and State: United States, 1998

| Division and State | Total | Less than 100 employees | $\begin{array}{r} 100-499 \\ \text { employees } \end{array}$ | 500 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 26.9\% | 11.9\% | 29.9\% | 67.0\% | 11.2\% | 52.3\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 20.8\% | 10.1\% | 12.4\%* | 69.8\% | 9.1\% | 46.3\% |
| Massachusetts | 25.1\% | 15.9\% | 19.7\% | 58.5\% | 15.6\% | 44.1\% |
| New Hampshire | 19.6\% | 10.6\% | 32.5\% | 53.3\% | 10.3\% | 43.1\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 24.3\% | 16.6\% | 17.2\%* | 56.0\% | 15.6\% | 45.4\% |
| New York | 26.2\% | 14.6\% | 26.8\% | 72.1\% | 14.3\% | 55.5\% |
| Pennsylvania | 22.5\% | 12.3\% | 15.8\% | 60.5\% | 12.6\% | 43.2\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 27.4\% | 12.3\% | 25.2\% | 71.5\% | 10.6\% | 55.4\% |
| Indiana | 31.2\% | 12.5\% | 52.5\% | 61.3\% | 11.0\% | 55.4\% |
| Michigan | 27.8\% | 9.8\% | 58.5\% | 80.3\% | 8.9\% | 63.7\% |
| Ohio | 33.9\% | 15.8\% | 41.3\% | 69.5\% | 14.1\% | 58.0\% |
| Wisconsin | 28.2\% | 15.5\% | 42.3\% | 67.1\% | 16.3\% | 49.1\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 30.6\% | 15.2\% | 47.0\% | 67.6\% | 13.1\% | 57.6\% |
| Kansas | 27.5\% | 10.5\% | 32.1\% | 73.3\% | 8.7\% | 56.9\% |
| Minnesota | 26.0\% | 10.5\% | 55.8\% | 69.8\% | 8.3\% | 59.6\% |
| Missouri | 24.0\% | 7.4\% | 18.9\%* | 67.3\% | 7.9\% | 47.2\% |
| Nebraska | 28.2\% | 11.2\%* | 42.6\% | 76.5\% | 10.4\%* | 59.8\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 27.0\% | 13.0\% | 26.3\% | 71.1\% | 11.8\% | 55.1\% |
| Florida | 26.5\% | 8.5\% | 17.9\%* | 67.4\% | 8.2\% | 53.7\% |
| Georgia | 30.8\% | 11.9\% | 54.4\% | 68.4\% | 10.0\% | 57.4\% |
| Maryland | 26.5\% | 9.9\% | 19.8\% | 68.7\% | 9.8\% | 51.7\% |
| North Carolina | 31.7\% | 11.6\% | 42.2\% | 77.8\% | 11.8\% | 61.2\% |
| South Carolina | 31.1\% | 8.6\%* | 53.0\% | 72.2\% | 7.4\%* | 60.3\% |
| Virginia | 27.3\% | 8.8\%* | 27.6\% | 73.3\% | 8.6\%* | 56.5\% |
| West Virginia | 34.9\% | 16.8\% | 36.3\%* | 72.7\% | 16.0\% | 60.0\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 28.2\% | 9.0\% | 21.0\% | 74.7\% | 7.9\%* | 54.2\% |
| Kentucky | 32.4\% | 10.8\% | 47.2\% | 79.0\% | 10.6\% | 64.5\% |
| Tennessee | 38.2\% | 10.3\% | 31.0\% | 83.3\% | 8.4\%* | 67.7\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 30.9\% | 12.5\% | 24.2\%* | 72.4\% | 10.5\% | 55.2\% |
| Louisiana | 34.8\% | 17.1\% | 48.3\% | 67.9\% | 14.0\% | 59.4\% |
| Oklahoma | 29.5\% | 9.1\% | 38.7\% | 69.1\% | 7.8\%* | 56.3\% |
| Texas | 29.2\% | 10.4\% | 37.3\% | 64.6\% | 10.0\% | 52.2\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 29.0\% | 12.0\% | 27.1\% | 63.0\% | 11.3\% | 50.7\% |
| Colorado | 26.0\% | 11.2\% | 34.9\% | 74.1\% | 9.9\% | 60.8\% |
| Idaho | 23.5\% | 7.7\% | 46.2\% | 68.8\% | 5.9\%* | 56.5\% |
| New Mexico | 28.0\% | 10.8\%* | 21.6\%* | 69.3\% | 11.1\%* | 50.4\% |
| Utah | 19.7\% | 3.9\%* | 30.5\% | 59.1\% | 3.0\%* | 48.5\% |
| Wyoming | 31.4\% | 15.0\% | 62.8\% | 60.7\% | 14.2\% | 57.7\% |
| Pacific: |  |  |  |  |  |  |
| California | 21.9\% | 11.4\% | 12.1\% | 53.9\% | 11.9\% | 37.5\% |
| Oregon | 21.6\% | 11.6\% | 20.3\%* | 58.0\% | 12.0\% | 39.4\% |
| Washington | 22.6\% | 9.3\% | 28.4\% | 67.6\% | 8.9\% | 49.4\% |
| States not shown separately | 24.8\% | 12.3\% | 21.9\% | 63.1\% | 11.2\% | 48.6\% |

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.

