Table II.B.3.b(1997) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1997

| 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 | 88.7\% | 53.3\% | 76.9\% | 89.9\% | 97.7\% | 97.4\% | 68.7\% | 97.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 89.0\% | 66.4\% | 84.5\% | 95.9\% | 100.0\% | 100.0\% | 74.7\% | 99.7\% |
| Maine | 86.4\% | 49.4\% | 77.0\% | 93.4\% | 99.5\% | 100.0\% | 67.5\% | 99.3\% |
| Massachusetts | 92.5\% | 72.9\% | 86.8\% | 97.4\% | 100.0\% | 93.5\% | 82.6\% | 96.3\% |
| Rhode Island | 92.0\% | 59.8\% | 93.7\% | 96.3\% | 98.9\% | 99.8\% | 76.1\% | 99.5\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 91.2\% | 58.8\% | 74.9\% | 92.1\% | 99.3\% | 100.0\% | 72.2\% | 98.8\% |
| New York | 89.8\% | 63.4\% | 81.9\% | 86.7\% | 95.8\% | 99.6\% | 72.6\% | 97.6\% |
| Pennsylvania | 92.5\% | 55.0\% | 89.6\% | 92.4\% | 99.1\% | 99.6\% | 77.5\% | 98.5\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 91.5\% | 46.2\% | 81.9\% | 90.8\% | 99.8\% | 99.3\% | 72.2\% | 99.1\% |
| Indiana | 92.1\% | 45.7\% | 74.0\% | 97.4\% | 100.0\% | 100.0\% | 68.7\% | 99.8\% |
| Michigan | 93.8\% | 57.9\% | 84.0\% | 98.2\% | 99.7\% | 100.0\% | 78.3\% | 99.7\% |
| Ohio | 91.6\% | 49.4\% | 78.5\% | 96.8\% | 97.9\% | 98.9\% | 71.7\% | 98.6\% |
| Wisconsin | 92.8\% | 52.5\% | 90.4\% | 95.2\% | 99.9\% | 100.0\% | 75.1\% | 99.9\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 89.0\% | 43.7\% | 79.1\% | 91.6\% | 98.1\% | 100.0\% | 65.0\% | 98.5\% |
| Kansas | 90.9\% | 70.3\% | 79.1\% | 89.7\% | 98.5\% | 100.0\% | 77.0\% | 98.5\% |
| Minnesota | 91.4\% | 60.2\% | 87.7\% | 95.3\% | 98.2\% | 97.6\% | 76.4\% | 97.8\% |
| Missouri | 88.7\% | 44.0\% | 80.0\% | 89.0\% | 95.7\% | 98.1\% | 66.4\% | 97.4\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| District of Columbia | 95.8\% | 89.9\% | 92.9\% | 91.9\% | 99.6\% | 98.7\% | 89.7\% | 99.0\% |
| Florida | 87.9\% | 52.3\% | 68.3\% | 86.0\% | 94.1\% | 100.0\% | 62.3\% | 97.5\% |
| Georgia | 90.5\% | 57.3\% | 70.2\% | 92.5\% | 100.0\% | 99.0\% | 67.1\% | 99.0\% |
| Maryland | 92.7\% | 58.8\% | 85.6\% | 96.3\% | 100.0\% | 100.0\% | 77.6\% | 100.0\% |
| North Carolina | 89.1\% | 42.0\% | 86.5\% | 82.1\% | 95.9\% | 100.0\% | 61.9\% | 98.2\% |
| South Carolina | 88.7\% | 50.6\% | 73.6\% | 88.0\% | 97.8\% | 99.7\% | 66.5\% | 98.7\% |
| Virginia | 87.1\% | 45.7\% | 73.6\% | 94.7\% | 93.7\% | 94.3\% | 67.0\% | 94.3\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 90.8\% | 42.7\% | 82.2\% | 94.7\% | 99.0\% | 99.5\% | 70.4\% | 98.5\% |
| Kentucky | 90.2\% | 48.5\% | 73.0\% | 94.1\% | 100.0\% | 100.0\% | 68.1\% | 99.0\% |
| Mississippi | 85.1\% | 46.1\% | 73.7\% | 81.3\% | 98.1\% | 99.5\% | 64.7\% | 97.9\% |
