 | 414.49* | 508.47 | 366.55 | 144.14 | 242.94 | 159.42 |
| Indiana | 207.30 | 493.54 | 909.56* | 724.58* | 423.85 | 327.66 | 392.77 | 208.78 |
| Michigan | 137.08 | 275.39 | 653.77 | 604.00* | 472.55 | 169.09 | 430.21 | 169.24 |
| Ohio | 119.82 | 301.46 | 448.91 | 220.89 | 336.35 | 181.19 | 254.36 | 164.29 |
| Wisconsin | 135.02 | 452.01 * | 496.27 | 616.99 | 574.05 | 190.51 | 285.02 | 198.34 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 196.62 | 299.21 | 536.60* | 553.24 | 519.94 | 154.25 | 199.53 | 244.18 |
| Kansas | 162.53 | 514.83 | 1,150.47 | 699.05 | 563.35 | 179.94 | 576.06 | 146.44 |
| Minnesota | 201.52 | 386.90 | 552.85 | 453.38 | 396.16 | 220.94 | 366.09 | 263.58 |
| Missouri | 137.19 | 641.91* | 869.07* | 511.32 | 140.47 | 171.12 | 482.21 | 124.61 |
| Nebraska | 262.23 | 639.57 | 986.04 | 596.47 | 298.39 | 292.35 | 529.32 | 282.57 |
| North Dakota | 236.21 | 296.75 | 631.94 | 477.75 | 506.59 | 272.91 | 253.33 | 328.96 |
| South Dakota | 379.91 | 621.80* | 754.29 | 786.22 | 331.94 | 194.69 | 532.72* | 352.24 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 182.25 | 1,460.11* | 760.22* | 826.25 | 630.73 | 104.85 | 661.07 | 136.68 |
| District of Columbia | 212.33 | 899.94 | 676.63 | 597.10 | 295.92 | 344.14 | 390.21 | 280.08 |
| Florida | 218.47 | 575.20 | 776.66* | 579.50 | 532.77 | 248.07 | 437.65 | 255.66 |
| Georgia | 131.49 | 406.82 | 970.36* | 453.96 | 519.38 | 200.01 | 363.60 | 169.95 |
| Maryland | 289.83 | 1,187.49 | 817.71 | 533.38 | 659.18 | 375.82 | 752.68 | 211.10 |
| North Carolina | 326.86 | 769.05 | 768.61 | 984.49* | 489.02 | 496.68 | 540.76 | 335.54 |
| South Carolina | 153.92 | 906.77* | 1,267.29* | 707.54 | 540.01 | 156.91 | 797.97 | 198.46 |
| Virginia | 138.63 | 539.81 | 580.26* | 494.39 | 377.08 | 157.71 | 280.46 | 171.15 |
| West Virginia | 227.12 | 899.11* | 702.70 | 604.18 | 375.00 | 170.23 | 209.69 | 326.57 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 179.82 | 539.57 | 544.13 | 437.08 | 471.00 | 380.64 | 312.43 | 248.49 |
| Kentucky | 146.22 | 582.05* | 684.37 | 514.13 | 372.00 | 187.25 | 216.62 | 156.31 |
| Mississippi | 300.15 | 777.80* | 851.53 | 1,230.26 | 364.42 | 403.94 | 602.82 | 411.20 |
| Tennessee | 194.79 | 370.23 | 611.06 | 854.12 | 579.43 | 355.86 | 302.84 | 215.27 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 109.16 | 627.51 | 952.41* | 624.47 | 604.88 | 119.99 | 482.94 | 117.76 |
| Louisiana | 172.58 | 481.59* | 912.75* | 748.77 | 691.57 | 291.17 | 692.83 | 235.16 |
| Oklahoma | 198.26 | 943.89 | 757.27 | 624.37 | 691.08 | 257.35 | 528.38 | 203.53 |
| Texas | 143.23 | 931.28* | 669.44 | 558.69 | 514.19 | 169.25 | 482.84 | 178.55 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 212.85 | 863.59* | 908.06* | 768.93 | 793.32 | 187.25 | 809.84 | 200.40 |
| Colorado | 122.45 | 519.25 | 641.42 | 1,216.21* | 664.69 | 157.96 | 343.63 | 155.25 |
| Idaho | 252.95 | 662.46 | 584.78 | 663.07* | 832.60* | 192.95 | 352.05 | 268.35 |
| Montana | 285.24 | 461.46 | 543.49 | $679.34 *$ | 630.82 | 287.86 | 439.54 | 288.00 |
| Nevada | 253.07 | 961.61 | 1,002.67* | 644.76 | 718.48 | 223.34 | 729.61 | 266.90 |
| New Mexico | 281.00 | 1,034.72* | 614.02 | 431.50 | 765.82* | 115.20 | 393.95 | 299.38 |
| Utah | 90.72 | 353.30 | 594.92 | 732.48 | 349.08 | 104.94 | 235.31 | 111.87 |
| Wyoming | 193.42 | 535.45 | 661.04* | 1,097.95* | 517.42 | 291.91 | 467.11 | 273.76 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 282.22 | 667.57 | 483.07* | 861.55* | 993.19 | 226.61 | 435.81 | 349.65 |
| California | 121.78 | 233.31 | 617.29 | 238.06 | 236.25 | 116.86 | 296.14 | 107.89 |
| Hawaii | 185.95 | 476.51 | 797.82* | 528.24 | 476.22 | 168.32 | 312.56 | 245.17 |
| Oregon | 196.66 | 634.02 * | 609.51* | 651.88 | 902.11 | 170.79 | 478.54 | 240.90 |
| Washington | 365.53 | 469.44 | 727.70 | 798.46 | 516.89 | 210.87 | 468.03 | 366.04 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 2,386 | 1,983 | 2,818 | 3,088 | 2,999 | 2,046 | 2,664 | 2,319 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2,257 | . | . | . | . |  | 2,116* | 2,314 |
| Maine | 3,244 | . | . | . | . |  | 3,006 | 3,312 |
| Massachusetts | 2,797 | . | . |  |  |  | 2,600 | 2,853 |
| New Hampshire | 3,641 | . | . |  |  |  | 3,733 | 3,608 |
| Rhode Island | 2,703 | . | . | . | . |  | 4,169 | 2,170* |
| Vermont | 2,896 | . | . | . | . | . | 2,502 | 3,104 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1,996 | . | . | . | . | . | 2,228* | 1,937 |
| New York | 1,933 | . | . | . | . |  | 2,413 | 1,781* |
| Pennsylvania | 1,990 | . | . | . | . | . | 2,853 | 1,725 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2,074 | . | . | . | . |  | 2,337 | 2,011 |
| Indiana | 1,854 | . | . | . | . |  | 1,174* | 1,968 |
| Michigan | 2,268 | . | . | . | . |  | 2,936 | 2,183 |
| Ohio | 2,021 | . | . | . | . |  | 1,339* | 2,246 |
| Wisconsin | 2,164 | . | . | . | . | . | 3,121 | 2,018 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2,748 | . | . | . | . | . | 2,079* | 2,871 |
| Kansas | 1,557* | . | . | . | . | . | 3,510 | 1,213* |
| Minnesota | 1,203* | . | . | . | . | . | 1,819 | 1,128* |
| Missouri | 2,142 | . | . | . | . |  | 1,909* | 2,177 |
| Nebraska | 3,084 | . | . | . | . |  | 4,201 | 2,433 |
| North Dakota | 2,426 | . | . | . | . | . | 746* | 3,306 |
| South Dakota | 2,911 | . | . | . | . | . | 2,792* | 2,980 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1,957 | . | . | . | . | . | 1,733* | 2,066 |
| District of Columbia | 2,177 | . | . | . | . |  | 3,796 | 1,956 |
| Florida | 2,961 | . | . | . | . | . | 4,063 | 2,692 |
| Georgia | 2,842 | . | . | . | . |  | 2,562* | 2,951 |
| Maryland | 2,547 | . | . | . | . | . | 3,245 | 2,406 |
| North Carolina | 3,092 | . | . | . | . | . | 3,008 | 3,122 |
| South Carolina | 2,473 | . | . | . | . | . | 2,913 | 2,399 |
| Virginia | 2,612 | . | . | . | . | . | 1,254* | 3,008 |
| West Virginia | 2,954 | . | . | . | . | . | 3,237 | 2,898 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3,301 | . | . | . | . | . | 3,395* | 3,277 |
| Kentucky | 1,940 | . | . | . | . | . | 1,276* | 2,074 |
| Mississippi | 2,716 | . | . | . | . |  | 3,875* | 2,674 |
| Tennessee | 3,532 | . | . | . | . | . | 2,960 | 3,610 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2,525 | . | . | . | . | . | 4,111 | 2,248 |
| Louisiana | 3,144 | . | . | . | . |  | 3,172 | 3,138 |
| Oklahoma | 2,987 | . | . | . | . | . | 5,445 | 2,667 |
| Texas | 2,798 | - | . | . | . | . | 4,515* | 2,630 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2,275 | . | . | . | . | . | 3,004 * | 2,211 |
| Colorado | 3,153 | . | . | . | . | . | 3,653 | 3,044 |
| Idaho | 2,238 | . | . | . | . | . | 1,966* | 2,307 |
| Montana | 2,051 * | . | . | . | . | . | 1,508* | 2,700 |
| Nevada | 3,218 | . | . | . | . | . | 3,847 | 3,114 |
| New Mexico | 1,742 | . | . | . | . | . | 2,735 | 1,545* |
| Utah | 2,123 | . | . | . | . | . | 2,198 | 2,103 |
| Wyoming | 1,976 | - | . | . | . | . | 1,767* | 2,077 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 906* | . | . | . | . | . | 479* | 1,972 |
| California | 2,415 | . | . | . | . | . | 2,670 | 2,354 |
| Hawaii | 2,189 | . | . | . | . | . | 2,055 | 2,219 |
| Oregon | 2,193 | . | . | . | . | . | 2,519 | 2,111 |
| Washington | 2,131 | . | . | . | . | - | 3,339 | 1,720 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 54.81 | 94.25 | 207.90 | 143.50 | 164.03 | 42.81 | 79.00 | 67.25 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 394.52 | . | . | . | . | . | 1,096.22* | 206.74 |
| Maine | 388.16 |  |  | . | . |  | 897.81 | 379.85 |
| Massachusetts | 283.02 |  | . | . | . |  | 362.02 | 350.18 |
| New Hampshire | 320.75 | . | . | . | . | . | 442.97 | 374.61 |
| Rhode Island | 440.38 |  |  | . | . |  | 1,031.33 | 830.09 * |
| Vermont | 507.20 | . | . | . | . | . | 636.14 | 621.61 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 328.03 | . | . | . | . | . | 826.90* | 427.61 |
| New York | 363.70 | . | . | . | . | . | 211.86 | 641.05 * |
| Pennsylvania | 208.85 | . | . | . | . | . | 488.97 | 372.70 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 206.08 | . | . | . | . | . | 471.93 | 183.40 |
| Indiana | 379.16 | . | . | . | . | . | 859.25* | 373.47 |
| Michigan | 214.50 | . | . | . | . | . | 618.20 | 270.37 |
| Ohio | 214.62 | . | . | . | . | . | 407.48* | 208.30 |
| Wisconsin | 262.12 | . | . | . | . | . | 530.87 | 159.00 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 294.59 | . | . | . | . | . | 802.98* | 382.90 |
| Kansas | 674.54* | . | . | . | . | . | 840.33 | 854.03 |
| Minnesota | 421.19* | . | . | . | . | . | 518.56 | 385.66 |
| Missouri | 256.30 | . | . | . | . | . | 612.97 * | 257.51 |
| Nebraska | 579.87 | . | . | . | . | . | 1,156.53 | 427.58 |
| North Dakota | 417.24 | . | . | . | . | . | 582.65* | 460.44 |
| South Dakota | 517.58 | . | . | . | . | . | 1,277.12* | 595.43 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 376.80 | . | . | . | . | . | 1,708.17* | 265.84 |
| District of Columbia | 265.91 | . | . | . | . | . | 609.79 | 205.87 |
| Florida | 257.53 | . | . | . | . | . | 489.79 | 243.03 |
| Georgia | 278.48 | . | . | . | . | . | 785.91 * | 307.51 |
| Maryland | 349.30 | . | . | . | . | . | 781.01 | 351.60 |
| North Carolina | 238.13 | . | . | . | . | . | 785.11 | 208.42 |
| South Carolina | 391.18 | . | . | . | . | . | 853.77 | 296.74 |
| Virginia | 273.89 | . | . | . | . | . | 428.09* | 275.48 |
| West Virginia | 391.72 | . | . | . | . | . | 806.95 | 636.01 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 552.18 | . | . | . | . | . | 1,025.35* | 541.37 |
| Kentucky | 215.46 | . | . | . | . | . | 641.80* | 273.87 |
| Mississippi | 567.76 | . | . | . | . | . | 1,248.10* | 534.23 |
| Tennessee | 325.80 | . | . | . | . | . | 770.58 | 412.63 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 432.08 | . | . | . | . | . | 983.59 | 259.91 |
| Louisiana | 368.03 | . | . | . | . | . | 877.75 | 509.94 |
| Oklahoma | 174.38 | . | . | . | . | . | 1,523.57 | 202.36 |
| Texas | 170.46 | . | . | . | . | . | 1,558.81* | 186.44 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 389.13 | . | . | . | . | . | 1,065.06* | 425.74 |
| Colorado | 203.48 | . | . | . | . | . | 553.26 | 181.94 |
| Idaho | 567.14 | . | . | . | . | . | 796.91* | 455.28 |
| Montana | 648.09 * | . | . | . | . | . | 701.71* | 752.35 |
| Nevada | 442.51 | . | . | . | . | . | 996.56 | 503.42 |
| New Mexico | 519.55 | . | . | . | . | . | 650.08 | 547.10 |
| Utah | 286.87 | . | . | . | . | . | 331.89 | 321.48 |
| Wyoming | 506.10 | . | . | . | . | . | 552.65* | 504.26 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 303.67* | . | . | . | . | . | 173.42* | 448.35 |
| California | 162.91 | . | . | . | . | . | 345.15 | 178.51 |
| Hawaii | 151.60 | . | . | . | . | . | 565.60 | 240.91 |
| Oregon | 353.88 | . | . | . | . | . | 623.65 | 396.00 |
| Washington | 258.65 | . | . | - | . | . | 755.19 | 330.76 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 2,463 | 1,895 | 2,616 | 2,920 | 2,832 | 2,316 | 2,385 | 2,477 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2,286 | . | . |  | . |  | 1,698 | 2,411 |
| Maine | 2,500 | . | . | . |  |  | 2,005* | 2,647 |
| Massachusetts | 2,697 | . |  |  |  |  | 3,008 | 2,634 |
| New Hampshire | 2,687 | . | . | . |  |  | 4,271 | 2,420 |
| Rhode Island | 2,089 | . |  |  |  |  | 2,371 | 2,053 |
| Vermont | 2,584 | . | . | . | . | . | 2,447 | 2,609 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1,767 | . | . | . | . | . | 2,632 | 1,609 |
| New York | 2,124 | . | . | . | . |  | 1,641* | 2,187 |
| Pennsylvania | 1,996 | . | . | . | . | . | 1,840 | 2,018 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2,448 | . | . | . | . |  | 1,907 | 2,557 |
| Indiana | 2,238 | . |  |  |  |  | 2,177 | 2,249 |
| Michigan | 1,671 | . | . | . |  |  | 1,655* | 1,676 |
| Ohio | 2,260 | . | . | . | . |  | 1,611 | 2,375 |
| Wisconsin | 2,204 | . | . | . | . | . | 2,219 | 2,201 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2,314 | . | . | . | . | . | 1,820 | 2,413 |
| Kansas | 2,627 | . | . | . | . | . | 3,165 | 2,508 |
| Minnesota | 2,425 | . | . | . |  |  | 2,692 | 2,361 |
| Missouri | 2,587 | . | . | . |  |  | 2,334 | 2,652 |
| Nebraska | 2,897 | . | . | . | . |  | 3,636 | 2,817 |
| North Dakota | 2,173 | . | . | . | . |  | 2,037 | 2,195 |
| South Dakota | 2,147 | . | . | . | . | . | 1,015* | 3,035 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2,403 | . | . | . | . | . | 3,145* | 2,313 |
| District of Columbia | 2,816 | . |  |  |  |  | 2,908 | 2,797 |
| Florida | 2,991 | . | . | . | . |  | 2,810 | 3,017 |
| Georgia | 2,522 | . | . | . | . |  | 2,188 | 2,554 |
| Maryland | 3,338 | . | . | . | . |  | 4,714 | 3,024 |
| North Carolina | 2,987 | . | . | . | . |  | 3,976 | 2,868 |
| South Carolina | 2,829 | . | . | . | . |  | 2,747* | 2,838 |
| Virginia | 2,836 | . | . | . | . | . | 2,142* | 2,923 |
| West Virginia | 1,980 | . | . | . | . | . | 2,128 | 1,956 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2,687 | . | . | . | . | . | 2,657 | 2,692 |
| Kentucky | 2,203 | . | . | . | . | . | 1,973 | 2,245 |
| Mississippi | 3,035 | . | . | . |  |  | 1,682* | 3,150 |
| Tennessee | 2,966 | - | - | . | . | . | 1,866 | 3,129 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2,416 | . | . | . | . | . | 3,086 | 2,346 |
| Louisiana | 2,756 | . | . | . | . |  | 2,553 | 2,785 |
| Oklahoma | 2,578 | . | . | . | . | . | 2,925 | 2,514 |
| Texas | 2,812 | - | . | . | . | . | 2,815 | 2,811 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2,100 | . | . | . | . | . | 3,083 | 1,977 |
| Colorado | 2,492 | . | . | . | . | . | 2,982 | 2,426 |
| Idaho | 2,360 | . | . | . | . | . | 2,971 | 2,137 |
| Montana | 2,168 | . | . | . | . | . | 1,747 | 2,330 |
| Nevada | 2,109 | . | . | . | . | . | 1,801* | 2,152 |
| New Mexico | 1,970 | . | . | . | . | . | 2,211* | 1,945 |
| Utah | 2,635 | . | . | . | . | . | 2,720 | 2,607 |
| Wyoming | 2,338 | - | . | . | . | . | 1,694* | 2,521 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2,268 | . | . | . | . | . | 1,688* | 2,448 |
| California | 2,503 | . | . | . | . | . | 2,453 | 2,514 |
| Hawaii | 2,445 | . | . | . | . | . | 2,331 | 2,469 |
| Oregon | 2,452 | . | - | . | . |  | 2,484 | 2,444 |
| Washington | 3,054 | - | . | . | . | . | 3,413 | 2,929 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 45.65 | 179.41 | 245.71 | 168.16 | 121.03 | 59.06 | 111.44 | 50.76 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 135.89 |  | . | . | . | . | 376.70 | 133.63 |
| Maine | 257.60 |  | . | . | . | . | 613.58* | 276.15 |
| Massachusetts | 146.77 |  | . |  |  |  | 787.03 | 180.67 |
| New Hampshire | 349.43 | . | . |  | . |  | 1,006.77 | 368.60 |
| Rhode Island | 206.56 | . | . |  |  |  | 446.47 | 249.68 |
| Vermont | 252.12 | . | . | . | . | . | 467.22 | 296.05 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 272.89 | . | . | . | . | . | 690.95 | 323.69 |
| New York | 184.00 |  |  |  | . |  | 565.32* | 204.34 |
| Pennsylvania | 220.61 | . | . | . | . | . | 479.50 | 236.17 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 189.07 | . | . | . | . | . | 342.66 | 220.20 |
| Indiana | 234.31 | . | . | . | . |  | 463.31 | 236.67 |
| Michigan | 183.12 | . | . | . | . |  | 533.13* | 217.70 |
| Ohio | 145.29 |  |  |  | . |  | 286.40 | 188.63 |
| Wisconsin | 192.75 | . | . | . | . | . | 400.22 | 249.33 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 240.36 | . | . | . | . | . | 204.65 | 307.30 |
| Kansas | 334.11 |  | . | . | . | . | 902.78 | 332.67 |
| Minnesota | 178.66 | . | . |  | . | . | 538.81 | 277.75 |
| Missouri | 161.79 | . |  | . | . |  | 490.37 | 167.40 |
| Nebraska | 253.80 |  | . | . | . |  | 543.87 | 289.26 |
| North Dakota | 257.07 | . | . | . | . | . | 475.04 | 295.78 |
| South Dakota | 531.51 | . | . | . | . | . | 554.71* | 542.75 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 180.67 | . | . | . | . | . | 988.75* | 135.84 |
| District of Columbia | 227.55 | . |  |  | . | . | 424.55 | 345.93 |
| Florida | 250.86 | . |  | . | . | . | 601.54 | 294.71 |
| Georgia | 168.41 | . | . | . | . | . | 598.95 | 187.16 |
| Maryland | 514.66 | . | . | . | . | . | 865.42 | 476.48 |
| North Carolina | 409.78 |  |  | . | . | . | 821.59 | 401.81 |
| South Carolina | 169.11 |  | . | . | . |  | 1,050.86* | 208.87 |
| Virginia | 202.13 | . | . | . | . | . | 667.24* | 241.49 |
| West Virginia | 268.97 | . | . | . | . | . | 390.54 | 358.60 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 270.00 | . | . | . | . | . | 556.65 | 327.92 |
| Kentucky | 166.42 | . | . | . | . | . | 482.26 | 152.41 |
| Mississippi | 321.53 | . | . | . | . | . | 734.79 * | 450.20 |
| Tennessee | 213.47 | . | . | . | - | . | 313.92 | 243.48 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 151.27 | . | . | . | . | . | 527.78 | 158.31 |
| Louisiana | 168.03 | . | . | . | . | . | 699.72 | 238.47 |
| Oklahoma | 207.02 | . | . | . | . | . | 516.15 | 237.67 |
| Texas | 184.20 | - | . | - | - | . | 614.85 | 210.84 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 224.98 | . | . | . | . | . | 804.08 | 200.87 |
| Colorado | 130.84 | . | . | . | . | . | 564.74 | 177.76 |
| Idaho | 266.21 | . | . | . | . | . | 410.96 | 325.97 |
| Montana | 366.67 |  |  | . | . | . | 517.74 | 359.31 |
| Nevada | 302.77 | . | . | . | . | . | 709.56* | 308.52 |
| New Mexico | 283.90 | . | . | . | . | . | 739.78* | 304.33 |
| Utah | 123.91 | . | . | . | . | . | 416.87 | 135.52 |
| Wyoming | 326.89 | . | . | . | . | . | 697.15* | 318.94 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 302.49 | . | . | . | . | . | 559.17* | 268.91 |
| California | 202.17 | . | . | . | . | . | 506.68 | 187.48 |
| Hawaii | 294.93 | . |  | . | . | . | 641.52 | 319.51 |
| Oregon | 254.03 | . |  | . | . | . | 563.95 | 263.83 |
| Washington | 392.23 |  |  |  | . | . | 457.16 | 414.39 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 2,352 | 2,221 | 2,214 | 2,752 | 2,474 | 2,267 | 2,327 | 2,368 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2,211 | . | . | . | . | . | 2,932* | 1,903 |
| Maine | 2,747 | . | . | . | . | . | 2,228* | 3,374 |
| Massachusetts | 3,297 | . | . | . |  |  | 4,170 | 3,126 |
| New Hampshire | 2,929 | . | . | . |  |  | 2,066 | 3,842* |
| Rhode Island | 2,790 | . | . | . |  |  | 2,868 | 2,736* |
| Vermont | 2,603 | . | . | . | . | . | 3,168* | 1,964 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2,859* | . | . | . | . | . | 1,390* | 3,615 |
| New York | 2,581 | . | . | . | . | . | 1,784* | 3,148 |
| Pennsylvania | 2,572 | . | . | . | . | . | 2,947 | 2,334 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1,868 | . | . | . | . | . | 1,631 * | 2,200 |
| Indiana | 1,645 | . | . | . | . | . | 2,500 | 1,393 |
| Michigan | 750 * | . | . | . | . | . | 1,291* | 562* |
| Ohio | 1,668 | . | . | . | . | . | 2,008 | 1,436 |
| Wisconsin | 2,163 | . | . | . | . | . | 1,463* | 2,622 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2,116 | . | . | . | . | . | 1,710* | 2,786 |
| Kansas | 2,133 | . | . | . | . | . | 2,611* | 1,865* |
| Minnesota | 3,188 | . | . | . | . | . | 3,727 | 2,914 |
| Missouri | 1,000 | . | . | . | . | . | 229* | 1,841 |
| Nebraska | 2,315 | . | . | . | . | . | 2,036 | 2,480 |
| North Dakota | 2,139* | . | . | . | . | . | 2,456 | 1,986* |
| South Dakota | 3,445 | . | . | . | . | . | 3,342 | 3,519 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3,973* | . | . | . | . | . | 4,636 | 3,500* |
| District of Columbia | 2,594* | . | . | . | . |  | 5,821 * | 1,577* |
| Florida | 2,727* | . | . | . | . | . | 3,409* | 2,487* |
| Georgia | 2,800* | . | . | . | . | . | 5,065* | 1,992* |
| Maryland | 2,060 | . | . | . | . | . | 2,864* | 1,847 |
| North Carolina | 2,506 | . | . | . | . | . | 2,703* | 2,421* |
| South Carolina | 2,448 | . | . | . | . | . | 4,410 | 1,920 |
| Virginia | 1,653 | . | . | . | . | . | 1,803 | 1,243* |
| West Virginia | 1,878* | . | . | . | . | . | 2,074 * | 1,665 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2,196 | . | . | . | . | . | 2,433 | 1,894 |
| Kentucky | 1,507* | . | . | . | . | . | 2,373 | 1,289* |
| Mississippi | 3,215 | . | . | . |  |  | 3,678 | 2,948 |
