Table II.B.3.b(1996) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1996

| 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 | 89.9\% | 55.3\% | 77.4\% | 89.1\% | 96.7\% | 99.1\% | 69.9\% | 97.7\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 94.1\% | 67.9\% | 78.3\% | 92.9\% | 100.0\% | 100.0\% | 75.8\% | 99.9\% |
| Maine | 87.8\% | 57.7\% | 58.4\% | 95.4\% | 99.2\% | 100.0\% | 68.9\% | 99.5\% |
| Massachusetts | 92.9\% | 63.6\% | 73.3\% | 92.9\% | 99.9\% | 99.4\% | 74.9\% | 99.1\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 91.3\% | 58.0\% | 86.8\% | 91.9\% | 97.4\% | 98.0\% | 73.1\% | 97.9\% |
| New York | 92.2\% | 65.0\% | 84.4\% | 94.3\% | 97.5\% | 100.0\% | 76.2\% | 98.9\% |
| Pennsylvania | 93.5\% | 63.3\% | 84.7\% | 93.7\% | 98.3\% | 100.0\% | 77.8\% | 98.9\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 92.8\% | 63.1\% | 86.7\% | 94.1\% | 97.2\% | 99.6\% | 77.4\% | 98.8\% |
| Indiana | 89.0\% | 46.8\% | 74.8\% | 84.3\% | 90.6\% | 100.0\% | 65.8\% | 96.2\% |
| Michigan | 91.1\% | 56.1\% | 83.1\% | 91.7\% | 97.2\% | 99.6\% | 71.6\% | 98.4\% |
| Ohio | 93.7\% | 57.8\% | 80.3\% | 96.6\% | 99.8\% | 100.0\% | 76.2\% | 99.9\% |
| Wisconsin | 91.6\% | 61.6\% | 82.1\% | 94.9\% | 94.1\% | 100.0\% | 76.1\% | 97.3\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 89.3\% | 60.0\% | 87.6\% | 90.9\% | 99.4\% | 96.0\% | 74.3\% | 97.1\% |
| Kansas | 88.8\% | 47.3\% | 83.2\% | 92.0\% | 99.3\% | 97.6\% | 68.7\% | 97.5\% |
| Minnesota | 92.4\% | 65.8\% | 85.7\% | 92.5\% | 99.1\% | 98.6\% | 78.1\% | 98.6\% |
| Missouri | 89.6\% | 43.6\% | 76.7\% | 87.0\% | 99.0\% | 100.0\% | 64.7\% | 99.1\% |
| Nebraska | 88.3\% | 48.2\% | 75.6\% | 91.2\% | 97.2\% | 100.0\% | 67.4\% | 98.3\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Florida | 86.8\% | 57.1\% | 68.9\% | 80.6\% | 96.3\% | 99.8\% | 62.4\% | 98.2\% |
| Georgia | 91.4\% | 44.6\% | 79.4\% | 90.5\% | 96.5\% | 99.7\% | 65.7\% | 98.5\% |
| Maryland | 90.7\% | 54.8\% | 83.2\% | 89.8\% | 98.3\% | 98.7\% | 75.8\% | 96.9\% |
| North Carolina | 92.8\% | 47.2\% | 87.3\% | 94.5\% | 99.9\% | 99.9\% | 73.3\% | 99.4\% |
| South Carolina | 90.6\% | 56.6\% | 72.9\% | 87.0\% | 98.8\% | 99.8\% | 68.2\% | 98.9\% |
| Virginia | 91.1\% | 52.8\% | 80.1\% | 93.2\% | 93.7\% | 99.7\% | 73.2\% | 97.5\% |
| West Virginia | 83.2\% | 39.3\% | 81.3\% | 69.0\% | 95.0\% | 99.9\% | 54.3\% | 97.9\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 89.5\% | 44.7\% | 74.1\% | 96.3\% | 99.8\% | 97.7\% | 65.3\% | 98.1\% |
| Kentucky | 89.3\% | 60.9\% | 67.6\% | 92.6\% | 94.2\% | 100.0\% | 69.2\% | 98.4\% |
| Mississippi | 84.1\% | 38.1\% | 57.1\% | 67.4\% | 97.9\% | 99.0\% | 48.7\% | 98.0\% |
