Table II.A.2(1998) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1998

| Division and State | Total | Less than 10 employees | $10-24$ employees | $25-99$ employees | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 55.2\% | 35.9\% | 66.7\% | 83.8\% | 94.1\% | 99.2\% | 43.7\% | 96.3\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 63.2\% | 47.9\% | 75.1\% | 90.5\% | 97.3\% | 98.9\% | 54.4\% | 97.9\% |
| Massachusetts | 63.9\% | 46.3\% | 78.9\% | 90.1\% | 94.3\% | 99.1\% | 54.4\% | 97.5\% |
| New Hampshire | 66.1\% | 53.5\% | 70.7\% | 90.3\% | 95.3\% | 100.0\% | 58.7\% | 97.5\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 57.4\% | 42.1\% | 79.3\% | 91.1\% | 89.9\% | 100.0\% | 49.3\% | 95.9\% |
| New York | 58.4\% | 43.4\% | 77.9\% | 84.7\% | 94.8\% | 99.5\% | 50.4\% | 96.4\% |
| Pennsylvania | 63.3\% | 47.7\% | 74.6\% | 88.0\% | 93.5\% | 99.5\% | 54.4\% | 96.5\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 58.0\% | 38.2\% | 72.8\% | 80.4\% | 97.5\% | 100.0\% | 46.6\% | 97.8\% |
| Indiana | 52.9\% | 29.5\% | 62.9\% | 85.6\% | 97.3\% | 93.1\% | 38.7\% | 94.1\% |
| Michigan | 59.6\% | 40.0\% | 76.8\% | 91.3\% | 87.4\% | 98.6\% | 49.9\% | 94.5\% |
| Ohio | 61.5\% | 36.7\% | 71.3\% | 91.6\% | 98.1\% | 99.6\% | 47.1\% | 98.4\% |
| Wisconsin | 56.6\% | 33.5\% | 82.4\% | 93.9\% | 98.4\% | 100.0\% | 45.6\% | 98.0\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 51.1\% | 31.3\% | 68.4\% | 88.6\% | 94.8\% | 100.0\% | 39.0\% | 98.2\% |
| Kansas | 51.1\% | 31.1\% | 61.8\% | 85.1\% | 93.0\% | 98.9\% | 39.3\% | 96.5\% |
| Minnesota | 56.3\% | 37.2\% | 75.6\% | 85.5\% | 94.5\% | 99.9\% | 46.2\% | 95.8\% |
| Missouri | 55.1\% | 33.8\% | 70.9\% | 90.3\% | 92.3\% | 100.0\% | 42.4\% | 97.0\% |
| Nebraska | 46.2\% | 31.4\% | 48.0\% | 85.1\% | 98.2\% | 94.5\% | 35.9\% | 94.4\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 58.0\% | 40.0\% | 73.8\% | 91.1\% | 67.5\% | 96.2\% | 49.6\% | 84.8\% |
| Florida | 55.1\% | 37.4\% | 62.9\% | 69.2\% | 97.2\% | 100.0\% | 42.5\% | 98.3\% |
| Georgia | 51.8\% | 33.8\% | 44.2\% | 80.6\% | 87.6\% | 100.0\% | 38.0\% | 95.8\% |
| Maryland | 61.1\% | 39.7\% | 73.9\% | 88.4\% | 100.0\% | 100.0\% | 48.8\% | 99.0\% |
| North Carolina | 56.6\% | 36.0\% | 70.8\% | 89.6\% | 87.4\% | 99.5\% | 44.4\% | 95.9\% |
| South Carolina | 54.3\% | 29.2\% | 75.5\% | 78.4\% | 97.1\% | 100.0\% | 39.8\% | 98.0\% |
| Virginia | 55.0\% | 36.5\% | 59.8\% | 85.1\% | 87.6\% | 98.3\% | 43.5\% | 93.4\% |
| West Virginia | 53.3\% | 34.3\% | 57.9\% | 67.7\% | 94.3\% | 100.0\% | 40.0\% | 95.6\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 56.2\% | 30.3\% | 71.4\% | 98.1\% | 100.0\% | 98.8\% | 41.9\% | 99.3\% |
| Kentucky | 53.8\% | 31.7\% | 70.8\% | 88.2\% | 91.0\% | 98.3\% | 41.7\% | 93.7\% |