| Tennessee | 3,397 | . | . | . | - | . | 2,663* | 3,501 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1,384* | . | . | . | . | . | 999* | 2,306* |
| Louisiana | 2,408* | . | . | . | . | . | 2,407* | 2,440* |
| Oklahoma | 1,795 | . | . | . | . | . | 3,848* | 1,261 |
| Texas | 2,416 | . | . | . | . | . | 3,785 | 2,020* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3,297 | . | . | . | . | . | 2,233* | 3,549 |
| Colorado | 3,799 | . | . | . | . | . | 3,347 | 3,992 |
| Idaho | 2,179 | . | . | . | . | . | 1,853 | 2,382 |
| Montana | 2,418 | . | . | . | . | . | 3,276 | 2,039 |
| Nevada | 5,208 | . | . | . | . | . | 5,373 | 3,488 |
| New Mexico | 2,463 | . | . | . | . | . | 2,836* | 2,372 |
| Utah | 1,974* | . | . | . | . | . | 2,016* | 1,948 |
| Wyoming | 2,404 | . | - | . | . | . | 2,552 | 2,294 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 3,289 | . | . | . | . | . | 2,472* | 3,943 |
| California | 1,806 | . | . | . | . | . | 1,006* | 2,387 |
| Hawaii | 2,940 | . | . | . | . | . | 2,461 | 3,143 |
| Oregon | 2,129 | . | . | . | . | . | 1,203* | 2,682 |
| Washington | 1,991* | . | . | . | . | . | 1,576* | 2,813* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 135.36 | 276.47 | 427.79 | 420.01 | 336.94 | 174.78 | 180.63 | 165.43 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 660.19 | . | . | . | . | . | 933.02* | 545.33 |
| Maine | 640.92 | . | . |  | . |  | 777.58* | 722.72 |
| Massachusetts | 714.28 | . | . |  |  |  | 989.47 | 790.04 |
| New Hampshire | 672.13 | . | . |  |  |  | 573.92 | 1,436.82* |
| Rhode Island | 444.95 | . | . |  |  |  | 456.15 | 982.43* |
| Vermont | 398.12 | . | . | . | . |  | 1,543.72* | 460.84 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1,016.16* | . | . | . | . | . | 866.19* | 1,071.24 |
| New York | 705.86 | . | . | . | . |  | 765.81* | 714.76 |
| Pennsylvania | 702.68 | . | . | . | . | . | 858.46 | 574.70 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 441.52 | . | . | . | . | . | 578.60* | 483.70 |
| Indiana | 357.11 |  | . |  | . |  | 696.54 | 365.01 |
| Michigan | 550.37* | . | . | . | . |  | 625.61* | 851.87* |
| Ohio | 326.79 | . | . | . | . |  | 541.14 | 286.42 |
| Wisconsin | 592.80 | . | . | . | . | . | 653.48 * | 536.63 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 569.07 | . | . | . | . | . | 591.04* | 669.13 |
| Kansas | 578.20 | . | . | . | . | . | 1,176.69* | 649.91 * |
| Minnesota | 534.29 | . | . | . | . |  | 1,031.46 | 755.06 |
| Missouri | 298.43 | . | . | . | . |  | 153.62* | 450.83 |
| Nebraska | 534.28 |  | . | . | . |  | 572.31 | 616.08 |
| North Dakota | 690.79* | . | . | . | . |  | 517.35 | 823.17* |
| South Dakota | 655.93 | . | . | . | . | . | 697.36 | 703.29 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1,397.23* | . | . | . | . | . | 1,337.16 | 1,253.55* |
| District of Columbia | 2,944.63* | . | . |  | . |  | 3,101.72* | 591.93 * |
| Florida | 1,024.45* | . | . | . | . |  | 1,092.38* | 930.62* |
| Georgia | 1,122.38* | . | . | . | . | . | 1,584.71 * | 887.57 * |
| Maryland | 454.58 | . | . | . | . |  | 949.51* | 335.45 |
| North Carolina | 662.16 | . | . | . | . | . | 824.92* | 766.42* |
| South Carolina | 568.17 | . | . | . | . | . | 1,300.52 | 549.73 |
| Virginia | 451.20 | . | . | . | . | . | 507.76 | 980.85* |
| West Virginia | 689.92* | . | . | . | . | . | 1,170.72* | 445.25 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 224.47 | . | . | . | . | . | 288.25 | 510.35 |
| Kentucky | 488.03* | . | . | . | . | . | 675.89 | 484.43* |
| Mississippi | 718.63 | . | . | . | . |  | 1,034.11 | 775.52 |
| Tennessee | 750.10 | . | - | . | . | . | 939.93* | 870.33 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 656.64* | . | . | . | . | . | 640.46* | 803.03* |
| Louisiana | 790.96* |  | . | . | . | . | 825.31* | 739.02* |
| Oklahoma | 463.01 | . | . | . | . | . | 1,185.28* | 375.68 |
| Texas | 616.02 | . | . | . | . | . | 1,126.65 | 877.49 * |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 699.27 | . | . | . | . | . | 734.33* | 753.77 |
| Colorado | 631.78 | . | . | . | . | . | 952.92 | 849.51 |
| Idaho | 490.32 | . | . | . | . | . | 542.62 | 480.55 |
| Montana | 353.40 | . | . | . | . | . | 882.91 | 528.98 |
| Nevada | 1,154.26 | . | . | . | . | . | 1,520.77 | 1,041.22 |
| New Mexico | 574.78 | . | . | . | . | . | 899.41 * | 586.99 |
| Utah | 652.45* | . | . | . | . | . | 763.56* | 506.47 |
| Wyoming | 388.73 | . | . | . | . | . | 447.56 | 478.34 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 724.77 | . | . | . | . | . | 1,000.21* | 843.69 |
| California | 523.14 | . | . | . | . |  | 893.88* | 472.95 |
| Hawaii | 641.38 | . | . | . | . | . | 577.86 | 773.99 |
| Oregon | 575.86 |  |  |  | . |  | 742.23* | 510.13 |
| Washington | 662.08* |  |  |  |  |  | 687.75* | 879.63* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 24.4\% | 19.7\% | 26.8\% | 29.3\% | 29.0\% | 22.4\% | 24.8\% | 24.3\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 20.6\% | 12.0\%* | 17.3\% | 32.9\% | 18.0\% | 20.4\% | 16.7\% | 21.8\% |
| Maine | 25.7\% | 22.5\% | 21.5\%* | 31.7\% | 30.0\% | 23.4\% | 22.8\% | 26.6\% |
| Massachusetts | 26.4\% | 23.0\% | 19.1\% | 29.9\% | 32.3\% | 24.9\% | 24.8\% | 26.8\% |
| New Hampshire | 27.8\% | 21.8\%* | 32.2\% | 37.4\% | 35.4\% | 22.3\% | 31.4\% | 26.7\% |
| Rhode Island | 22.6\% | 25.9\% | 17.8\% | 40.8\% | 27.9\% | 15.8\% | 26.0\% | 21.7\% |
| Vermont | 24.9\% | 25.9\% | 32.3\% | 24.9\% | 21.3\% | 26.5\% | 26.8\% | 24.3\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 16.5\% | 9.7\%* | 38.5\% | 25.3\% | 19.3\% | 13.2\% | 21.6\% | 15.5\% |
| New York | 20.1\% | 11.0\% | 26.4\% | 19.1\% | 29.0\% | 18.8\% | 19.5\% | 20.2\% |
| Pennsylvania | 20.4\% | 7.9\% | 27.2\% | 25.7\% | 17.4\% | 20.9\% | 22.3\% | 19.9\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 22.7\% | 16.8\% | 12.6\%* | 31.1\% | 25.4\% | 21.7\% | 19.6\% | 23.4\% |
| Indiana | 21.3\% | 16.5\%* | 30.5\% | 19.0\%* | 22.0\% | 21.6\% | 18.7\% | 21.9\% |
| Michigan | 18.1\% | 12.3\% | 24.2\% | 19.0\% | 25.4\% | 14.8\% | 17.5\% | 18.3\% |
| Ohio | 23.0\% | 13.0\%* | 29.1\% | 20.7\% | 33.1\% | 20.1\% | 17.7\% | 24.0\% |
| Wisconsin | 21.6\% | 15.0\% | 25.5\% | 23.7\% | 28.3\% | 19.5\% | 23.0\% | 21.4\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 25.0\% | 18.1\% | 22.2\%* | 38.3\% | 29.1\% | 23.2\% | 22.5\% | 25.5\% |
| Kansas | 25.0\% | 25.3\% | 40.9\% | 32.6\% | 25.4\% | 21.3\% | 31.9\% | 23.4\% |
| Minnesota | 22.0\% | 28.1\% | 26.9\% | 32.7\% | 21.9\% | 19.1\% | 29.0\% | 20.6\% |
| Missouri | 26.3\% | 21.5\%* | 24.7\%* | 34.1\% | 33.5\% | 24.4\% | 22.9\% | 27.1\% |
| Nebraska | 30.1\% | 26.0\% | 44.2\% | 41.1\% | 34.4\% | 25.9\% | 37.4\% | 29.0\% |
| North Dakota | 28.1\% | 18.5\% | 25.0\%* | 41.9\% | 37.7\% | 23.6\% | 25.0\% | 29.0\% |
| South Dakota | 23.7\% | 4.3\%* | 39.7\% | 31.6\% | 36.1\% | 29.0\% | 13.3\%* | 32.5\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 22.3\% | 22.3\%* | 21.3\%* | 34.7\% | 24.7\% | 20.0\% | 24.2\% | 21.8\% |
| District of Columbia | 22.6\% | 27.9\% | 31.8\% | 22.3\% | 19.8\% | 22.3\% | 27.2\% | 21.7\% |
| Florida | 28.5\% | 30.5\% | 25.2\% | 32.4\% | 34.0\% | 26.9\% | 31.3\% | 27.9\% |
| Georgia | 27.9\% | 21.0\% | 25.7\%* | 53.4\% | 32.8\% | 25.6\% | 27.5\% | 27.9\% |
| Maryland | 30.3\% | 38.1\% | 42.1\% | 34.1\% | 34.2\% | 25.7\% | 40.2\% | 28.0\% |
| North Carolina | 29.1\% | 38.1\% | 39.4\% | 18.3\%* | 41.7\% | 27.7\% | 33.7\% | 28.3\% |
| South Carolina | 27.6\% | 27.6\%* | 32.0\% | 38.2\% | 28.5\% | 26.3\% | 29.8\% | 27.3\% |
| Virginia | 26.4\% | 21.9\% | 16.5\%* | 24.7\% | 34.4\% | 26.5\% | 18.3\% | 28.1\% |
| West Virginia | 21.8\% | 22.9\%* | 26.2\%* | 28.9\% | 24.1\% | 17.6\% | 23.3\% | 21.5\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 29.1\% | 26.7\% | 28.0\% | 39.7\% | 24.1\% | 30.4\% | 34.1\% | 28.1\% |
| Kentucky | 21.4\% | 14.1\%* | 25.5\% | 20.3\%* | 23.2\% | 21.4\% | 19.9\% | 21.7\% |
| Mississippi | 32.9\% | 9.8\%* | 33.1\% | 78.3\% | 32.2\% | 26.9\% | 26.4\% | 33.6\% |
| Tennessee | 29.1\% | 16.2\% | 20.9\%* | 36.3\% | 33.3\% | 27.9\% | 21.3\% | 30.1\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 28.8\% | 31.9\% | 35.5\%* | 39.7\% | 32.9\% | 26.0\% | 36.7\% | 27.8\% |
| Louisiana | 27.1\% | 16.7\%* | 26.7\%* | 39.0\% | 35.8\% | 23.8\% | 28.1\% | 26.9\% |
| Oklahoma | 27.5\% | 37.2\% | 24.6\%* | 29.1\% | 41.2\% | 23.5\% | 31.5\% | 26.7\% |
| Texas | 27.6\% | 22.9\%* | 45.6\% | 40.9\% | 40.0\% | 23.9\% | 30.3\% | 27.1\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 25.1\% | 24.3\%* | 41.9\%* | 51.7\% | 30.8\% | 20.2\% | 34.8\% | 24.0\% |
| Colorado | 27.1\% | 23.2\% | 32.2\% | 37.1\% | 27.6\% | 25.2\% | 32.7\% | 26.1\% |
| Idaho | 26.1\% | 39.6\% | 27.6\%* | 23.7\%* | 21.2\%* | 27.0\% | 33.2\% | 23.8\% |
| Montana | 24.6\% | 25.2\% | 33.9\% | 19.2\%* | 28.0\% | 23.9\% | 25.7\% | 24.2\% |
| Nevada | 26.9\% | 46.9\% | 29.1\%* | 39.3\% | 28.7\% | 21.6\% | 42.4\% | 23.4\% |
| New Mexico | 20.1\% | 22.6\%* | 24.9\%* | 31.4\% | 10.4\%* | 26.1\% | 25.2\% | 19.3\% |
| Utah | 27.9\% | 15.8\% | 36.9\% | 38.9\% | 31.9\% | 25.4\% | 28.5\% | 27.7\% |
| Wyoming | 24.2\% | 27.0\% | 18.5\%* | 20.5\%* | 33.9\% | 22.7\% | 21.2\% | 25.4\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 22.1\% | 24.1\% | 8.2\%* | 22.7\%* | 30.5\% | 24.4\% | 14.2\%* | 26.1\% |
| California | 25.4\% | 15.2\% | 26.8\% | 31.8\% | 33.9\% | 23.0\% | 25.5\% | 25.4\% |
| Hawaii | 27.6\% | 20.9\% | 24.0\%* | 35.5\% | 36.1\% | 22.1\% | 25.7\% | 28.1\% |
| Oregon | 23.9\% | 24.3\%* | 22.8\%* | 37.3\% | 32.6\% | 19.4\% | 26.8\% | 23.3\% |
| Washington | 28.3\% | 24.8\% | 39.1\% | 29.0\% | 41.7\% | 20.3\% | 34.8\% | 26.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.41\% | 1.12\% | 1.83\% | 1.48\% | 0.88\% | 0.59\% | 0.75\% | 0.51\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.26\% | 3.77\%* | 4.66\% | 5.16\% | 1.77\% | 1.37\% | 3.17\% | 1.00\% |
| Maine | 2.53\% | 4.92\% | 7.62\%* | 9.44\% | 2.25\% | 4.14\% | 3.35\% | 3.06\% |
| Massachusetts | 1.10\% | 4.66\% | 5.55\% | 3.38\% | 2.60\% | 1.70\% | 2.79\% | 1.18\% |
| New Hampshire | 2.57\% | 6.77\%* | 6.52\% | 5.39\% | 6.23\% | 1.91\% | 2.28\% | 2.99\% |
| Rhode Island | 2.24\% | 4.93\% | 5.21\% | 7.94\% | 5.02\% | 1.82\% | 3.11\% | 2.89\% |
| Vermont | 1.63\% | 2.40\% | 8.61\% | 3.70\% | 3.21\% | 3.78\% | 2.25\% | 1.95\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.50\% | 9.94\%* | 8.15\% | 4.99\% | 2.35\% | 2.94\% | 5.80\% | 2.46\% |
| New York | 1.84\% | 2.00\% | 6.69\% | 3.55\% | 3.56\% | 2.10\% | 2.62\% | 2.21\% |
| Pennsylvania | 1.38\% | 1.99\% | 5.62\% | 5.08\% | 2.55\% | 2.05\% | 3.11\% | 1.56\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.54\% | 3.37\% | 4.35\%* | 4.32\% | 3.31\% | 1.49\% | 2.02\% | 1.65\% |
| Indiana | 2.02\% | 5.28\%* | 8.66\% | 6.26\%* | 3.72\% | 3.36\% | 4.13\% | 2.00\% |
| Michigan | 1.42\% | 2.60\% | 5.42\% | 5.57\% | 4.49\% | 1.89\% | 3.46\% | 1.80\% |
| Ohio | 1.42\% | 4.20\%* | 4.38\% | 2.47\% | 4.35\% | 2.01\% | 2.96\% | 1.96\% |
| Wisconsin | 1.11\% | 3.74\% | 3.79\% | 4.60\% | 5.94\% | 1.63\% | 2.21\% | 1.70\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.23\% | 3.47\% | 6.92\%* | 5.63\% | 4.53\% | 1.54\% | 2.89\% | 2.42\% |
| Kansas | 1.72\% | 5.30\% | 9.45\% | 5.62\% | 4.97\% | 1.81\% | 5.41\% | 1.81\% |
| Minnesota | 1.79\% | 4.36\% | 6.17\% | 5.32\% | 3.43\% | 1.74\% | 3.57\% | 2.10\% |
| Missouri | 1.91\% | 6.88\%* | 9.43\%* | 4.94\% | 2.17\% | 3.20\% | 5.88\% | 2.06\% |
| Nebraska | 2.28\% | 6.69\% | 9.78\% | 5.00\% | 2.87\% | 2.54\% | 5.49\% | 2.34\% |
| North Dakota | 2.65\% | 3.56\% | 8.61\%* | 4.62\% | 6.14\% | 4.12\% | 3.17\% | 3.26\% |
| South Dakota | 4.20\% | 8.23\%* | 8.00\% | 6.76\% | 5.81\% | 2.13\% | 6.16\%* | 3.30\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.47\% | 9.75\%* | 7.32\%* | 6.43\% | 4.84\% | 1.40\% | 5.51\% | 1.22\% |
| District of Columbia | 2.15\% | 7.70\% | 6.67\% | 5.66\% | 3.31\% | 2.77\% | 3.84\% | 2.83\% |
| Florida | 2.09\% | 4.93\% | 6.52\% | 6.11\% | 4.13\% | 2.37\% | 3.70\% | 2.31\% |
| Georgia | 1.33\% | 4.52\% | 7.85\%* | 4.09\% | 5.37\% | 1.82\% | 3.55\% | 1.71\% |
| Maryland | 3.08\% | 9.65\% | 7.99\% | 6.83\% | 7.06\% | 3.79\% | 7.19\% | 2.38\% |
| North Carolina | 3.89\% | 7.31\% | 6.34\% | 9.79\%* | 5.70\% | 5.00\% | 4.84\% | 4.10\% |
| South Carolina | 1.84\% | 9.54\%* | 9.46\% | 8.57\% | 4.43\% | 2.09\% | 4.81\% | 2.05\% |
| Virginia | 1.77\% | 5.32\% | 5.71\%* | 5.18\% | 3.72\% | 2.09\% | 3.02\% | 1.99\% |
| West Virginia | 1.53\% | 9.50\%* | 9.83\%* | 5.76\% | 3.18\% | 1.48\% | 2.82\% | 2.31\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.32\% | 6.86\% | 7.52\% | 5.26\% | 6.90\% | 3.60\% | 4.26\% | 3.12\% |
| Kentucky | 1.95\% | 5.36\%* | 7.53\% | 6.70\%* | 4.26\% | 2.18\% | 2.86\% | 2.14\% |
| Mississippi | 2.53\% | 7.76\%* | 9.03\% | 10.38\% | 4.44\% | 3.27\% | 7.24\% | 3.37\% |
| Tennessee | 1.23\% | 4.70\% | 9.79\%* | 7.22\% | 6.93\% | 2.90\% | 3.89\% | 1.09\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.45\% | 8.72\% | 11.03\%* | 6.79\% | 6.70\% | 1.12\% | 5.79\% | 1.13\% |
| Louisiana | 3.34\% | 7.48\%* | 9.24\%* | 10.29\% | 6.65\% | 2.74\% | 8.25\% | 2.79\% |
| Oklahoma | 2.24\% | 9.21\% | 8.89\%* | 7.51\% | 8.53\% | 2.66\% | 5.78\% | 2.35\% |
| Texas | 1.28\% | 8.19\%* | 6.30\% | 5.58\% | 6.15\% | 1.28\% | 5.51\% | 1.61\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.95\% | 7.74\%* | 12.60\%* | 9.56\% | 6.46\% | 1.56\% | 8.07\% | 1.82\% |
| Colorado | 1.09\% | 4.62\% | 7.74\% | 8.94\% | 5.56\% | 1.24\% | 3.42\% | 1.41\% |
| Idaho | 3.14\% | 8.43\% | 9.23\%* | 8.18\%* | 7.61\%* | 3.09\% | 4.63\% | 3.85\% |
| Montana | 2.70\% | 6.06\% | 8.62\% | 7.97\%* | 6.07\% | 3.01\% | 5.77\% | 3.09\% |
| Nevada | 2.49\% | 10.88\% | 12.91\%* | 6.96\% | 7.22\% | 1.94\% | 7.21\% | 2.41\% |
| New Mexico | 3.46\% | 9.30\%* | 8.34\%* | 4.68\% | 9.75\%* | 1.63\% | 4.23\% | 3.68\% |
| Utah | 1.00\% | 3.54\% | 6.32\% | 7.97\% | 3.56\% | 1.52\% | 2.35\% | 1.35\% |
| Wyoming | 1.53\% | 7.02\% | 7.40\%* | 8.82\%* | 5.21\% | 2.86\% | 4.44\% | 2.61\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.74\% | 6.61\% | 5.75\%* | 7.87\%* | 5.69\% | 1.47\% | 4.82\%* | 2.69\% |
| California | 1.20\% | 3.28\% | 6.33\% | 3.66\% | 2.44\% | 1.19\% | 3.27\% | 1.14\% |
| Hawaii | 2.11\% | 5.34\% | 8.25\%* | 5.35\% | 5.27\% | 1.13\% | 3.96\% | 2.77\% |
| Oregon | 1.34\% | 8.06\%* | 7.23\%* | 6.75\% | 6.41\% | 1.38\% | 4.73\% | 1.52\% |
| Washington | 2.95\% | 5.32\% | 7.65\% | 6.44\% | 4.13\% | 2.03\% | 4.12\% | 3.19\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 24.8\% | 20.2\% | 30.0\% | 32.1\% | 31.6\% | 21.2\% | 27.4\% | 24.2\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 20.8\% | . | . | . | . | . | 18.9\% | 21.6\% |
| Maine | 28.1\% | . | . |  | . |  | 27.7\% | 28.2\% |
| Massachusetts | 26.1\% | . | . |  |  |  | 22.6\% | 27.3\% |
| New Hampshire | 32.9\% | . | . |  |  |  | 33.4\% | 32.8\% |
| Rhode Island | 24.4\% | . | . |  | . |  | 36.9\% | 19.7\% * |
| Vermont | 28.4\% | . | . | . | . | . | 25.5\% | 29.8\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 18.4\% | . | . | . | . | . | 21.9\%* | 17.6\% |
| New York | 19.6\% | . | . | . | . | . | 25.0\% | 17.9\% * |
| Pennsylvania | 20.9\% | . | . | . | . | . | 24.2\% | 19.6\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 22.4\% | . | . | . | . | . | 28.0\% | 21.2\% |
| Indiana | 17.6\% | . | . |  |  |  | 9.9\%* | 19.1\% |
| Michigan | 24.1\% | . | . | . |  |  | 30.6\% | 23.2\% |
| Ohio | 21.6\% | . | . | . | . | . | 15.2\% | 23.5\% |
| Wisconsin | 22.3\% | . | . | . | . | . | 28.8\% | 21.2\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 30.3\% | . | . | . | . | . | 24.8\%* | 31.2\% |
| Kansas | 18.7\%* | . | . | . | . | . | 39.3\% | 14.7\% * |
| Minnesota | 13.9\%* | . | . |  | . |  | 17.6\%* | 13.3\% |
| Missouri | 22.9\% | . | . | . | . | . | 19.9\%* | 23.3\% |
| Nebraska | 30.5\% | . | . | . | . |  | 41.1\% | 24.2\% |
| North Dakota | 27.3\% | . | . | . | . | . | 10.0\%* | 34.3\% |
| South Dakota | 29.9\% | . | . | . | . | . | 27.1\%* | 31.7\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 17.8\% | . | . | . | . | . | 15.9\%* | 18.7\% |
| District of Columbia | 20.6\% | . | . |  | . |  | 35.0\% | 18.6\% |
| Florida | 29.2\% | . | . | . | . |  | 44.1\% | 26.0\% |
| Georgia | 32.1\% | . | . | . | . | . | 29.3\% | 33.2\% |
| Maryland | 26.6\% | . | . | . | . | . | 36.2\% | 24.8\% |
| North Carolina | 30.3\% | . | . | . | . | . | 26.4\% | 32.0\% |
| South Carolina | 22.8\% | . | . | . | . | . | 29.5\%* | 21.7\% |
| Virginia | 26.4\% | . | . | . | . | . | 15.0\%* | 29.1\% |
| West Virginia | 29.7\% | . | . | . | . | . | 38.7\% | 28.3\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 37.2\% | . | . | . | . | . | 39.2\% | 36.7\% |
| Kentucky | 20.8\% | . | . | . | . | . | 14.9\%* | 21.9\% |
| Mississippi | 29.8\% | . | . | . | . |  | 37.3\%* | 29.5\% |
| Tennessee | 33.7\% | . | . | . | . | . | 39.1\%* | 33.2\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 28.0\%* | . | . | . | . | . | 57.3\% | 24.1\%* |
| Louisiana | 33.4\% | . | . | . | . | . | 40.9\% | 32.2\% |
| Oklahoma | 30.9\% | . | . | . | . | . | 57.7\% | 27.5\% |
| Texas | 28.5\% | . | . | . | . | . | 44.1\% | 26.9\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 26.2\% | . | . | . | . | . | 35.1\%* | 25.5\% |
| Colorado | 31.4\% | . | . | . | . | . | 39.4\% | 29.8\% |
| Idaho | 32.7\% | . | . | . | . | . | 28.3\%* | 33.8\% |
| Montana | 23.6\% | . | . | . | . | . | 18.0\%* | 29.8\% |
| Nevada | 31.1\% | . | . | . | . | . | 42.1\% | 29.5\% |
| New Mexico | 22.7\% | . | . | . | . | . | 29.9\% | 20.9\%* |
| Utah | 24.7\% | . | . | . | . | . | 23.9\% | 24.9\% |
| Wyoming | 20.9\% | . | . | . | . | . | 20.0\% | 21.3\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 8.8\%* | . | . | . | . | . | 4.4\%* | 22.8\% |
| California | 27.4\% | . | . | . | . | . | 30.3\% | 26.7\% |
| Hawaii | 26.7\% | . | . | . | . | . | 25.2\% | 27.0\% |
| Oregon | 22.5\% | . |  |  | . |  | 28.0\%* | 21.2\% |
| Washington | 22.1\% |  |  |  |  |  | 36.5\% | 17.5\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.67\% | 1.11\% | 2.63\% | 1.40\% | 1.61\% | 0.63\% | 0.95\% | 0.79\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.54\% | . | . | . | . | . | 5.61\% | 1.79\% |
| Maine | 3.95\% |  |  | . | . |  | 7.95\% | 4.27\% |
| Massachusetts | 2.10\% | . | . |  | . |  | 3.07\% | 2.59\% |
| New Hampshire | 3.07\% | . | . | . | . |  | 4.25\% | 3.70\% |
| Rhode Island | 3.82\% | . | . | . | . |  | 8.88\% | 6.28\% * |
| Vermont | 4.87\% | . | . | . | . | . | 7.05\% | 5.92\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3.19\% | . | . | . | . | . | 8.37\%* | 3.68\% |
| New York | 4.00\% | . | . | . | . |  | 2.59\% | 6.75\% * |
| Pennsylvania | 2.24\% | . | . | . | . | . | 3.96\% | 4.03\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2.10\% | . | . | . | . | . | 5.16\% | 1.72\% |
| Indiana | 3.75\% | . | . | . | . |  | 7.67\%* | 3.87\% |
| Michigan | 2.42\% | . | . | . | . |  | 6.67\% | 3.05\% |
| Ohio | 2.21\% | . | . | . | . |  | 4.47\% | 2.47\% |
| Wisconsin | 2.76\% | . | . | . | . | . | 5.42\% | 2.07\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.97\% | . | . | . | . | . | 8.29\%* | 4.41\% |
| Kansas | 7.06\%* | . | . | . | . |  | 9.08\% | 8.89\%* |
| Minnesota | 4.66\%* | . | . | . | . | . | 6.24\%* | 3.70\% |
| Missouri | 2.79\% | . | . | . | . |  | 8.71\%* | 2.78\% |
| Nebraska | 5.31\% | . | . | . | . |  | 11.40\% | 4.17\% |
| North Dakota | 4.53\% | . | . | . | . |  | 8.88\%* | 5.17\% |
| South Dakota | 5.64\% | . | . | . | . | . | 10.17\%* | 6.68\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 4.35\% | . | . | . | . | . | 13.07\%* | 3.28\% |
| District of Columbia | 3.21\% | . | . | . | . | . | 5.52\% | 3.05\% |
| Florida | 3.00\% | . | . | . | . | . | 5.27\% | 2.61\% |
| Georgia | 3.08\% | . | . | . | . |  | 8.13\% | 3.39\% |
| Maryland | 3.52\% | . | . | . | . |  | 8.59\% | 3.01\% |
| North Carolina | 3.30\% | . | . | . | . | . | 7.63\% | 2.81\% |