| Tennessee | 87.2\% | 32.7\% | 63.1\% | 89.3\% | 94.7\% | 98.3\% | 56.0\% | 97.1\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 89.3\% | 42.4\% | 70.0\% | 91.8\% | 99.3\% | 100.0\% | 65.0\% | 99.1\% |
| Louisiana | 82.1\% | 46.1\% | 65.2\% | 75.3\% | 96.1\% | 99.5\% | 58.4\% | 94.9\% |
| Oklahoma | 85.6\% | 54.1\% | 67.4\% | 82.0\% | 96.9\% | 99.9\% | 62.1\% | 97.4\% |
| Texas | 87.4\% | 47.3\% | 62.0\% | 79.6\% | 95.3\% | 98.8\% | 59.4\% | 96.5\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 86.8\% | 63.4\% | 75.5\% | 73.6\% | 91.2\% | 99.2\% | 70.6\% | 94.5\% |
| Colorado | 89.2\% | 60.1\% | 70.3\% | 94.1\% | 96.8\% | 99.4\% | 72.4\% | 97.8\% |
| Nevada | 90.1\% | 58.1\% | 74.9\% | 78.8\% | 94.1\% | 99.5\% | 72.2\% | 95.8\% |
| New Mexico | 83.2\% | 47.4\% | 62.2\% | 81.4\% | 96.8\% | 96.3\% | 61.9\% | 94.4\% |
| Utah | 92.2\% | 53.9\% | 71.7\% | 96.9\% | 97.9\% | 99.4\% | 73.0\% | 98.9\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 86.8\% | 51.9\% | 74.9\% | 84.6\% | 92.0\% | 97.1\% | 67.8\% | 94.6\% |
| Hawaii | 98.2\% | 94.4\% | 93.8\% | 100.0\% | 99.9\% | 100.0\% | 95.2\% | 100.0\% |
| Oregon | 90.4\% | 65.5\% | 79.7\% | 92.0\% | 99.7\% | 96.5\% | 74.1\% | 97.3\% |
| Washington | 89.9\% | 47.8\% | 78.9\% | 93.2\% | 99.9\% | 98.4\% | 70.5\% | 98.9\% |
| States not shown separately | 87.7\% | 51.8\% | 82.4\% | 94.2\% | 97.9\% | 99.3\% | 69.4\% | 98.5\% |

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.

| 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 | 0.30\% | 1.07\% | 1.18\% | 0.71\% | 0.58\% | 0.28\% | 0.57\% | 0.28\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.72\% | 4.33\% | 7.17\% | 6.41\% | 0.00\% | 0.00\% | 3.67\% | 0.13\% |
| Maine | 2.58\% | 6.50\% | 7.54\% | 3.29\% | 0.31\% | 0.00\% | 4.41\% | 0.28\% |
| Massachusetts | 1.09\% | 3.64\% | 6.63\% | 3.35\% | 0.04\% | 0.47\% | 4.43\% | 0.48\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.80\% | 4.30\% | 4.75\% | 5.33\% | 1.19\% | 1.32\% | 3.12\% | 0.87\% |
| New York | 0.82\% | 3.10\% | 2.31\% | 2.61\% | 1.04\% | 0.00\% | 1.70\% | 0.45\% |
| Pennsylvania | 1.08\% | 4.17\% | 3.99\% | 2.28\% | 1.00\% | 0.00\% | 2.65\% | 0.69\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.61\% | 3.79\% | 3.86\% | 2.78\% | 1.56\% | 0.29\% | 2.14\% | 0.56\% |
| Indiana | 2.07\% | 4.53\% | 6.34\% | 4.11\% | 6.47\% | 0.00\% | 2.60\% | 3.05\% |
| Michigan | 0.89\% | 3.93\% | 4.16\% | 2.41\% | 2.87\% | 0.15\% | 2.06\% | 0.69\% |
| Ohio | 1.01\% | 3.29\% | 5.85\% | 1.83\% | 0.12\% | 0.00\% | 3.50\% | 0.07\% |
| Wisconsin | 1.33\% | 5.57\% | 5.76\% | 1.89\% | 4.49\% | 0.00\% | 1.67\% | 1.52\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.75\% | 6.63\% | 4.42\% | 3.24\% | 2.14\% | 2.43\% | 2.82\% | 1.87\% |