| Tennessee | 49.6\% | 23.0\% | 58.3\% | 85.6\% | 96.5\% | 99.5\% | 33.2\% | 97.7\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 44.4\% | 23.3\% | 57.9\% | 81.2\% | 100.0\% | 96.8\% | 30.6\% | 96.5\% |
| Louisiana | 46.8\% | 24.3\% | 58.0\% | 78.5\% | 85.5\% | 97.1\% | 33.1\% | 91.7\% |
| Oklahoma | 46.0\% | 25.9\% | 48.3\% | 83.2\% | 93.2\% | 98.7\% | 32.4\% | 96.2\% |
| Texas | 49.6\% | 27.1\% | 55.6\% | 81.1\% | 90.3\% | 99.7\% | 35.4\% | 94.7\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 53.7\% | 32.8\% | 59.6\% | 78.4\% | 96.3\% | 98.5\% | 39.5\% | 96.2\% |
| Colorado | 57.2\% | 41.7\% | 70.4\% | 85.0\% | 96.3\% | 100.0\% | 48.0\% | 97.9\% |
| Idaho | 42.4\% | 24.6\% | 55.0\% | 80.1\% | 97.8\% | 100.0\% | 32.7\% | 94.2\% |
| New Mexico | 47.5\% | 27.1\% | 55.0\% | 74.4\% | 92.8\% | 99.8\% | 34.7\% | 93.6\% |
| Utah | 57.4\% | 42.7\% | 51.0\% | 73.7\% | 96.2\% | 100.0\% | 46.6\% | 95.2\% |
| Wyoming | 44.1\% | 26.4\% | 54.7\% | 78.9\% | 92.8\% | 100.0\% | 32.4\% | 97.1\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 54.3\% | 35.1\% | 58.6\% | 76.9\% | 96.4\% | 98.8\% | 42.3\% | 95.9\% |
| Oregon | 50.4\% | 31.5\% | 71.9\% | 79.4\% | 91.5\% | 98.7\% | 40.4\% | 92.8\% |
| Washington | 54.0\% | 36.3\% | 65.3\% | 90.8\% | 90.7\% | 99.4\% | 44.0\% | 96.4\% |
| States not shown separately | 49.8\% | 31.7\% | 65.5\% | 78.4\% | 98.7\% | 99.4\% | 38.9\% | 97.0\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 1998

| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.59\% | 0.56\% | 0.94\% | 0.87\% | 0.56\% | 0.16\% | 0.63\% | 0.22\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 2.64\% | 3.85\% | 4.80\% | 7.06\% | 2.27\% | 1.18\% | 3.30\% | 0.94\% |
| Massachusetts | 1.77\% | 2.66\% | 3.23\% | 4.48\% | 2.14\% | 0.70\% | 2.16\% | 0.82\% |
| New Hampshire | 3.18\% | 4.70\% | 7.22\% | 3.35\% | 2.82\% | 0.00\% | 4.04\% | 2.07\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3.45\% | 3.60\% | 3.52\% | 3.64\% | 7.79\% | 0.00\% | 3.46\% | 2.36\% |
| New York | 2.15\% | 2.58\% | 3.40\% | 2.91\% | 4.79\% | 0.76\% | 2.15\% | 1.14\% |
| Pennsylvania | 1.86\% | 2.52\% | 2.81\% | 3.26\% | 3.52\% | 0.78\% | 2.23\% | 1.24\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.97\% | 3.96\% | 4.54\% | 4.47\% | 2.51\% | 0.04\% | 2.80\% | 0.81\% |
| Indiana | 2.91\% | 3.99\% | 4.19\% | 5.57\% | 3.33\% | 4.16\% | 3.63\% | 2.44\% |
| Michigan | 2.33\% | 3.44\% | 5.14\% | 3.19\% | 4.59\% | 1.26\% | 2.85\% | 2.07\% |
| Ohio | 2.68\% | 2.88\% | 7.06\% | 2.81\% | 1.37\% | 0.27\% | 2.76\% | 0.51\% |
| Wisconsin | 2.43\% | 2.96\% | 3.72\% | 2.68\% | 3.14\% | 0.00\% | 2.51\% | 1.10\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3.03\% | 3.54\% | 7.48\% | 2.59\% | 5.69\% | 0.00\% | 3.38\% | 1.76\% |