| South Carolina | 5.74\% | . | . | . | . |  | 11.44\%* | 3.51\% |
| Virginia | 2.82\% | . | . | . | . | . | 4.93\%* | 3.18\% |
| West Virginia | 3.77\% | . | . | . | . | . | 10.46\% | 3.83\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 6.86\% | . | . | . | . | . | 10.76\% | 8.45\% |
| Kentucky | 2.68\% | . | . | . | . | . | 7.49\%* | 3.20\% |
| Mississippi | 5.79\% | . | . | . | . | . | 12.20\%* | 5.24\% |
| Tennessee | 2.39\% | . | - | . | . | . | 12.11\%* | 2.65\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 8.71\%* | . | . | . | . | . | 13.26\% | 8.65\% * |
| Louisiana | 4.98\% | . | . | . | . | . | 11.57\% | 4.71\% |
| Oklahoma | 2.48\% | . | . | . | . |  | 16.13\% | 2.18\% |
| Texas | 1.49\% | . | . | . | . | . | 10.88\% | 1.57\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 5.22\% | . | . | . | . | . | 11.69\%* | 5.57\% |
| Colorado | 1.77\% | . | . | . | . | . | 5.48\% | 1.67\% |
| Idaho | 9.51\% | . | . | . | . | . | 10.06\%* | 9.56\% |
| Montana | 6.38\% | . | . | . | . | . | 6.82\%* | 8.57\% |
| Nevada | 4.09\% | . | . | . | . | . | 9.09\% | 4.52\% |
| New Mexico | 6.17\% | . | . | . | . | . | 7.03\% | 6.34\%* |
| Utah | 2.88\% | . | . | . | . | . | 3.32\% | 3.13\% |
| Wyoming | 5.06\% | . | - | . | . | . | 5.76\% | 5.08\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4.11\%* | . | . | . | . | . | 3.58\%* | 5.01\% |
| California | 2.07\% | . | . | . | . | . | 3.93\% | 2.26\% |
| Hawaii | 1.37\% | . | . | . | . | . | 6.39\% | 1.90\% |
| Oregon | 3.93\% | . |  | . | . | . | 9.45\%* | 3.57\% |
| Washington | 2.35\% | . | . | - | . | - | 8.26\% | 2.78\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 24.3\% | 18.7\% | 26.6\% | 28.4\% | 28.4\% | 22.7\% | 23.9\% | 24.4\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 20.8\% | . | . |  | . |  | 14.0\% | 22.5\% |
| Maine | 23.7\% | . | . | . |  |  | 19.7\%* | 24.8\% |
| Massachusetts | 26.0\% |  |  |  |  |  | 26.9\% | 25.8\% |
| New Hampshire | 23.8\% | . | . | . |  |  | 38.4\% | 21.4\% |
| Rhode Island | 21.0\% | . | . |  |  |  | 20.2\% | 21.1\% |
| Vermont | 24.1\% | . | . | . | . |  | 25.3\% | 23.9\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 15.2\% | . | . | . | . | . | 22.7\% | 13.8\% |
| New York | 19.9\% | . | . | . |  |  | 15.2\%* | 20.5\% |
| Pennsylvania | 19.5\% | . | . | . | . |  | 18.0\% | 19.7\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 23.0\% | . | . | . | . |  | 18.7\% | 23.8\% |
| Indiana | 23.3\% | . |  |  |  |  | 21.3\% | 23.6\% |
| Michigan | 17.0\% | . |  |  |  |  | 16.0\% | 17.3\% |
| Ohio | 23.6\% | . | . | . | . |  | 17.6\% | 24.6\% |
| Wisconsin | 21.4\% | . | . | . | . |  | 21.4\% | 21.4\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 24.5\% | . | . | . | . | . | 23.3\% | 24.8\% |
| Kansas | 26.6\% | . | . | . | . | . | 30.8\% | 25.6\% |
| Minnesota | 22.7\% | . |  | . |  |  | 29.5\% | 21.3\% |
| Missouri | 28.0\% | . | . | . |  |  | 25.8\% | 28.6\% |
| Nebraska | 30.1\% | . | . | . | . |  | 38.3\% | 29.2\% |
| North Dakota | 25.4\% | . | . |  |  |  | 23.1\% | 25.8\% |
| South Dakota | 21.5\% | . | . | . | . | . | 9.4\%* | 32.5\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 22.9\% | . | . | . | . | . | 29.5\%* | 22.1\% |
| District of Columbia | 23.3\% |  |  |  |  |  | 24.3\% | 23.1\% |
| Florida | 28.3\% | . | . | . | . |  | 24.9\% | 28.8\% |
| Georgia | 26.8\% | . | . | . | . |  | 24.2\% | 27.0\% |
| Maryland | 34.0\% | . | . | . | . |  | 43.5\% | 31.6\% |
| North Carolina | 29.5\% | . | . | . | . | . | 40.2\% | 28.3\% |
| South Carolina | 28.8\% | . | . | . | . | . | 28.0\% | 28.8\% |
| Virginia | 27.4\% | . | . | . | . | . | 20.3\% | 28.3\% |
| West Virginia | 21.1\% | . | . | . | . | . | 22.2\% | 20.9\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 28.2\% | . | . | . | . | . | 33.9\% | 27.5\% |
| Kentucky | 22.3\% | . | . | . | . |  | 21.1\% | 22.5\% |
| Mississippi | 32.7\% | . | . | . |  |  | 18.0\%* | 33.9\% |
| Tennessee | 28.1\% | - | . | . | . | . | 18.7\% | 29.4\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 29.2\% | . | . | . | . | . | 37.3\% | 28.4\% |
| Louisiana | 26.9\% | . | . | . | . | . | 29.3\%* | 26.7\% |
| Oklahoma | 27.1\% | . | . | . | . | . | 27.1\% | 27.1\% |
| Texas | 27.8\% | . | . | . | . | . | 28.0\% | 27.8\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 23.5\% | . | . | . | . | . | 35.7\% | 22.0\% |
| Colorado | 24.2\% | . | . | . | . | . | 28.0\% | 23.7\% |
| Idaho | 25.4\% | . | . | . | . | . | 37.1\% | 21.9\% |
| Montana | 23.5\% | . | . | . | . | . | 21.8\%* | 24.0\% |
| Nevada | 20.9\% | . | . | . | . | . | 19.8\%* | 21.1\% |
| New Mexico | 18.7\% | . | . | . | . | . | 21.9\% | 18.4\% |
| Utah | 30.0\% | . | . | . | . | . | 32.0\% | 29.4\% |
| Wyoming | 25.2\% | . | . | . | . | . | 18.4\%* | 27.1\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 22.5\% | . | . | . | . | . | 15.8\%* | 24.7\% |
| California | 24.6\% | . | . | . | . |  | 25.1\% | 24.5\% |
| Hawaii | 27.0\% | . | . | . | . | . | 25.5\% | 27.3\% |
| Oregon | 24.6\% | . | - |  | . |  | 28.3\% | 23.9\% |
| Washington | 29.3\% | . | . | . | . | . | 35.8\% | 27.3\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | employees | $25-99$ employees | $\begin{aligned} & \text { 100-999 } \\ & \text { iplovees } \end{aligned}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.46\% | 2.00\% | 2.46\% | 1.76\% | 1.10\% | 0.65\% | 1.15\% | 0.56\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.33\% | . | . | . | . |  | 3.23\% | 1.61\% |
| Maine | 2.64\% | . | . | . |  |  | 6.05\%* | 2.58\% |
| Massachusetts | 2.02\% | . | . | . |  |  | 7.50\% | 2.30\% |
| New Hampshire | 3.59\% |  | . | . | . |  | 7.91\% | 3.84\% |
| Rhode Island | 1.67\% | . | . | . |  |  | 2.93\% | 2.15\% |
| Vermont | 2.45\% | . | . | . | . |  | 5.00\% | 2.72\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.49\% | . | . | . | . | . | 6.75\% | 2.76\% |
| New York | 1.74\% | . | . | . |  |  | 6.65\%* | 2.15\% |
| Pennsylvania | 2.42\% | . | . | . | . | . | 4.53\% | 2.66\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.82\% | . | . | . |  |  | 2.55\% | 2.19\% |
| Indiana | 2.21\% | . | . | . |  |  | 4.94\% | 2.19\% |
| Michigan | 1.69\% | . | . | . | . |  | 4.12\% | 2.16\% |
| Ohio | 1.76\% | . | . | . |  |  | 3.45\% | 2.27\% |
| Wisconsin | 1.47\% | . | . | . | . | . | 3.83\% | 2.11\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.53\% | . | . | . | . |  | 2.96\% | 2.91\% |
| Kansas | 3.23\% | . | . | . |  |  | 7.02\% | 3.45\% |
| Minnesota | 1.64\% | . | . | . |  |  | 5.10\% | 2.20\% |
| Missouri | 2.17\% | . | . | . | . |  | 5.94\% | 2.75\% |
| Nebraska | 2.15\% | . | . | . |  |  | 6.15\% | 2.40\% |
| North Dakota | 2.51\% | . | . | . | . |  | 5.17\% | 2.85\% |
| South Dakota | 5.75\% | . | . | . | . | . | 6.99\%* | 4.66\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.23\% | . | . | . | . |  | 9.83\%* | 0.88\% |
| District of Columbia | 2.08\% | . | . | . | . |  | 4.14\% | 3.00\% |
| Florida | 2.26\% | . | . | . | . |  | 4.00\% | 2.52\% |
| Georgia | 1.66\% | . | . | . | . |  | 5.75\% | 1.78\% |
| Maryland | 4.27\% | . | . | . | . |  | 7.37\% | 4.19\% |
| North Carolina | 4.45\% | . | . | . | . |  | 7.78\% | 4.60\% |
| South Carolina | 1.88\% | . | . | . |  |  | 7.86\% | 2.06\% |
| Virginia | 2.53\% | . | . | . | . |  | 5.65\% | 2.76\% |
| West Virginia | 1.99\% | . | . | . | . |  | 4.90\% | 2.60\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3.06\% | . | . | . | . | . | 7.20\% | 3.66\% |
| Kentucky | 2.19\% | . | . | . | . |  | 5.61\% | 2.22\% |
| Mississippi | 2.82\% | . | . | . | . |  | 9.23\%* | 3.59\% |
| Tennessee | 1.39\% | - | . | . | . | . | 3.60\% | 1.36\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.93\% | . | . | . | . | . | 6.64\% | 1.54\% |
| Louisiana | 3.20\% | . | . | . | . |  | 9.12\%* | 2.83\% |
| Oklahoma | 2.35\% | . | . | . | . |  | 5.65\% | 2.71\% |
| Texas | 1.73\% | . | - | - | . | . | 6.67\% | 1.94\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.36\% | . | . | . | . | . | 8.07\% | 1.86\% |
| Colorado | 1.39\% | . | . | . | . | . | 5.64\% | 1.67\% |
| Idaho | 3.03\% | . | . | . | . | . | 5.29\% | 3.21\% |
| Montana | 3.26\% | . | . | . | . | . | 6.80\%* | 3.57\% |
| Nevada | 2.74\% | . | . | . | . | . | 8.75\%* | 2.71\% |
| New Mexico | 3.40\% | . | . | . | . |  | 5.96\% | 3.91\% |
| Utah | 1.18\% | . | . | . | . |  | 4.71\% | 1.69\% |
| Wyoming | 2.46\% | . | . | - | . | . | 7.48\%* | 2.82\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.98\% | . | . | . | . | . | 5.80\%* | 2.71\% |
| California | 1.55\% | . | . | . | . |  | 5.38\% | 1.40\% |
| Hawaii | 3.23\% | . | . | . | . |  | 7.08\% | 4.12\% |
| Oregon | 2.27\% | . | . | . | . |  | 5.97\% | 2.06\% |
| Washington | 3.21\% | . | . | . |  |  | 4.39\% | 3.67\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 23.4\% | 23.2\% | 21.6\% | 28.1\% | 23.7\% | 22.4\% | 23.5\% | 23.3\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 17.4\%* | . | . | . | . | . | 27.3\%* | 14.1\% |
| Maine | 30.6\% | . | . | . | . | . | 23.1\%* | 41.5\% |
| Massachusetts | 30.4\% | . | . | . | . | . | 32.7\% | 29.9\% |
| New Hampshire | 27.1\% | . | . | . | . | . | 16.1\% | 44.3\% |
| Rhode Island | 26.7\% | . | . | . | . | . | 25.7\% | 27.5\%* |
| Vermont | 22.6\% | . | . | . | . | . | 31.5\%* | 14.9\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 25.4\%* | . | . | . | . | . | 13.5\%* | 30.8\% |
| New York | 25.7\% | . | . | . | . | . | 17.7\%* | 31.4\% |
| Pennsylvania | 26.2\% | . | . | . | . | . | 29.0\% | 24.4\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 18.5\% | . | . | . | . | . | 14.1\%* | 27.0\% |
| Indiana | 16.3\% | . | . | . | . | . | 24.0\% | 13.9\% |
| Michigan | 7.2\%* | . | . | . | . | . | 10.8\%* | 5.7\%* |
| Ohio | 15.6\%* | . | . | . | . | . | 22.7\% | 12.0\% |
| Wisconsin | 20.4\%* | . | . | . | . | . | 16.1\%* | 22.6\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 20.7\%* | . | . | . | . | . | 17.8\%* | 24.7\%* |
| Kansas | 25.4\% | . | . | . | . | . | 28.8\%* | 23.3\%* |
| Minnesota | 31.5\% | . | . | . | . | . | 34.8\% | 29.6\% |
| Missouri | 13.3\%* | . | . | . | . | . | 2.8\%* | 27.5\%* |
| Nebraska | 28.9\% | . | . | . | . | . | 24.1\% | 31.9\%* |
| North Dakota | 35.8\% | . | . | . | . | . | 32.3\% | 38.3\% |
| South Dakota | 31.7\% | . | . | . | . | . | 28.5\% | 34.3\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 41.5\% | . | . | . | . | . | 40.4\% | 42.6\% |
| District of Columbia | 19.6\%* | . | . | . | . | . | 43.7\%* | 12.0\% * |
| Florida | 26.4\%* | . | . | . | . | . | 34.7\%* | 23.7\%* |
| Georgia | 26.2\%* | . | . | . | . | . | 43.9\%* | 19.2\%* |
| Maryland | 17.7\% | . | . | . | . | . | 27.5\%* | 15.5\%* |
| North Carolina | 20.7\%* | . | . | . | . | . | 26.2\%* | 18.9\%* |
| South Carolina | 27.3\% | . | . | . | . | . | 45.8\% | 21.8\%* |
| Virginia | 16.4\% | . | . | . | . | . | 17.7\%* | 12.5\%* |
| West Virginia | 16.5\%* | . | . | . | . | . | 20.1\%* | 13.3\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 25.7\% | . | . | . | . | . | 32.0\% | 19.4\%* |
| Kentucky | 12.9\%* | . | . | . | . | . | 19.2\%* | 11.2\%* |
| Mississippi | 39.7\% | . | . | . | . | . | 50.4\% | 34.5\% |
| Tennessee | 34.4\% | . | . | . | . | . | 39.1\%* | 33.9\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 14.2\%* | . | . | . | . | . | 9.1\%* | 33.4\%* |
| Louisiana | 21.9\%* | . | . | . | . | . | 22.0\%* | 20.7\%* |
| Oklahoma | 22.9\%* | . | . | . | . | . | 46.2\% | 16.3\%* |
| Texas | 21.8\%* | . | . | . | . | . | 31.7\%* | 18.7\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 33.1\% | . | . | . | . | . | 29.8\%* | 33.7\% |
| Colorado | 36.3\% | . | . | . | . | . | 35.9\%* | 36.5\% |
| Idaho | 25.3\%* | . | . | . | . | . | 17.9\% | 31.5\% * |
| Montana | 28.5\% | . | . | . | . | . | 38.1\% | 24.2\% |
| Nevada | 61.5\% | . | . | . | . | . | 64.0\% | 37.3\% * |
| New Mexico | 24.5\% | . | . | . | . | . | 23.6\%* | 24.7\%* |
| Utah | 26.8\% | . | . | . | . | . | 22.2\%* | 30.9\% |
| Wyoming | 22.6\% | . | . | . | . | . | 24.2\% | 21.5\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 27.9\% | . | . | . | . | . | 19.2\%* | 36.1\% |
| California | 19.2\% | . | . | . | . | . | 10.4\%* | 26.1\%* |
| Hawaii | 35.8\% | . | . | . | . | . | 27.6\% | 39.7\% |
| Oregon | 21.7\%* |  |  | . | . | . | 17.2\%* | 23.4\% |
| Washington | 25.7\%* |  |  |  |  |  | 22.2\%* | 31.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. coverage at private-sector establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 1.18\% | 2.94\% | 3.96\% | 4.15\% | 3.13\% | 1.83\% | 1.83\% | 1.38\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 5.30\%* | . | . | . | . | . | 8.79\%* | 3.60\% |
| Maine | 6.54\% | . | . |  | . |  | 7.18\%* | 8.79\% |
| Massachusetts | 7.02\% | . | . |  |  |  | 9.08\% | 7.40\% |
| New Hampshire | 7.83\% | . | . |  |  |  | 4.46\% | 12.34\% |
| Rhode Island | 5.84\% | . | . |  | . |  | 4.22\% | 13.01\%* |
| Vermont | 3.76\% | . | . | . | . |  | 12.30\%* | 3.61\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 8.37\%* | . | . | . | . | . | 6.91\%* | 9.12\% |
| New York | 6.88\% | . | . | . | . |  | 9.93\%* | 6.67\% |
| Pennsylvania | 6.49\% | . | . | . | . | . | 8.33\% | 5.50\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3.94\% | . | . | . | . | . | 4.37\%* | 5.63\% |
| Indiana | 4.32\% |  | . |  | . |  | 6.86\% | 4.09\% |
| Michigan | 4.91\%* | . | . | . | . |  | 5.50\%* | 4.95\% * |
| Ohio | 4.75\%* | . | . | . | . |  | 6.66\% | 2.48\% |
| Wisconsin | 7.16\%* | . | . | . | . | . | 10.28\%* | 6.63\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 8.32\%* | . | . | . | . | . | 8.64\%* | 9.49\%* |
| Kansas | 7.05\% | . | . | . | . | . | 10.80\%* | 7.52\%* |
| Minnesota | 5.60\% | . | . |  | . |  | 9.31\% | 6.23\% |
| Missouri | 4.20\%* | . | . | . | . |  | 2.78\%* | 10.16\%* |
| Nebraska | 6.85\% |  | . | . | . |  | 7.08\% | 10.86\%* |
| North Dakota | 5.55\% | . | . | . | . |  | 6.12\% | 7.53\% |
| South Dakota | 6.63\% | . | . | . | . | . | 7.08\% | 7.28\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 9.39\% | . | . | . | . | . | 10.96\% | 9.67\% |
| District of Columbia | 9.80\% * | . | . |  | . |  | 14.56\%* | 10.76\% * |
| Florida | 10.06\%* |  | . | . | . |  | 10.84\%* | 12.12\%* |
| Georgia | 10.10\%* | . | . | . | . | . | 14.32\%* | 11.50\%* |
| Maryland | 4.79\% | . | . | . | . |  | 8.78\%* | 4.71\%* |
| North Carolina | 7.72\%* | . | . | . | . | . | 8.39\%* | 13.63\%* |
| South Carolina | 6.08\% | . | . | . | . | . | 13.22\% | 9.68\%* |
| Virginia | 4.75\% | . | . | . | . | . | 6.03\%* | 8.53\%* |
| West Virginia | 6.68\%* | . | . | . | . | . | 7.77\%* | 3.85\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 5.52\% | . | . | . | . | . | 5.39\% | 12.68\%* |
| Kentucky | 9.83\%* | . | . | . | . | . | 9.65\%* | 4.38\%* |
| Mississippi | 8.29\% | . | . | . | . |  | 15.02\% | 8.33\% |
| Tennessee | 7.86\% | . | - | . | . | . | 13.22\%* | 8.09\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 5.09\%* | . | . | . | . | . | 4.55\%* | 12.54\%* |
| Louisiana | 6.80\%* | . | . | . | . | . | 7.19\%* | 6.25\%* |
| Oklahoma | 7.29\%* | . | . | . | . | . | 13.75\% | 8.10\%* |
| Texas | 8.24\%* | . | . | - | . | . | 10.23\%* | 10.57\% * |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 7.57\% | . | . | . | . | . | 9.77\%* | 7.27\% |
| Colorado | 7.29\% | . | . | . | . | . | 10.91\%* | 7.66\% |
| Idaho | 8.08\%* | . | . | . | . | . | 5.12\% | 11.98\%* |
| Montana | 4.40\% | . | . | . | . | . | 10.59\% | 5.84\% |
| Nevada | 13.76\% | . | . | . | . | . | 18.12\% | 11.31\%* |
| New Mexico | 5.55\% | . | . | . | . | . | 10.77\%* | 8.25\%* |
| Utah | 5.40\% | . | . | . | . | . | 6.96\%* | 7.32\% |
| Wyoming | 3.98\% | . | . | . | . | . | 4.35\% | 4.98\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 5.69\% | . | . | . | . | . | 8.05\%* | 7.32\% |
| California | 5.55\% | . | . | . | . | . | 8.03\%* | 8.86\%* |
| Hawaii | 7.20\% |  | . | . | . | . | 6.66\% | 8.55\% |
| Oregon | 6.53\%* |  |  |  | . |  | 9.82\%* | 3.83\% |
| Washington | 8.83\%* |  |  |  |  |  | 9.45\%* | 8.63\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 35.2\% | 30.3\% | 29.6\% | 30.3\% | 34.5\% | 37.9\% | 30.1\% | 36.5\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 37.3\% | 31.7\% | 38.7\% | 30.8\% | 36.1\% | 39.7\% | 33.7\% | 38.4\% |
| Maine | 33.0\% | 26.8\% | 35.4\% | 32.5\% | 30.9\% | 35.1\% | 31.8\% | 33.5\% |
| Massachusetts | 41.0\% | 45.9\% | 46.3\% | 37.0\% | 47.3\% | 38.4\% | 43.1\% | 40.5\% |
| New Hampshire | 29.6\% | 27.1\% | 22.3\% | 24.7\% | 31.3\% | 32.3\% | 25.0\% | 31.3\% |
| Rhode Island | 40.5\% | 29.9\% | 36.6\% | 30.3\% | 46.1\% | 43.0\% | 32.4\% | 43.1\% |
| Vermont | 28.2\% | 29.0\% | 21.1\%* | 28.6\% | 32.9\% | 26.6\% | 26.6\% | 28.7\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 39.3\% | 29.2\% | 31.2\% | 28.7\% | 48.8\% | 41.7\% | 30.3\% | 42.0\% |
| New York | 38.1\% | 31.4\% | 29.0\% | 33.3\% | 34.7\% | 42.3\% | 30.3\% | 40.1\% |
| Pennsylvania | 36.7\% | 35.3\% | 22.9\% | 30.3\% | 37.4\% | 40.6\% | 29.2\% | 38.9\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 37.7\% | 35.6\% | 40.8\% | 33.7\% | 39.6\% | 38.1\% | 37.5\% | 37.8\% |
| Indiana | 35.5\% | 38.8\% | 26.3\% | 30.6\% | 38.1\% | 35.2\% | 33.4\% | 35.9\% |
| Michigan | 36.1\% | 30.7\% | 35.2\% | 33.9\% | 41.5\% | 35.6\% | 34.9\% | 36.4\% |
| Ohio | 42.5\% | 38.3\% | 33.3\% | 39.6\% | 46.9\% | 43.2\% | 38.0\% | 43.6\% |
| Wisconsin | 41.3\% | 39.2\% | 25.4\% | 41.8\% | 44.0\% | 42.3\% | 31.2\% | 43.5\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 43.4\% | 37.0\% | 47.1\% | 38.3\% | 38.9\% | 46.0\% | 41.2\% | 44.0\% |
| Kansas | 42.1\% | 31.8\% | 45.0\% | 40.0\% | 43.0\% | 43.3\% | 37.4\% | 43.3\% |
| Minnesota | 41.1\% | 40.3\% | 34.9\% | 38.8\% | 46.5\% | 40.0\% | 40.3\% | 41.3\% |
| Missouri | 31.7\% | 27.5\% | 27.7\% | 30.0\% | 29.5\% | 33.5\% | 28.1\% | 32.7\% |
| Nebraska | 38.8\% | 21.6\%* | 33.6\% | 28.6\% | 40.3\% | 43.6\% | 25.8\% | 41.8\% |
| North Dakota | 39.2\% | 43.8\% | 47.3\% | 41.9\% | 34.7\% | 39.0\% | 44.6\% | 37.9\% |
| South Dakota | 43.2\% | 66.8\% | 37.4\% | 43.6\% | 28.6\% | 42.0\% | 53.8\% | 37.7\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 31.9\% | 34.7\% | 28.1\% | 21.5\% | 32.5\% | 34.7\% | 28.1\% | 32.9\% |
| District of Columbia | 33.1\% | 21.5\% | 29.2\% | 23.6\% | 30.6\% | 40.9\% | 23.5\% | 35.9\% |
| Florida | 28.9\% | 25.6\% | 22.1\% | 24.1\% | 20.1\% | 32.8\% | 23.9\% | 30.0\% |
| Georgia | 34.7\% | 35.3\% | 20.3\% | 20.3\% | 39.1\% | 37.1\% | 29.0\% | 35.8\% |
| Maryland | 31.5\% | 28.5\% | 24.4\% | 33.0\% | 33.1\% | 32.1\% | 28.9\% | 32.2\% |
| North Carolina | 29.6\% | 27.3\% | 15.8\% | 23.7\% | 24.8\% | 33.3\% | 22.4\% | 31.3\% |
| South Carolina | 33.6\% | 18.9\% | 28.1\% | 24.1\% | 36.5\% | 36.2\% | 22.3\% | 35.8\% |
| Virginia | 34.1\% | 22.0\% | 30.4\% | 29.4\% | 30.2\% | 39.9\% | 25.9\% | 36.7\% |
| West Virginia | 34.7\% | 27.7\% | 23.7\% | 30.8\% | 37.2\% | 37.2\% | 27.4\% | 36.8\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 41.1\% | 32.2\% | 35.5\% | 50.1\% | 35.6\% | 46.2\% | 37.3\% | 42.1\% |
| Kentucky | 37.5\% | 29.9\% | 29.5\% | 32.8\% | 37.3\% | 40.9\% | 30.0\% | 39.4\% |
| Mississippi | 34.9\% | 26.6\% | 12.8\% | 32.8\% | 38.2\% | 37.0\% | 21.1\% | 37.6\% |
| Tennessee | 38.1\% | 29.3\% | 31.9\% | 27.0\% | 37.7\% | 42.0\% | 31.5\% | 39.3\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 38.4\% | 24.4\% | 24.5\% | 29.1\% | 34.0\% | 43.5\% | 27.1\% | 40.5\% |
| Louisiana | 33.2\% | 39.2\% | 18.7\% | 33.6\% | 19.8\% | 41.2\% | 26.8\% | 34.7\% |
| Oklahoma | 34.7\% | 20.4\% | 30.1\% | 27.2\% | 31.1\% | 39.8\% | 27.1\% | 36.5\% |
| Texas | 31.9\% | 28.5\% | 16.7\% | 22.4\% | 28.4\% | 36.0\% | 23.8\% | 33.8\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 33.5\% | 31.7\% | 20.5\% | 19.6\% | 38.7\% | 35.5\% | 24.0\% | 35.2\% |
| Colorado | 30.7\% | 25.0\% | 22.9\% | 28.5\% | 30.9\% | 32.7\% | 23.5\% | 32.4\% |
| Idaho | 34.6\% | 36.9\% | 27.0\% | 47.6\% | 40.0\% | 29.5\% | 36.4\% | 33.9\% |