| Kansas | 2.33\% | 4.58\% | 5.12\% | 3.14\% | 0.38\% | 5.25\% | 3.42\% | 2.97\% |
| Minnesota | 1.46\% | 4.73\% | 7.17\% | 7.70\% | 0.46\% | 1.59\% | 1.76\% | 1.41\% |
| Missouri | 1.80\% | 5.63\% | 6.78\% | 3.62\% | 1.96\% | 0.00\% | 3.20\% | 0.48\% |
| Nebraska | 1.46\% | 3.77\% | 6.32\% | 2.50\% | 1.61\% | 0.00\% | 3.73\% | 1.11\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Florida | 2.16\% | 3.45\% | 7.27\% | 6.78\% | 4.97\% | 0.14\% | 4.40\% | 1.01\% |
| Georgia | 1.32\% | 5.32\% | 6.86\% | 5.15\% | 5.32\% | 0.56\% | 2.46\% | 1.36\% |
| Maryland | 1.75\% | 3.46\% | 6.86\% | 4.22\% | 4.47\% | 0.83\% | 2.91\% | 1.76\% |
| North Carolina | 0.88\% | 6.86\% | 4.55\% | 2.79\% | 0.18\% | 0.07\% | 3.26\% | 0.26\% |
| South Carolina | 1.06\% | 5.63\% | 9.39\% | 3.85\% | 1.72\% | 0.44\% | 3.96\% | 0.73\% |
| Virginia | 1.42\% | 4.73\% | 4.58\% | 2.62\% | 3.92\% | 0.28\% | 3.50\% | 0.99\% |
| West Virginia | 2.05\% | 6.09\% | 10.28\% | 7.66\% | 3.87\% | 0.06\% | 5.87\% | 1.65\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.37\% | 6.00\% | 6.41\% | 1.42\% | 10.52\% | 1.70\% | 4.46\% | 1.28\% |
| Kentucky | 2.34\% | 7.14\% | 5.56\% | 5.85\% | 4.49\% | 0.00\% | 4.87\% | 1.31\% |
| Mississippi | 1.30\% | 5.59\% | 9.33\% | 7.91\% | 1.59\% | 1.25\% | 3.24\% | 0.69\% |
| Tennessee | 1.70\% | 5.71\% | 8.50\% | 2.81\% | 2.70\% | 3.30\% | 4.28\% | 1.57\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.16\% | 3.42\% | 8.87\% | 5.02\% | 0.48\% | 0.00\% | 3.59\% | 0.76\% |
| Louisiana | 2.45\% | 7.14\% | 4.51\% | 8.81\% | 2.61\% | 0.42\% | 4.41\% | 1.34\% |
| Oklahoma | 2.02\% | 6.61\% | 12.07\% | 8.44\% | 11.36\% | 0.05\% | 5.00\% | 1.04\% |
| Texas | 1.60\% | 3.20\% | 7.22\% | 5.91\% | 3.33\% | 1.01\% | 4.23\% | 1.36\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.86\% | 6.60\% | 7.94\% | 6.72\% | 4.60\% | 0.51\% | 4.04\% | 2.08\% |
| Colorado | 0.71\% | 4.06\% | 9.19\% | 2.42\% | 3.67\% | 0.41\% | 2.47\% | 0.79\% |
| Nevada | 1.64\% | 6.85\% | 6.88\% | 6.37\% | 4.66\% | 0.57\% | 3.46\% | 2.15\% |
| New Mexico | 3.26\% | 4.55\% | 8.54\% | 4.02\% | 4.11\% | 5.08\% | 3.99\% | 4.09\% |
| Utah | 0.88\% | 4.57\% | 9.08\% | 1.32\% | 2.56\% | 1.19\% | 3.75\% | 0.57\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 0.88\% | 2.77\% | 2.73\% | 3.47\% | 2.67\% | 1.67\% | 2.19\% | 1.28\% |
| Hawaii | 0.40\% | 1.70\% | 2.15\% | 0.00\% | 0.07\% | 0.00\% | 1.18\% | 0.02\% |
| Oregon | 1.71\% | 2.46\% | 8.52\% | 3.17\% | 0.36\% | 1.63\% | 3.29\% | 1.51\% |
| Washington | 2.18\% | 3.70\% | 7.55\% | 3.42\% | 0.51\% | 4.07\% | 4.38\% | 1.68\% |
| States not shown separately | 1.42\% | 4.00\% | 3.65\% | 3.87\% | 1.49\% | 1.15\% | 2.72\% | 0.61\% |

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.

