

**Table II.A.2.e(1998) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1998**

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	32.4%	22.8%	86.4%	38.6%	60.9%	16.2%	15.4%	68.2%
New England:								
Connecticut	34.4%	22.0%	87.4%	47.7%	57.0%	14.3%	14.6%	65.4%
Massachusetts	32.7%	15.9%	92.2%	62.8%	42.5%	13.1%	12.7%	56.1%
New Hampshire	23.1%	20.8%	84.7%	58.7%	35.5%	13.3%	12.6%	68.7%
Middle Atlantic:								
New Jersey	33.5%	17.8%	89.2%	35.0%	62.4%	14.3%	13.8%	67.2%
New York	34.5%	24.0%	86.5%	51.9%	50.1%	17.2%	17.7%	59.8%
Pennsylvania	30.6%	30.9%	79.2%	37.7%	53.2%	12.3%	12.6%	58.3%
East North Central:								
Illinois	35.0%	19.4%	89.8%	30.8%	75.8%	19.9%	18.7%	69.3%
Indiana	27.6%	25.5%	85.7%	21.1%	74.6%	16.2%	14.7%	65.1%
Michigan	30.6%	32.5%	77.2%	29.3%	59.4%	15.4%	16.6%	71.8%
Ohio	31.8%	24.8%	85.4%	30.9%	65.0%	15.9%	15.7%	68.9%
Wisconsin	25.8%	23.2%	82.4%	33.2%	58.4%	18.2%	16.1%	70.8%
West North Central:								
Iowa	22.9%	33.1%	75.3%	17.3%	64.1%	22.6%	19.1%	59.4%
Kansas	22.1%	27.7%	78.1%	23.2%	61.1%	14.5%	13.2%	59.1%
Minnesota	23.0%	27.4%	81.4%	28.5%	58.8%	14.2%	11.5%	66.6%
Missouri	28.8%	12.9%	91.4%	30.8%	74.6%	20.0%	19.2%	67.8%
Nebraska	18.1%	26.0%	78.9%	11.9%	71.6%	14.7%	12.5%	63.5%
South Atlantic:								
Delaware	27.0%	24.9%	84.3%	45.0%	51.0%	18.1%	20.2%	65.3%
Florida	39.7%	17.7%	91.4%	44.2%	64.9%	16.1%	16.3%	71.5%
Georgia	36.3%	21.7%	88.6%	31.4%	69.8%	14.1%	12.2%	62.5%
Maryland	35.7%	24.6%	87.4%	42.0%	63.2%	17.7%	18.0%	68.9%
North Carolina	26.7%	30.1%	83.5%	31.2%	57.9%	16.7%	15.1%	74.6%
South Carolina	25.8%	17.5%	91.3%	22.0%	78.6%	20.7%	19.1%	70.6%
Virginia	33.4%	30.2%	80.5%	38.8%	55.2%	16.7%	16.6%	66.6%
West Virginia	28.0%	45.7%	64.6%	23.1%	51.6%	17.3%	17.3%	66.7%
East South Central:								
Alabama	19.8%	25.7%	82.9%	19.0%	69.1%	14.1%	10.3%	67.7%
Kentucky	23.4%	20.5%	83.9%	28.5%	64.1%	16.4%	13.4%	71.6%
Tennessee	31.6%	17.1%	94.5%	31.1%	75.2%	20.4%	17.2%	71.4%
West South Central:								
Arkansas	29.7%	28.9%	85.1%	20.5%	67.8%	16.9%	15.9%	76.8%
Louisiana	26.3%	21.3%	89.7%	28.8%	72.8%	16.6%	14.8%	69.1%
Oklahoma	29.3%	21.4%	87.6%	28.7%	71.7%	19.7%	17.0%	68.0%
Texas	33.7%	18.5%	90.8%	31.1%	74.3%	17.6%	15.3%	74.3%
Mountain:								
Arizona	36.0%	24.8%	88.1%	48.6%	58.2%	17.8%	16.5%	77.0%
Colorado	24.0%	12.3%	91.9%	48.1%	54.1%	11.5%	10.1%	71.7%
Idaho	22.0%	50.5%	57.6%	16.5%	46.1%	15.1%	13.8%	66.8%
New Mexico	28.5%	30.8%	84.3%	47.4%	49.8%	18.6%	16.4%	71.6%
Utah	37.2%	21.2%	87.9%	40.6%	62.5%	15.7%	16.2%	69.5%
Wyoming	21.0%	61.7%	45.5%	12.1%	38.9%	14.3%	13.4%	64.3%
Pacific:								
California	44.3%	14.7%	93.5%	60.5%	54.3%	15.8%	15.1%	72.8%
Oregon	32.3%	16.8%	89.4%	56.5%	48.7%	17.4%	16.1%	71.5%
Washington	30.6%	24.3%	86.9%	32.4%	66.3%	13.6%	13.4%	71.7%
States not shown separately	26.3%	32.6%	75.0%	33.6%	50.4%	14.6%	15.1%	67.6%

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.

**Table II.A.2.e(1998) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1998**

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	0.55%	0.33%	0.24%	0.82%	0.45%	0.50%	0.59%	0.39%
New England:								
Connecticut	2.78%	2.41%	2.16%	3.25%	2.50%	1.61%	1.07%	2.81%
Massachusetts	2.89%	0.92%	1.06%	1.95%	1.95%	0.73%	0.92%	1.59%
New Hampshire	3.25%	2.08%	1.83%	3.60%	3.33%	2.51%	1.98%	3.12%
Middle Atlantic:								
New Jersey	3.36%	1.41%	1.75%	2.67%	3.13%	2.61%	2.79%	2.54%
New York	2.50%	1.92%	1.24%	2.11%	1.96%	2.01%	2.17%	2.68%
Pennsylvania	1.75%	1.74%	1.74%	2.80%	2.06%	2.09%	2.19%	2.46%
East North Central:								
Illinois	3.65%	3.40%	2.82%	3.53%	2.81%	2.57%	2.63%	2.55%
Indiana	3.12%	1.41%	1.82%	2.49%	3.00%	2.06%	1.76%	3.02%
Michigan	1.97%	2.70%	2.06%	2.62%	2.56%	2.29%	2.70%	2.18%
Ohio	2.54%	1.39%	1.70%	2.67%	2.74%	1.81%	1.74%	2.50%
Wisconsin	2.19%	2.78%	2.89%	2.46%	2.82%	2.07%	1.80%	2.70%
West North Central:								
Iowa	3.10%	2.65%	1.97%	2.90%	2.50%	2.90%	3.35%	3.56%
Kansas	2.51%	2.36%	2.72%	2.40%	2.76%	2.31%	1.73%	3.42%
Minnesota	2.82%	2.72%	2.19%	2.97%	2.92%	2.32%	1.89%	2.32%
Missouri	1.56%	2.53%	1.92%	2.87%	2.72%	2.24%	2.01%	2.81%
Nebraska	2.67%	3.26%	2.79%	2.11%	2.85%	2.68%	3.04%	2.98%
South Atlantic:								
Delaware	1.79%	2.36%	2.04%	3.68%	3.32%	2.52%	2.98%	2.57%
Florida	3.64%	2.02%	1.54%	2.84%	2.64%	2.45%	2.77%	2.15%
Georgia	2.16%	3.55%	2.04%	2.64%	2.98%	1.35%	1.51%	3.99%
Maryland	2.99%	3.20%	2.95%	3.12%	4.38%	3.00%	3.25%	2.74%
North Carolina	1.53%	3.02%	2.68%	3.76%	4.08%	2.80%	2.21%	2.75%
South Carolina	2.26%	2.56%	1.51%	2.45%	2.28%	3.17%	3.22%	3.98%
Virginia	4.29%	2.49%	2.53%	2.45%	3.73%	2.07%	2.27%	3.64%
West Virginia	3.20%	3.08%	2.28%	3.05%	2.09%	2.08%	2.32%	3.32%
East South Central:								
Alabama	2.81%	2.40%	2.44%	2.61%	2.20%	1.71%	2.29%	2.72%
Kentucky	1.77%	2.98%	2.66%	5.47%	3.26%	3.06%	3.21%	2.79%
Tennessee	4.86%	2.93%	1.03%	3.11%	1.76%	2.84%	2.49%	3.66%
West South Central:								
Arkansas	4.74%	4.96%	3.09%	2.79%	2.66%	3.12%	3.35%	2.47%
Louisiana	3.51%	2.93%	1.64%	3.18%	2.33%	3.20%	2.69%	3.67%
Oklahoma	3.06%	3.16%	2.93%	2.00%	1.89%	3.61%	2.59%	3.47%
Texas	1.43%	2.00%	1.56%	1.97%	1.80%	1.44%	1.19%	1.96%
Mountain:								
Arizona	2.26%	3.50%	2.57%	2.16%	2.27%	2.22%	2.17%	2.36%
Colorado	2.50%	2.31%	2.55%	3.25%	3.93%	2.96%	3.09%	2.42%
Idaho	3.14%	4.63%	4.12%	2.73%	3.21%	2.74%	2.44%	4.21%
New Mexico	2.31%	4.18%	3.10%	3.40%	3.42%	3.01%	3.24%	3.90%
Utah	4.31%	1.88%	1.38%	3.67%	3.94%	3.28%	3.04%	4.06%
Wyoming	2.82%	3.13%	2.71%	2.34%	2.42%	2.94%	3.11%	3.78%
Pacific:								
California	2.35%	1.99%	1.31%	1.87%	1.32%	1.18%	1.12%	1.94%
Oregon	3.03%	3.42%	2.50%	1.97%	3.47%	1.87%	1.97%	2.45%
Washington	1.84%	2.63%	2.15%	1.89%	2.60%	1.99%	1.93%	1.74%
States not shown separately	2.60%	3.32%	1.59%	2.28%	1.59%	2.28%	2.50%	1.71%

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.