| Montana | 29.4\% | 23.0\% | 25.1\% | 30.9\% | 29.2\% | 31.7\% | 28.3\% | 29.9\% |
| Nevada | 26.9\% | 25.9\% | 17.0\%* | 20.1\%* | 24.8\% | 29.7\% | 25.2\% | 27.4\% |
| New Mexico | 33.5\% | 24.0\% | 25.2\% | 26.0\% | 40.1\% | 33.2\% | 22.4\% | 35.9\% |
| Utah | 42.7\% | 56.0\% | 56.2\% | 42.2\% | 40.1\% | 40.7\% | 54.3\% | 40.0\% |
| Wyoming | 40.4\% | 29.0\% | 32.7\% | 52.5\% | 38.6\% | 42.5\% | 36.6\% | 42.3\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 30.5\% | 25.2\% | 50.3\% | 16.9\% | 28.0\% | 31.6\% | 33.8\% | 29.2\% |
| California | 32.7\% | 24.1\% | 32.5\% | 28.5\% | 26.1\% | 37.1\% | 29.1\% | 33.7\% |
| Hawaii | 28.7\% | 19.8\% | 20.6\% | 18.4\% | 33.4\% | 33.7\% | 19.0\% | 32.6\% |
| Oregon | 31.8\% | 23.2\% | 28.3\% | 24.6\% | 28.9\% | 37.0\% | 27.2\% | 33.3\% |
| Washington | 27.3\% | 24.9\% | 32.2\% | 22.6\% | 23.5\% | 30.4\% | 26.5\% | 27.6\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.24\% | 0.84\% | 0.80\% | 0.81\% | 0.59\% | 0.26\% | 0.45\% | 0.23\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.77\% | 4.25\% | 3.20\% | 5.07\% | 3.27\% | 2.50\% | 2.64\% | 2.29\% |
| Maine | 2.70\% | 3.33\% | 6.97\% | 5.51\% | 2.64\% | 4.20\% | 3.58\% | 2.75\% |
| Massachusetts | 1.96\% | 3.62\% | 6.99\% | 4.58\% | 2.60\% | 3.08\% | 2.81\% | 2.24\% |
| New Hampshire | 1.44\% | 2.74\% | 4.08\% | 3.15\% | 4.05\% | 2.20\% | 2.37\% | 1.43\% |
| Rhode Island | 2.85\% | 3.50\% | 7.53\% | 5.85\% | 4.64\% | 4.56\% | 3.54\% | 3.23\% |
| Vermont | 2.75\% | 3.15\% | 6.35\%* | 3.66\% | 2.83\% | 5.92\% | 2.84\% | 3.73\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.99\% | 4.47\% | 4.62\% | 3.42\% | 3.74\% | 2.61\% | 2.16\% | 2.23\% |
| New York | 1.55\% | 3.26\% | 3.94\% | 2.87\% | 3.23\% | 1.88\% | 1.88\% | 1.69\% |
| Pennsylvania | 2.10\% | 4.12\% | 2.45\% | 4.42\% | 3.83\% | 1.87\% | 3.08\% | 2.06\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.96\% | 5.07\% | 4.96\% | 1.89\% | 3.78\% | 1.77\% | 3.33\% | 1.33\% |
| Indiana | 1.26\% | 5.68\% | 6.10\% | 8.09\% | 5.42\% | 1.50\% | 3.82\% | 1.56\% |
| Michigan | 1.43\% | 5.20\% | 4.90\% | 3.26\% | 3.49\% | 2.82\% | 3.34\% | 1.39\% |
| Ohio | 0.99\% | 3.16\% | 4.77\% | 3.46\% | 1.37\% | 1.51\% | 2.39\% | 1.14\% |
| Wisconsin | 1.61\% | 4.78\% | 7.12\% | 4.08\% | 4.36\% | 2.19\% | 3.36\% | 2.37\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.39\% | 5.15\% | 7.69\% | 4.68\% | 5.20\% | 3.26\% | 4.24\% | 3.09\% |
| Kansas | 2.63\% | 4.32\% | 5.64\% | 7.13\% | 5.55\% | 3.28\% | 2.35\% | 3.10\% |
| Minnesota | 2.82\% | 3.90\% | 4.53\% | 7.11\% | 5.61\% | 2.35\% | 3.30\% | 3.11\% |
| Missouri | 1.42\% | 4.72\% | 5.81\% | 5.23\% | 4.85\% | 1.40\% | 3.19\% | 1.28\% |
| Nebraska | 2.63\% | 8.32\%* | 8.51\% | 7.33\% | 3.67\% | 2.86\% | 7.09\% | 3.08\% |
| North Dakota | 2.63\% | 5.49\% | 10.07\% | 5.97\% | 6.58\% | 2.49\% | 3.24\% | 2.71\% |
| South Dakota | 4.50\% | 12.04\% | 7.96\% | 5.03\% | 5.86\% | 4.45\% | 6.49\% | 3.67\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.75\% | 6.80\% | 5.08\% | 3.49\% | 4.40\% | 2.61\% | 3.10\% | 2.34\% |
| District of Columbia | 1.60\% | 4.67\% | 4.14\% | 1.67\% | 3.57\% | 3.40\% | 2.20\% | 1.66\% |
| Florida | 1.03\% | 3.06\% | 3.19\% | 2.73\% | 4.04\% | 1.33\% | 1.87\% | 1.23\% |
| Georgia | 1.59\% | 4.77\% | 4.71\% | 3.58\% | 4.61\% | 1.92\% | 3.31\% | 1.60\% |
| Maryland | 0.99\% | 3.16\% | 5.11\% | 5.99\% | 3.80\% | 2.25\% | 3.15\% | 1.18\% |
| North Carolina | 1.40\% | 4.65\% | 2.84\% | 5.51\% | 3.67\% | 1.68\% | 2.16\% | 1.52\% |
| South Carolina | 2.24\% | 3.54\% | 4.38\% | 6.10\% | 5.48\% | 3.28\% | 2.08\% | 2.75\% |
| Virginia | 2.17\% | 4.13\% | 6.72\% | 6.31\% | 3.77\% | 3.18\% | 1.93\% | 2.71\% |
| West Virginia | 1.28\% | 5.08\% | 3.98\% | 5.65\% | 4.46\% | 2.11\% | 2.34\% | 1.73\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.31\% | 2.93\% | 6.16\% | 3.71\% | 3.26\% | 3.89\% | 1.76\% | 2.67\% |
| Kentucky | 1.54\% | 4.98\% | 5.59\% | 5.61\% | 4.33\% | 2.98\% | 2.74\% | 1.64\% |
| Mississippi | 1.43\% | 5.86\% | 3.58\% | 7.44\% | 3.41\% | 1.60\% | 4.01\% | 1.42\% |
| Tennessee | 1.56\% | 3.36\% | 5.01\% | 4.65\% | 5.39\% | 1.54\% | 1.51\% | 1.70\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.51\% | 2.71\% | 4.86\% | 6.73\% | 5.10\% | 1.70\% | 3.26\% | 1.52\% |
| Louisiana | 2.57\% | 8.63\% | 4.86\% | 6.72\% | 3.42\% | 6.85\% | 4.91\% | 3.10\% |
| Oklahoma | 1.27\% | 2.91\% | 5.20\% | 3.67\% | 3.30\% | 2.67\% | 2.91\% | 1.66\% |
| Texas | 1.56\% | 5.85\% | 2.36\% | 4.43\% | 2.74\% | 2.01\% | 3.28\% | 1.53\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.91\% | 5.07\% | 4.76\% | 4.97\% | 6.43\% | 1.58\% | 2.57\% | 1.99\% |
| Colorado | 2.18\% | 2.76\% | 3.99\% | 6.04\% | 5.35\% | 2.42\% | 3.15\% | 2.05\% |
| Idaho | 2.70\% | 4.79\% | 4.91\% | 7.64\% | 5.12\% | 3.68\% | 3.74\% | 3.21\% |
| Montana | 2.49\% | 5.10\% | 5.49\% | 7.97\% | 5.18\% | 1.33\% | 3.32\% | 2.62\% |
| Nevada | 1.56\% | 7.41\% | 9.24\%* | 6.19\%* | 4.43\% | 2.47\% | 4.14\% | 1.97\% |
| New Mexico | 2.73\% | 4.70\% | 6.04\% | 4.43\% | 8.22\% | 2.89\% | 2.89\% | 3.07\% |
| Utah | 1.87\% | 3.86\% | 5.22\% | 6.20\% | 4.75\% | 2.46\% | 2.42\% | 2.35\% |
| Wyoming | 3.34\% | 6.31\% | 9.23\% | 7.51\% | 5.97\% | 4.28\% | 4.78\% | 3.60\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.19\% | 5.51\% | 9.63\% | 2.26\% | 3.39\% | 4.54\% | 3.12\% | 3.47\% |
| California | 0.81\% | 2.94\% | 2.50\% | 1.22\% | 0.94\% | 1.24\% | 1.49\% | 0.82\% |
| Hawaii | 1.09\% | 3.27\% | 3.56\% | 3.75\% | 2.65\% | 1.98\% | 2.18\% | 1.07\% |
| Oregon | 0.99\% | 1.56\% | 5.34\% | 4.24\% | 4.02\% | 1.93\% | 3.10\% | 1.74\% |
| Washington | 1.68\% | 2.96\% | 6.84\% | 3.54\% | 4.80\% | 1.99\% | 3.46\% | 1.84\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. employee contribution by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 14.7\% | 53.0\% | 37.5\% | 24.0\% | 10.7\% | 7.9\% | 39.8\% | 9.4\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 14.8\% |  | . | . | . |  | 48.2\% | 5.8\%* |
| Maine | 13.7\% |  |  |  |  |  | 51.7\% | 1.4\%* |
| Massachusetts | 9.1\% |  | . | . | . |  | 40.4\% | 1.6\%* |
| New Hampshire | 7.9\% | . | . | . | . | . | 28.6\% | 2.0\%* |
| Rhode Island | 16.0\% |  |  |  |  |  | 39.5\% | 10.5\%* |
| Vermont | 13.1\% | . | . | . | . | . | 37.8\% | 5.4\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 33.4\% | . | . | . | . | . | 47.8\% | 30.3\%* |
| New York | 27.4\% |  |  | . | . |  | 49.5\% | 22.9\% |
| Pennsylvania | 17.1\% | . | . | . | . | . | 37.0\% | 12.9\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 16.3\% |  | . | . | . | . | 49.9\% | 8.4\%* |
| Indiana | 11.2\% | . | . | . | . | . | 29.6\% | 7.7\% |
| Michigan | 31.1\% | . | . | . | . | . | 52.7\% | 25.9\% |
| Ohio | 14.7\% |  |  |  | . |  | 38.0\% | 9.8\%* |
| Wisconsin | 11.4\% | . | . | . | . | . | 34.4\% | 7.9\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 12.7\%* | . | . | . | . | . | 38.9\% | 6.7\%* |
| Kansas | 16.8\% |  | . | . | . | . | 33.6\% | 13.0\%* |
| Minnesota | 9.2\% | . | . | . | . | . | 28.2\% | 4.8\%* |
| Missouri | 10.7\% |  | . | . | . |  | 46.8\% | 2.0\%* |
| Nebraska | 5.4\%* |  | . | . | . | . | 31.8\% | 1.7\%* |
| North Dakota | 16.1\% | . | . | . | . | . | 48.6\% | 7.1\%* |
| South Dakota | 28.0\% | . | . | . | . | . | 63.8\% | 1.5\%* |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 13.7\% | . | . | . | . | . | 54.5\% | 4.6\%* |
| District of Columbia | 17.7\% | . | . | . | . | . | 26.8\% | 16.0\% |
| Florida | 7.5\% | . | . | . | . | . | 31.1\% | 3.3\%* |
| Georgia | 7.2\% | . | . | . | . | . | 37.1\% | 2.5\%* |
| Maryland | 8.3\% | . | . | . | . | . | 30.3\% | 3.4\%* |
| North Carolina | 8.2\% | . | . | . | . |  | 27.9\% | 4.9\%* |
| South Carolina | 6.6\%* | . | . | . | . | . | 40.2\% | 2.6\%* |
| Virginia | 11.0\% |  | . | . | . |  | 45.6\% | 3.5\%* |
| West Virginia | 20.8\% | . | . | . | . | . | 39.7\% | 16.9\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 13.3\% | . | . | . | . | . | 40.3\% | 6.6\%* |
| Kentucky | 12.3\% | . | . | . | . | . | 47.1\% | 5.7\%* |
| Mississippi | 6.9\%* | . | . | . | . | . | 49.9\% | 2.2\%* |
| Tennessee | 8.6\%* | . | . | . | . | . | 35.7\% | 4.7\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 3.7\%* | . | . | . | . | . | 29.1\%* | 0.6\%* |
| Louisiana | 10.8\% | . | . | . | . | . | 37.8\%* | 5.8\%* |
| Oklahoma | 11.5\% |  | . | . | . | . | 31.0\%* | 8.0\%* |
| Texas | 6.6\%* | . | . | . | . | . | 20.7\%* | 4.4\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 8.2\% | . | . | . | . | . | 39.7\%* | 4.2\%* |
| Colorado | 12.9\% | . | . | . | . | . | 25.2\% | 10.7\%* |
| Idaho | 18.5\%* | . | . | . | . | . | 31.4\% | 13.7\%* |
| Montana | 19.5\% |  | . | . | . | . | 41.5\% | 10.3\%* |
| Nevada | 16.3\% | . | . | . | . | . | 18.8\%* | 15.6\%* |
| New Mexico | 19.7\%* | . | . | . | . |  | 47.0\% | 16.0\%* |
| Utah | 10.5\% | . | . | . | . | . | 34.6\% | 2.8\%* |
| Wyoming | 23.2\% | . | . | . | . | . | 44.2\% | 14.8\% * |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 25.2\% | . | . | . | . | . | 71.1\% | 4.4\%* |
| California | 15.8\% | . | . | . | . | . | 45.5\% | 8.5\% |
| Hawaii | 18.8\% | . | . | . | . | . | 48.7\% | 11.8\% |
| Oregon | 14.9\% |  | . | . | . | . | 48.1\% | 6.0\%* |
| Washington | 18.1\% | - | - | - | . | - | 25.9\% | 15.2\% * |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 1.03\% | 2.06\% | 2.85\% | 1.98\% | 2.28\% | 1.18\% | 1.83\% | 1.28\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3.27\% | . | . | . | . | . | 7.36\% | 3.44\% * |
| Maine | 3.44\% |  |  | . | . | . | 7.72\% | 1.92\%* |
| Massachusetts | 2.11\% |  | . |  |  |  | 5.54\% | 0.66\%* |
| New Hampshire | 1.27\% |  |  |  |  |  | 3.49\% | 1.21\%* |
| Rhode Island | 2.83\% |  |  |  | . |  | 6.30\% | 3.25\%* |
| Vermont | 3.07\% |  | . | . | . | . | 4.55\% | 2.25\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 6.96\% | . | . | . | . | . | 9.80\% | 9.15\%* |
| New York | 4.48\% |  | . | . | . | . | 4.33\% | 5.20\% |
| Pennsylvania | 4.47\% | . | . | . | . | . | 5.50\% | 5.00\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3.23\% | . | . | . | . | . | 4.83\% | 2.89\%* |
| Indiana | 1.92\% |  |  |  |  |  | 8.13\% | 1.90\% |
| Michigan | 3.09\% | . | . | . | . |  | 7.67\% | 3.75\% |
| Ohio | 3.92\% |  |  | . | . | . | 6.19\% | 5.16\% * |
| Wisconsin | 1.85\% | . | . | . | . | . | 6.26\% | 2.21\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 4.66\%* | . | . | . | . | . | 4.66\% | 4.36\% * |
| Kansas | 4.29\% |  | . | . | . | . | 9.89\% | 5.32\%* |
| Minnesota | 1.85\% |  | . | . | . |  | 7.86\% | 1.84\%* |
| Missouri | 1.61\% | . | . | . | . | . | 8.86\% | 1.05\%* |
| Nebraska | 2.69\%* |  | . | . | . | . | 7.31\% | 2.16\%* |
| North Dakota | 4.38\% | . | . | . | . | . | 5.44\% | 4.05\%* |
| South Dakota | 8.24\% | . | . | . | . | . | 12.73\% | 1.06\% * |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.58\% | . | . | . | . | . | 10.27\% | 1.82\%* |
| District of Columbia | 3.60\% |  | . | . | . |  | 6.92\% | 4.67\% |
| Florida | 1.42\% |  | . | . | . | . | 5.50\% | 1.49\% * |
| Georgia | 1.35\% | . | . | . | . | . | 6.25\% | 1.46\% * |
| Maryland | 2.12\% | . | . | . | . |  | 7.70\% | 2.05\%* |
| North Carolina | 2.20\% | . | . | . | . | . | 7.81\% | 2.59\%* |
| South Carolina | 2.83\%* | . | . | . | . | . | 8.48\% | 1.05\%* |
| Virginia | 1.63\% | . | . | . | . | . | 6.71\% | 1.65\%* |
| West Virginia | 3.63\% | . | . | . | . | . | 6.61\% | 4.92\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.91\% | . | . | . | . | . | 6.82\% | 3.40\% * |
| Kentucky | 1.85\% | - | . | . | . | . | 5.93\% | 2.57\%* |
| Mississippi | 2.94\%* | . | . | . | . | . | 11.83\% | 1.06\%* |
| Tennessee | 2.68\%* | . | . | . | . | . | 9.64\% | 2.92\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.29\%* | . | . | . | . | . | 8.88\%* | 0.26\%* |
| Louisiana | 2.46\% |  | . | . | . | . | 12.66\%* | 3.87\%* |
| Oklahoma | 3.18\% | . | . | . | . | . | 9.34\%* | 3.65\%* |
| Texas | 2.06\%* | . | - | . | . | . | 8.04\%* | 1.99\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.23\% | . | . | . | . | . | 12.75\%* | 1.76\%* |
| Colorado | 3.00\% | . | . | . | . | . | 6.04\% | 3.36\%* |
| Idaho | 6.01\%* |  | . | . | . | . | 8.35\% | 6.81\%* |
| Montana | 4.11\% | . | . | . | . | . | 9.25\% | 4.13\%* |
| Nevada | 4.63\% | . | . | . | . | . | 7.38\%* | 6.83\%* |
| New Mexico | 7.66\%* | . | . | . | . | . | 8.57\% | 8.20\%* |
| Utah | 2.26\% |  | . | . | . | . | 5.26\% | 1.01\%* |
| Wyoming | 6.83\% | . | . | . | . | . | 10.04\% | 6.52\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 3.87\% | . | . | . | . | . | 8.45\% | 2.16\%* |
| California | 1.79\% |  | . |  | . | . | 5.61\% | 1.24\% |
| Hawaii | 2.73\% |  | . | . | . | . | 6.97\% | 2.35\% |
| Oregon | 2.99\% |  |  |  | . | . | 7.37\% | 3.01\%* |
| Washington | 4.77\% |  |  |  |  |  | 5.38\% | 5.71\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { loyees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 7,056 | 7,714 | 7,341 | 6,999 | 7,066 | 6,985 | 7,373 | 6,998 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 8,078 | 8,910 | 8,985 | 8,556 | 8,150 | 7,769 | 8,516 | 7,972 |
| Maine | 7,379 | 7,205 | 6,716 | 7,251 | 8,545 | 6,931 | 6,878 | 7,503 |
| Massachusetts | 7,259 | 7,976 | 9,133 | 8,270 | 6,961 | 7,109 | 8,879 | 7,070 |
| New Hampshire | 8,495 | 8,422 | 7,523 | 8,428 | 8,795 | 8,550 | 8,059 | 8,620 |
| Rhode Island | 8,356 | 9,981 | 8,206 | 10,041 | 6,668 | 8,175 | 9,614 | 7,928 |
| Vermont | 7,588 | 6,973 | 7,194 | 8,250 | 8,795 | 7,159 | 7,199 | 7,666 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 7,599 | 8,741 | 6,646 | 7,421 | 8,662 | 7,393 | 7,414 | 7,655 |
| New York | 7,424 | 8,777 | 6,913 | 7,355 | 7,016 | 7,479 | 7,675 | 7,375 |
| Pennsylvania | 7,380 | 8,660 | 8,608 | 7,213 | 8,079 | 6,977 | 7,980 | 7,227 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 7,318 | 9,109 | 6,790 | 6,993 | 7,802 | 7,179 | 7,878 | 7,212 |
| Indiana | 6,820 | 7,160 | 5,326 | 5,983 | 6,311 | 7,194 | 6,505 | 6,873 |
| Michigan | 7,231 | 9,001 | 8,938 | 7,720 | 8,005 | 6,743 | 8,487 | 7,014 |
| Ohio | 6,844 | 7,119 | 5,916 | 6,726 | 6,624 | 7,017 | 6,256 | 6,973 |
| Wisconsin | 7,491 | 6,859 | 9,648 | 8,896 | 6,885 | 7,269 | 8,836 | 7,280 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 6,586 | 7,389 | 5,754 | 5,941 | 6,713 | 6,614 | 6,408 | 6,613 |
| Kansas | 6,784 | 8,525 | 6,965 | 6,624 | 7,117 | 6,602 | 7,844 | 6,543 |
| Minnesota | 7,321 | 5,371 | 6,962 | 6,901 | 8,149 | 7,310 | 6,540 | 7,401 |
| Missouri | 6,883 | 8,204 | 6,980 | 7,257 | 6,133 | 6,782 | 7,754 | 6,688 |
| Nebraska | 7,091 | 5,960 | 6,166 | 5,830 | 7,683 | 7,214 | 6,281 | 7,200 |
| North Dakota | 6,063 | 6,115 | 5,039 | 5,530 | 7,196 | 5,760 | 5,491 | 6,121 |
| South Dakota | 6,978 | 7,265 | 6,529 | 7,301 | 7,335 | 6,798 | 7,081 | 6,957 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 7,039 | 9,967 | 7,818 | 6,866 | 7,787 | 6,722 | 8,309 | 6,794 |
| District of Columbia | 7,924 | 6,849 | 8,555 | 8,459 | 7,510 | 7,973 | 7,652 | 7,973 |
| Florida | 7,354 | 8,087 | 8,243 | 7,667 | 7,333 | 7,207 | 8,009 | 7,251 |
| Georgia | 6,450 | 7,201 | 7,189 | 5,902 | 6,578 | 6,402 | 6,999 | 6,365 |
| Maryland | 6,835 | 7,774 | 6,795 | 6,991 | 7,599 | 6,442 | 7,467 | 6,723 |
| North Carolina | 6,821 | 6,935 | 7,099 | 5,882 | 6,705 | 6,962 | 6,342 | 6,902 |
| South Carolina | 7,006 | 8,352 | 6,524 | 6,414 | 6,762 | 6,985 | 7,391 | 6,945 |
| Virginia | 6,860 | 7,412 | 5,440 | 7,835 | 6,634 | 6,761 | 6,509 | 6,943 |
| West Virginia | 6,793 | 6,200 | 6,242 | 7,650 | 7,094 | 6,531 | 6,858 | 6,775 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 7,206 | 8,287 | 6,170 | 7,473 | 7,555 | 6,696 | 7,385 | 7,191 |
| Kentucky | 7,036 | 7,701 | 7,661 | 5,824 | 6,760 | 7,372 | 6,795 | 7,086 |
| Mississippi | 6,854 | 8,736 | 6,433 | 6,681 | 5,902 | 7,037 | 7,205 | 6,817 |
| Tennessee | 6,783 | 6,098 | 7,460 | 6,040 | 8,295 | 6,629 | 6,298 | 6,857 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 6,130 | 6,710 | 5,973 | 6,920 | 5,883 | 6,024 | 6,540 | 6,053 |
| Louisiana | 7,229 | 8,710 | 7,203 | 6,291 | 6,922 | 7,559 | 6,508 | 7,340 |
| Oklahoma | 6,835 | 7,528 | 8,601 | 7,128 | 6,793 | 6,620 | 7,111 | 6,791 |
| Texas | 6,973 | 8,299 | 6,773 | 6,819 | 6,326 | 7,031 | 7,528 | 6,899 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 6,431 | 7,921 | 7,523 | 4,976 | 6,424 | 6,608 | 7,106 | 6,341 |
| Colorado | 6,917 | 8,170 | 6,754 | 7,699 | 7,453 | 6,638 | 7,477 | 6,828 |
| Idaho | 6,748 | 4,870 | 6,616 | 5,422 | 7,369 | 6,999 | 5,655 | 7,038 |
| Montana | 6,613 | 7,572 | 5,536 | 6,449 | 6,654 | 6,651 | 6,368 | 6,700 |
| Nevada | 7,239 | 6,291 | 14,536 | 5,742 | 6,773 | 7,328 | 7,415 | 7,183 |
| New Mexico | 7,111 | 6,683 | 7,757 | 7,078 | 8,492 | 5,914 | 7,205 | 7,094 |
| Utah | 6,059 | 6,019 | 6,660 | 6,123 | 6,071 | 6,027 | 6,145 | 6,048 |
| Wyoming | 6,766 | 5,387 | 8,737 | 5,917 | 6,721 | 6,999 | 6,757 | 6,769 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 7,623 | 8,150 | 9,726 | 7,882 | 7,316 | 7,397 | 9,053 | 7,300 |
| California | 6,733 | 6,993 | 7,735 | 6,917 | 6,221 | 6,779 | 7,289 | 6,636 |
| Hawaii | 6,292 | 6,114 | 7,471 | 6,243 | 6,065 | 6,313 | 6,514 | 6,237 |
| Oregon | 6,933 | 6,799 | 6,964 | 6,673 | 6,808 | 7,042 | 6,869 | 6,947 |
| Washington | 7,176 | 6,528 | 7,730 | 7,022 | 7,550 | 7,155 | 7,207 | 7,167 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 38.63 | 81.58 | 211.13 | 128.83 | 126.79 | 51.65 | 125.30 | 36.29 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 281.25 | 789.34 | 1,098.34 | 551.18 | 304.26 | 315.61 | 611.26 | 231.69 |
| Maine | 298.76 | 410.76 | 1,137.83 | 495.95 | 392.14 | 433.30 | 352.13 | 339.67 |
| Massachusetts | 347.17 | 1,751.87 | 2,179.46 | 1,445.34 | 384.43 | 414.16 | 1,661.71 | 360.86 |
| New Hampshire | 264.37 | 430.33 | 451.89 | 577.60 | 250.95 | 420.81 | 249.80 | 301.91 |
| Rhode Island | 328.45 | 1,352.56 | 1,317.77 | 1,589.01 | 1,581.39 | 455.25 | 744.83 | 389.23 |
| Vermont | 196.24 | 1,020.85 | 993.82 | 955.96 | 406.01 | 222.76 | 400.00 | 285.27 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 145.34 | 502.19 | 540.39 | 916.93 | 283.21 | 164.64 | 266.03 | 132.66 |
| New York | 164.01 | 533.42 | 886.21 | 343.57 | 546.23 | 206.20 | 257.45 | 187.58 |
| Pennsylvania | 137.79 | 1,045.99 | 1,330.18 | 523.29 | 572.13 | 247.38 | 445.96 | 142.22 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 238.52 | 1,240.56 | 659.23 | 745.43 | 377.98 | 255.36 | 533.54 | 251.71 |
| Indiana | 188.12 | 929.53 | 1,413.92 | 792.81 | 429.65 | 243.08 | 1,139.69 | 202.35 |
| Michigan | 221.44 | 409.90 | 1,043.16 | 925.89 | 401.32 | 183.98 | 225.06 | 231.03 |
| Ohio | 118.49 | 704.82 | 441.91 | 222.02 | 1,088.11 | 249.82 | 376.27 | 151.33 |
| Wisconsin | 208.82 | 1,126.64 | 2,125.36 | 547.76 | 853.59 | 277.76 | 701.59 | 186.60 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 225.06 | 870.79 | 1,450.37 | 714.16 | 1,128.29 | 211.19 | 782.15 | 262.32 |
| Kansas | 329.47 | 2,036.71 | 1,096.24 | 842.54 | 780.22 | 254.51 | 984.93 | 235.58 |
| Minnesota | 247.05 | 413.57 | 1,382.28 | 1,374.48 | 548.23 | 213.55 | 581.95 | 269.46 |
| Missouri | 251.26 | 1,364.36 | 926.16 | 493.06 | 402.63 | 325.46 | 990.23 | 223.58 |
| Nebraska | 314.27 | 1,153.00 | 1,633.31 | 858.03 | 883.93 | 107.04 | 840.05 | 301.91 |
| North Dakota | 289.15 | 1,147.01 | 1,216.80 | 656.63 | 1,192.10 | 332.09 | 247.92 | 375.73 |
| South Dakota | 468.94 | 1,483.46 | 1,582.93 | 1,326.03 | 1,205.00 | 584.95 | 474.09 | 531.50 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 226.43 | 1,877.97 | 907.65 | 592.31 | 1,130.04 | 300.98 | 479.87 | 238.20 |
| District of Columbia | 261.40 | 977.01 | 982.11 | 477.89 | 459.83 | 515.90 | 220.83 | 311.76 |
| Florida | 151.50 | 604.43 | 702.77 | 378.31 | 355.16 | 216.36 | 262.23 | 205.95 |
| Georgia | 222.13 | 851.82 | 1,423.82 | 558.98 | 782.77 | 253.88 | 441.93 | 211.94 |
| Maryland | 309.67 | 826.87 | 1,264.75 | 875.24 | 532.13 | 413.99 | 451.03 | 337.13 |
| North Carolina | 257.24 | 810.60 | 1,064.15 | 757.56 | 205.47 | 351.23 | 834.91 | 274.60 |
