| Division and State | Total | Less than 10 employees | employees | $\begin{array}{r} \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 57.2\% | 30.3\% | 25.7\% | 34.0\% | 49.3\% | 77.5\% | 29.2\% | 66.1\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 60.8\% | -- | -- | -- | 64.1\% | 78.6\% | 33.3\% | 69.2\% |
| Massachusetts | 60.6\% | -- | -- | -- | 57.7\% | 78.9\% | 27.5\% | 70.4\% |
| New Hampshire | 51.3\% | -- | -- | -- | 50.8\% | 66.8\% | 36.3\% | 61.7\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 61.7\% | -- | -- | -- | 40.4\% | 86.3\% | 32.2\% | 71.5\% |
| New York | 64.9\% | -- | -- | -- | 65.3\% | 80.5\% | 41.9\% | 74.4\% |
| Pennsylvania | 62.7\% | -- | -- | -- | 66.7\% | 80.5\% | 24.1\% | 74.1\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 62.2\% | -- | -- | -- | 51.2\% | 85.7\% | 27.3\% | 72.1\% |
| Indiana | 47.2\% | -- | -- | -- | 30.4\% | 71.3\% | 12.5\% | 54.9\% |
| Michigan | 56.7\% | -- | -- | -- | 48.2\% | 77.7\% | 26.3\% | 66.9\% |
| Ohio | 52.6\% | -- | -- | -- | 33.4\% | 75.5\% | 21.4\% | 60.5\% |
| Wisconsin | 49.5\% | -- | -- | -- | 42.7\% | 77.6\% | 23.3\% | 59.2\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 34.0\% | -- | -- | -- | 25.0\% | 48.9\% | 17.3\% | 39.2\% |
| Kansas | 35.1\% | -- | -- | -- | 34.3\%* | 47.3\% | 16.1\% | 40.4\% |
| Minnesota | 47.7\% | -- | -- | -- | 34.5\% | 77.5\% | 17.7\% | 56.6\% |
| Missouri | 57.7\% | -- | -- | -- | 47.3\% | 80.5\% | 16.4\% | 69.3\% |
| Nebraska | 37.2\% | -- | -- | -- | 22.0\% | 59.6\% | 13.2\% | 43.6\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 60.1\% | -- | -- | -- | 46.6\% | 88.0\% | 22.2\% | 74.2\% |
| Florida | 65.8\% | -- | -- | -- | 59.9\% | 84.1\% | 31.4\% | 75.1\% |
| Georgia | 52.5\% | -- | -- | -- | 31.3\%* | 67.4\% | 33.2\% | 58.7\% |
| Maryland | 61.5\% | -- | -- | -- | 67.7\% | 80.4\% | 32.1\% | 72.3\% |
| North Carolina | 50.6\% | -- | -- | -- | 33.8\% | 75.5\% | 11.0\% | 60.8\% |
| South Carolina | 53.5\% | -- | -- | -- | 33.5\% | 78.7\% | 10.0\% | 62.8\% |
| Virginia | 56.3\% | -- | -- | -- | 53.0\% | 74.2\% | 26.8\% | 65.0\% |
| West Virginia | 36.2\% | -- | -- | -- | 23.8\% | 65.3\% | 14.8\%* | 48.0\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 36.5\% | -- | -- | -- | 14.3\% | 57.7\% | 10.4\% | 44.2\% |
| Kentucky | 43.0\% | -- | -- | -- | 22.9\% | 73.6\% | 9.4\% | 53.5\% |
| Tennessee | 49.1\% | -- | -- | -- | 58.7\% | 69.5\% | 40.0\% | 51.6\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 39.3\% | -- | -- | -- | 20.5\%* | 53.5\% | 33.2\% | 40.7\% |
| Louisiana | 40.2\% | -- | -- | -- | 21.6\%* | 73.1\% | 7.4\%* | 54.1\% |
| Oklahoma | 56.0\% | -- | -- | -- | 33.5\%* | 81.2\% | 30.4\% | 62.9\% |
| Texas | 55.1\% | -- | -- | -- | 45.8\% | 71.8\% | 19.2\% | 63.3\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 61.4\% | -- | -- | -- | 43.0\% | 84.5\% | 19.5\% | 73.2\% |
| Colorado | 49.3\% | -- | -- | -- | 44.1\% | 72.7\% | 33.6\% | 60.6\% |
| Idaho | 49.8\% | -- | -- | -- | 20.0\%* | 81.6\% | 18.7\% | 62.0\% |
| New Mexico | 48.1\% | -- | -- | -- | 47.7\% | 66.9\% | 23.9\% | 56.6\% |
| Utah | 66.1\% | -- | -- | -- | 55.1\% | 88.2\% | 41.4\% | 75.7\% |
| Wyoming | 29.6\% | -- | -- | -- | 6.4\%* | 52.1\% | 13.2\% | 37.0\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 71.8\% | -- | -- | -- | 69.3\% | 88.5\% | 42.1\% | 80.9\% |
| Oregon | 60.7\% | -- | -- | -- | 62.2\% | 87.8\% | 23.8\% | 73.4\% |
| Washington | 57.4\% | -- | -- | -- | 45.8\% | 85.2\% | 28.2\% | 68.9\% |
| States not shown separately | 51.8\% | -- | -- | -- | 39.6\% | 62.6\% | 51.7\% | 51.9\% |

