| 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 | 43.5\% | 14.6\% | 15.2\% | 21.3\% | 38.0\% | 62.1\% | 16.3\% | 51.2\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 63.9\% | -- | -- | -- | 41.4\% | 88.4\% | 20.1\% | 75.1\% |
| Maine | 41.8\% | -- | -- | -- | 55.8\% | 66.6\% | 5.4\%* | 57.4\% |
| Massachusetts | 61.8\% | -- | -- | -- | 61.7\% | 84.6\% | 28.2\% | 71.0\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 44.9\% | -- | -- | -- | 51.9\% | 60.2\% | 12.8\% | 53.9\% |
| New York | 43.5\% | -- | -- | -- | 43.4\% | 57.4\% | 20.7\% | 50.8\% |
| Pennsylvania | 56.2\% | -- | -- | -- | 52.9\% | 78.7\% | 17.4\% | 66.8\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 44.0\% | -- | -- | -- | 46.6\% | 58.9\% | 20.1\% | 51.4\% |
| Indiana | 44.0\% | -- | -- | -- | 42.0\% | 62.9\% | 14.8\% | 50.4\% |
| Michigan | 39.9\% | -- | -- | -- | 42.7\% | 50.6\% | 21.7\% | 44.9\% |
| Ohio | 44.3\% | -- | -- | -- | 24.3\%* | 69.8\% | 12.8\% | 52.6\% |
| Wisconsin | 27.5\% | -- | -- | -- | 30.1\% | 41.3\% | 4.9\%* | 33.6\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 34.7\% | -- | -- | -- | 46.8\% | 37.1\% | 28.8\% | 37.2\% |
| Kansas | 22.8\% | -- | -- | -- | 13.6\%* | 38.4\% | 11.0\% | 26.4\% |
| Minnesota | 44.6\% | -- | -- | -- | 29.9\%* | 72.5\% | 13.9\%* | 55.0\% |
| Missouri | 41.8\% | -- | -- | -- | 28.0\% | 56.6\% | 21.1\% | 46.7\% |
| Nebraska | 33.9\% | -- | -- | -- | 8.9\%* | 66.0\% | 9.6\% | 43.2\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Florida | 50.6\% | -- | -- | -- | 57.4\% | 67.3\% | 17.7\% | 60.0\% |
| Georgia | 32.2\% | -- | -- | -- | 29.0\% | 45.1\% | 2.9\%* | 37.6\% |
| Maryland | 50.6\% | -- | -- | -- | 44.4\% | 76.3\% | 19.7\% | 62.2\% |
| North Carolina | 34.2\% | -- | -- | -- | 11.4\%* | 56.5\% | 12.8\%* | 39.8\% |
| South Carolina | 29.8\% | -- | -- | -- | 14.9\%* | 47.5\% | 3.4\%* | 36.4\% |
| Virginia | 44.5\% | -- | -- | -- | 17.5\%* | 69.3\% | 8.5\%* | 54.0\% |
| West Virginia | 23.9\% | -- | -- | -- | 3.6\%* | 44.5\% | 3.0\%* | 29.9\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 23.4\% | -- | -- | -- | 11.0\%* | 39.1\% | 4.5\%* | 27.9\% |
| Kentucky | 25.8\% | -- | -- | -- | 17.8\%* | 39.9\% | 8.2\%* | 31.6\% |
| Mississippi | 22.3\% | -- | -- | -- | 6.2\%* | 38.6\% | 2.7\%* | 26.1\% |
| Tennessee | 54.1\% | -- | -- | -- | 19.3\%* | 77.0\% | 5.6\%* | 62.4\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 18.6\% | -- | -- | -- | 6.1\%* | 29.4\%* | 5.1\%* | 22.6\% |
| Louisiana | 20.7\% | -- | -- | -- | 1.6\%* | 48.6\% | 4.7\%* | 25.5\% |
| Oklahoma | 33.7\% | -- | -- | -- | 6.6\%* | 59.2\% | 9.6\%* | 41.7\% |
| Texas | 43.7\% | -- | -- | -- | 26.7\%* | 61.7\% | 10.5\% | 49.8\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 48.6\% | -- | -- | -- | 35.3\% | 74.0\% | 17.1\%* | 59.2\% |
| Colorado | 39.0\% | -- | -- | -- | 53.4\% | 54.0\% | 11.8\%* | 49.1\% |
| Nevada | 34.3\% | -- | -- | -- | 22.4\%* | 45.1\% | 12.7\% | 39.3\% |
| New Mexico | 20.6\% | -- | -- | -- | 32.5\%* | 20.3\%* | 11.7\% | 23.5\% |
| Utah | 52.5\% | -- | -- | -- | 33.6\%* | 79.3\% | 16.1\% | 61.8\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 54.9\% | -- | -- | -- | 57.0\% | 72.7\% | 29.1\% | 62.5\% |
| Hawaii | 59.4\% | -- | -- | -- | 69.8\% | 73.9\% | 35.0\% | 71.7\% |
| Oregon | 35.1\% | -- | -- | -- | 38.1\% | 52.7\% | 10.7\% | 43.5\% |
| Washington | 31.4\% | -- | -- | -- | 44.4\% | 42.6\% * | 10.5\% | 38.4\% |
| States not shown separately | 41.9\% | -- | -- | -- | $31.1 \%$ | 64.0\% | 11.8\% | 54.3\% |