* Figure does not meet standard of reliability or precision. plan by firm size and State: United States, 1998

| Division and State | Total | Less than 100 employees | $100-499$ <br> employees | 500 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.48\% | 0.41\% | 1.30\% | 0.91\% | 0.54\% | 0.74\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 2.71\% | 2.29\% | 6.78\%* | 6.09\% | 2.24\% | 4.21\% |
| Massachusetts | 1.84\% | 1.92\% | 5.01\% | 5.24\% | 2.06\% | 4.20\% |
| New Hampshire | 2.86\% | 2.56\% | 7.58\% | 6.33\% | 2.71\% | 4.12\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 2.27\% | 2.71\% | 5.31\%* | 6.95\% | 2.43\% | 5.49\% |
| New York | 2.04\% | 1.31\% | 6.49\% | 3.77\% | 1.55\% | 2.90\% |
| Pennsylvania | 1.79\% | 1.83\% | 4.67\% | 5.27\% | 1.85\% | 3.55\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 3.43\% | 2.17\% | 7.42\% | 4.93\% | 1.87\% | 4.45\% |
| Indiana | 2.80\% | 2.57\% | 9.05\% | 7.88\% | 3.19\% | 6.06\% |
| Michigan | 2.02\% | 1.60\% | 9.75\% | 3.27\% | 1.78\% | 5.39\% |
| Ohio | 2.69\% | 2.71\% | 8.58\% | 6.79\% | 2.99\% | 5.12\% |
| Wisconsin | 1.83\% | 2.28\% | 11.03\% | 5.99\% | 2.29\% | 3.95\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 2.41\% | 3.02\% | 9.23\% | 5.05\% | 2.64\% | 3.85\% |
| Kansas | 2.57\% | 2.79\% | 6.97\% | 6.95\% | 2.61\% | 4.78\% |
| Minnesota | 2.31\% | 2.03\% | 7.74\% | 6.98\% | 2.37\% | 5.55\% |
| Missouri | 3.63\% | 1.91\% | 10.35\%* | 7.67\% | 1.95\% | 5.01\% |
| Nebraska | 3.60\% | 4.02\%* | 10.98\% | 6.84\% | 3.72\%* | 5.42\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.84\% | 2.15\% | 7.06\% | 6.77\% | 2.46\% | 4.83\% |
| Florida | 1.63\% | 1.97\% | 7.04\%* | 3.94\% | 2.16\% | 3.24\% |
| Georgia | 3.55\% | 3.18\% | 9.63\% | 3.73\% | 2.41\% | 4.46\% |
| Maryland | 2.38\% | 1.80\% | 5.79\% | 6.79\% | 1.95\% | 4.91\% |
| North Carolina | 3.35\% | 2.98\% | 8.18\% | 4.01\% | 3.28\% | 3.06\% |
| South Carolina | 3.54\% | 2.63\%* | 10.50\% | 4.26\% | 2.61\%* | 5.22\% |
| Virginia | 2.51\% | 2.83\%* | 6.11\% | 5.07\% | 2.95\%* | 3.64\% |
| West Virginia | 3.34\% | 1.82\% | 11.65\%* | 7.68\% | 1.77\% | 7.82\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 1.11\% | 2.32\% | 5.83\% | 5.01\% | 2.44\%* | 3.36\% |
| Kentucky | 3.55\% | 2.81\% | 10.87\% | 3.13\% | 2.78\% | 4.38\% |
| Tennessee | 3.36\% | 2.36\% | 7.01\% | 3.65\% | 2.53\%* | 4.51\% |
| West South Central: |  |  |  |  |  |  |
| Arkansas | 1.87\% | 2.15\% | 8.25\%* | 6.96\% | 2.80\% | 3.57\% |
| Louisiana | 3.14\% | 2.83\% | 9.39\% | 4.45\% | 2.48\% | 4.49\% |
| Oklahoma | 3.61\% | 2.12\% | 10.05\% | 7.17\% | 2.39\%* | 4.96\% |
| Texas | 1.78\% | 2.00\% | 8.53\% | 3.07\% | 2.14\% | 2.74\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 2.88\% | 2.35\% | 6.73\% | 5.69\% | 2.59\% | 3.61\% |
| Colorado | 2.31\% | 2.45\% | 9.00\% | 6.52\% | 2.70\% | 5.13\% |
| Idaho | 2.57\% | 2.05\% | 11.27\% | 9.00\% | 2.30\%* | 4.12\% |
| New Mexico | 3.63\% | 3.57\%* | 9.82\%* | 6.36\% | 3.63\%* | 5.54\% |
| Utah | 3.40\% | 1.32\%* | 5.70\% | 6.34\% | 1.35\%* | 5.00\% |
| Wyoming | 2.95\% | 1.22\% | 9.21\% | 8.17\% | 1.86\% | 5.50\% |
| Pacific: |  |  |  |  |  |  |
| California | 1.47\% | 1.76\% | 1.96\% | 2.89\% | 1.88\% | 2.64\% |
| Oregon | 2.15\% | 1.78\% | 9.26\%* | 7.44\% | 2.20\% | 5.32\% |
| Washington | 1.64\% | 1.32\% | 6.05\% | 5.13\% | 1.51\% | 4.29\% |
| States not shown separately | 1.64\% | 0.83\% | 4.55\% | 3.83\% | 0.81\% | 2.66\% |

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.

* Figure does not meet standard of reliability or precision.