| Kansas | 2.00\% | 1.67\% | 5.68\% | 4.71\% | 4.65\% | 1.34\% | 1.82\% | 1.46\% |
| Minnesota | 2.43\% | 3.01\% | 4.16\% | 4.86\% | 5.51\% | 0.05\% | 2.57\% | 1.59\% |
| Missouri | 3.03\% | 3.43\% | 8.55\% | 4.13\% | 3.31\% | 0.00\% | 3.95\% | 1.44\% |
| Nebraska | 2.41\% | 3.81\% | 5.47\% | 4.63\% | 0.85\% | 5.14\% | 3.36\% | 2.94\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2.63\% | 2.56\% | 3.61\% | 4.93\% | 9.24\% | 2.79\% | 2.37\% | 3.91\% |
| Florida | 1.72\% | 2.69\% | 3.69\% | 4.21\% | 3.00\% | 0.00\% | 2.23\% | 1.11\% |
| Georgia | 3.33\% | 4.82\% | 5.68\% | 4.68\% | 6.56\% | 0.00\% | 4.16\% | 1.74\% |
| Maryland | 2.39\% | 3.33\% | 4.44\% | 4.42\% | 0.00\% | 0.00\% | 2.87\% | 0.50\% |
| North Carolina | 3.48\% | 4.77\% | 3.21\% | 4.22\% | 5.99\% | 0.60\% | 4.19\% | 2.32\% |
| South Carolina | 2.80\% | 3.70\% | 4.41\% | 7.03\% | 2.81\% | 0.00\% | 3.04\% | 0.94\% |
| Virginia | 3.41\% | 3.83\% | 6.79\% | 4.43\% | 5.00\% | 1.16\% | 3.74\% | 2.93\% |
| West Virginia | 2.40\% | 2.72\% | 7.14\% | 6.32\% | 3.02\% | 0.00\% | 2.38\% | 2.18\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.67\% | 2.67\% | 2.76\% | 3.18\% | 0.00\% | 0.78\% | 2.67\% | 0.57\% |
| Kentucky | 3.03\% | 4.43\% | 4.66\% | 3.19\% | 3.80\% | 1.69\% | 3.96\% | 2.23\% |
| Tennessee | 1.91\% | 2.52\% | 5.67\% | 4.90\% | 1.95\% | 0.54\% | 2.61\% | 1.22\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 3.15\% | 4.17\% | 8.39\% | 5.72\% | 0.00\% | 3.22\% | 3.56\% | 1.57\% |
| Louisiana | 2.41\% | 2.82\% | 6.71\% | 4.26\% | 4.51\% | 2.80\% | 2.59\% | 2.26\% |
| Oklahoma | 2.19\% | 2.75\% | 4.95\% | 3.33\% | 3.65\% | 0.92\% | 2.46\% | 1.04\% |
| Texas | 1.16\% | 2.28\% | 4.68\% | 3.96\% | 3.39\% | 0.24\% | 1.33\% | 1.46\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.21\% | 3.63\% | 5.68\% | 3.42\% | 1.05\% | 1.09\% | 2.74\% | 1.28\% |
| Colorado | 2.96\% | 3.82\% | 5.96\% | 5.82\% | 3.41\% | 0.00\% | 3.23\% | 1.50\% |
| Idaho | 2.67\% | 3.86\% | 5.64\% | 5.48\% | 1.38\% | 0.00\% | 3.20\% | 2.30\% |
| New Mexico | 2.19\% | 2.32\% | 6.30\% | 6.08\% | 5.17\% | 0.08\% | 2.44\% | 2.20\% |
| Utah | 2.50\% | 5.02\% | 4.00\% | 5.95\% | 2.09\% | 0.00\% | 3.76\% | 1.27\% |
| Wyoming | 1.34\% | 2.14\% | 5.98\% | 4.73\% | 5.73\% | 0.00\% | 1.28\% | 1.62\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 2.07\% | 2.87\% | 3.54\% | 2.55\% | 1.18\% | 0.59\% | 2.27\% | 0.82\% |
| Oregon | 2.41\% | 3.07\% | 4.03\% | 5.64\% | 4.56\% | 1.22\% | 2.57\% | 2.53\% |
| Washington | 1.50\% | 2.33\% | 2.90\% | 2.07\% | 3.61\% | 0.61\% | 1.73\% | 1.21\% |
| States not shown separately | 1.22\% | 2.41\% | 4.11\% | 3.99\% | 0.90\% | 0.68\% | 1.88\% | 0.98\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