| South Carolina | 233.19 | 1,045.11 | 1,351.37 | 1,371.06 | 523.33 | 231.16 | 617.17 | 252.28 |
| Virginia | 145.30 | 1,042.22 | 467.32 | 1,020.11 | 432.77 | 207.35 | 377.57 | 193.33 |
| West Virginia | 347.77 | 323.83 | 1,317.47 | 890.55 | 558.12 | 528.23 | 549.10 | 323.37 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 317.75 | 2,127.41 | 1,486.97 | 1,804.44 | 998.94 | 484.04 | 1,575.68 | 339.12 |
| Kentucky | 257.39 | 1,069.06 | 1,398.19 | 329.09 | 339.61 | 314.73 | 571.99 | 257.54 |
| Mississippi | 193.36 | 1,763.08 | 1,598.48 | 862.62 | 499.33 | 181.11 | 837.12 | 203.91 |
| Tennessee | 220.37 | 1,122.34 | 1,702.01 | 463.32 | 1,133.65 | 134.80 | 496.00 | 266.40 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 171.87 | 1,007.41 | 1,111.66 | 807.31 | 950.77 | 224.53 | 473.37 | 168.84 |
| Louisiana | 248.27 | 1,863.69 | 1,937.54 | 1,239.77 | 771.41 | 877.55 | 882.76 | 248.73 |
| Oklahoma | 194.48 | 1,189.76 | 1,246.64 | 1,140.27 | 347.19 | 250.84 | 678.02 | 196.55 |
| Texas | 155.87 | 889.20 | 592.27 | 403.30 | 394.92 | 231.33 | 294.22 | 175.84 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 236.44 | 1,382.36 | 1,480.21 | 974.75 | 577.60 | 333.55 | 759.30 | 273.65 |
| Colorado | 322.80 | 939.38 | 602.45 | 769.47 | 296.72 | 367.18 | 891.74 | 303.28 |
| Idaho | 252.98 | 773.87 | 1,117.55 | 708.26 | 1,017.92 | 327.28 | 300.98 | 266.88 |
| Montana | 224.47 | 1,152.10 | 831.11 | 1,006.12 | 891.11 | 463.98 | 288.88 | 337.15 |
| Nevada | 360.70 | 848.56 | 3,602.81 | 701.30 | 789.87 | 465.74 | 563.43 | 356.78 |
| New Mexico | 551.37 | 884.16 | 1,550.64 | 1,155.48 | 1,205.95 | 150.50 | 458.51 | 605.01 |
| Utah | 234.09 | 535.68 | 1,485.88 | 821.22 | 370.11 | 268.94 | 403.61 | 269.59 |
| Wyoming | 567.95 | 1,256.91 | 1,995.47 | 1,172.99 | 961.97 | 1,007.33 | 946.86 | 775.20 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 310.63 | 1,016.79 | 2,299.11 | 411.61 | 784.17 | 455.54 | 571.12 | 433.66 |
| California | 154.40 | 286.01 | 738.34 | 579.04 | 237.58 | 188.91 | 439.71 | 157.93 |
| Hawaii | 177.44 | 274.18 | 1,247.51 | 395.98 | 271.50 | 214.66 | 336.02 | 151.55 |
| Oregon | 244.84 | 872.02 | 838.27 | 420.61 | 592.92 | 271.86 | 331.13 | 287.95 |
| Washington | 137.65 | 310.35 | 935.12 | 428.70 | 332.13 | 240.61 | 319.21 | 132.63 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { loyees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 1,667 | 1,574 | 2,115 | 2,103 | 2,031 | 1,472 | 1,899 | 1,624 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1,692 | 1,609* | 2,617 | 2,199 | 1,673 | 1,520 | 2,003 | 1,617 |
| Maine | 2,035 | 1,991 | 1,026 | 3,033 | 2,693 | 1,680 | 1,916 | 2,065 |
| Massachusetts | 1,683 | 1,028* | 2,275* | 3,385 | 1,783 | 1,531 | 2,310 | 1,611 |
| New Hampshire | 2,010 | 2,021 | 3,195 | 2,473 | 2,425 | 1,616 | 2,598 | 1,841 |
| Rhode Island | 1,782 | 847* | 1,954 | 2,984 | 2,601 | 1,292 | 2,043 | 1,693 |
| Vermont | 1,514 | 1,502 | 3,480 | 2,048 | 1,535 | 1,199* | 2,326 | 1,352 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1,515 | 1,351* | 2,286 | 1,705 | 1,729 | 1,335 | 1,677 | 1,465 |
| New York | 1,499 | 833* | 1,587 | 1,472 | 2,035 | 1,439 | 1,186 | 1,561 |
| Pennsylvania | 1,583 | 1,397 | 1,505* | 1,719 | 1,746 | 1,518 | 1,657 | 1,564 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1,674 | 1,475* | 1,346* | 2,104 | 2,000 | 1,559 | 1,792 | 1,652 |
| Indiana | 1,502 | 1,462* | 1,798 | 2,330 | 1,587 | 1,332 | 2,059 | 1,409 |
| Michigan | 1,254 | 1,576* | 2,126 | 2,644 | 2,016 | 847 | 1,770 | 1,165 |
| Ohio | 1,408 | 804* | 2,322 | 1,587 | 1,783* | 1,214 | 1,504 | 1,386 |
| Wisconsin | 1,712 | 1,291* | 2,187 | 2,849 | 2,626 | 1,320 | 2,297 | 1,620 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1,616 | 1,238* | 1,394 | 2,557 | 1,990 | 1,460 | 1,790 | 1,590 |
| Kansas | 1,635 | 1,932 | 1,882 | 2,268 | 2,402 | 1,342 | 2,105 | 1,528 |
| Minnesota | 1,645 | 1,296* | 3,028* | 2,088 | 2,207 | 1,402 | 2,186 | 1,589 |
| Missouri | 1,634 | 2,122* | 1,337* | 2,141 | 1,977 | 1,460 | 1,947 | 1,564 |
| Nebraska | 1,773 | 785* | 2,421 | 1,791 | 2,362 | 1,627 | 1,722 | 1,780 |
| North Dakota | 1,597 | 659* | 1,136* | 2,055 | 2,175* | 1,409 | 871* | 1,671* |
| South Dakota | 2,058 | 1,285* | 1,000* | 2,841 | 1,842 | 2,105 | 1,526* | 2,166 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1,499 | 1,677 | 1,824 | 1,747 | 1,836 | 1,354 | 1,720 | 1,457 |
| District of Columbia | 1,546 | 893* | 2,474 | 1,108* | 1,764 | 1,538 | 1,384 | 1,576 |
| Florida | 1,996 | 1,534 | 2,391 | 2,493 | 2,724 | 1,827 | 2,085 | 1,982 |
| Georgia | 1,708 | 1,442* | 2,071 | 2,232 | 1,923 | 1,608 | 1,696 | 1,710 |
| Maryland | 1,669 | 2,901 | 2,110 | 1,708* | 1,929 | 1,369 | 2,449 | 1,530 |
| North Carolina | 1,807 | 1,226* | 2,532 | 2,326 | 2,432 | 1,622 | 1,973 | 1,779 |
| South Carolina | 1,771 | 1,834 | 1,765* | 2,507 | 1,969 | 1,683 | 1,867 | 1,756 |
| Virginia | 1,764 | 1,822 | 1,409 | 2,002 | 2,104 | 1,635 | 1,668 | 1,787 |
| West Virginia | 1,532 | 1,111* | 1,531 | 1,742 | 1,842 | 1,365 | 1,398 | 1,569 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1,319 | 512* | 1,282* | 1,461* | 1,182 | 1,575 | 785* | 1,362 |
| Kentucky | 1,568 | 1,124* | 1,788 | 1,915 | 1,586 | 1,479 | 1,583 | 1,565 |
| Mississippi | 1,793 | 1,326* | 3,066* | 3,690 | 1,877 | 1,541 | 2,646 | 1,702 |
| Tennessee | 1,851 | 1,184 | 1,958* | 2,745 | 1,778 | 1,702 | 1,709 | 1,873 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1,575 | 996* | 2,268* | 1,860 | 1,760* | 1,475 | 1,615 | 1,568 |
| Louisiana | 2,242 | 2,002* | 2,188 | 2,790 | 3,127 | 1,601 | 2,130 | 2,260 |
| Oklahoma | 1,816 | 2,152 | 1,725 | 2,212 | 2,454 | 1,568 | 1,892 | 1,804 |
| Texas | 1,891 | 2,288 | 2,995 | 2,991 | 2,419 | 1,606 | 2,810 | 1,769 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1,770 | 1,055* | 1,986 | 2,211 | 2,665 | 1,480 | 1,913 | 1,751 |
| Colorado | 1,707 | 1,185* | 1,990 | 3,520 | 2,261 | 1,390 | 2,369 | 1,602 |
| Idaho | 1,465 | 1,002* | 1,605 | 1,428 | 2,005 | 1,361 | 1,237 | 1,526 |
| Montana | 1,748 | 645* | 1,925* | 2,395 | 2,194 | 1,590 | 1,470 | 1,847 |
| Nevada | 1,838 | 3,216 | 403* | 2,187 | 1,835 | 1,499 | 2,713 | 1,556 |
| New Mexico | 1,439 | 1,455* | 1,856 | 2,261 | 1,063* | 1,538 | 1,703 | 1,391 |
| Utah | 1,958 | 1,231* | 2,489 * | 2,942 | 1,912 | 1,859 | 1,904 | 1,965 |
| Wyoming | 1,593 | 1,549 | 2,166 | 2,144 | 1,549 | 1,438 | 1,950 | 1,484 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1,771 | 1,934 | 1,765* | 1,378* | 1,714 | 1,914 | 1,868 | 1,748 |
| California | 1,635 | 1,697 | 3,163 | 1,827 | 1,933 | 1,387 | 2,138 | 1,547 |
| Hawaii | 1,716 | 794* | 1,735 | 2,437 | 2,367 | 1,444 | 1,692 | 1,723 |
| Oregon | 1,514 | 1,302 | 1,471 | 1,752 | 2,144 | 1,271 | 1,245 | 1,568 |
| Washington | 1,572 | 969* | 1,977 | 1,612* | 2,141 | 1,440 | 1,855 | 1,492 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 39.89 | 124.39 | 213.68 | 74.18 | 70.17 | 38.85 | 60.37 | 39.07 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 123.94 | 523.79* | 395.70 | 342.07 | 199.20 | 152.43 | 281.75 | 110.75 |
| Maine | 125.19 | 549.89 | 264.60 | 401.04 | 258.96 | 158.97 | 246.73 | 151.20 |
| Massachusetts | 127.31 | 658.19* | 714.68* | 698.67 | 427.90 | 131.29 | 549.10 | 93.07 |
| New Hampshire | 106.58 | 475.65 | 437.49 | 563.05 | 258.83 | 117.81 | 243.64 | 142.58 |
| Rhode Island | 153.05 | 411.28* | 452.46 | 648.54 | 656.44 | 187.29 | 418.66 | 147.35 |
| Vermont | 203.83 | 426.75 | 733.02 | 422.97 | 271.15 | 376.78* | 427.25 | 274.50 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 83.44 | 843.34* | 536.75 | 421.44 | 195.19 | 143.53 | 293.94 | 134.88 |
| New York | 48.35 | 445.56* | 379.73 | 382.95 | 225.97 | 84.33 | 259.58 | 57.13 |
| Pennsylvania | 76.28 | 357.33 | 483.83* | 313.88 | 278.17 | 108.26 | 223.59 | 67.23 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 202.16 | 519.22* | 444.74* | 263.78 | 244.73 | 233.22 | 232.03 | 226.07 |
| Indiana | 110.68 | 591.10* | 421.94 | 468.85 | 282.67 | 78.15 | 350.82 | 123.42 |
| Michigan | 221.27 | 561.81* | 560.87 | 659.23 | 263.32 | 153.75 | 352.33 | 272.34 |
| Ohio | 141.98 | 374.07* | 396.53 | 183.89 | 596.69* | 181.42 | 225.37 | 162.53 |
| Wisconsin | 137.89 | 500.80* | 588.40 | 267.10 | 614.59 | 112.45 | 283.75 | 143.42 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 68.93 | 500.01* | 415.41 | 511.89 | 431.32 | 95.36 | 362.18 | 82.45 |
| Kansas | 152.20 | 420.65 | 457.99 | 477.72 | 404.64 | 212.70 | 308.35 | 209.16 |
| Minnesota | 126.17 | 439.18* | 1,024.83* | 420.35 | 527.26 | 82.75 | 471.03 | 83.67 |
| Missouri | 132.65 | 657.75* | 510.92* | 422.42 | 286.27 | 130.71 | 409.07 | 152.09 |
| Nebraska | 189.96 | 351.25* | 658.68 | 482.38 | 521.59 | 204.44 | 286.55 | 221.86 |
| North Dakota | 381.93 | 213.28* | 344.57 * | 512.06 | 825.28* | 203.25 | 286.36* | 525.06* |
| South Dakota | 196.77 | 446.97* | 521.03* | 645.01 | 381.39 | 159.25 | 506.13* | 174.45 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 101.98 | 465.33 | 369.79 | 382.24 | 370.03 | 90.88 | 321.02 | 123.02 |
| District of Columbia | 116.58 | 368.67* | 578.55 | 423.63* | 200.56 | 223.23 | 234.68 | 154.39 |
| Florida | 206.71 | 288.24 | 538.28 | 413.20 | 285.21 | 295.76 | 272.94 | 253.20 |
| Georgia | 65.77 | 519.53* | 591.29 | 570.19 | 296.41 | 106.02 | 288.67 | 71.59 |
| Maryland | 223.51 | 840.79 | 507.06 | 572.20 * | 494.22 | 212.39 | 565.79 | 178.15 |
| North Carolina | 110.35 | 634.78* | 610.98 | 305.94 | 297.59 | 109.60 | 507.06 | 104.01 |
| South Carolina | 111.18 | 466.76 | 756.81* | 638.12 | 291.36 | 128.50 | 271.93 | 115.26 |
| Virginia | 89.22 | 544.24 | 192.45 | 263.35 | 252.16 | 98.24 | 282.27 | 117.85 |
| West Virginia | 144.16 | 645.08* | 429.10 | 265.46 | 282.66 | 151.41 | 206.88 | 184.86 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 169.72 | 572.76* | 697.76* | 781.31* | 339.11 | 125.90 | 589.45* | 182.69 |
| Kentucky | 137.83 | 356.06* | 430.86 | 306.33 | 221.22 | 143.40 | 267.73 | 158.33 |
| Mississippi | 247.69 | 473.45* | 932.77 * | 654.71 | 447.08 | 221.52 | 536.75 | 260.14 |
| Tennessee | 130.98 | 303.89 | 638.34 * | 384.33 | 284.29 | 88.73 | 315.80 | 121.27 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 95.23 | 445.22* | 757.41 * | 344.18 | 596.45* | 120.11 | 311.36 | 103.52 |
| Louisiana | 168.77 | 719.83* | 633.26 | 585.79 | 453.80 | 218.74 | 437.23 | 218.91 |
| Oklahoma | 126.00 | 619.76 | 435.13 | 506.00 | 359.56 | 221.75 | 276.26 | 140.23 |
| Texas | 102.64 | 474.24 | 469.10 | 419.43 | 277.78 | 128.60 | 241.95 | 111.20 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 137.09 | 373.12* | 544.45 | 491.68 | 440.41 | 132.54 | 398.33 | 138.86 |
| Colorado | 102.06 | 441.31* | 518.75 | 270.76 | 251.49 | 156.06 | 313.99 | 123.04 |
| Idaho | 223.34 | 571.25* | 435.38 | 307.23 | 582.86 | 222.30 | 360.96 | 224.17 |
| Montana | 233.25 | 215.43* | 580.61 * | 491.35 | 628.28 | 141.36 | 316.31 | 300.83 |
| Nevada | 185.79 | 647.49 | 395.14* | 555.32 | 317.17 | 148.52 | 445.64 | 156.47 |
| New Mexico | 142.97 | 589.22* | 457.51 | 609.97 | 782.07* | 123.84 | 384.20 | 196.75 |
| Utah | 154.44 | 478.75* | 754.09* | 495.11 | 282.58 | 190.61 | 308.72 | 154.71 |
| Wyoming | 180.96 | 422.20 | 540.37 | 548.40 | 453.79 | 277.92 | 358.49 | 218.94 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 149.76 | 562.60 | 598.57* | 482.03* | 267.13 | 170.61 | 455.08 | 160.72 |
| California | 64.05 | 179.98 | 863.62 | 163.82 | 151.01 | 65.44 | 187.53 | 61.20 |
| Hawaii | 78.64 | 386.07* | 404.75 | 226.41 | 245.04 | 114.08 | 167.50 | 91.92 |
| Oregon | 142.79 | 307.07 | 429.58 | 361.50 | 451.51 | 148.69 | 173.65 | 173.09 |
| Washington | 160.88 | 340.71 * | 533.43 | 570.24 * | 360.59 | 184.77 | 254.70 | 159.85 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 23.6\% | 20.4\% | 28.8\% | 30.0\% | 28.7\% | 21.1\% | 25.8\% | 23.2\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 20.9\% | 18.1\% | 29.1\% | 25.7\% | 20.5\% | 19.6\% | 23.5\% | 20.3\% |
| Maine | 27.6\% | 27.6\% | 15.3\% | 41.8\% | 31.5\% | 24.2\% | 27.9\% | 27.5\% |
| Massachusetts | 23.2\% | 12.9\%* | 24.9\%* | 40.9\% | 25.6\% | 21.5\% | 26.0\% | 22.8\% |
| New Hampshire | 23.7\% | 24.0\% | 42.5\% | 29.3\% | 27.6\% | 18.9\% | 32.2\% | 21.4\% |
| Rhode Island | 21.3\% | 8.5\%* | 23.8\% | 29.7\% | 39.0\% | 15.8\% | 21.3\% | 21.4\% |
| Vermont | 20.0\% | 21.5\% | 48.4\% | 24.8\% | 17.5\% | 16.7\% | 32.3\% | 17.6\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 19.9\% | 15.5\%* | 34.4\% | 23.0\% | 20.0\% | 18.1\% | 22.6\% | 19.1\% |
| New York | 20.2\% | 9.5\%* | 23.0\% | 20.0\% | 29.0\% | 19.2\% | 15.4\% | 21.2\% |
| Pennsylvania | 21.5\% | 16.1\% | 17.5\%* | 23.8\% | 21.6\% | 21.8\% | 20.8\% | 21.6\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 22.9\% | 16.2\%* | 19.8\%* | 30.1\% | 25.6\% | 21.7\% | 22.7\% | 22.9\% |
| Indiana | 22.0\% | 20.4\%* | 33.8\% | 38.9\% | 25.2\% | 18.5\% | 31.6\% | 20.5\% |
| Michigan | 17.3\% | 17.5\%* | 23.8\%* | 34.2\% | 25.2\% | 12.6\% | 20.9\% | 16.6\% |
| Ohio | 20.6\% | 11.3\%* | 39.2\% | 23.6\% | 26.9\%* | 17.3\% | 24.0\% | 19.9\% |
| Wisconsin | 22.8\% | 18.8\%* | 22.7\% | 32.0\% | 38.1\% | 18.2\% | 26.0\% | 22.3\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 24.5\% | 16.8\%* | 24.2\%* | 43.0\% | 29.6\% | 22.1\% | 27.9\% | 24.0\% |
| Kansas | 24.1\% | 22.7\%* | 27.0\% | 34.2\% | 33.7\% | 20.3\% | 26.8\% | 23.4\% |
| Minnesota | 22.5\% | 24.1\% | 43.5\% | 30.3\% | 27.1\% | 19.2\% | 33.4\% | 21.5\% |
| Missouri | 23.7\% | 25.9\% | 19.2\%* | 29.5\% | 32.2\% | 21.5\% | 25.1\% | 23.4\% |
| Nebraska | 25.0\% | 13.2\%* | 39.3\%* | 30.7\% | 30.7\% | 22.5\% | 27.4\% | 24.7\% |
| North Dakota | 26.3\% | 10.8\%* | 22.5\%* | 37.2\% | 30.2\%* | 24.5\% | 15.9\%* | 27.3\% |
| South Dakota | 29.5\% | 17.7\%* | 15.3\%* | 38.9\% | 25.1\% | 31.0\% | 21.5\%* | 31.1\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 21.3\% | 16.8\%* | 23.3\% | 25.4\% | 23.6\% | 20.1\% | 20.7\% | 21.4\% |
| District of Columbia | 19.5\% | 13.0\%* | 28.9\% | 13.1\%* | 23.5\% | 19.3\% | 18.1\% | 19.8\% |
| Florida | 27.1\% | 19.0\% | 29.0\% | 32.5\% | 37.1\% | 25.4\% | 26.0\% | 27.3\% |
| Georgia | 26.5\% | 20.0\% | 28.8\% | 37.8\% | 29.2\% | 25.1\% | 24.2\% | 26.9\% |
| Maryland | 24.4\% | 37.3\% | 31.1\% | 24.4\%* | 25.4\%* | 21.2\% | 32.8\% | 22.8\% |
| North Carolina | 26.5\% | 17.7\%* | 35.7\% | 39.5\% | 36.3\% | 23.3\% | 31.1\% | 25.8\% |
| South Carolina | 25.3\% | 22.0\% | 27.1\%* | 39.1\% | 29.1\% | 24.1\% | 25.3\% | 25.3\% |
| Virginia | 25.7\% | 24.6\%* | 25.9\% | 25.5\% | 31.7\% | 24.2\% | 25.6\% | 25.7\% |
| West Virginia | 22.6\% | 17.9\%* | 24.5\% | 22.8\% | 26.0\% | 20.9\% | 20.4\% | 23.1\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 18.3\% | 6.2\%* | 20.8\%* | 19.6\%* | 15.7\%* | 23.5\% | 10.6\%* | 18.9\% |
| Kentucky | 22.3\% | 14.6\%* | 23.3\% | 32.9\% | 23.5\% | 20.1\% | 23.3\% | 22.1\% |
| Mississippi | 26.2\% | 15.2\%* | 47.7\% | 55.2\% | 31.8\% | 21.9\% | 36.7\% | 25.0\% |
| Tennessee | 27.3\% | 19.4\% | 26.2\%* | 45.4\% | 21.4\% | 25.7\% | 27.1\% | 27.3\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 25.7\% | 14.8\%* | 38.0\% | 26.9\%* | 29.9\% | 24.5\% | 24.7\% | 25.9\% |
| Louisiana | 31.0\% | 23.0\%* | 30.4\% | 44.4\% | 45.2\% | 21.2\% | 32.7\% | 30.8\% |
| Oklahoma | 26.6\% | 28.6\%* | 20.1\%* | 31.0\% | 36.1\% | 23.7\% | 26.6\% | 26.6\% |
| Texas | 27.1\% | 27.6\% | 44.2\% | 43.9\% | 38.2\% | 22.8\% | 37.3\% | 25.6\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 27.5\% | 13.3\%* | 26.4\%* | 44.4\% | 41.5\% | 22.4\% | 26.9\% | 27.6\% |
| Colorado | 24.7\% | 14.5\%* | 29.5\% | 45.7\% | 30.3\% | 20.9\% | 31.7\% | 23.5\% |
| Idaho | 21.7\% | 20.6\%* | 24.3\% | 26.3\% | 27.2\%* | 19.4\% | 21.9\% | 21.7\% |
| Montana | 26.4\% | 8.5\%* | 34.8\% | 37.1\% | 33.0\%* | 23.9\% | 23.1\% | 27.6\% |
| Nevada | 25.4\% | 51.1\% | 2.8\%* | 38.1\% | 27.1\% | 20.4\% | 36.6\% | 21.7\% |
| New Mexico | 20.2\% | 21.8\% | 23.9\%* | 31.9\% | 12.5\%* | 26.0\% | 23.6\% | 19.6\% |
| Utah | 32.3\% | 20.4\%* | 37.4\%* | 48.1\% | 31.5\% | 30.8\% | 31.0\% | 32.5\% |
| Wyoming | 23.5\% | 28.8\% | 24.8\% | 36.2\%* | 23.0\% | 20.5\% | 28.9\% | 21.9\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 23.2\% | 23.7\% | 18.1\%* | 17.5\%* | 23.4\% | 25.9\% | 20.6\% | 24.0\% |
| California | 24.3\% | 24.3\% | 40.9\% | 26.4\% | 31.1\% | 20.5\% | 29.3\% | 23.3\% |
| Hawaii | 27.3\% | 13.0\%* | 23.2\%* | 39.0\% | 39.0\% | 22.9\% | 26.0\% | 27.6\% |
| Oregon | 21.8\% | 19.1\% | 21.1\% | 26.3\% | 31.5\% | 18.0\% | 18.1\% | 22.6\% |
| Washington | 21.9\% | 14.8\%* | 25.6\% | 23.0\%* | 28.4\% | 20.1\% | 25.7\% | 20.8\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.53\% | 1.76\% | 1.93\% | 1.37\% | 1.13\% | 0.53\% | 0.90\% | 0.54\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.20\% | 4.47\% | 3.11\% | 4.12\% | 2.30\% | 1.71\% | 3.28\% | 1.29\% |
| Maine | 2.14\% | 7.28\% | 3.21\% | 5.35\% | 2.66\% | 3.37\% | 3.37\% | 2.19\% |
| Massachusetts | 0.79\% | 8.37\% * | 8.76\%* | 7.16\% | 5.56\% | 0.93\% | 6.64\% | 0.61\% |
| New Hampshire | 1.57\% | 4.91\% | 5.38\% | 6.30\% | 2.96\% | 1.95\% | 2.87\% | 2.08\% |
| Rhode Island | 2.51\% | 6.76\%* | 6.04\% | 7.61\% | 9.91\% | 2.96\% | 6.21\% | 2.41\% |
| Vermont | 2.56\% | 6.11\% | 10.37\% | 4.80\% | 3.16\% | 4.81\% | 6.21\% | 3.05\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.26\% | 9.91\%* | 8.26\% | 5.48\% | 2.84\% | 1.79\% | 3.87\% | 1.70\% |
| New York | 0.85\% | 4.93\%* | 5.59\% | 5.13\% | 2.85\% | 1.30\% | 3.26\% | 1.12\% |
| Pennsylvania | 1.30\% | 3.89\% | 5.70\%* | 3.79\% | 4.15\% | 1.68\% | 2.15\% | 1.22\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2.78\% | 5.13\%* | 7.57\%* | 3.20\% | 3.24\% | 3.00\% | 3.09\% | 2.91\% |
| Indiana | 1.60\% | 6.69\% * | 6.23\% | 6.72\% | 3.73\% | 0.81\% | 4.85\% | 1.81\% |
| Michigan | 2.44\% | 5.33\%* | 7.51\%* | 7.26\% | 3.74\% | 1.98\% | 4.17\% | 3.07\% |
| Ohio | 2.14\% | 6.51\%* | 5.71\% | 2.54\% | 8.34\%* | 2.63\% | 3.13\% | 2.36\% |
| Wisconsin | 1.68\% | 8.07\%* | 6.11\% | 3.29\% | 6.97\% | 1.76\% | 4.23\% | 1.95\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.14\% | 5.86\%* | 8.90\%* | 7.54\% | 6.67\% | 1.51\% | 6.18\% | 1.48\% |
| Kansas | 2.41\% | 7.94\%* | 6.42\% | 6.42\% | 5.63\% | 3.42\% | 4.21\% | 3.21\% |
| Minnesota | 1.23\% | 7.17\% | 11.78\% | 6.09\% | 4.70\% | 1.14\% | 5.60\% | 0.95\% |
| Missouri | 2.49\% | 7.18\% | 8.75\%* | 6.61\% | 4.62\% | 3.30\% | 7.26\% | 2.58\% |
| Nebraska | 2.19\% | 8.29\%* | 12.53\%* | 8.36\% | 7.49\% | 2.73\% | 6.36\% | 2.62\% |
| North Dakota | 5.09\% | 3.37\%* | 7.66\%* | 8.82\% | 10.20\%* | 4.16\% | 5.06\%* | 6.32\% |
| South Dakota | 3.01\% | 5.95\%* | 7.64\%* | 7.62\% | 6.56\% | 3.20\% | 7.52\%* | 2.96\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.46\% | 5.42\%* | 5.65\% | 4.87\% | 4.43\% | 1.86\% | 4.15\% | 1.83\% |
| District of Columbia | 1.77\% | 5.66\%* | 5.99\% | 5.80\%* | 2.69\% | 4.26\% | 3.17\% | 2.44\% |
| Florida | 2.58\% | 3.62\% | 8.53\% | 6.01\% | 3.66\% | 3.70\% | 3.47\% | 3.02\% |
| Georgia | 0.94\% | 5.33\% | 6.58\% | 6.77\% | 4.58\% | 1.80\% | 3.72\% | 1.18\% |
| Maryland | 2.89\% | 9.68\% | 7.53\% | 7.71\%* | 7.70\%* | 2.26\% | 6.95\% | 2.16\% |
| North Carolina | 2.50\% | 7.35\%* | 7.55\% | 5.03\% | 4.97\% | 2.05\% | 5.40\% | 2.18\% |
| South Carolina | 1.42\% | 4.42\% | 9.07\%* | 9.21\% | 4.74\% | 2.29\% | 3.31\% | 1.94\% |
| Virginia | 1.28\% | 9.81\%* | 4.56\% | 4.17\% | 3.66\% | 1.28\% | 3.47\% | 1.70\% |
| West Virginia | 1.61\% | 8.10\%* | 7.02\% | 6.28\% | 3.72\% | 1.63\% | 4.20\% | 2.18\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3.05\% | 10.08\%* | 9.22\%* | 8.28\%* | 7.16\%* | 1.69\% | 9.97\%* | 3.15\% |
| Kentucky | 2.52\% | 4.79\%* | 6.20\% | 5.00\% | 3.51\% | 2.09\% | 4.51\% | 2.61\% |
| Mississippi | 3.01\% | 6.44\%* | 12.07\% | 10.33\% | 4.85\% | 2.73\% | 7.56\% | 3.04\% |
| Tennessee | 2.24\% | 4.51\% | 8.47\% * | 4.72\% | 6.05\% | 1.37\% | 4.89\% | 2.14\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.38\% | 6.24\%* | 10.76\% | 9.22\%* | 7.70\% | 1.70\% | 4.53\% | 1.80\% |
| Louisiana | 2.40\% | 8.56\% * | 8.51\% | 10.72\% | 6.86\% | 2.70\% | 6.01\% | 2.98\% |
