

Table II.B.3.b(1998) Percent of private-sector full-time employees at 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 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	90.0%	57.8%	76.2%	89.9%	97.1%	99.7%	71.0%	98.2%
New England:								
Connecticut	94.0%	69.3%	89.3%	92.5%	97.1%	100.0%	80.0%	99.0%
Massachusetts	93.9%	65.6%	85.9%	96.3%	97.5%	99.7%	79.6%	98.9%
New Hampshire	93.5%	75.0%	90.7%	98.5%	99.1%	100.0%	86.6%	99.3%
Middle Atlantic:								
New Jersey	91.8%	59.0%	87.3%	94.5%	94.5%	100.0%	76.7%	98.2%
New York	92.2%	69.0%	79.9%	95.0%	97.6%	100.0%	79.5%	98.8%
Pennsylvania	93.9%	66.7%	84.8%	91.8%	99.1%	100.0%	79.8%	98.7%
East North Central:								
Illinois	91.1%	61.7%	74.8%	90.2%	99.8%	98.7%	71.4%	98.6%
Indiana	91.2%	48.2%	75.4%	92.6%	96.4%	99.9%	67.5%	98.6%
Michigan	93.9%	66.9%	91.5%	94.5%	97.1%	100.0%	81.4%	98.8%
Ohio	91.2%	53.2%	81.7%	91.6%	95.1%	98.5%	73.5%	97.1%
Wisconsin	94.4%	63.0%	88.7%	97.0%	100.0%	100.0%	81.8%	99.4%
West North Central:								
Iowa	90.2%	52.6%	78.8%	94.8%	99.9%	100.0%	67.5%	99.8%
Kansas	89.4%	48.7%	71.6%	89.6%	96.6%	100.0%	65.9%	98.0%
Minnesota	90.8%	54.4%	80.9%	92.2%	93.9%	99.7%	71.0%	98.2%
Missouri	91.3%	58.5%	76.3%	95.6%	99.6%	100.0%	71.0%	99.3%
Nebraska	87.2%	45.6%	59.4%	95.8%	100.0%	96.7%	60.8%	97.9%
South Atlantic:								
Delaware	92.6%	63.8%	77.9%	97.7%	99.5%	100.0%	77.3%	99.5%
Florida	86.5%	47.9%	72.0%	80.0%	98.0%	100.0%	62.4%	97.2%
Georgia	89.2%	62.0%	71.8%	88.2%	94.8%	100.0%	69.5%	98.1%
Maryland	91.8%	53.8%	85.3%	94.1%	100.0%	100.0%	76.1%	99.4%
North Carolina	91.1%	49.3%	78.2%	96.5%	97.5%	99.7%	68.7%	99.2%
South Carolina	89.2%	38.9%	77.4%	86.2%	97.2%	100.0%	60.4%	98.9%
Virginia	89.6%	53.8%	65.6%	91.8%	99.8%	98.8%	69.7%	98.5%
West Virginia	87.1%	69.8%	71.2%	88.6%	95.6%	100.0%	72.3%	98.3%
East South Central:								
Alabama	91.0%	46.7%	77.4%	99.2%	100.0%	99.0%	70.7%	99.3%
Kentucky	87.1%	52.4%	71.7%	86.4%	92.5%	98.9%	69.1%	94.7%
Tennessee	89.5%	54.2%	70.6%	95.6%	98.8%	99.7%	67.0%	99.2%
West South Central:								
Arkansas	87.1%	47.2%	53.7%	85.3%	100.0%	99.6%	57.0%	98.9%
Louisiana	82.1%	62.2%	57.1%	79.3%	95.1%	98.8%	62.9%	96.1%
Oklahoma	85.1%	43.4%	55.9%	86.9%	88.6%	99.3%	59.3%	95.4%
Texas	88.0%	43.9%	68.5%	83.6%	94.6%	99.9%	62.1%	97.3%
Mountain:								
Arizona	88.5%	60.5%	67.7%	86.9%	92.6%	99.9%	66.7%	97.9%
Colorado	90.9%	75.2%	86.8%	94.0%	99.4%	100.0%	82.0%	98.9%
Idaho	80.3%	44.2%	58.5%	81.4%	95.5%	100.0%	56.9%	97.8%
New Mexico	84.3%	48.7%	65.2%	81.4%	100.0%	99.5%	60.7%	97.4%
Utah	90.6%	62.1%	71.8%	91.0%	95.5%	100.0%	76.9%	97.6%
Wyoming	79.1%	39.9%	64.4%	83.4%	98.1%	100.0%	53.7%	98.0%
Pacific:								
California	88.0%	54.0%	69.8%	84.0%	96.3%	99.8%	66.3%	97.7%
Oregon	87.5%	49.5%	76.5%	81.4%	99.4%	99.5%	66.8%	97.0%
Washington	90.5%	58.4%	80.0%	95.0%	98.2%	100.0%	72.6%	99.3%
States not shown separately	88.8%	68.5%	76.6%	84.7%	97.8%	100.0%	73.1%	97.9%

