and State: United States, 1996

| Division and State | Total | Less than 100 employees | $\begin{array}{r} 100-499 \\ \text { employees } \end{array}$ | 500 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 28.5\% | 12.1\% | 35.3\% | 71.6\% | 11.4\% | 56.3\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 27.0\% | 10.3\% | 23.4\%* | 76.1\% | 9.0\% | 57.2\% |
| Maine | 24.0\% | 9.5\% | 25.8\% | 79.8\% | 8.2\% | 58.3\% |
| Massachusetts | 22.5\% | 13.0\% | 22.5\%* | 54.9\% | 12.8\% | 41.1\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 21.9\% | 10.1\% | 11.1\%* | 58.5\% | 8.4\% | 48.2\% |
| New York | 27.3\% | 18.2\% | 36.5\% | 60.8\% | 18.7\% | 47.0\% |
| Pennsylvania | 30.3\% | 14.4\% | 20.7\%* | 79.5\% | 14.3\% | 59.4\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 26.2\% | 14.7\% | 31.0\% | 63.5\% | 14.4\% | 49.3\% |
| Indiana | 36.3\% | 8.9\% | 65.6\% | 90.1\% | 7.6\% | 72.4\% |
| Michigan | 23.0\% | 7.6\% | 36.8\%* | 70.4\% | 7.5\% | 54.0\% |
| Ohio | 30.2\% | 12.4\% | 39.4\% | 76.8\% | 10.6\% | 61.5\% |
| Wisconsin | 24.8\% | 11.9\% | 23.4\%* | 77.3\% | 10.7\% | 53.2\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 33.9\% | 19.0\% | 60.2\% | 79.9\% | 17.1\% | 68.6\% |
| Kansas | 25.9\% | 11.5\%* | 39.0\% | 73.3\% | 11.3\% | 54.3\% |
| Minnesota | 28.3\% | 15.1\% | 38.5\% | 74.4\% | 15.1\% | 58.7\% |
| Missouri | 28.8\% | 8.6\%* | 34.7\%* | 79.4\% | 8.6\%* | 58.7\% |
| Nebraska | 25.7\% | 11.0\%* | 22.6\%* | 72.5\% | 10.6\%* | 53.6\% |
| South Atlantic: |  |  |  |  |  |  |
| Florida | 30.4\% | 9.5\% | 11.6\%* | 81.1\% | 8.2\%* | 62.1\% |
| Georgia | 34.1\% | 11.3\% | 40.8\% | 77.8\% | 10.5\% | 64.1\% |
| Maryland | 32.0\% | 11.2\% | 55.4\% | 81.3\% | 11.3\% | 67.4\% |
| North Carolina | 29.8\% | 7.5\%* | 54.6\% | 80.5\% | 5.9\%* | 66.4\% |
| South Carolina | 37.9\% | 13.8\% | 51.6\% | 75.5\% | 12.8\%* | 65.7\% |
| Virginia | 33.3\% | 10.3\% | 46.8\% | 73.1\% | 10.8\% | 61.4\% |
| West Virginia | 32.7\% | 14.1\% | 39.1\% | 66.2\% | 12.5\% | 55.8\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 25.0\% | 8.9\%* | 36.7\% | 62.8\% | 9.0\%* | 48.7\% |
| Kentucky | 32.5\% | 7.5\% | 50.5\% | 79.8\% | 7.6\%* | 62.4\% |
| Mississippi | 37.6\% | 8.6\%* | 45.8\% | 84.7\% | 9.1\%* | 68.3\% |
| Tennessee | 36.3\% | 15.9\% | 52.6\% | 66.1\% | 14.1\% | 57.3\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 24.6\% | 8.1\%* | 9.3\%* | 69.7\% | 7.5\%* | 51.5\% |
| Louisiana | 40.0\% | 10.2\% | 49.5\% | 89.8\% | 9.1\% | 72.7\% |
| Oklahoma | 34.7\% | 11.7\% | 19.7\%* | 86.8\% | 11.7\% | 62.3\% |
| Texas | 36.7\% | 11.8\% | 58.9\% | 74.2\% | 10.1\%* | 64.6\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 31.5\% | 7.2\%* | 56.3\% | 70.1\% | 6.4\%* | 63.6\% |
| Colorado | 31.6\% | 13.2\% | 38.0\%* | 89.3\% | 11.8\% | 72.0\% |
| Nevada | 30.7\% | 12.1\% | 13.2\%* | 78.0\% | 12.3\%* | 58.0\% |
| New Mexico | 29.6\% | 13.1\% | 35.2\% | 69.1\% | 13.7\% | 54.6\% |
| Utah | 24.8\% | 11.3\% | 22.4\%* | 66.0\% | 11.3\% | 47.3\% |
| Pacific: |  |  |  |  |  |  |
| California | 24.0\% | 13.3\% | 15.7\%* | 58.9\% | 12.9\% | 42.5\% |
| Hawaii | 24.3\% | 21.2\% | 5.1\%* | 46.8\% | 21.2\% | 33.5\% |
| Oregon | 19.2\% | 8.2\% | 23.0\%* | 51.9\% | 7.6\% | 39.8\% |
| Washington | 22.1\% | 8.5\% | 26.3\% | 68.3\% | 8.7\% | 47.6\% |
| States not shown separately | 22.9\% | 11.5\% | 36.2\% | 61.1\% | 9.8\% | 48.4\% |

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.

* Figure does not meet standard of reliability or precision.