| Oklahoma | 1.91\% | 8.58\%* | 7.79\%* | 8.06\% | 5.91\% | 3.30\% | 5.80\% | 1.83\% |
| Texas | 1.35\% | 5.77\% | 6.15\% | 4.74\% | 6.72\% | 1.48\% | 3.69\% | 1.53\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.59\% | 6.60\%* | 9.69\%* | 8.75\% | 5.00\% | 2.52\% | 7.36\% | 2.00\% |
| Colorado | 1.55\% | 5.74\%* | 7.69\% | 4.78\% | 3.47\% | 1.98\% | 3.99\% | 1.63\% |
| Idaho | 3.31\% | 7.95\%* | 6.01\% | 4.78\% | 10.09\%* | 3.07\% | 4.74\% | 3.24\% |
| Montana | 3.45\% | 3.06\%* | 9.99\% | 7.93\% | 9.93\%* | 3.81\% | 4.93\% | 3.83\% |
| Nevada | 2.96\% | 11.33\% | 5.40\%* | 8.85\% | 5.35\% | 1.35\% | 6.63\% | 1.52\% |
| New Mexico | 2.88\% | 6.34\% | 9.59\%* | 7.27\% | 8.73\%* | 2.10\% | 4.46\% | 3.63\% |
| Utah | 3.16\% | 6.94\%* | 11.74\%* | 6.89\% | 4.47\% | 3.97\% | 3.97\% | 3.41\% |
| Wyoming | 1.97\% | 7.93\% | 6.87\% | 11.57\%* | 6.00\% | 3.93\% | 6.19\% | 2.54\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.64\% | 6.24\% | 5.98\%* | 6.13\%* | 2.07\% | 1.49\% | 4.83\% | 1.61\% |
| California | 0.95\% | 2.44\% | 7.25\% | 3.93\% | 2.74\% | 1.34\% | 2.04\% | 1.11\% |
| Hawaii | 1.37\% | 5.41\%* | 10.06\%* | 2.51\% | 3.38\% | 1.67\% | 2.42\% | 1.55\% |
| Oregon | 1.92\% | 4.44\% | 6.14\% | 5.32\% | 4.75\% | 1.92\% | 2.62\% | 2.32\% |
| Washington | 2.40\% | 5.40\%* | 7.30\% | 7.48\%* | 3.65\% | 3.08\% | 3.52\% | 2.54\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 17.4\% | 12.6\% | 13.1\% | 15.0\% | 15.3\% | 19.9\% | 13.4\% | 18.5\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 20.5\% | 19.0\% | 15.8\% | 16.9\% | 22.1\% | 21.9\% | 16.9\% | 21.6\% |
| Maine | 18.7\% | 12.8\% | 15.9\% | 15.0\% | 18.7\% | 21.4\% | 14.6\% | 20.0\% |
| Massachusetts | 12.3\% | 5.4\%* | 7.9\%* | 6.3\% | 9.3\% | 15.6\% | 6.9\% | 13.5\% |
| New Hampshire | 22.5\% | 16.1\% | 16.9\% | 20.3\% | 20.7\% | 26.0\% | 19.0\% | 23.7\% |
| Rhode Island | 13.4\% | 9.5\% | 13.9\% | 16.8\% | 7.5\%* | 17.0\% | 14.4\% | 13.1\% |
| Vermont | 25.2\% | 16.6\% | 17.9\%* | 17.1\% | 20.7\% | 34.2\% | 16.8\% | 28.0\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 16.4\% | 14.1\% | 17.6\%* | 18.2\% | 15.1\% | 16.6\% | 16.8\% | 16.3\% |
| New York | 14.7\% | 8.7\% | 12.9\% | 14.1\% | 11.4\% | 16.8\% | 11.4\% | 15.5\% |
| Pennsylvania | 16.9\% | 9.9\% | 16.6\% | 17.7\% | 13.7\% | 19.0\% | 15.6\% | 17.3\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 16.9\% | 13.5\% | 13.8\% | 13.7\% | 13.7\% | 19.7\% | 14.0\% | 17.6\% |
| Indiana | 21.3\% | 14.5\% | 17.7\% | 20.8\% | 18.4\% | 24.1\% | 18.1\% | 21.9\% |
| Michigan | 21.3\% | 15.1\% | 16.1\% | 14.9\% | 17.1\% | 25.1\% | 15.6\% | 22.7\% |
| Ohio | 17.5\% | 14.5\% | 21.2\% | 17.6\% | 11.8\% | 19.5\% | 16.4\% | 17.8\% |
| Wisconsin | 16.5\% | 10.3\% | 11.6\% | 13.2\% | 12.4\% | 19.8\% | 12.7\% | 17.3\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 15.1\% | 10.3\%* | 6.1\%* | 14.4\% | 11.7\% | 17.8\% | 10.1\% | 16.3\% |
| Kansas | 17.2\% | 15.1\% | 11.0\%* | 18.2\% | 9.2\% | 20.3\% | 15.5\% | 17.7\% |
| Minnesota | 14.5\% | 5.3\%* | 8.3\%* | 15.0\% | 9.3\% | 18.8\% | 7.0\% | 16.2\% |
| Missouri | 19.3\% | 15.2\% | 15.1\%* | 16.6\% | 15.3\%* | 21.8\% | 16.1\% | 20.2\% |
| Nebraska | 16.1\% | 10.0\% | 8.8\%* | 13.7\% | 14.5\% | 19.1\% | 10.3\% | 17.5\% |
| North Dakota | 18.2\% | 8.1\% | 6.1\%* | 13.6\% | 16.8\% | 23.1\% | 8.7\% | 20.5\% |
| South Dakota | 12.4\% | 3.9\%* | 7.0\% | 11.4\% | 11.4\%* | 18.0\% | 6.1\% | 15.6\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 18.8\% | 12.5\%* | 11.7\% | 18.7\% | 14.2\% | 21.6\% | 14.7\% | 19.8\% |
| District of Columbia | 16.2\% | 6.9\%* | 10.9\% | 16.8\% | 16.1\% | 18.5\% | 11.0\% | 17.7\% |
| Florida | 16.8\% | 14.7\% | 9.9\%* | 12.0\% | 16.1\% | 18.7\% | 12.6\% | 17.7\% |
| Georgia | 17.8\% | 10.9\% | 19.1\% | 15.3\% | 14.1\% | 19.8\% | 14.9\% | 18.4\% |
| Maryland | 20.4\% | 21.8\% | 12.3\% | 22.1\% | 18.4\% | 21.7\% | 15.6\% | 21.6\% |
| North Carolina | 17.3\% | 10.3\%* | 11.2\% | 14.0\%* | 16.2\% | 19.7\% | 13.0\% | 18.4\% |
| South Carolina | 16.5\% | 15.7\% | 15.7\% | 9.2\% | 11.7\%* | 18.9\% | 14.0\% | 17.0\% |
| Virginia | 19.1\% | 17.6\% | 14.8\% | 14.4\% | 20.6\% | 20.9\% | 15.5\% | 20.3\% |
| West Virginia | 18.7\% | 18.4\% | 16.8\% | 14.4\% | 18.0\% | 21.1\% | 18.4\% | 18.8\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 14.7\% | 7.5\%* | 5.6\%* | 3.2\%* | 21.3\% | 15.8\% | 4.9\%* | 17.4\% |
| Kentucky | 17.4\% | 14.4\% | 11.6\% | 19.4\% | 16.3\% | 18.3\% | 15.0\% | 18.0\% |
| Mississippi | 14.3\% | 7.5\%* | 8.3\%* | 9.5\% | 12.4\% | 17.4\% | 8.5\%* | 15.5\% |
| Tennessee | 16.1\% | 15.6\%* | 11.0\% | 16.8\% | 12.4\%* | 17.6\% | 13.9\% | 16.5\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 15.4\% | 16.1\% | 14.6\% | 14.2\% | 14.4\% | 15.9\% | 15.5\% | 15.4\% |
| Louisiana | 17.0\% | 9.5\%* | 8.0\%* | 17.4\% | 20.8\% | 16.9\% | 11.7\% | 18.3\% |
| Oklahoma | 18.8\% | 8.9\% | 12.3\% | 18.5\% | 15.3\% | 21.8\% | 13.5\% | 20.1\% |
| Texas | 18.8\% | 10.0\% | 13.1\% | 14.4\% | 15.9\% | 21.8\% | 12.1\% | 20.2\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 18.4\% | 8.7\% | 15.9\%* | 25.0\% | 13.0\% | 20.4\% | 13.9\% | 19.2\% |
| Colorado | 23.0\% | 16.0\% | 17.9\% | 15.0\% | 18.8\% | 27.5\% | 16.3\% | 24.6\% |
| Idaho | 22.1\% | 15.8\% | 21.0\% | 14.7\% | 16.3\% | 28.2\% | 18.1\% | 23.4\% |
| Montana | 20.8\% | 18.8\% | 17.6\% | 15.0\% | 22.8\% | 24.0\% | 17.6\% | 22.2\% |
| Nevada | 17.9\% | 23.2\% | 15.9\%* | 12.5\% | 9.8\% | 19.9\% | 19.6\% | 17.4\% |
| New Mexico | 19.1\% | 15.6\% | 15.4\% | 15.0\% | 22.0\% | 19.2\% | 16.3\% | 19.7\% |
| Utah | 16.2\% | 11.8\% | 8.5\% | 13.4\% | 13.1\% | 19.1\% | 10.2\% | 17.6\% |
| Wyoming | 17.5\% | 18.0\% | 8.4\%* | 11.8\% | 21.8\% | 20.0\% | 12.9\% | 19.6\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 15.1\% | 10.0\% | 7.3\% | 16.4\% | 17.7\% | 16.3\% | 9.8\% | 17.1\% |
| California | 17.6\% | 12.2\% | 10.7\% | 12.5\% | 18.6\% | 20.1\% | 11.8\% | 19.2\% |
| Hawaii | 13.8\% | 11.5\% | 6.4\% | 10.0\% | 11.5\% | 19.2\% | 9.6\% | 15.5\% |
| Oregon | 20.0\% | 16.1\% | 10.5\% | 19.0\% | 19.6\% | 23.1\% | 13.6\% | 22.1\% |
| Washington | 17.8\% | 12.7\% | 10.0\% | 21.8\% | 11.2\% | 23.0\% | 13.8\% | 19.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

| Division and State | Total | Less than 10 employees | $10-24$ <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.19\% | 0.54\% | 0.43\% | 0.67\% | 0.53\% | 0.31\% | 0.36\% | 0.21\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.16\% | 3.19\% | 2.86\% | 2.03\% | 1.93\% | 2.13\% | 1.93\% | 1.66\% |
| Maine | 0.96\% | 2.62\% | 3.39\% | 2.81\% | 3.02\% | 1.17\% | 1.18\% | 1.37\% |
| Massachusetts | 1.26\% | 3.36\%* | 3.95\%* | 1.87\% | 1.66\% | 2.18\% | 1.94\% | 1.72\% |
| New Hampshire | 1.78\% | 3.04\% | 2.32\% | 2.29\% | 1.85\% | 3.42\% | 1.48\% | 2.17\% |
| Rhode Island | 1.40\% | 2.05\% | 3.88\% | 3.69\% | 2.30\%* | 2.01\% | 2.20\% | 2.05\% |
| Vermont | 3.50\% | 2.69\% | 5.92\%* | 2.88\% | 1.71\% | 6.82\% | 2.36\% | 4.23\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.27\% | 2.23\% | 5.72\%* | 3.19\% | 2.55\% | 2.26\% | 1.05\% | 1.89\% |
| New York | 0.85\% | 1.26\% | 2.41\% | 2.94\% | 1.38\% | 1.27\% | 1.22\% | 0.91\% |
| Pennsylvania | 1.31\% | 2.13\% | 3.52\% | 3.62\% | 2.20\% | 1.80\% | 1.96\% | 1.44\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.78\% | 2.16\% | 2.36\% | 1.83\% | 2.54\% | 1.14\% | 0.90\% | 1.02\% |
| Indiana | 0.80\% | 3.28\% | 3.28\% | 5.45\% | 2.75\% | 1.51\% | 2.54\% | 0.86\% |
| Michigan | 1.79\% | 1.51\% | 2.46\% | 3.25\% | 1.82\% | 3.67\% | 1.49\% | 2.38\% |
| Ohio | 1.84\% | 2.29\% | 2.16\% | 1.55\% | 2.24\% | 2.23\% | 1.82\% | 2.10\% |
| Wisconsin | 1.36\% | 3.03\% | 2.78\% | 2.03\% | 3.18\% | 2.10\% | 1.75\% | 1.51\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.05\% | 3.83\%* | 2.38\%* | 4.03\% | 2.95\% | 1.49\% | 1.47\% | 1.16\% |
| Kansas | 1.86\% | 1.80\% | 4.68\%* | 4.55\% | 2.16\% | 2.41\% | 2.42\% | 1.90\% |
| Minnesota | 1.17\% | 1.85\%* | 2.86\%* | 4.40\% | 2.27\% | 2.04\% | 1.60\% | 1.54\% |
| Missouri | 1.77\% | 3.07\% | 5.03\%* | 2.29\% | 4.84\%* | 2.13\% | 2.74\% | 1.84\% |
| Nebraska | 1.32\% | 1.66\% | 2.87\%* | 2.59\% | 2.76\% | 2.08\% | 1.77\% | 1.38\% |
| North Dakota | 2.09\% | 2.29\% | 2.38\%* | 3.65\% | 2.94\% | 3.54\% | 1.61\% | 2.61\% |
| South Dakota | 2.05\% | 2.80\%* | 1.99\% | 2.52\% | 3.98\%* | 3.15\% | 1.58\% | 2.35\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.33\% | 4.59\%* | 3.19\% | 2.52\% | 2.84\% | 2.39\% | 1.40\% | 1.71\% |
| District of Columbia | 1.96\% | 2.63\%* | 1.47\% | 2.12\% | 2.60\% | 2.63\% | 1.45\% | 2.10\% |
| Florida | 0.78\% | 3.43\% | 3.38\%* | 1.71\% | 2.57\% | 1.57\% | 2.31\% | 1.19\% |
| Georgia | 1.42\% | 1.21\% | 5.28\% | 3.66\% | 2.50\% | 2.41\% | 2.61\% | 1.48\% |
| Maryland | 1.14\% | 2.91\% | 3.55\% | 5.22\% | 2.81\% | 2.55\% | 2.64\% | 1.59\% |
| North Carolina | 1.06\% | 4.34\%* | 2.86\% | 5.92\%* | 1.81\% | 1.69\% | 2.51\% | 1.37\% |
| South Carolina | 1.37\% | 3.30\% | 3.32\% | 2.29\% | 4.34\%* | 1.77\% | 1.62\% | 1.74\% |
| Virginia | 1.17\% | 3.05\% | 3.43\% | 2.15\% | 2.16\% | 1.35\% | 1.90\% | 1.05\% |
| West Virginia | 1.19\% | 2.89\% | 4.38\% | 2.70\% | 2.86\% | 1.60\% | 2.32\% | 1.17\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.87\% | 3.31\%* | 3.45\%* | 1.50\%* | 4.03\% | 2.54\% | 1.63\%* | 2.27\% |
| Kentucky | 1.11\% | 2.55\% | 2.11\% | 2.53\% | 2.87\% | 1.33\% | 1.37\% | 1.34\% |
| Mississippi | 1.64\% | 4.07\%* | 2.96\%* | 1.93\% | 3.08\% | 2.69\% | 3.16\%* | 2.20\% |
| Tennessee | 1.08\% | 5.53\%* | 3.28\% | 2.67\% | 4.26\%* | 1.21\% | 2.22\% | 1.39\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.36\% | 3.52\% | 3.92\% | 3.92\% | 3.51\% | 1.88\% | 2.25\% | 1.52\% |
| Louisiana | 1.60\% | 3.24\%* | 2.83\%* | 4.01\% | 4.09\% | 2.49\% | 2.14\% | 2.58\% |
| Oklahoma | 0.84\% | 1.68\% | 3.44\% | 3.51\% | 1.33\% | 1.71\% | 2.20\% | 1.24\% |
| Texas | 0.70\% | 1.28\% | 2.67\% | 2.63\% | 1.83\% | 1.05\% | 1.00\% | 0.80\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.32\% | 2.51\% | 4.93\%* | 5.86\% | 3.08\% | 1.13\% | 1.85\% | 1.40\% |
| Colorado | 2.34\% | 2.98\% | 2.85\% | 1.97\% | 2.51\% | 3.23\% | 1.58\% | 2.77\% |
| Idaho | 2.83\% | 3.74\% | 5.17\% | 2.88\% | 3.67\% | 3.63\% | 2.28\% | 3.38\% |
| Montana | 1.05\% | 4.41\% | 2.75\% | 4.43\% | 4.33\% | 3.32\% | 2.30\% | 1.99\% |
| Nevada | 1.41\% | 2.78\% | 7.77\%* | 2.82\% | 1.83\% | 1.37\% | 3.75\% | 1.12\% |
| New Mexico | 0.86\% | 1.79\% | 4.28\% | 3.20\% | 3.94\% | 1.57\% | 1.85\% | 1.36\% |
| Utah | 1.23\% | 2.68\% | 2.49\% | 2.52\% | 2.24\% | 1.62\% | 1.38\% | 1.48\% |
| Wyoming | 2.09\% | 4.92\% | 3.23\%* | 2.64\% | 3.94\% | 2.66\% | 2.90\% | 2.19\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.12\% | 2.40\% | 1.73\% | 2.84\% | 2.09\% | 3.61\% | 1.34\% | 1.45\% |
| California | 0.76\% | 1.36\% | 1.63\% | 1.44\% | 0.90\% | 1.09\% | 1.11\% | 0.84\% |
| Hawaii | 0.68\% | 1.94\% | 1.64\% | 1.74\% | 1.56\% | 0.90\% | 1.01\% | 0.99\% |
| Oregon | 0.96\% | 3.03\% | 2.70\% | 3.20\% | 2.47\% | 1.66\% | 1.89\% | 1.36\% |
| Washington | 1.17\% | 1.88\% | 1.86\% | 5.04\% | 2.21\% | 1.14\% | 2.26\% | 1.00\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. required no employee contribution by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 9.5\% | 31.8\% | 27.4\% | 15.6\% | 5.6\% | 6.1\% | 26.1\% | 6.4\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 5.2\%* |  |  | . | . |  | 14.7\%* | 2.9\%* |
| Maine | 6.7\%* |  | . | . | . |  | 33.6\% |  |
| Massachusetts | 1.8\%* |  |  |  |  |  | 17.1\%* |  |
| New Hampshire | 6.0\%* | . | . | . |  |  | 18.7\% | 2.4\%* |
| Rhode Island | 9.2\%* |  | . | . |  |  | 26.8\% | 3.2\%* |
| Vermont | 7.1\%* |  | . | . | . | . | 20.3\%* | 4.5\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 15.0\% | . | . | . | . | . | 32.0\% | 9.8\%* |
| New York | 15.3\% |  | . | . | . |  | 49.0\% | 8.6\%* |
| Pennsylvania | 9.5\% | . | . | . | . | . | 24.9\% | 5.6\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 10.3\% | . | . | . | . | . | 38.5\% | 5.0\%* |
| Indiana | 4.1\% |  |  |  | . |  | 12.4\%* | 2.7\% |
| Michigan | 34.8\% |  | . | . | . |  | 36.0\% | 34.5\% |
| Ohio | 19.1\%* |  | . | . | . |  | 25.4\% | 17.7\%* |
| Wisconsin | 4.2\%* |  |  | . | . | . | 16.9\%* | 2.2\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 6.2\%* | . | . | . | . | . | 26.2\% | 3.2\%* |
| Kansas | 13.9\%* |  | . | . | . | . | 18.9\%* | 12.7\%* |
| Minnesota | 5.5\% |  | . | . | . |  | 23.5\%* | 3.6\%* |
| Missouri | 6.0\%* |  |  | . | . |  | 22.9\% | 2.2\%* |
| Nebraska | 5.8\%* |  | . | . | . | . | 16.2\%* | 4.4\%* |
| North Dakota | 7.5\%* |  |  | . | . |  | 34.9\%* | 4.7\%* |
| South Dakota | 6.1\%* | . | . | . | . | . | 26.4\%* | 1.9\%* |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 9.7\%* | . | . | . | . | . | 37.6\% | 4.3\%* |
| District of Columbia | 17.2\% |  |  | . | . |  | 43.9\% | 12.4\%* |
| Florida | 4.5\%* |  | . | . | . | . | 17.6\% | 2.4\%* |
| Georgia | 6.0\%* |  | . | . | . | . | 29.3\% | 2.4\%* |
| Maryland | 7.0\% | . | . | . | . | . | 38.0\% | 1.4\%* |
| North Carolina | 3.3\%* |  | . | . | . | . | 16.3\%* | 1.0\%* |
| South Carolina | 4.1\% |  | . | . | . | . | 11.5\%* | 2.9\% |
| Virginia | 9.0\% | . | . | . | . | . | 23.5\% | 5.5\%* |
| West Virginia | 13.1\% | - | . | . | . | . | 35.5\% | 7.0\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 6.0\%* | . | . | . | . | . | 58.2\% | 1.9\%* |
| Kentucky | 7.8\%* | . | . | . | . | . | 26.1\% | 4.0\%* |
| Mississippi | 5.8\% |  |  | . | . |  | 24.5\%* | 3.9\%* |
| Tennessee | 6.9\%* | . | . | . | . | . | 19.5\%* | 4.9\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 3.6\%* | . | . | . | . | . | 19.7\%* | 0.6\%* |
| Louisiana | 4.4\%* | . | . | . | . | . | 13.6\% | 3.0\%* |
| Oklahoma | 8.0\%* | . | . | . | . | . | 22.3\%* | 5.7\%* |
| Texas | 4.1\% | . | . | . | . | . | 17.1\%* | 2.4\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3.6\%* | . | . | . | . | . | 18.0\%* | 1.7\%* |
| Colorado | 5.0\%* |  | . | . | . | . | 14.0\%* | 3.6\%* |
| Idaho | 9.3\%* | . |  | . | . | . | 32.8\% | 3.1\%* |
| Montana | 8.8\%* | . | . | . | . | . | 14.7\%* | 6.7\%* |
| Nevada | 6.7\%* | . | . | . | . | . | 16.5\%* | 3.6\%* |
| New Mexico | 17.4\%* |  | . | . | . | . | 27.2\%* | 15.6\%* |
| Utah | 4.7\%* | . | . | . | . | . | 28.0\%* | 1.6\%* |
| Wyoming | 12.0\%* | . | . | . | . | . | 16.7\%* | 10.5\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 12.2\% | . | . | . | . | . | 36.9\% | 6.6\%* |
| California | 10.4\% |  | . | . | . | . | 24.0\% | 8.1\% |
| Hawaii | 12.1\% | . | . | . | . | . | 28.4\% | 8.1\%* |
| Oregon | 11.6\% |  |  | . | . | . | 39.4\% | 6.0\%* |
| Washington | 16.0\%* | . | . | . | . | . | 33.5\% | 11.1\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.87\% | 1.58\% | 1.49\% | 1.57\% | 0.63\% | 1.32\% | 1.05\% | 1.01\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.95\%* | . | . | . | . | . | 5.45\%* | 1.76\% * |
| Maine | 2.01\%* | . | . | . | . |  | 6.56\% |  |
| Massachusetts | 1.17\%* | . | . | . |  |  | 7.88\%* |  |
| New Hampshire | 2.13\%* | . | . | . |  |  | 5.15\% | 1.48\%* |
| Rhode Island | 3.71\%* | . | . | . |  |  | 7.14\% | 1.72\%* |
| Vermont | 3.96\%* | . | . | . | . | . | 6.34\%* | 2.90\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3.21\% | . | . | . | . | . | 7.16\% | 3.59\%* |
| New York | 3.21\% | . | . | . | . | . | 8.31\% | 3.00\%* |
| Pennsylvania | 1.94\% | . | . | . | . | . | 5.58\% | 2.01\%* |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2.76\% | . | . | . | . | . | 8.01\% | 2.68\%* |
| Indiana | 1.01\% | . | . | . |  |  | 6.57\%* | 0.79\% |
| Michigan | 6.15\% | . | . | . | . |  | 3.94\% | 7.55\% |
| Ohio | 5.79\%* | . | . | . | . | . | 4.48\% | 6.98\%* |
| Wisconsin | 1.43\%* | . | . | . | . | . | 5.31\%* | 1.18\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3.12\%* | . | . | . | . | . | 7.76\% | 3.33\%* |
| Kansas | 4.40\%* | . | . | . | . | . | 6.08\%* | 6.15\%* |
| Minnesota | 1.32\% | . | . | . | . |  | 11.08\%* | 1.12\%* |
| Missouri | 1.86\%* | . | . | . | . | . | 6.31\% | 0.81\%* |
| Nebraska | 4.92\%* | . | . | . | . |  | 8.20\%* | 5.03\%* |
| North Dakota | 3.72\%* | . | . | . | . |  | 11.94\%* | 2.55\%* |
| South Dakota | 2.92\%* | . | . | . | . | . | 8.42\%* | 1.21\%* |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.81\%* | . | . | . | . | . | 10.84\% | 2.44\%* |
| District of Columbia | 3.85\% | . | . | . | . |  | 7.40\% | 4.10\%* |
| Florida | 1.40\%* | . | . | . | . |  | 4.51\% | 1.78\%* |
| Georgia | 2.21\%* | . | . | . | . | . | 7.09\% | 1.03\%* |
| Maryland | 1.93\% | . | . | . | . |  | 5.47\% | 0.79\% * |
| North Carolina | 1.31\%* | . | . | . | . | . | 7.69\%* | 0.62\% * |
| South Carolina | 0.74\% | . | . | . | . | . | 6.51\%* | 0.88\% |
| Virginia | 2.06\% | . | . | . | . | . | 4.45\% | 2.51\%* |
| West Virginia | 3.84\% | . | . | . | . | . | 7.32\% | 3.14\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3.59\%* | . | . | . | . | . | 16.43\% | 1.30\% * |
| Kentucky | 3.41\%* | . | . | . | . | . | 6.73\% | 3.31\%* |
| Mississippi | 1.59\% | . | . | . | . |  | 12.81\%* | 1.33\%* |
| Tennessee | 3.14\%* | . | - | - | . | . | 6.39\%* | 3.63\%* |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.57\%* | . | . | . | . | . | 6.96\%* | 0.39\% * |
| Louisiana | 1.37\%* | . | . | . | . | . | 3.91\% | 1.73\%* |
| Oklahoma | 2.81\%* | . | . | . | . | . | 7.54\%* | 3.09\%* |
| Texas | 0.79\% | . | . | . | . | . | 6.80\%* | 0.77\%* |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.16\%* | . | . | . | . | . | 12.87\%* | 0.76\%* |
| Colorado | 1.62\%* | . | . | . | . | . | 5.05\%* | 1.63\%* |
| Idaho | 3.96\%* | . | . | . | . | . | 6.86\% | 3.08\%* |
| Montana | 4.84\%* | . | . | . | . | . | 6.61\%* | 6.31\%* |
| Nevada | 2.12\%* | . | . | . | . | . | 8.01\%* | 1.99\%* |
| New Mexico | 7.12\%* | . | . | . | . | . | 8.38\%* | 8.04\%* |
| Utah | 2.08\%* | . | . | . | . | . | 8.84\%* | 0.48\%* |
| Wyoming | 6.56\%* | . | . | . | . | . | 9.75\%* | 6.96\%* |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 3.05\% | . | . | . | . | . | 9.05\% | 3.12\%* |
| California | 1.01\% | . | . | . | . | . | 4.07\% | 1.22\% |
| Hawaii | 2.62\% | . | . | . | . | . | 7.11\% | 2.58\% * |
| Oregon | 1.70\% |  |  | . | . |  | 7.44\% | 2.39\%* |
| Washington | 5.50\%* |  |  |  |  |  | 8.91\% | 5.11\%* |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 58.7\% | 62.9\% | 60.8\% | 61.6\% | 62.0\% | 56.1\% | 61.6\% | 57.9\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 36.2\% | . | . |  | . |  | 31.7\% | 37.6\% |
| Maine | 51.2\% | . | . |  |  |  | 63.7\% | 47.0\% |
| Massachusetts | 27.7\% | . |  |  |  |  | 30.3\% | 27.1\% |
| New Hampshire | 56.4\% | . | . | . |  |  | 58.6\% | 55.5\% |
| Rhode Island | 39.2\% | . | . | . |  |  | 33.1\% | 41.0\% |
| Vermont | 60.1\% | . | . | . | . |  | 65.8\% | 58.2\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 42.5\% | . | . | . | . | . | 39.7\% | 43.3\% |
| New York | 35.6\% | . | . | . |  |  | 34.4\% | 35.9\% |
| Pennsylvania | 43.4\% | . | . | . | . | . | 28.0\% | 47.8\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 67.5\% | . | . | . | . |  | 79.8\% | 64.6\% |
| Indiana | 73.9\% | . |  |  |  |  | 85.5\% | 71.5\% |
| Michigan | 57.0\% | . | . | . |  |  | 69.9\% | 53.8\% |
| Ohio | 63.3\% | . | . | . | . |  | 73.2\% | 60.9\% |
| Wisconsin | 71.5\% | . | . | . | . | . | 73.7\% | 71.1\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 86.2\% | . | . | . | . | . | 95.6\% | 83.9\% |
| Kansas | 83.3\% | . | . | . | . | . | 87.5\% | 82.2\% |
| Minnesota | 63.4\% | . |  | . |  |  | 67.1\% | 62.5\% |
| Missouri | 61.4\% | . | . | . | . |  | 66.9\% | 59.8\% |
| Nebraska | 89.3\% | . | . | . | . |  | 94.1\% | 88.2\% |
| North Dakota | 80.8\% | . | . |  |  |  | 83.1\% | 80.3\% |
| South Dakota | 90.5\% | . | . | . | . | . | 91.2\% | 90.2\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 42.6\% | . | . | . | . | . | 31.6\% | 45.5\% |
| District of Columbia | 42.1\% |  |  |  |  |  | 34.5\% | 44.3\% |
