Table II.A.2(1996) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1996

| 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 | 52.9\% | 34.2\% | 64.9\% | 80.8\% | 92.7\% | 96.7\% | 41.7\% | 93.9\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 57.6\% | 38.7\% | 69.0\% | 85.6\% | 100.0\% | 100.0\% | 46.2\% | 98.3\% |
| Maine | 53.2\% | 37.8\% | 60.6\% | 90.5\% | 90.9\% | 99.8\% | 44.1\% | 97.1\% |
| Massachusetts | 58.6\% | 42.4\% | 61.2\% | 87.1\% | 96.5\% | 98.7\% | 48.7\% | 96.3\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 55.9\% | 38.4\% | 82.4\% | 83.4\% | 97.6\% | 93.3\% | 46.2\% | 94.3\% |
| New York | 52.8\% | 37.6\% | 69.1\% | 82.2\% | 96.1\% | 100.0\% | 44.2\% | 95.2\% |
| Pennsylvania | 60.1\% | 42.7\% | 70.3\% | 82.6\% | 96.5\% | 100.0\% | 49.7\% | 97.3\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 55.9\% | 38.5\% | 70.9\% | 88.4\% | 86.3\% | 98.5\% | 46.3\% | 94.4\% |
| Indiana | 51.6\% | 30.0\% | 58.6\% | 73.5\% | 96.4\% | 100.0\% | 37.6\% | 97.2\% |
| Michigan | 57.8\% | 39.8\% | 76.0\% | 86.0\% | 91.0\% | 98.2\% | 48.3\% | 95.4\% |
| Ohio | 59.4\% | 37.5\% | 73.8\% | 90.6\% | 93.5\% | 100.0\% | 47.7\% | 97.9\% |
| Wisconsin | 55.3\% | 38.1\% | 68.7\% | 83.1\% | 89.0\% | 100.0\% | 45.6\% | 96.8\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 50.0\% | 32.3\% | 76.8\% | 82.2\% | 95.7\% | 95.7\% | 40.8\% | 93.1\% |
| Kansas | 48.8\% | 31.6\% | 68.5\% | 84.0\% | 91.6\% | 95.3\% | 39.1\% | 93.7\% |
| Minnesota | 51.9\% | 36.0\% | 70.6\% | 74.8\% | 84.3\% | 97.9\% | 43.9\% | 89.3\% |
| Missouri | 50.0\% | 30.0\% | 62.1\% | 85.3\% | 91.8\% | 100.0\% | 37.7\% | 97.2\% |
| Nebraska | 48.3\% | 30.1\% | 64.6\% | 88.0\% | 91.0\% | 100.0\% | 38.1\% | 94.7\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Florida | 50.3\% | 34.0\% | 51.1\% | 73.1\% | 93.8\% | 99.1\% | 37.7\% | 95.7\% |
| Georgia | 55.0\% | 32.4\% | 67.9\% | 80.6\% | 89.1\% | 95.0\% | 41.6\% | 93.1\% |
| Maryland | 55.8\% | 37.1\% | 69.3\% | 82.7\% | 94.3\% | 93.2\% | 45.3\% | 91.9\% |
| North Carolina | 55.7\% | 33.0\% | 76.8\% | 92.8\% | 99.2\% | 98.1\% | 43.6\% | 97.4\% |
| South Carolina | 48.3\% | 26.1\% | 56.3\% | 73.9\% | 93.6\% | 98.8\% | 33.5\% | 95.0\% |
| Virginia | 54.6\% | 32.4\% | 69.1\% | 84.7\% | 85.3\% | 94.1\% | 41.5\% | 90.2\% |
| West Virginia | 47.9\% | 23.9\% | 65.1\% | 72.7\% | 88.8\% | 98.4\% | 33.4\% | 95.2\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 54.3\% | 32.7\% | 68.3\% | 90.3\% | 97.5\% | 97.1\% | 42.0\% | 96.5\% |
| Kentucky | 53.3\% | 30.7\% | 62.7\% | 89.3\% | 97.9\% | 100.0\% | 38.6\% | 98.9\% |
| Mississippi | 42.1\% | 20.8\% | 51.6\% | 64.5\% | 85.2\% | 98.6\% | 28.0\% | 92.0\% |
