

**Table II.A.2.e(1997) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1997**

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	28.1%	25.2%	84.4%	37.8%	61.3%	21.6%	19.5%	65.8%
New England:								
Connecticut	27.0%	23.2%	87.0%	47.5%	54.0%	21.4%	21.5%	64.1%
Maine	23.7%	39.7%	68.6%	29.7%	47.4%	23.7%	20.9%	68.5%
Massachusetts	28.2%	20.2%	90.7%	62.9%	38.9%	16.8%	13.4%	50.2%
Rhode Island	35.8%	36.4%	79.6%	46.3%	48.2%	17.8%	17.0%	56.8%
Middle Atlantic:								
New Jersey	24.4%	19.9%	89.3%	34.6%	64.6%	17.5%	16.3%	66.6%
New York	32.7%	25.2%	88.1%	46.9%	57.7%	23.3%	23.8%	55.6%
Pennsylvania	34.4%	36.8%	77.7%	45.3%	49.9%	24.1%	24.2%	55.9%
East North Central:								
Illinois	29.1%	26.8%	80.4%	28.1%	70.5%	23.8%	21.5%	70.7%
Indiana	22.2%	31.7%	75.5%	21.0%	65.8%	28.1%	25.7%	72.5%
Michigan	26.2%	42.3%	72.7%	28.5%	57.5%	23.0%	21.1%	65.7%
Ohio	27.2%	24.5%	87.5%	28.3%	71.0%	22.3%	17.0%	74.8%
Wisconsin	22.7%	26.2%	81.3%	28.7%	64.2%	24.8%	21.0%	65.7%
West North Central:								
Iowa	18.9%	32.4%	76.3%	19.5%	64.3%	24.7%	18.2%	61.5%
Kansas	20.1%	31.9%	73.0%	23.6%	61.0%	21.2%	19.1%	54.8%
Minnesota	19.7%	25.0%	79.0%	28.5%	57.8%	18.7%	17.8%	66.1%
Missouri	26.2%	26.8%	85.4%	30.3%	68.6%	26.7%	23.7%	66.3%
South Atlantic:								
District of Columbia	31.5%	15.5%	90.9%	44.1%	67.6%	16.8%	17.0%	50.2%
Florida	33.8%	17.7%	93.0%	46.4%	64.4%	18.3%	16.0%	71.5%
Georgia	30.6%	22.1%	84.4%	33.5%	69.2%	28.0%	24.6%	67.6%
Maryland	33.1%	18.5%	90.7%	41.9%	66.5%	22.8%	21.3%	58.8%
North Carolina	26.1%	26.3%	83.3%	29.3%	71.0%	28.1%	25.7%	66.8%
South Carolina	24.1%	31.1%	75.3%	21.7%	63.3%	21.7%	17.0%	67.8%
Virginia	27.6%	24.1%	84.0%	36.5%	60.7%	20.3%	18.7%	61.8%
East South Central:								
Alabama	17.8%	26.4%	78.1%	23.4%	63.9%	25.2%	20.9%	56.2%
Kentucky	18.8%	31.9%	77.9%	21.7%	63.6%	21.1%	16.3%	70.6%
Mississippi	17.1%	32.5%	73.3%	13.0%	65.5%	23.3%	22.8%	66.9%
Tennessee	28.0%	20.2%	87.1%	33.8%	72.6%	24.5%	21.2%	63.0%
West South Central:								
Arkansas	19.3%	34.6%	73.1%	26.4%	57.1%	23.2%	17.3%	62.2%
Louisiana	26.6%	26.7%	84.5%	27.6%	69.2%	17.0%	16.8%	61.8%
Oklahoma	25.4%	25.7%	84.4%	28.7%	71.3%	21.4%	17.8%	61.3%
Texas	29.0%	23.6%	86.1%	27.4%	71.7%	23.0%	22.7%	67.5%
Mountain:								
Arizona	34.8%	17.6%	91.5%	58.7%	53.6%	24.3%	23.9%	70.7%
Colorado	24.8%	18.3%	90.8%	50.7%	55.0%	13.3%	13.2%	69.4%
Nevada	29.0%	18.6%	90.3%	36.5%	69.5%	22.6%	21.6%	78.1%
Utah	32.0%	28.5%	85.0%	40.6%	63.3%	24.1%	23.0%	72.1%
Pacific:								
Alaska	12.4%	55.0%	48.9%	8.3%	46.4%	21.7%	18.8%	77.1%
California	35.6%	15.0%	94.2%	61.0%	55.4%	16.7%	14.2%	72.1%
Hawaii	38.3%	21.7%	87.8%	51.1%	59.8%	17.0%	15.9%	53.4%
Oregon	17.7%	17.4%	87.1%	47.6%	47.1%	16.6%	15.1%	73.1%
Washington	31.4%	20.9%	86.6%	35.2%	67.4%	23.2%	19.5%	66.6%
States not shown separately	17.6%	39.4%	68.4%	24.1%	50.5%	20.2%	18.6%	67.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.e(1997) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1997**