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.
-- Data suppressed due to high standard errors or no reported values in cell.

| 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 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.40\% | 3.33\% | 1.98\% | 1.09\% | 1.40\% | 0.71\% | 1.43\% | 0.67\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 5.05\% | -- | -- | -- | 8.33\% | 7.43\% | 4.44\% | 5.95\% |
| Massachusetts | 2.37\% | -- | -- | -- | 4.67\% | 3.32\% | 4.53\% | 2.44\% |
| New Hampshire | 5.47\% | -- | -- | -- | 8.68\% | 9.57\% | 7.95\% | 6.82\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.55\% | -- | -- | -- | 7.04\% | 3.18\% | 4.98\% | 4.05\% |
| New York | 5.53\% | -- | -- | -- | 8.24\% | 7.81\% | 6.01\% | 6.43\% |
| Pennsylvania | 1.88\% | -- | -- | -- | 4.26\% | 3.91\% | 3.73\% | 2.64\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 4.41\% | -- | -- | -- | 5.58\% | 5.00\% | 3.95\% | 4.04\% |
| Indiana | 3.44\% | -- | -- | -- | 7.23\% | 4.99\% | 2.40\% | 3.92\% |
| Michigan | 4.61\% | -- | -- | -- | 10.25\% | 9.33\% | 4.27\% | 6.21\% |
| Ohio | 3.86\% | -- | -- | -- | 6.16\% | 5.56\% | 2.48\% | 4.86\% |
| Wisconsin | 3.95\% | -- | -- | -- | 7.57\% | 6.61\% | 2.75\% | 4.71\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 4.37\% | -- | -- | -- | 5.70\% | 6.97\% | 3.47\% | 5.16\% |
| Kansas | 4.00\% | -- | -- | -- | 10.46\%* | 5.81\% | 3.96\% | 5.14\% |
| Minnesota | 4.44\% | -- | -- | -- | 6.08\% | 7.52\% | 4.98\% | 5.56\% |
| Missouri | 3.83\% | -- | -- | -- | 7.70\% | 5.08\% | 3.43\% | 3.99\% |
| Nebraska | 5.35\% | -- | -- | -- | 6.16\% | 7.68\% | 3.55\% | 6.38\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 4.35\% | -- | -- | -- | 9.55\% | 6.39\% | 5.14\% | 4.47\% |
| Florida | 2.15\% | -- | -- | -- | 7.37\% | 2.62\% | 4.95\% | 2.68\% |
| Georgia | 5.49\% | -- | -- | -- | 9.88\%* | 7.72\% | 7.92\% | 6.14\% |
| Maryland | 3.00\% | -- | -- | -- | 8.84\% | 3.04\% | 4.46\% | 3.30\% |
| North Carolina | 3.97\% | -- | -- | -- | 7.70\% | 4.71\% | 3.05\% | 4.68\% |
| South Carolina | 4.29\% | -- | -- | -- | 7.43\% | 5.42\% | 2.35\% | 4.18\% |
| Virginia | 4.76\% | -- | -- | -- | 8.87\% | 5.77\% | 5.38\% | 4.92\% |
| West Virginia | 4.25\% | -- | -- | -- | 7.09\% | 4.07\% | 6.59\%* | 4.33\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 6.36\% | -- | -- | -- | 3.83\% | 9.75\% | 2.38\% | 7.33\% |
| Kentucky | 4.50\% | -- | -- | -- | 5.06\% | 7.32\% | 2.15\% | 4.97\% |
| Tennessee | 6.01\% | -- | -- | -- | 11.30\% | 6.21\% | 8.70\% | 6.76\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 4.50\% | -- | -- | -- | 7.69\%* | 7.03\% | 7.97\% | 4.01\% |
| Louisiana | 3.70\% | -- | -- | -- | 7.09\%* | 5.11\% | 2.39\%* | 4.86\% |
| Oklahoma | 4.30\% | -- | -- | -- | 10.23\%* | 6.31\% | 4.39\% | 5.53\% |
| Texas | 3.35\% | -- | -- | -- | 5.70\% | 4.63\% | 3.04\% | 3.96\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 4.64\% | -- | -- | -- | 5.49\% | 3.90\% | 5.40\% | 4.08\% |
| Colorado | 3.59\% | -- | -- | -- | 8.26\% | 7.96\% | 6.62\% | 6.06\% |
| Idaho | 6.30\% | -- | -- | -- | 10.01\%* | 6.75\% | 4.34\% | 6.85\% |
| New Mexico | 4.43\% | -- | -- | -- | 7.04\% | 6.38\% | 5.72\% | 5.57\% |
| Utah | 5.25\% | -- | -- | -- | 9.40\% | 4.59\% | 8.72\% | 5.10\% |
| Wyoming | 4.18\% | -- | -- | -- | 2.15\% * | 5.39\% | 3.45\% | 4.53\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 1.59\% | -- | -- | -- | 3.53\% | 2.05\% | 4.48\% | 1.43\% |
| Oregon | 5.04\% | -- | -- | -- | 8.35\% | 4.99\% | 3.41\% | 6.39\% |
| Washington | 2.57\% | -- | -- | -- | 3.94\% | 3.74\% | 3.62\% | 3.29\% |
| States not shown separately | 4.25\% | -- | -- | -- | 2.97\% | 6.62\% | 7.46\% | 4.17\% |

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.

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