Table II.A.2.a(1996) 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, 1996

| Division and State | Total | Less than 100 employees | $\begin{array}{r} 100-499 \\ \text { employees } \end{array}$ | 500 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.50\% | 0.40\% | 1.70\% | 0.92\% | 0.49\% | 0.77\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.92\% | 1.81\% | 11.26\%* | 10.47\% | 1.92\% | 6.69\% |
| Maine | 2.98\% | 2.11\% | 7.51\% | 6.54\% | 2.17\% | 3.88\% |
| Massachusetts | 2.84\% | 2.57\% | 7.36\%* | 9.82\% | 2.60\% | 7.29\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 3.03\% | 2.05\% | 4.20\%* | 10.11\% | 2.53\% | 7.19\% |
| New York | 1.93\% | 1.32\% | 7.63\% | 4.89\% | 1.44\% | 4.53\% |
| Pennsylvania | 2.60\% | 2.05\% | 8.95\%* | 6.47\% | 2.41\% | 4.25\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 2.00\% | 1.63\% | 7.86\% | 6.54\% | 1.58\% | 4.85\% |
| Indiana | 3.05\% | 1.80\% | 10.16\% | 5.25\% | 1.88\% | 3.17\% |
| Michigan | 2.73\% | 1.65\% | 11.57\%* | 6.37\% | 1.81\% | 4.98\% |
| Ohio | 3.01\% | 1.97\% | 8.17\% | 6.11\% | 1.89\% | 4.78\% |
| Wisconsin | 3.24\% | 2.49\% | 9.38\%* | 5.76\% | 2.69\% | 4.44\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 3.90\% | 3.58\% | 11.21\% | 7.45\% | 3.69\% | 6.53\% |
| Kansas | 2.88\% | 3.56\%* | 11.40\% | 8.67\% | 3.40\% | 6.32\% |
| Minnesota | 3.38\% | 3.09\% | 10.23\% | 6.98\% | 3.20\% | 6.54\% |
| Missouri | 3.88\% | 2.85\%* | 11.29\%* | 4.65\% | 2.89\%* | 4.51\% |
| Nebraska | 3.20\% | 3.83\% * | 9.54\%* | 9.26\% | 4.04\%* | 7.14\% |
| South Atlantic: |  |  |  |  |  |  |
| Florida | 3.77\% | 2.28\% | 4.60\%* | 4.42\% | 2.54\%* | 5.12\% |
| Georgia | 4.31\% | 3.03\% | 10.63\% | 6.84\% | 3.03\% | 6.00\% |
| Maryland | 3.70\% | 2.31\% | 14.07\% | 4.11\% | 2.41\% | 5.78\% |
| North Carolina | 3.08\% | 2.53\%* | 10.66\% | 5.37\% | 2.13\%* | 5.41\% |
| South Carolina | 3.04\% | 3.74\% | 13.40\% | 6.71\% | 3.88\%* | 6.11\% |
| Virginia | 2.93\% | 1.35\% | 12.43\% | 6.36\% | 1.48\% | 5.38\% |
| West Virginia | 5.14\% | 2.97\% | 11.29\% | 9.32\% | 3.55\% | 6.40\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.75\% | 3.22\%* | 8.63\% | 8.55\% | 3.56\%* | 5.37\% |
| Kentucky | 2.91\% | 2.19\% | 10.45\% | 6.38\% | 2.34\%* | 4.72\% |
| Mississippi | 4.86\% | 2.93\%* | 13.19\% | 4.97\% | 3.04\%* | 5.13\% |
| Tennessee | 3.95\% | 3.07\% | 12.13\% | 6.97\% | 3.70\% | 6.96\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 2.48\% | 2.95\%* | 6.38\%* | 7.51\% | 3.20\%* | 5.38\% |
| Louisiana | 4.67\% | 2.67\% | 9.44\% | 3.29\% | 2.60\% | 6.00\% |
| Oklahoma | 3.31\% | 3.10\% | 12.56\%* | 3.84\% | 3.42\% | 4.41\% |
| Texas | 2.52\% | 2.89\% | 9.54\% | 3.56\% | 3.09\%* | 2.88\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3.05\% | 2.38\%* | 9.91\% | 7.37\% | 2.61\%* | 4.70\% |
| Colorado | 2.29\% | 2.63\% | 11.74\%* | 3.24\% | 2.58\% | 3.42\% |
| Nevada | 5.23\% | 3.42\% | 8.85\%* | 8.08\% | 3.86\%* | 7.12\% |
| New Mexico | 3.07\% | 3.09\% | 10.40\% | 6.21\% | 3.29\% | 5.18\% |
| Utah | 3.22\% | 3.02\% | 15.18\%* | 7.79\% | 3.31\% | 5.39\% |
| Pacific: |  |  |  |  |  |  |
| California | 1.03\% | 1.81\% | 4.83\%* | 4.97\% | 1.89\% | 3.06\% |
| Hawaii | 2.30\% | 2.12\% | 3.91\%* | 4.36\% | 2.26\% | 3.64\% |
| Oregon | 2.99\% | 1.64\% | 10.67\%* | 10.33\% | 1.91\% | 7.94\% |
| Washington | 2.65\% | 1.38\% | 6.39\% | 6.33\% | 1.66\% | 6.21\% |
| States not shown separately | 1.78\% | 1.43\% | 4.17\% | 5.51\% | 1.86\% | 3.44\% |

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.

* Figure does not meet standard of reliability or precision.