| Tennessee | 49.4\% | 25.1\% | 52.1\% | 80.4\% | 89.6\% | 95.5\% | 33.2\% | 91.5\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 45.7\% | 26.5\% | 55.3\% | 90.0\% | 94.0\% | 98.7\% | 34.2\% | 96.8\% |
| Louisiana | 45.6\% | 23.3\% | 55.2\% | 66.8\% | 86.9\% | 98.5\% | 31.0\% | 91.1\% |
| Oklahoma | 46.1\% | 26.3\% | 52.8\% | 77.0\% | 84.1\% | 97.7\% | 32.4\% | 93.3\% |
| Texas | 49.8\% | 28.6\% | 46.9\% | 72.6\% | 93.1\% | 98.4\% | 34.3\% | 94.4\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 55.1\% | 32.9\% | 72.6\% | 73.5\% | 78.9\% | 88.6\% | 43.5\% | 83.6\% |
| Colorado | 54.3\% | 39.7\% | 58.9\% | 84.0\% | 87.0\% | 96.6\% | 45.2\% | 92.4\% |
| Nevada | 51.9\% | 31.2\% | 63.6\% | 71.5\% | 94.0\% | 96.4\% | 40.1\% | 92.3\% |
| New Mexico | 47.3\% | 31.0\% | 49.8\% | 68.7\% | 90.9\% | 98.8\% | 36.0\% | 92.6\% |
| Utah | 54.8\% | 35.9\% | 60.1\% | 88.1\% | 89.1\% | 94.1\% | 44.0\% | 92.9\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 48.4\% | 30.0\% | 61.3\% | 74.2\% | 94.5\% | 90.6\% | 38.0\% | 88.7\% |
| Hawaii | 84.2\% | 76.9\% | 85.7\% | 100.0\% | 99.1\% | 100.0\% | 80.0\% | 99.7\% |
| Oregon | 61.5\% | 46.3\% | 69.6\% | 83.6\% | 96.3\% | 94.3\% | 51.4\% | 94.8\% |
| Washington | 50.5\% | 31.2\% | 66.6\% | 83.8\% | 95.9\% | 95.7\% | 40.6\% | 94.0\% |
| States not shown separately | 49.5\% | 32.8\% | 68.2\% | 82.2\% | 93.1\% | 91.9\% | 40.0\% | 92.7\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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(1996) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 1996

| 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 | 0.32\% | 0.50\% | 0.74\% | 0.48\% | 0.76\% | 0.68\% | 0.39\% | 0.45\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.12\% | 3.15\% | 5.89\% | 6.36\% | 0.00\% | 0.00\% | 2.20\% | 0.97\% |
| Maine | 3.16\% | 4.66\% | 4.94\% | 3.86\% | 4.26\% | 0.12\% | 3.62\% | 1.57\% |
| Massachusetts | 1.95\% | 2.54\% | 8.31\% | 3.53\% | 1.79\% | 1.43\% | 2.07\% | 1.30\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.64\% | 2.49\% | 5.84\% | 6.68\% | 1.17\% | 4.70\% | 2.44\% | 3.73\% |
| New York | 1.06\% | 1.93\% | 2.82\% | 5.37\% | 2.64\% | 0.00\% | 1.52\% | 1.92\% |
| Pennsylvania | 2.34\% | 2.88\% | 4.53\% | 5.19\% | 1.57\% | 0.00\% | 2.14\% | 0.74\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.75\% | 2.86\% | 5.28\% | 3.23\% | 4.80\% | 1.03\% | 2.35\% | 2.24\% |
| Indiana | 2.58\% | 3.21\% | 6.49\% | 4.95\% | 4.63\% | 0.00\% | 2.51\% | 2.46\% |
| Michigan | 2.15\% | 2.91\% | 3.94\% | 4.13\% | 4.10\% | 0.75\% | 2.50\% | 1.62\% |
| Ohio | 2.14\% | 2.69\% | 5.37\% | 3.67\% | 4.12\% | 0.00\% | 2.55\% | 1.67\% |
| Wisconsin | 2.10\% | 2.50\% | 4.12\% | 4.44\% | 6.75\% | 0.00\% | 1.61\% | 1.64\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.64\% | 4.03\% | 5.20\% | 4.33\% | 6.72\% | 3.03\% | 3.16\% | 2.23\% |