| Florida | 59.4\% | . | . | . | . |  | 53.7\% | 60.7\% |
| Georgia | 66.8\% | . | . | . | . |  | 68.9\% | 66.4\% |
| Maryland | 45.7\% | . | . | . | . |  | 41.7\% | 46.6\% |
| North Carolina | 78.5\% | . | . | . | . | . | 87.5\% | 76.3\% |
| South Carolina | 68.7\% | . | . | . | . | . | 89.1\% | 64.8\% |
| Virginia | 55.7\% | . | . | . | . | . | 51.7\% | 56.9\% |
| West Virginia | 75.6\% | . | . | . | . | . | 82.2\% | 73.8\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 77.9\% | . | . | . | . | . | 78.2\% | 77.8\% |
| Kentucky | 65.6\% | . | . | . | . | . | 73.4\% | 63.7\% |
| Mississippi | 87.7\% | . | . | . |  |  | 92.7\% | 86.8\% |
| Tennessee | 68.3\% | - | . | . | . | . | 85.3\% | 65.3\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 84.9\% | . | . | . | . | . | 91.7\% | 83.6\% |
| Louisiana | 82.2\% | . | . | . | . | . | 80.6\% | 82.6\% |
| Oklahoma | 81.5\% | . | . | . | . | . | 91.4\% | 79.1\% |
| Texas | 74.6\% | . | . | . | . | . | 82.7\% | 72.8\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 70.2\% | . | . | . | . | . | 76.1\% | 69.1\% |
| Colorado | 58.6\% | . | . | . | . | . | 72.6\% | 55.3\% |
| Idaho | 86.3\% | . | . | . | . | . | 97.6\% | 82.5\% |
| Montana | 89.8\% | . | . | . | . | . | 91.5\% | 89.0\% |
| Nevada | 63.6\% | . | . | . | . | . | 75.7\% | 60.1\% |
| New Mexico | 55.0\% | . | . | . | . | . | 47.3\% | 56.7\% |
| Utah | 66.4\% | . | . | . | . | . | 91.6\% | 60.6\% |
| Wyoming | 92.0\% | . | . | . | . | . | 88.8\% | 93.5\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 88.9\% | . | . | . | . | . | 96.4\% | 85.9\% |
| California | 41.8\% | . | . | . | . | . | 47.7\% | 40.1\% |
| Hawaii | 19.4\% | . | . | . | . | . | 9.0\%* | 23.5\% |
| Oregon | 66.7\% | . | - |  | . | . | 76.6\% | 63.4\% |
| Washington | 75.8\% | . | . | . | . | . | 85.5\% | 72.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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. firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | employees | $25-99$ employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.76\% | 1.59\% | 1.44\% | 1.08\% | 1.16\% | 1.26\% | 0.68\% | 0.99\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3.90\% | . | . | . | . | . | 5.05\% | 5.27\% |
| Maine | 5.06\% | . | . | . |  |  | 4.07\% | 6.56\% |
| Massachusetts | 2.66\% | . | . | . | . |  | 5.49\% | 3.80\% |
| New Hampshire | 6.58\% | . | . | . |  |  | 6.95\% | 8.02\% |
| Rhode Island | 5.38\% | . | . | . |  |  | 4.29\% | 6.56\% |
| Vermont | 4.88\% | . | . | . | . | . | 5.56\% | 6.34\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3.02\% | . | . | . |  |  | 3.72\% | 4.21\% |
| New York | 4.29\% | . | . | . |  |  | 3.86\% | 4.97\% |
| Pennsylvania | 4.16\% | . | . | . | . | . | 3.79\% | 4.57\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3.25\% | . | . | . | . | . | 2.57\% | 3.64\% |
| Indiana | 4.43\% | . | . | . | . | . | 4.35\% | 4.77\% |
| Michigan | 4.04\% | . | . | . |  |  | 4.30\% | 4.21\% |
| Ohio | 4.42\% | . | . | . |  |  | 3.02\% | 5.03\% |
| Wisconsin | 5.69\% | . | . | . | . | . | 4.25\% | 6.65\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.58\% | . | . | . | . | . | 1.43\% | 3.70\% |
| Kansas | 1.56\% | . | . | . | . |  | 2.85\% | 1.88\% |
| Minnesota | 4.72\% | . | . | . | . | . | 4.39\% | 4.96\% |
| Missouri | 2.13\% | . | . | , | . |  | 5.99\% | 2.17\% |
| Nebraska | 2.96\% | . | . | . | . | . | 4.00\% | 3.67\% |
| North Dakota | 3.66\% | . | . | . | . | . | 4.35\% | 4.75\% |
| South Dakota | 2.39\% | . | . | $\cdot$ | . | - | 3.37\% | 2.54\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 3.29\% | . | . | . | . | . | 7.34\% | 4.17\% |
| District of Columbia | 3.24\% | . | . | . | . | . | 6.34\% | 3.36\% |
| Florida | 3.96\% | . | . | . | . |  | 2.99\% | 4.40\% |
| Georgia | 3.17\% | . | . | . | . | . | 5.78\% | 3.59\% |
| Maryland | 2.56\% | . | . | . | . | . | 4.27\% | 3.44\% |
| North Carolina | 1.76\% | . | . | . | . | . | 2.13\% | 2.48\% |
| South Carolina | 5.67\% | . | . | . | . | . | 3.36\% | 6.17\% |
| Virginia | 2.59\% | . | . | . | . | . | 6.07\% | 3.58\% |
| West Virginia | 4.54\% | - | . | - | . | . | 4.17\% | 5.36\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3.44\% | . | . | . | . | . | 3.76\% | 4.26\% |
| Kentucky | 3.72\% | . | . | . | . | . | 4.78\% | 4.76\% |
| Mississippi | 2.65\% | . | . | . | . | . | 2.69\% | 3.25\% |
| Tennessee | 2.79\% | . | . | . | . | . | 6.59\% | 3.20\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 3.34\% | . | . | . | . | . | 2.36\% | 3.77\% |
| Louisiana | 3.44\% | . | . | . | . | . | 6.52\% | 3.59\% |
| Oklahoma | 4.63\% | . | . | . | . | . | 4.34\% | 4.93\% |
| Texas | 3.42\% | - | . | - | . | . | 5.17\% | 3.85\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 5.60\% | . | . | . | . | . | 6.88\% | 5.76\% |
| Colorado | 4.41\% | . | . | . | . | . | 1.87\% | 5.16\% |
| Idaho | 3.92\% | . | . | . | . | . | 1.42\% | 4.59\% |
| Montana | 3.62\% | . | . | . | . | . | 3.52\% | 4.75\% |
| Nevada | 5.27\% | . | . | . | . | . | 6.01\% | 6.05\% |
| New Mexico | 4.64\% | . | . | . | . | . | 4.21\% | 5.66\% |
| Utah | 6.42\% | . | . | . | . | . | 3.21\% | 7.37\% |
| Wyoming | 2.22\% | . | . | - | . | . | 3.14\% | 5.14\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.92\% | . | . | . | . | . | 2.37\% | 3.53\% |
| California | 2.15\% | . | . | . | . | . | 3.35\% | 2.51\% |
| Hawaii | 3.19\% | . | . | . | . | . | 2.80\%* | 3.93\% |
| Oregon | 2.74\% | . | . | . | . | . | 3.64\% | 4.83\% |
| Washington | 3.42\% | . | - | . | - | . | 4.37\% | 4.37\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 573 | 842 | 843 | 796 | 587 | 403 | 849 | 484 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 534 | . | . | . | . |  | 849 | 446 |
| Maine | 816 | . | . | . | . |  | 1,229 | 586 |
| Massachusetts | 497 | . | . |  |  |  | 825 | 423 |
| New Hampshire | 512 | . | . | . | . |  | 798 | 378 |
| Rhode Island | 485 | . | . |  | . |  | 535 | 471 |
| Vermont | 727 | . | . | . | . | . | 1,354 | 446 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 665 | . | . | . | . | . | 1,264 | 481 |
| New York | 540 | . | . | . | . |  | 777 | 466 |
| Pennsylvania | 414 | . | . | . | . | . | 541 | 388 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 579 | . | . | . | . | . | 770 | 522 |
| Indiana | 624 | . | . | . | . |  | 838 | 568 |
| Michigan | 470 | . | . | . | . |  | 596 | 427 |
| Ohio | 450 | . | . | . | . | . | 647 | 383 |
| Wisconsin | 541 | . | . | . | . | . | 762 | 475 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 577 | . | . | . | . | . | 1,010 | 426 |
| Kansas | 580 | . | . | . | . | . | 743 | 522 |
| Minnesota | 563 | . | . | . | . |  | 897 | 465 |
| Missouri | 660 | . | . | . | . | . | 936 | 566 |
| Nebraska | 572 | . | . | . | . | . | 850 | 464 |
| North Dakota | 374 | . | . | . | . |  | 543 | 327 |
| South Dakota | 819 | . | . | . | . | . | 1,028 | 727 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 626 | . | . | . | . | . | 778 | 594 |
| District of Columbia | 388 | . | . | . | . |  | 393* | 386 |
| Florida | 560 | . | . | . | . | . | 907 | 480 |
| Georgia | 545 | . | . | . | . | . | 744 | 500 |
| Maryland | 463 | . | . | . | . | . | 751 | 399 |
| North Carolina | 699 | . | . | . | . | . | 1,109 | 556 |
| South Carolina | 638 | . | . | . | . | . | 971 | 532 |
| Virginia | 529 | . | . | . | . | . | 509 | 537 |
| West Virginia | 581 | . | . | . | . | . | 725 | 530 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 346 | . | . | . | . | . | 351 | 344 |
| Kentucky | 514 | . | . | . | . | . | 764 | 428 |
| Mississippi | 637 | . | . | . | . | . | 962 | 537 |
| Tennessee | 626 | . | . | . | . | . | 1,013 | 521 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 598 | . | . | . | . | . | 841 | 535 |
| Louisiana | 541 | . | . | . | . | . | 854 | 448 |
| Oklahoma | 683 | . | . | . | . | . | 918 | 591 |
| Texas | 698 | . | . | . | . | . | 1,071 | 576 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 502 | . | . | . | . | . | 676 | 453 |
| Colorado | 758 | . | . | . | . | . | 1,052 | 626 |
| Idaho | 532 | . | . | . | . | . | 812 | 403 |
| Montana | 688 | . | . | . | . | . | 872 | 591 |
| Nevada | 590 | . | . | . | . | . | 758 | 539 |
| New Mexico | 572 | . | . | . | . | . | 1,125 | 438 |
| Utah | 519 | . | . | . | . | . | 678 | 478 |
| Wyoming | 634 | . | . | . | . | . | 959 | 456 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 485 | . | . | . | . | . | 798 | 339 |
| California | 598 | . | . | . | . | . | 965 | 462 |
| Hawaii | 510 | . | . | . | . | . | 1,118 | 384 |
| Oregon | 530 | . | . | . | . | . | 943 | 313 |
| Washington | 419 | . | . | . | . | . | 543 | 355 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 9.62 | 23.54 | 48.73 | 29.79 | 21.19 | 11.28 | 21.34 | 8.88 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 81.27 | . | . | . | . | . | 121.77 | 47.94 |
| Maine | 71.02 | . | . | . | . | . | 136.07 | 64.16 |
| Massachusetts | 80.71 |  |  |  |  |  | 156.28 | 53.86 |
| New Hampshire | 42.26 | . | . | . | . |  | 72.50 | 37.84 |
| Rhode Island | 46.14 | . | . | . | . |  | 60.35 | 58.66 |
| Vermont | 62.95 | . | . | . | . | . | 167.91 | 27.51 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 49.42 | . | . | . | . | . | 137.15 | 53.25 |
| New York | 48.11 | . | . |  | . |  | 102.79 | 41.26 |
| Pennsylvania | 64.70 | . | . | . | . | . | 64.62 | 71.19 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 21.50 | . | . | . | . | . | 57.29 | 31.93 |
| Indiana | 36.02 | . |  |  | . |  | 102.98 | 35.90 |
| Michigan | 51.98 | . | . | . | . |  | 62.79 | 71.48 |
| Ohio | 28.92 |  | . | . | . | . | 73.12 | 31.89 |
| Wisconsin | 31.71 | . | . | . | . | . | 58.73 | 38.25 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 57.45 | . | . | . | . | . | 65.44 | 34.52 |
| Kansas | 53.78 | . | . | . | . | . | 69.96 | 63.42 |
| Minnesota | 44.09 | . | . | . | . | . | 126.85 | 40.32 |
| Missouri | 43.58 |  | . | . | . | . | 76.68 | 49.48 |
| Nebraska | 23.22 | . | . | . | . | . | 100.26 | 23.51 |
| North Dakota | 44.22 |  |  |  | . |  | 82.64 | 59.32 |
| South Dakota | 58.81 | . | . | . | . | . | 65.48 | 91.96 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 57.08 | . | . | . | . | . | 93.59 | 67.60 |
| District of Columbia | 47.83 |  |  | . | . |  | 141.08* | 52.77 |
| Florida | 12.07 | . | . | . | . |  | 79.86 | 24.51 |
| Georgia | 47.64 | . | . | . | . | . | 97.70 | 61.51 |
| Maryland | 53.52 | . | . | . | . | . | 117.98 | 46.13 |
| North Carolina | 69.58 | . | . | . | . | . | 124.07 | 54.21 |
| South Carolina | 31.87 | . | . | . | . | . | 81.49 | 36.00 |
| Virginia | 42.29 | . | . | . | . | . | 93.17 | 50.55 |
| West Virginia | 78.13 | . | . | . | . | . | 59.61 | 107.22 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 21.57 | . | . | . | . | . | 25.87 | 30.90 |
| Kentucky | 33.02 | . | . | . | . | . | 76.61 | 36.14 |
| Mississippi | 56.06 | . | . | . | . | . | 126.11 | 56.00 |
| Tennessee | 47.67 | . | . | . | - | . | 104.19 | 46.33 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 27.10 | . | . | . | . | . | 81.53 | 42.01 |
| Louisiana | 88.41 | . | . | . | . | . | 202.49 | 25.33 |
| Oklahoma | 46.34 | . | . | . | . | . | 67.78 | 57.07 |
| Texas | 26.28 | . | . | . | . | . | 72.65 | 30.01 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 39.73 | . | . | . | . | . | 75.64 | 60.22 |
| Colorado | 53.43 | . | . | . | . | . | 88.43 | 82.39 |
| Idaho | 51.80 | . | . | . | . | . | 95.20 | 60.30 |
| Montana | 39.97 | . | . | . | . | . | 82.35 | 55.97 |
| Nevada | 91.33 | . | . | . | . | . | 105.17 | 90.49 |
| New Mexico | 49.10 | . | . | . | . | . | 134.15 | 35.50 |
| Utah | 41.49 | . | . | . | . | . | 65.18 | 45.15 |
| Wyoming | 84.51 | . | . | . | . | . | 93.25 | 65.15 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 30.48 | . | . | . | . | . | 84.05 | 20.66 |
| California | 59.52 | . | . | . | . | . | 126.24 | 33.30 |
| Hawaii | 97.89 | . | . | . | . | . | 276.39 | 64.93 |
| Oregon | 43.54 |  | - | . | . | . | 92.58 | 21.88 |
| Washington | 38.12 | . | . | . | . | . | 41.87 | 40.28 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 1,143 | 1,788 | 1,822 | 1,640 | 1,186 | 885 | 1,771 | 1,004 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1,048 | . |  |  | . | . | 1,633 | 908 |
| Maine | 1,645 |  | . |  |  | . | 3,348 | 1,012 |
| Massachusetts | 1,140 |  |  |  |  | . | 2,218 | 841 |
| New Hampshire | 1,120 |  |  | . | . | . | 2,081 | 839 |
| Rhode Island | 987 |  |  |  |  | . | 967 | 992 |
| Vermont | 1,427 | . | . | . | . | . | 2,617 | 1,068 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1,138 | . | . | . | . | . | 1,732 | 992 |
| New York | 1,116 |  |  |  |  | . | 1,537 | 1,032 |
| Pennsylvania | 913 | . | . | . | . | . | 1,227 | 872 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1,268 | . |  |  | . | . | 1,880 | 1,099 |
| Indiana | 1,300 |  |  |  | . | . | 1,590 | 1,237 |
| Michigan | 945 |  | . | . | . | . | 1,272 | 843 |
| Ohio | 945 | . |  | . | . |  | 1,534 | 796 |
| Wisconsin | 1,198 | . | . | . | . | . | 1,991 | 1,069 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1,116 | . | . | . | . | . | 2,048 | 903 |
| Kansas | 1,121 | . | . | . | . | . | 1,815 | 966 |
| Minnesota | 936 | . |  | . | . | . | 1,662 | 773 |
| Missouri | 1,282 | . | . | . | . | . | 1,951 | 1,097 |
| Nebraska | 1,190 | . | . | . | . | . | 2,005 | 1,075 |
| North Dakota | 684 | . |  |  | . | . | 1,179 | 575 |
| South Dakota | 1,609 | . | . | . | . | . | 2,029 | 1,362 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1,242 | . | . | . | . | . | 1,534 | 1,200 |
| District of Columbia | 696 | . | . | . | . | . | 657 * | 701 |
| Florida | 1,129 | . | . | . | . | . | 1,687 | 1,047 |
| Georgia | 1,095 | . | . | . | . | . | 1,846 | 969 |
| Maryland | 1,069 | . | . | . | . | . | 1,669 | 941 |
| North Carolina | 1,207 | . |  | . | . | . | 1,799 | 1,093 |
| South Carolina | 1,279 | . | . | . | . | . | 2,036 | 1,138 |
| Virginia | 981 |  |  |  | . | . | 1,293 | 920 |
| West Virginia | 1,042 | . | . | . | . | . | 1,458 | 936 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 801 | . | . | . | . | . | 907 | 779 |
| Kentucky | 1,009 | . |  | . | . | . | 1,514 | 891 |
| Mississippi | 1,324 | . | . | . | . | . | 2,129 | 1,235 |
| Tennessee | 1,214 | . | . | . | . | . | 1,891 | 1,076 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1,414 | . | . | . | . | . | 2,112 | 1,313 |
| Louisiana | 1,194 | . | . | . | . | . | 1,902 | 1,074 |
| Oklahoma | 1,397 | . | . | . | . | . | 2,563 | 1,178 |
| Texas | 1,348 | . | . | . | . | . | 2,510 | 1,141 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1,127 | . | . | . | . | . | 1,750 | 1,043 |
| Colorado | 1,425 | . |  | . | . | . | 2,805 | 1,140 |
| Idaho | 1,099 | . | . | . | . | . | 1,668 | 891 |
| Montana | 1,305 | . | . | . | . | . | 1,749 | 1,137 |
| Nevada | 1,359 | . |  | . | . | . | 1,689 | 1,220 |
| New Mexico | 1,093 | . | . | . | . | . | 2,253 | 937 |
| Utah | 1,293 | . | . | . | . | . | 1,882 | 1,039 |
| Wyoming | 1,160 | . | . | . | . | . | 1,631 | 989 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1,077 | . | . | . | . | . | 1,634 | 850 |
| California | 1,129 | . |  |  | . | . | 1,675 | 971 |
| Hawaii | 1,094 |  |  |  |  | . | 3,076 | 908* |
| Oregon | 1,059 | . | . | . | . | . | 2,202 | 735 |
| Washington | 1,015 | . | . | . | . | . | 1,190 | 946 |
| Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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 d | igh stan | dard errors or n | reported valu | in cell. |  |  |  |  |

Table II.F.3(2004) 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, 2004

| Division and State | Total | Less than 10 employees | employees | $25-99$ employees | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 21.60 | 78.04 | 104.05 | 54.97 | 45.20 | 20.46 | 48.13 | 21.29 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 127.35 | . | . | . | . | . | 338.86 | 116.36 |
| Maine | 217.83 | . | . | . | . | . | 601.17 | 87.27 |
| Massachusetts | 148.02 | . | . | . | . | . | 430.19 | 104.89 |
| New Hampshire | 106.24 |  |  | . | . |  | 225.88 | 87.97 |
| Rhode Island | 111.34 | . | . | . | . |  | 152.45 | 124.66 |
| Vermont | 126.47 | . | . | . | . | . | 241.13 | 95.03 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 72.02 | . | . | . | . | . | 310.09 | 63.83 |
| New York | 110.67 | . | . | . | . | . | 211.78 | 119.61 |
| Pennsylvania | 158.12 | . | . | . | . | . | 320.53 | 149.12 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 74.41 | . | . | . | . | . | 132.39 | 86.10 |
| Indiana | 69.71 | . | . | . | . | . | 138.91 | 84.22 |
| Michigan | 110.13 | . | . | . | . | . | 185.47 | 98.07 |
| Ohio | 67.68 | . | . | . | . | . | 131.37 | 57.21 |
| Wisconsin | 114.19 | . | . | . | . | . | 233.13 | 98.27 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 142.53 | . | . | . | . | . | 171.47 | 71.55 |
| Kansas | 154.92 | . | . | . | . | . | 483.16 | 88.48 |
| Minnesota | 145.23 | . | . | . | . | . | 323.62 | 117.79 |
| Missouri | 75.22 | . | . | . | . | . | 222.58 | 82.89 |
| Nebraska | 72.23 | . | . | . | . | . | 149.08 | 85.88 |
| North Dakota | 97.69 | . | . | . | . | . | 192.06 | 106.12 |
| South Dakota | 151.10 | . | . | . | . | . | 175.81 | 213.80 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 178.69 | . | . | . | . | . | 398.17 | 138.84 |
| District of Columbia | 69.07 | . | . | . | . | . | 260.26* | 49.86 |
| Florida | 75.99 | . | . | . | . | . | 229.03 | 77.04 |
| Georgia | 65.84 | . | . | . | . | . | 362.03 | 89.86 |
| Maryland | 137.64 | . | . | . | . | . | 211.19 | 134.78 |
| North Carolina | 58.26 | . | . | . | . | . | 326.20 | 60.55 |
| South Carolina | 36.21 | . | . | . | . | . | 89.08 | 43.05 |
| Virginia | 87.28 | . | . | . | . | . | 158.73 | 101.32 |
| West Virginia | 170.30 | . | . | . | . | . | 177.89 | 205.71 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 61.01 | . | . | . | . | . | 80.92 | 86.00 |
| Kentucky | 60.64 | . | . | . | . | . | 181.19 | 79.79 |
| Mississippi | 125.42 | . | . | . | . | . | 537.41 | 134.72 |
| Tennessee | 89.38 | . | - | . | . | . | 155.48 | 115.55 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 127.03 | . | . | . | . | . | 232.64 | 154.25 |
| Louisiana | 115.01 | . | . | . | . | . | 251.32 | 68.42 |
| Oklahoma | 82.33 | . | . | . | . | . | 226.30 | 73.87 |
| Texas | 72.55 | - | - | . | . | . | 356.25 | 84.29 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 105.02 | . | . | . | . | . | 195.12 | 110.94 |
| Colorado | 74.58 | . | . | . | . | . | 422.20 | 99.49 |
| Idaho | 114.01 | . | . | . | . | . | 284.51 | 119.82 |
| Montana | 126.69 | . | . | . | . | . | 279.38 | 156.22 |
| Nevada | 191.08 | . | . | . | . | . | 138.68 | 257.51 |
| New Mexico | 138.34 | . | . | . | . | . | 310.61 | 132.34 |
| Utah | 60.14 | . | . | . | . | . | 186.76 | 85.71 |
| Wyoming | 68.19 | - | . | . | . | . | 232.78 | 106.21 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 179.06 | . | . | . | . | . | 327.09 | 74.46 |
| California | 54.96 | . | . | . | . | . | 168.11 | 61.95 |
| Hawaii | 313.92 | . | . | . | . | . | 908.49 | 293.61 * |
| Oregon | 99.42 | . | . | . | . | . | 319.11 | 41.51 |
| Washington | 90.46 | . | - | . | . | . | 141.37 | 144.32 |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.4(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $25-99$ employees | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 77.3\% | 76.9\% | 80.3\% | 79.3\% | 81.1\% | 75.3\% | 78.5\% | 77.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 88.7\% | . | . | . | . | . | 93.6\% | 87.2\% |
| Maine | 82.3\% | . | . | . | . |  | 84.8\% | 81.5\% |
| Massachusetts | 90.8\% | . | . | . | . |  | 89.7\% | 91.0\% |
| New Hampshire | 83.9\% | . | . | . | . |  | 85.3\% | 83.4\% |
| Rhode Island | 87.4\% | . | . | . | . |  | 84.8\% | 88.2\% |
| Vermont | 73.2\% | . | . | . | . | . | 74.9\% | 72.6\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 79.7\% | . | . | . | . | . | 86.9\% | 77.6\% |
| New York | 80.7\% | . | . | . | . | . | 84.8\% | 79.6\% |