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	0.37%	0.46%	0.34%	0.59%	0.55%	0.76%	0.70%	0.65%
New England:								
Connecticut	1.93%	3.75%	2.66%	3.49%	3.26%	2.75%	2.62%	4.26%
Maine	3.08%	3.30%	3.32%	1.87%	4.54%	2.33%	3.06%	4.39%
Massachusetts	4.24%	4.09%	1.16%	1.89%	3.26%	1.51%	1.99%	3.12%
Rhode Island	3.47%	2.94%	2.74%	3.91%	2.74%	1.28%	1.91%	3.55%
Middle Atlantic:								
New Jersey	2.03%	2.76%	2.17%	2.85%	2.32%	3.09%	2.98%	4.56%
New York	1.96%	2.98%	2.39%	2.78%	1.81%	1.88%	2.20%	1.86%
Pennsylvania	2.91%	1.77%	1.54%	3.15%	2.69%	1.52%	1.68%	2.67%
East North Central:								
Illinois	2.85%	2.37%	2.83%	2.40%	2.62%	2.41%	2.54%	2.51%
Indiana	2.30%	2.70%	2.45%	2.50%	1.65%	3.32%	3.26%	3.10%
Michigan	2.20%	3.36%	2.52%	2.60%	2.48%	2.18%	2.75%	2.29%
Ohio	2.17%	1.81%	2.34%	3.27%	2.60%	2.54%	1.83%	2.00%
Wisconsin	2.43%	3.87%	2.41%	4.33%	2.72%	2.75%	3.22%	3.72%
West North Central:								
Iowa	2.05%	4.01%	3.40%	3.25%	3.70%	3.97%	3.71%	3.24%
Kansas	2.50%	3.60%	3.58%	3.08%	4.21%	2.77%	2.47%	3.62%
Minnesota	3.25%	3.08%	2.79%	2.39%	2.83%	2.74%	2.71%	2.25%
Missouri	3.51%	3.23%	2.77%	4.25%	4.30%	3.58%	3.58%	1.95%
South Atlantic:								
District of Columbia	2.55%	1.99%	1.38%	2.69%	2.36%	1.52%	1.64%	2.64%
Florida	3.12%	3.75%	2.04%	3.25%	3.01%	2.23%	1.74%	3.31%
Georgia	2.74%	2.51%	1.37%	3.88%	3.35%	3.60%	3.09%	2.70%
Maryland	3.49%	1.59%	1.49%	2.23%	2.70%	3.37%	3.21%	3.10%
North Carolina	4.92%	2.07%	2.14%	5.20%	3.70%	5.00%	4.94%	3.26%
South Carolina	2.62%	4.26%	3.30%	2.03%	2.91%	3.35%	2.77%	2.67%
Virginia	1.98%	4.05%	2.28%	3.82%	4.48%	2.04%	2.29%	2.82%
East South Central:								
Alabama	2.80%	2.56%	2.38%	3.22%	2.89%	3.60%	3.14%	4.36%
Kentucky	2.21%	2.16%	0.99%	2.75%	2.06%	2.13%	2.37%	1.67%
Mississippi	1.87%	3.87%	3.67%	2.22%	3.57%	1.98%	1.80%	2.82%
Tennessee	3.48%	2.83%	2.54%	4.71%	4.25%	3.47%	3.66%	4.52%
West South Central:								
Arkansas	3.01%	4.11%	3.56%	4.55%	3.06%	2.67%	2.54%	3.63%
Louisiana	3.16%	2.52%	2.74%	3.40%	4.24%	2.12%	2.38%	4.25%
Oklahoma	2.11%	3.61%	2.52%	2.59%	4.54%	3.06%	2.61%	4.53%
Texas	0.97%	2.56%	2.14%	2.10%	3.27%	2.06%	2.34%	2.56%
Mountain:								
Arizona	3.99%	2.58%	1.90%	1.67%	2.66%	3.78%	3.76%	2.30%
Colorado	3.14%	2.27%	2.12%	3.95%	3.27%	1.79%	1.98%	4.08%
Nevada	2.98%	1.81%	1.98%	3.12%	2.92%	2.55%	1.70%	2.35%
Utah	3.15%	3.03%	3.01%	3.44%	3.36%	3.00%	3.43%	2.82%
Pacific:								
Alaska	3.79%	4.00%	3.33%	3.51%	3.13%	3.73%	3.32%	3.67%
California	1.87%	1.27%	0.40%	2.40%	2.67%	1.54%	1.58%	2.37%
Hawaii	2.65%	2.31%	1.69%	1.95%	2.79%	1.76%	1.79%	2.20%
Oregon	2.32%	2.87%	2.19%	3.07%	2.08%	2.58%	2.34%	3.15%
Washington	4.60%	3.45%	2.48%	3.74%	3.16%	3.07%	2.92%	4.83%
States not shown separately	1.99%	2.29%	2.69%	3.25%	2.57%	2.13%	1.67%	3.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.