| Kansas | 2.51\% | 2.64\% | 5.60\% | 7.04\% | 5.08\% | 3.39\% | 2.60\% | 2.50\% |
| Minnesota | 1.94\% | 1.89\% | 6.17\% | 9.03\% | 7.10\% | 1.45\% | 1.40\% | 3.48\% |
| Missouri | 1.73\% | 3.22\% | 7.81\% | 3.97\% | 4.85\% | 0.00\% | 2.29\% | 1.18\% |
| Nebraska | 1.51\% | 3.14\% | 3.84\% | 3.64\% | 5.79\% | 0.00\% | 2.41\% | 2.29\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Florida | 1.45\% | 1.59\% | 6.47\% | 4.35\% | 4.71\% | 0.69\% | 1.60\% | 1.78\% |
| Georgia | 2.41\% | 4.06\% | 7.32\% | 6.83\% | 5.46\% | 4.66\% | 3.31\% | 2.78\% |
| Maryland | 3.02\% | 3.16\% | 6.21\% | 6.89\% | 5.07\% | 5.70\% | 3.33\% | 3.71\% |
| North Carolina | 2.90\% | 3.37\% | 5.21\% | 3.49\% | 2.52\% | 1.33\% | 3.08\% | 0.82\% |
| South Carolina | 3.48\% | 4.10\% | 8.20\% | 7.20\% | 3.36\% | 1.08\% | 3.76\% | 1.85\% |
| Virginia | 2.10\% | 2.75\% | 6.05\% | 4.38\% | 6.90\% | 3.57\% | 2.39\% | 3.07\% |
| West Virginia | 2.63\% | 4.31\% | 7.95\% | 7.05\% | 6.32\% | 0.94\% | 3.53\% | 1.92\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.57\% | 3.59\% | 6.03\% | 4.38\% | 10.38\% | 4.23\% | 2.83\% | 2.03\% |
| Kentucky | 3.08\% | 3.19\% | 6.92\% | 5.31\% | 1.57\% | 0.00\% | 3.20\% | 0.71\% |
| Mississippi | 2.23\% | 2.56\% | 6.25\% | 8.28\% | 8.28\% | 1.22\% | 1.86\% | 3.00\% |
| Tennessee | 2.33\% | 3.28\% | 6.71\% | 3.55\% | 4.70\% | 3.93\% | 2.99\% | 2.68\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.62\% | 2.05\% | 7.93\% | 5.57\% | 3.24\% | 2.01\% | 2.15\% | 1.48\% |
| Louisiana | 2.48\% | 3.52\% | 2.49\% | 9.18\% | 5.53\% | 1.10\% | 2.80\% | 1.85\% |
| Oklahoma | 2.00\% | 2.15\% | 10.14\% | 7.17\% | 11.70\% | 1.51\% | 2.29\% | 2.96\% |
| Texas | 1.70\% | 2.77\% | 6.58\% | 4.34\% | 4.97\% | 0.87\% | 2.59\% | 1.25\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 3.28\% | 2.58\% | 7.08\% | 6.83\% | 10.57\% | 7.02\% | 2.46\% | 6.65\% |
| Colorado | 1.96\% | 2.38\% | 7.90\% | 5.78\% | 7.29\% | 3.66\% | 1.70\% | 3.77\% |
| Nevada | 2.22\% | 3.43\% | 5.82\% | 7.16\% | 2.31\% | 3.99\% | 3.30\% | 2.99\% |
| New Mexico | 2.38\% | 3.49\% | 9.05\% | 7.02\% | 5.94\% | 0.86\% | 3.35\% | 2.55\% |
| Utah | 3.03\% | 3.80\% | 6.61\% | 3.78\% | 5.62\% | 3.82\% | 3.28\% | 2.97\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 1.02\% | 1.82\% | 1.93\% | 3.79\% | 1.65\% | 3.59\% | 1.21\% | 1.97\% |
| Hawaii | 1.50\% | 2.19\% | 6.02\% | 0.00\% | 1.15\% | 0.00\% | 1.86\% | 0.36\% |
| Oregon | 2.52\% | 3.14\% | 7.44\% | 3.02\% | 1.72\% | 3.30\% | 2.74\% | 1.78\% |
| Washington | 2.06\% | 2.26\% | 7.53\% | 5.03\% | 3.82\% | 5.57\% | 2.14\% | 4.33\% |
| States not shown separately | 1.96\% | 2.07\% | 5.07\% | 4.08\% | 2.59\% | 3.33\% | 2.21\% | 2.29\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