| Pennsylvania | 86.2\% | . | . | . | . | . | 83.4\% | 87.0\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 71.9\% | . | . | . | . | . | 65.6\% | 73.4\% |
| Indiana | 76.6\% | . | . | . | . |  | 80.1\% | 75.8\% |
| Michigan | 68.4\% | . | . | . | . | . | 72.5\% | 67.4\% |
| Ohio | 82.9\% | . | . | . | . |  | 84.9\% | 82.5\% |
| Wisconsin | 57.4\% | . | . | . | . | . | 60.2\% | 56.8\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 74.4\% | . | . | . | . | . | 60.5\% | 77.8\% |
| Kansas | 80.6\% | . | . | . | . | . | 70.2\% | 83.4\% |
| Minnesota | 59.2\% | . | . | . | . | . | 56.0\% | 60.0\% |
| Missouri | 84.6\% | . | . | . | . | . | 79.2\% | 86.2\% |
| Nebraska | 71.0\% | . | . | . | . | . | 57.9\% | 73.9\% |
| North Dakota | 61.1\% | . | . | . | . | . | 73.9\% | 58.0\% |
| South Dakota | 60.3\% | . | . | . | . | . | 48.3\% | 66.6\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 80.4\% | . | . | . | . | . | 84.4\% | 79.3\% |
| District of Columbia | 82.3\% | . | . | . | . | . | 91.8\% | 79.6\% |
| Florida | 81.6\% | . | . | . | . | . | 90.6\% | 79.6\% |
| Georgia | 73.7\% | . | . | . | . | . | 85.9\% | 71.4\% |
| Maryland | 79.1\% | . | . | . | . | . | 83.2\% | 78.1\% |
| North Carolina | 71.0\% | . | . | . | . | . | 83.1\% | 68.2\% |
| South Carolina | 77.7\% | . | . | . | . | . | 75.3\% | 78.2\% |
| Virginia | 80.5\% | . | . | . | . | . | 80.6\% | 80.5\% |
| West Virginia | 66.3\% | . | . | . | . | . | 69.4\% | 65.4\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 87.2\% | . | . | . | . | . | 89.9\% | 86.5\% |
| Kentucky | 75.7\% | . | . | . | . | . | 81.3\% | 74.4\% |
| Mississippi | 70.8\% | . | . | . | . | . | 87.6\% | 67.6\% |
| Tennessee | 77.4\% | . | . | . | . | . | 76.3\% | 77.6\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 60.3\% | . | . | . | . | . | 66.8\% | 59.1\% |
| Louisiana | 82.4\% | . | . | . | . | . | 74.2\% | 84.3\% |
| Oklahoma | 71.4\% | . | . | . | . | . | 67.5\% | 72.4\% |
| Texas | 74.6\% | . | . | . | . | . | 81.6\% | 73.0\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 80.2\% | . | . | . | . | . | 86.9\% | 78.9\% |
| Colorado | 76.5\% | . | . | . | . | . | 77.9\% | 76.2\% |
| Idaho | 66.2\% | . | . | . | . | . | 57.9\% | 69.1\% |
| Montana | 53.9\% | . | . | . | . | . | 45.6\% | 57.6\% |
| Nevada | 73.5\% | . | . | . | . | . | 57.7\% | 78.0\% |
| New Mexico | 68.9\% | . | . | . | . | . | 79.8\% | 66.5\% |
| Utah | 74.3\% | . | . | . | . | . | 76.6\% | 73.8\% |
| Wyoming | 41.8\% | . | . | . | . | . | 20.8\% | 51.5\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 34.2\% | . | . | . | . | . | 24.2\% | 38.2\% |
| California | 81.6\% | . | . | . | . | . | 80.0\% | 82.0\% |
| Hawaii | 70.0\% | . | . | . | . | . | 63.1\% | 72.8\% |
| Oregon | 74.0\% | . | . |  | . |  | 67.7\% | 76.0\% |
| Washington | 66.6\% |  |  |  |  |  | 60.3\% | 69.1\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.68\% | 0.88\% | 1.18\% | 0.99\% | 0.94\% | 1.08\% | 0.87\% | 0.79\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.63\% | . | . | . | . | . | 1.79\% | 3.22\% |
| Maine | 3.56\% | . | . | . | . |  | 3.55\% | 3.99\% |
| Massachusetts | 0.97\% | . | . | . | . |  | 2.59\% | 1.32\% |
| New Hampshire | 3.76\% |  | . | . | . | . | 3.60\% | 4.68\% |
| Rhode Island | 2.57\% | . | . | . | . |  | 3.29\% | 3.31\% |
| Vermont | 5.35\% | . | . | . | . | . | 3.99\% | 6.67\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3.55\% | . | . | . | . | . | 2.93\% | 4.74\% |
| New York | 2.36\% | . | . | . | . | . | 2.30\% | 2.86\% |
| Pennsylvania | 2.32\% | . | . | . | . | . | 3.46\% | 2.24\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3.51\% | . | . | . | . | . | 2.99\% | 4.45\% |
| Indiana | 1.97\% | . | . | . | . |  | 7.08\% | 2.30\% |
| Michigan | 4.77\% | . | . | . | . | . | 2.79\% | 6.29\% |
| Ohio | 2.70\% | . | . | . | . | . | 2.79\% | 3.47\% |
| Wisconsin | 5.03\% | . | . | . | . | . | 6.49\% | 6.81\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3.47\% | . | . | . | . | . | 6.70\% | 3.83\% |
| Kansas | 2.20\% | . | . | . | . | . | 4.04\% | 2.39\% |
| Minnesota | 4.86\% | . | . | . | . | . | 5.88\% | 5.29\% |
| Missouri | 2.73\% | . | . | . | . | . | 4.24\% | 3.52\% |
| Nebraska | 4.93\% | . | . | . | . |  | 6.52\% | 5.92\% |
| North Dakota | 5.20\% | . | . | . | . | . | 4.72\% | 7.00\% |
| South Dakota | 5.91\% | . | . | . | . | . | 8.90\% | 7.08\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 4.63\% | . | . | . | . | . | 3.25\% | 5.85\% |
| District of Columbia | 2.67\% | . | . | . | . | . | 2.70\% | 2.63\% |
| Florida | 3.27\% | . | . | . | . | . | 1.30\% | 4.07\% |
| Georgia | 3.34\% | . | . | . | . | . | 4.81\% | 3.41\% |
| Maryland | 3.32\% | . | . | . | . | . | 4.52\% | 3.81\% |
| North Carolina | 3.86\% | . | . | . | . | . | 4.77\% | 4.66\% |
| South Carolina | 3.87\% | . | . | . | . | . | 4.85\% | 3.82\% |
| Virginia | 2.35\% | . | . | . | . | . | 4.71\% | 2.72\% |
| West Virginia | 4.66\% | . | . | . | . | . | 6.09\% | 4.73\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.96\% | . | . | . | . | . | 4.17\% | 2.88\% |
| Kentucky | 2.82\% | . | . | . | . | . | 4.49\% | 3.98\% |
| Mississippi | 6.14\% | . | . | . | . | . | 8.56\% | 5.81\% |
| Tennessee | 3.47\% | . | . | . | . | . | 4.60\% | 4.03\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 5.10\% | . | . | . | . | . | 5.05\% | 6.23\% |
| Louisiana | 3.67\% | . | . | . | . | . | 8.80\% | 3.11\% |
| Oklahoma | 2.19\% | . | . | . | . | . | 5.01\% | 2.27\% |
| Texas | 2.02\% | . | . | . | . | . | 3.77\% | 2.55\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.82\% | . | . | . | . | . | 4.40\% | 2.95\% |
| Colorado | 2.98\% | . | . | . | . | . | 3.58\% | 3.52\% |
| Idaho | 4.40\% | . | . | . | . | . | 6.31\% | 5.79\% |
| Montana | 3.54\% | . | . | . | . | . | 6.28\% | 5.89\% |
| Nevada | 4.78\% | . | . | . | . | . | 10.00\% | 3.32\% |
| New Mexico | 5.64\% | . | . | . | . | . | 4.34\% | 6.54\% |
| Utah | 5.95\% | . | . | . | . | . | 3.37\% | 7.30\% |
| Wyoming | 5.86\% | . | . | . | . | . | 5.92\% | 7.57\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4.41\% | . | . | . | . | . | 4.62\% | 6.30\% |
| California | 1.68\% | . | . | . | . |  | 3.16\% | 1.75\% |
| Hawaii | 2.59\% | . | . | . | . | . | 4.15\% | 3.61\% |
| Oregon | 3.00\% | . | . | - | . |  | 3.94\% | 4.28\% |
| Washington | 4.42\% |  |  |  |  |  | 3.44\% | 5.68\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18 | 19 | 19 | 19 | 18 | 17 | 19 | 18 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 18 | . | . | . | . | . | 20 | 17 |
| Maine | 18 | . | . |  |  |  | 19 | 18 |
| Massachusetts | 16 | . | . | . | . | . | 17 | 16 |
| New Hampshire | 15 | . | . | . | . | . | 15 | 15 |
| Rhode Island | 15 | . | . | . | . |  | 14 | 15 |
| Vermont | 17 | . | . | . | . | . | 20 | 16 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 17 | . | . | . | . | . | 21 | 16 |
| New York | 17 | . | . | . |  |  | 18 | 17 |
| Pennsylvania | 16 | . | . | . | . | . | 15 | 16 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 19 | . | . | . | . |  | 20 | 19 |
| Indiana | 19 | . | . | . | . |  | 19 | 19 |
| Michigan | 18 | . | . | . | . |  | 17 | 19 |
| Ohio | 18 | . | . | . | . |  | 17 | 18 |
| Wisconsin | 18 | . | . | . | . |  | 21 | 17 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 17 | . | . | . | . |  | 19 | 16 |
| Kansas | 19 | . | . | . | . |  | 21 | 19 |
| Minnesota | 18 | . | . | . | . | . | 18 | 18 |
| Missouri | 19 | . | . | . | . | . | 20 | 19 |
| Nebraska | 20 | . | . | . | . |  | 23 | 19 |
| North Dakota | 19 | . | . | . | . | . | 20 | 19 |
| South Dakota | 20 | . | . | . | . | . | 21 | 19 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 16 | . | . | . | . | . | 15 | 16 |
| District of Columbia | 14 | . | . | . | . | . | 12 | 15 |
| Florida | 18 | . | . | . | . | . | 18 | 18 |
| Georgia | 20 | . | . | . | . |  | 23 | 20 |
| Maryland | 16 | . | . | . | . | . | 17 | 16 |
| North Carolina | 21 | . | . | . | . | . | 22 | 20 |
| South Carolina | 19 | . | . | . | . |  | 21 | 18 |
| Virginia | 18 | . | . | . | . |  | 19 | 18 |
| West Virginia | 17 | . | . | . | . | . | 14 | 18 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 23 | . | . | . | . | . | 25 | 22 |
| Kentucky | 19 | . | . | . | . | . | 18 | 19 |
| Mississippi | 23 | . | . | . | . | . | 27 | 22 |
| Tennessee | 20 | . | . | . | . | . | 21 | 20 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 20 | . | . | . | . | . | 22 | 19 |
| Louisiana | 21 | . | . | . | . | . | 23 | 21 |
| Oklahoma | 19 | . | . | . | . | . | 18 | 19 |
| Texas | 20 | . | . | . | . | . | 22 | 20 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 18 | . | . | . | . | . | 20 | 18 |
| Colorado | 19 | . | . | . | . | . | 23 | 18 |
| Idaho | 24 | . | . | . | . | . | 29 | 22 |
| Montana | 20 | . | . | . | . | . | 23 | 19 |
| Nevada | 18 | . | . | . | . | . | 21 | 17 |
| New Mexico | 19 | . | . | . | . |  | 23 | 19 |
| Utah | 17 | . | . | . | . | . | 19 | 17 |
| Wyoming | 19 | . | . | . | . | . | 19 | 19 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 20 | . | . | . | . | . | 24 | 19 |
| California | 16 | . | . | . | . | . | 19 | 15 |
| Hawaii | 13 | . | . | . | . | . | 12 | 14 |
| Oregon | 17 | . | . | . | . | . | 18 | 17 |
| Washington | 19 | . | . | . | . | . | 19 | 18 |

[^0]Table II.F.5(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.11 | 0.29 | 0.24 | 0.23 | 0.16 | 0.13 | 0.09 | 0.13 |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 0.35 | . | . | . | . | . | 0.51 | 0.40 |
| Maine | 0.72 | . | . | . | . | . | 0.49 | 0.91 |
| Massachusetts | 0.29 |  |  |  |  |  | 0.95 | 0.34 |
| New Hampshire | 0.35 | . | . | . | . |  | 0.60 | 0.57 |
| Rhode Island | 0.36 | . | . | . | . |  | 0.42 | 0.43 |
| Vermont | 0.60 | . | . | . | . | . | 1.50 | 0.68 |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 0.57 | . | . | . | . | . | 0.63 | 0.51 |
| New York | 0.32 | . | . | . | . |  | 0.45 | 0.48 |
| Pennsylvania | 0.52 | . | . | . | . | . | 0.64 | 0.56 |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.22 | . | . | . | . | . | 0.75 | 0.37 |
| Indiana | 0.37 | . |  |  | . |  | 0.97 | 0.53 |
| Michigan | 0.97 | . | . | . | . |  | 1.17 | 1.22 |
| Ohio | 0.47 |  | . | . | . | . | 0.75 | 0.48 |
| Wisconsin | 0.77 | . | . | . | . | . | 0.98 | 0.92 |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 0.61 | . | . | . | . | . | 1.36 | 0.56 |
| Kansas | 0.66 | . | . | . | . | . | 0.89 | 0.71 |
| Minnesota | 0.34 | . | . | . | . | . | 0.99 | 0.43 |
| Missouri | 0.40 | . | . | . | . | . | 1.09 | 0.49 |
| Nebraska | 0.64 | . | . | . | . | . | 1.84 | 0.48 |
| North Dakota | 0.54 | . | . |  | . | . | 0.61 | 0.55 |
| South Dakota | 0.65 | . | . | . | . | . | 1.09 | 0.44 |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 0.80 | . | . | . | . | . | 1.01 | 0.84 |
| District of Columbia | 0.50 |  |  | . | . | . | 1.16 | 0.57 |
| Florida | 0.37 | . | . | . | . | . | 0.36 | 0.51 |
| Georgia | 0.49 | . | . | . | . | . | 1.02 | 0.71 |
| Maryland | 0.21 | . | . | . | . | . | 0.80 | 0.35 |
| North Carolina | 0.59 | . | . | . | . | . | 0.71 | 0.67 |
| South Carolina | 0.52 | . | . | . | . | . | 0.59 | 0.62 |
| Virginia | 0.35 | . | . | . | . | . | 0.86 | 0.25 |
| West Virginia | 0.32 | . | . | . | . | . | 0.66 | 0.51 |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 0.55 | . | . | . | . | . | 1.38 | 0.56 |
| Kentucky | 0.21 | . | . | . | . | . | 0.89 | 0.48 |
| Mississippi | 1.03 | . | . | . | . | . | 1.45 | 0.97 |
| Tennessee | 0.40 | . | . | . | . | . | 0.77 | 0.44 |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 0.43 | . | . | . | . | . | 0.79 | 0.43 |
| Louisiana | 0.83 | . | . | . | . | . | 2.71 | 0.76 |
| Oklahoma | 0.41 | . | . | . | . | . | 0.78 | 0.56 |
| Texas | 0.18 | . | . | . | . | . | 0.92 | 0.26 |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 0.33 | . | . | . | . | . | 1.11 | 0.33 |
| Colorado | 0.59 | . | . | . | . | . | 0.99 | 0.52 |
| Idaho | 1.24 | . | . | . | . | . | 2.40 | 1.44 |
| Montana | 0.84 | . | . | . | . | . | 2.67 | 0.61 |
| Nevada | 0.75 | . | . | . | . | . | 0.72 | 0.80 |
| New Mexico | 0.82 | . | . | . | . | . | 0.80 | 1.10 |
| Utah | 0.62 | . | . | . | . | . | 0.97 | 0.69 |
| Wyoming | 1.00 | . | . | . | . | . | 1.44 | 1.31 |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 0.77 | . | . | . | . | . | 3.16 | 0.39 |
| California | 0.28 | . | . | . | . | . | 0.56 | 0.36 |
| Hawaii | 0.48 | . | . | . | . | . | 0.93 | 0.62 |
| Oregon | 0.54 | . | - | . | . | . | 0.71 | 0.59 |
| Washington | 0.45 | . | . | . | . | . | 0.98 | 0.53 |

[^1] 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(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.6\% | 20.6\% | 19.2\% | 19.7\% | 18.5\% | 18.1\% | 20.2\% | 18.2\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 21.1\% | . | . | . | . |  | 26.5\% | 20.9\% |
| Maine | 19.3\% | . | . |  |  |  | 19.9\% | 19.2\% |
| Massachusetts | 18.3\% | . |  |  |  |  | 50.0\%* | 17.5\% |
| New Hampshire | 20.9\% | . |  | . | . |  | 20.2\% | 21.0\% |
| Rhode Island | 22.8\% | . |  |  |  |  | 17.0\% | 23.6\% |
| Vermont | 18.2\% | . | . | . | . |  | 22.2\% | 17.7\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 17.6\% | . | . | . | . | . | 19.7\% | 17.4\% |
| New York | 20.0\% | . | . | . |  |  | 20.6\% | 19.9\% |
| Pennsylvania | 19.2\% | . | . | . | . | . | 20.3\% | 18.9\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 19.4\% | . | . | . | . |  | 18.4\% | 19.7\% |
| Indiana | 18.9\% | . | . | . |  |  | 19.7\% | 18.7\% |
| Michigan | 16.5\% | . | . | . | . |  | 17.3\% | 16.4\% |
| Ohio | 17.9\% | . | . | . | . |  | 18.8\% | 17.8\% |
| Wisconsin | 17.5\% | . | . | . | . | . | 16.5\% | 17.6\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 16.0\% | . | . | . | . | . | 14.3\% | 16.5\% |
| Kansas | 20.6\% | . | . | . | . |  | 22.0\% | 19.9\% |
| Minnesota | 17.8\% | . | . | . | . |  | 19.9\% | 17.3\% |
| Missouri | 18.5\% | . | . |  | . |  | 18.0\% | 18.6\% |
| Nebraska | 19.2\% | . | . | . | . |  | 20.0\% | 19.0\% |
| North Dakota | 16.3\% | . | . | . | . |  | 18.0\% | 16.0\% |
| South Dakota | 19.1\% | . | . | . | . | . | 18.4\% | 19.2\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 16.7\% | . | . | . | . | . | 33.0\% | 14.4\% |
| District of Columbia | 16.6\% | . | . |  |  |  | 27.1\% | 13.9\% |
| Florida | 18.7\% | . | . | . | . |  | 16.9\% | 19.0\% |
| Georgia | 19.0\% | . | . | . | . | . | 20.9\% | 18.8\% |
| Maryland | 19.9\% | . | . | . | . |  | 20.7\% | 19.8\% |
| North Carolina | 19.6\% | . | . | . | . | . | 19.5\% | 19.7\% |
| South Carolina | 19.5\% | . | . | . | . | . | 21.7\% | 19.0\% |
| Virginia | 18.0\% | . | . | . | . | . | 20.0\% | 17.5\% |
| West Virginia | 17.9\% | . | . | . | . | . | 20.7\% | 17.2\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 18.4\% | . | . | . | . | . | 19.1\% | 18.1\% |
| Kentucky | 18.8\% | . | . | . | . | . | 19.7\% | 18.6\% |
| Mississippi | 20.6\% | . | . | . | . |  | 20.1\% | 20.7\% |
| Tennessee | 17.7\% | . | . | . | . | . | 19.5\% | 17.4\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 19.4\% | . | . | . | . | . | 19.8\% | 19.3\% |
| Louisiana | 19.2\% | . | . | . | . | . | 25.7\% | 17.3\% |
| Oklahoma | 19.8\% | . | . | . | . | . | 19.8\% | 19.8\% |
| Texas | 18.4\% | . | . | . | . | . | 18.9\% | 18.3\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 18.5\% | . | . | . | . | . | 17.0\% | 18.8\% |
| Colorado | 16.4\% | . | . | . | . | . | 18.1\% | 16.1\% |
| Idaho | 20.5\% | . | . | . | . | . | 21.9\% | 19.8\% |
| Montana | 24.3\% | . | . | . | . | . | 27.1\% | 23.0\% |
| Nevada | 22.8\% | . | . | . | . | . | 29.2\% | 19.3\% |
| New Mexico | 19.1\% | . | . | . | . | . | 22.9\% | 18.8\% |
| Utah | 19.7\% | . | . | . | . | . | 20.2\% | 19.6\% |
| Wyoming | 22.0\% | . | . | . | . | . | 24.6\% | 20.2\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 20.8\% | . | . | . | . | . | 20.2\% | 21.1\% |
| California | 18.0\% | . | . | . | . | . | 24.3\% | 16.1\% |
| Hawaii | 13.8\% | . | . | . | . | . | 16.3\% | 12.7\% |
| Oregon | 18.8\% | . | . | . | . |  | 20.4\% | 18.2\% |
| Washington | 17.4\% | - | . | . | . | . | 18.8\% | 16.7\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.6(2004) 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, 2004

| Division and State | Total | Less than 10 employees | 10-24 <br> employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.21\% | 0.43\% | 0.56\% | 0.55\% | 0.46\% | 0.34\% | 0.21\% | 0.24\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 0.57\% | . | . | . | . | . | 7.45\% | 0.62\% |
| Maine | 0.98\% |  |  |  |  |  | 1.92\% | 1.37\% |
| Massachusetts | 1.12\% | . | . | . |  |  | 15.81\%* | 0.83\% |
| New Hampshire | 0.76\% | . | . | . |  |  | 1.05\% | 2.36\% |
| Rhode Island | 3.30\% | . |  |  |  |  | 3.73\% | 4.22\% |
| Vermont | 1.42\% | . | . | . |  |  | 2.13\% | 0.91\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 0.95\% | . | . | . | . |  | 3.52\% | 1.49\% |
| New York | 0.53\% | . |  |  |  |  | 1.31\% | 0.57\% |
| Pennsylvania | 2.09\% | . | . | . | . |  | 3.09\% | 3.28\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.15\% | . | . | . | . |  | 0.60\% | 1.31\% |
| Indiana | 0.97\% | . | . | . |  |  | 0.94\% | 1.17\% |
| Michigan | 0.81\% | . | . | . | . |  | 1.21\% | 1.17\% |
| Ohio | 0.68\% | . | . | . |  |  | 0.79\% | 0.85\% |
| Wisconsin | 0.58\% | . | . | . | . | . | 1.68\% | 0.63\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 0.77\% | . | . | . | . | . | 0.92\% | 0.99\% |
| Kansas | 1.32\% | . |  |  |  |  | 2.15\% | 1.51\% |
| Minnesota | 0.74\% | . | . | . | . | . | 0.22\% | 0.89\% |
| Missouri | 0.88\% | . | . | . | . | . | 2.30\% | 1.06\% |
| Nebraska | 0.72\% | . |  |  |  |  | 1.72\% | 0.94\% |
| North Dakota | 0.87\% | . | . | . | . | . | 1.10\% | 0.97\% |
| South Dakota | 0.34\% | . | . | . | . |  | 0.89\% | 0.30\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2.83\% | . | . | . | . | . | 7.34\% | 1.83\% |
| District of Columbia | 1.52\% | . | . | . | . | . | 5.53\% | 0.93\% |
| Florida | 1.00\% | . | . | . | . |  | 1.28\% | 1.09\% |
| Georgia | 0.60\% | . | . | . | . |  | 3.29\% | 0.73\% |
| Maryland | 0.86\% | . | . | . | . |  | 3.30\% | 1.11\% |
| North Carolina | 0.55\% | . | . | . | . | . | 0.72\% | 0.63\% |
| South Carolina | 0.74\% | . | . | . | . | . | 1.14\% | 0.85\% |
| Virginia | 0.79\% | . | . | . | . |  | 2.29\% | 0.84\% |
| West Virginia | 0.89\% | . | . | . | . | . | 1.66\% | 0.95\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.69\% | . | . | . | . | . | 2.92\% | 2.57\% |
| Kentucky | 0.61\% | . | . | . | . | . | 2.08\% | 1.11\% |
| Mississippi | 0.70\% | . | . | . | . | . | 1.15\% | 0.81\% |
| Tennessee | 0.63\% | . | . | . | . | . | 2.09\% | 0.67\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 0.21\% | . | . | . | . | . | 0.25\% | 0.26\% |
| Louisiana | 2.09\% | . | . | . | . | . | 3.69\% | 1.54\% |
| Oklahoma | 0.47\% | . | . | . | . | . | 0.31\% | 0.69\% |
| Texas | 0.67\% | . | . | . | . | . | 0.94\% | 0.67\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 0.89\% | . | . | . | . | . | 3.21\% | 0.98\% |
| Colorado | 1.47\% | . | . | . | . | . | 2.53\% | 1.45\% |
| Idaho | 0.61\% | . | . | . | . | . | 0.77\% | 1.35\% |
| Montana | 1.67\% | . | . | . | . | . | 2.16\% | 1.38\% |
| Nevada | 1.08\% | . | . | . | . | . | 3.34\% | 0.28\% |
| New Mexico | 0.88\% | . | . | . | . | . | 2.99\% | 0.91\% |
| Utah | 0.69\% | . | . | . | . | . | 0.91\% | 0.82\% |
| Wyoming | 0.68\% | . | . | . | . | . | 1.55\% | 0.94\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 0.76\% | . | . | . | . | . | 0.44\% | 1.18\% |
| California | 0.70\% | . | . | . | . | . | 1.14\% | 0.61\% |
| Hawaii | 1.03\% | . | . | . | . | . | 1.74\% | 0.90\% |
| Oregon | 0.67\% | . | . |  | . | . | 1.57\% | 0.73\% |
| Washington | 0.79\% | . | . | . | . | . | 1.01\% | 1.10\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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.


[^0]:    Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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

[^1]:    Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel