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.
-- 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 | 1.07\% | 0.99\% | 0.89\% | 1.49\% | 1.26\% | 1.63\% | 0.38\% | 1.26\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 5.29\% | -- | -- | -- | 10.37\% | 5.93\% | 5.73\% | 6.01\% |
| Maine | 2.95\% | -- | -- | -- | 11.87\% | 10.41\% | 2.49\%* | 4.86\% |
| Massachusetts | 3.15\% | -- | -- | -- | 8.13\% | 6.38\% | 5.56\% | 3.08\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 5.72\% | -- | -- | -- | 12.36\% | 8.83\% | 3.39\% | 6.70\% |
| New York | 3.68\% | -- | -- | -- | 8.14\% | 6.82\% | 4.29\% | 5.30\% |
| Pennsylvania | 5.62\% | -- | -- | -- | 9.66\% | 6.06\% | 3.57\% | 6.95\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 3.15\% | -- | -- | -- | 7.28\% | 6.07\% | 4.62\% | 3.61\% |
| Indiana | 7.56\% | -- | -- | -- | 10.18\% | 10.14\% | 3.76\% | 8.77\% |
| Michigan | 3.94\% | -- | -- | -- | 10.80\% | 8.38\% | 3.46\% | 4.83\% |
| Ohio | 5.86\% | -- | -- | -- | 10.29\%* | 9.41\% | 2.55\% | 6.80\% |
| Wisconsin | 5.22\% | -- | -- | -- | 8.37\% | 11.16\% | 1.83\%* | 6.32\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 6.86\% | -- | -- | -- | 13.28\% | 8.32\% | 7.68\% | 8.45\% |
| Kansas | 3.76\% | -- | -- | -- | 4.51\%* | 8.01\% | 2.21\% | 4.87\% |
| Minnesota | 6.56\% | -- | -- | -- | 11.83\%* | 11.21\% | 6.23\%* | 7.30\% |
| Missouri | 5.40\% | -- | -- | -- | 8.26\% | 7.84\% | 5.35\% | 6.01\% |
| Nebraska | 4.78\% | -- | -- | -- | 3.21\%* | 9.07\% | 2.53\% | 5.05\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Florida | 4.19\% | -- | -- | -- | 6.85\% | 6.57\% | 5.15\% | 4.55\% |
| Georgia | 5.18\% | -- | -- | -- | 7.86\% | 6.87\% | 1.68\%* | 5.95\% |
| Maryland | 5.61\% | -- | -- | -- | 9.06\% | 9.48\% | 5.35\% | 7.00\% |
| North Carolina | 3.62\% | -- | -- | -- | 6.73\%* | 7.20\% | 3.96\%* | 4.32\% |
| South Carolina | 4.17\% | -- | -- | -- | 6.10\%* | 6.56\% | 1.05\%* | 4.83\% |
| Virginia | 5.13\% | -- | -- | -- | 5.37\%* | 8.47\% | 2.78\%* | 6.36\% |
| West Virginia | 4.64\% | -- | -- | -- | 6.04\%* | 7.14\% | 1.30\%* | 5.64\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 4.23\% | -- | -- | -- | 8.37\%* | 7.81\% | 1.88\%* | 4.98\% |
| Kentucky | 3.55\% | -- | -- | -- | 7.99\%* | 7.47\% | 3.23\%* | 5.07\% |
| Mississippi | 5.33\% | -- | -- | -- | 9.28\%* | 8.32\% | 1.48\%* | 6.35\% |
| Tennessee | 6.07\% | -- | -- | -- | 6.23\%* | 6.66\% | 3.16\%* | 5.76\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 4.47\% | -- | -- | -- | 2.67\%* | 9.76\%* | 3.72\%* | 6.34\% |
| Louisiana | 3.80\% | -- | -- | -- | 0.52\%* | 10.25\% | 1.66\%* | 5.52\% |
| Oklahoma | 5.10\% | -- | -- | -- | 3.38\%* | 9.10\% | 4.18\%* | 6.46\% |
| Texas | 6.52\% | -- | -- | -- | 9.27\%* | 9.33\% | 1.83\% | 7.73\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 5.08\% | -- | -- | -- | 8.26\% | 7.92\% | 5.22\%* | 5.99\% |
| Colorado | 8.05\% | -- | -- | -- | 13.00\% | 11.65\% | 3.74\%* | 9.91\% |
| Nevada | 5.22\% | -- | -- | -- | 13.75\%* | 9.16\% | 3.71\% | 6.48\% |
| New Mexico | 4.62\% | -- | -- | -- | 10.06\%* | 10.64\%* | 3.18\% | 5.77\% |
| Utah | 5.56\% | -- | -- | -- | 10.75\%* | 6.36\% | 4.36\% | 6.48\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 2.80\% | -- | -- | -- | 7.34\% | 4.28\% | 3.67\% | 3.40\% |
| Hawaii | 4.90\% | -- | -- | -- | 10.22\% | 7.08\% | 7.17\% | 5.72\% |
| Oregon | 5.59\% | -- | -- | -- | 9.55\% | 10.41\% | 2.19\% | 7.42\% |
| Washington | 5.75\% | -- | -- | -- | 12.39\% | 13.43\%* | 2.98\% | 8.66\% |
| States not shown separately | 3.33\% | -- | -- | -- | 7.52\% | 5.82\% | 2.65\% | 4.08\% |

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.

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