| Tennessee | 89.1\% | 34.5\% | 65.0\% | 93.4\% | 98.1\% | 100.0\% | 58.9\% | 99.0\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 84.2\% | 37.6\% | 58.9\% | 71.9\% | 94.2\% | 99.9\% | 54.0\% | 95.4\% |
| Louisiana | 82.5\% | 37.4\% | 86.3\% | 76.7\% | 89.2\% | 100.0\% | 68.1\% | 94.4\% |
| Oklahoma | 87.0\% | 41.1\% | 71.5\% | 93.6\% | 97.4\% | 99.7\% | 62.4\% | 98.3\% |
| Texas | 86.2\% | 45.7\% | 55.2\% | 83.1\% | 97.2\% | 99.5\% | 56.1\% | 97.8\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 86.6\% | 45.4\% | 55.7\% | 89.1\% | 100.0\% | 97.2\% | 62.2\% | 96.2\% |
| Colorado | 88.2\% | 47.5\% | 79.7\% | 88.7\% | 99.4\% | 99.8\% | 65.0\% | 98.9\% |
| Nevada | 90.3\% | 53.6\% | 79.5\% | 89.8\% | 92.9\% | 98.8\% | 70.2\% | 97.6\% |
| Utah | 90.7\% | 69.1\% | 71.7\% | 87.0\% | 99.1\% | 98.8\% | 72.6\% | 98.2\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 80.5\% | 43.1\% | 72.2\% | 89.3\% | 99.2\% | 100.0\% | 56.4\% | 99.3\% |
| California | 82.2\% | 50.9\% | 74.1\% | 82.0\% | 98.4\% | 84.6\% | 65.2\% | 88.5\% |
| Hawaii | 98.2\% | 90.4\% | 97.8\% | 99.8\% | 99.5\% | 99.6\% | 95.4\% | 99.6\% |
| Oregon | 88.2\% | 58.1\% | 81.6\% | 95.2\% | 90.4\% | 100.0\% | 71.7\% | 97.4\% |
| Washington | 88.2\% | 60.4\% | 75.4\% | 89.6\% | 97.7\% | 100.0\% | 70.0\% | 99.3\% |
| States not shown separately | 85.7\% | 53.9\% | 71.0\% | 92.9\% | 97.4\% | 99.3\% | 65.1\% | 98.4\% |

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.

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.69\% | 1.04\% | 0.95\% | 0.42\% | 0.39\% | 1.62\% | 0.63\% | 1.02\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.64\% | 5.77\% | 3.87\% | 2.14\% | 0.00\% | 0.00\% | 2.69\% | 0.21\% |
| Maine | 2.02\% | 6.52\% | 6.76\% | 2.46\% | 0.36\% | 0.00\% | 4.42\% | 0.32\% |
| Massachusetts | 1.49\% | 2.92\% | 9.76\% | 0.71\% | 0.00\% | 2.74\% | 1.80\% | 2.02\% |
| Rhode Island | 1.64\% | 4.30\% | 2.22\% | 1.69\% | 1.34\% | 0.21\% | 3.45\% | 0.25\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.20\% | 5.37\% | 9.08\% | 7.46\% | 0.46\% | 0.00\% | 2.71\% | 0.83\% |
| New York | 0.67\% | 3.86\% | 4.74\% | 3.70\% | 1.82\% | 0.17\% | 2.86\% | 0.86\% |
| Pennsylvania | 1.56\% | 3.11\% | 2.23\% | 4.08\% | 1.22\% | 0.46\% | 2.61\% | 2.28\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.84\% | 3.38\% | 4.46\% | 4.22\% | 0.10\% | 0.34\% | 3.35\% | 0.45\% |
| Indiana | 1.23\% | 5.51\% | 6.75\% | 1.52\% | 0.00\% | 0.04\% | 3.94\% | 0.27\% |
| Michigan | 0.70\% | 4.47\% | 4.51\% | 1.33\% | 0.27\% | 0.00\% | 3.13\% | 0.15\% |
| Ohio | 1.17\% | 3.26\% | 4.63\% | 1.10\% | 1.45\% | 1.01\% | 2.96\% | 0.58\% |
| Wisconsin | 1.72\% | 5.68\% | 3.88\% | 2.52\% | 0.09\% | 0.00\% | 3.78\% | 0.04\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 0.92\% | 3.33\% | 6.55\% | 3.58\% | 1.51\% | 0.06\% | 2.91\% | 0.55\% |
| Kansas | 1.57\% | 7.00\% | 6.67\% | 4.06\% | 1.44\% | 0.00\% | 3.79\% | 0.88\% |
| Minnesota | 0.93\% | 5.79\% | 5.38\% | 2.20\% | 1.26\% | 1.58\% | 2.99\% | 1.18\% |
| Missouri | 1.16\% | 4.45\% | 10.35\% | 4.04\% | 3.36\% | 0.91\% | 4.39\% | 0.77\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| District of Columbia | 1.66\% | 6.06\% | 3.67\% | 3.21\% | 0.61\% | 0.82\% | 3.71\% | 0.40\% |
| Florida | 2.22\% | 3.75\% | 6.68\% | 4.17\% | 6.97\% | 0.00\% | 2.43\% | 2.27\% |
| Georgia | 0.98\% | 6.90\% | 9.72\% | 2.63\% | 0.00\% | 0.86\% | 4.67\% | 0.51\% |
| Maryland | 1.11\% | 2.64\% | 3.89\% | 2.31\% | 0.00\% | 0.04\% | 2.38\% | 0.02\% |
| North Carolina | 2.39\% | 5.42\% | 3.67\% | 5.22\% | 4.98\% | 0.00\% | 3.08\% | 0.69\% |
| South Carolina | 1.40\% | 4.64\% | 6.38\% | 5.41\% | 1.66\% | 0.38\% | 2.79\% | 0.82\% |
| Virginia | 1.80\% | 5.52\% | 7.88\% | 1.96\% | 3.76\% | 2.73\% | 3.47\% | 2.30\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.28\% | 6.37\% | 6.27\% | 5.48\% | 3.07\% | 0.42\% | 4.06\% | 0.74\% |
| Kentucky | 0.94\% | 5.18\% | 5.41\% | 10.34\% | 0.00\% | 0.00\% | 3.89\% | 0.88\% |
| Mississippi | 2.78\% | 6.15\% | 4.51\% | 5.48\% | 0.81\% | 0.28\% | 5.74\% | 0.90\% |
| Tennessee | 1.44\% | 5.31\% | 5.25\% | 5.84\% | 7.66\% | 0.00\% | 4.24\% | 0.51\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.60\% | 2.02\% | 7.66\% | 8.99\% | 6.03\% | 0.12\% | 3.68\% | 1.66\% |
| Louisiana | 2.41\% | 5.22\% | 11.92\% | 3.80\% | 4.18\% | 0.00\% | 5.93\% | 1.89\% |
| Oklahoma | 2.27\% | 5.47\% | 5.58\% | 3.38\% | 4.12\% | 0.19\% | 3.84\% | 1.03\% |
| Texas | 1.76\% | 5.36\% | 7.21\% | 4.11\% | 1.22\% | 0.51\% | 4.48\% | 0.99\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 4.29\% | 5.26\% | 8.63\% | 3.65\% | 0.00\% | 3.85\% | 4.16\% | 2.89\% |
| Colorado | 1.84\% | 5.84\% | 2.64\% | 4.03\% | 0.52\% | 0.25\% | 3.88\% | 0.52\% |
| Nevada | 1.82\% | 3.33\% | 5.72\% | 4.59\% | 6.75\% | 1.08\% | 3.94\% | 1.45\% |
| Utah | 1.68\% | 7.98\% | 3.83\% | 7.55\% | 0.91\% | 1.39\% | 4.68\% | 0.67\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.15\% | 6.86\% | 5.15\% | 7.88\% | 0.74\% | 0.00\% | 5.37\% | 0.40\% |
| California | 4.35\% | 2.78\% | 1.95\% | 2.32\% | 0.79\% | 8.04\% | 1.43\% | 5.60\% |
| Hawaii | 0.34\% | 1.49\% | 1.51\% | 0.13\% | 0.26\% | 0.42\% | 0.70\% | 0.29\% |
| Oregon | 1.46\% | 4.64\% | 4.87\% | 1.97\% | 6.93\% | 0.00\% | 1.96\% | 2.29\% |
| Washington | 1.16\% | 6.69\% | 3.84\% | 3.39\% | 3.12\% | 0.00\% | 3.14\% | 0.51\% |
| States not shown separately | 2.00\% | 4.01\% | 5.37\% | 2.88\% | 0.97\% | 0.86\% | 3.93\% | 0.67\% |

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.