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.

Table II.B.3.b(1998) Standard error for percent of private-sector full-time employees at 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 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.16%	1.35%	1.12%	0.91%	0.34%	0.10%	0.78%	0.14%
New England:								
Connecticut	0.93%	3.73%	4.09%	4.11%	2.06%	0.00%	1.95%	0.58%
Massachusetts	0.61%	3.62%	3.76%	1.75%	1.61%	0.17%	2.46%	0.40%
New Hampshire	1.26%	7.04%	5.53%	0.96%	1.20%	0.00%	3.42%	0.48%
Middle Atlantic:								
New Jersey	2.32%	5.16%	3.53%	4.35%	4.38%	0.00%	4.30%	1.48%
New York	0.88%	3.24%	4.09%	1.67%	1.48%	0.03%	2.73%	0.65%
Pennsylvania	0.46%	2.77%	1.78%	5.19%	0.53%	0.01%	1.37%	0.51%
East North Central:								
Illinois	0.85%	5.26%	5.55%	2.92%	0.11%	1.02%	2.73%	0.64%
Indiana	1.51%	4.72%	4.18%	4.27%	2.69%	0.06%	4.33%	0.86%
Michigan	0.59%	4.64%	3.73%	3.01%	1.79%	0.01%	2.90%	0.43%
Ohio	1.43%	3.97%	4.70%	3.65%	2.90%	0.90%	2.39%	1.03%
Wisconsin	0.33%	5.29%	4.49%	1.28%	0.00%	0.00%	1.38%	0.40%
West North Central:								
Iowa	0.96%	5.65%	6.21%	1.84%	0.09%	0.00%	3.08%	0.12%
Kansas	1.62%	2.82%	7.03%	3.64%	2.52%	0.00%	3.08%	0.77%
Minnesota	1.82%	5.66%	6.47%	4.58%	3.65%	0.29%	3.00%	1.46%
Missouri	0.84%	3.39%	7.14%	1.61%	2.85%	0.00%	3.28%	0.30%
Nebraska	2.21%	5.12%	5.51%	2.68%	0.04%	2.69%	4.76%	1.89%
South Atlantic:								
Delaware	1.77%	6.56%	4.35%	2.91%	0.25%	0.00%	2.82%	0.58%
Florida	2.00%	3.52%	3.54%	5.17%	4.59%	0.00%	3.74%	1.59%
Georgia	1.70%	8.83%	10.07%	5.70%	1.84%	0.00%	5.78%	0.61%
Maryland	1.55%	5.51%	3.90%	3.21%	0.00%	0.00%	3.28%	0.44%
North Carolina	1.46%	7.21%	4.08%	1.49%	1.83%	0.29%	3.87%	0.47%
South Carolina	1.98%	3.95%	4.95%	7.01%	3.38%	0.00%	3.82%	0.73%
Virginia	1.97%	5.83%	6.90%	6.05%	0.15%	0.66%	6.51%	0.61%
West Virginia	1.99%	9.60%	8.53%	2.08%	1.58%	0.00%	5.51%	0.67%
East South Central:								
Alabama	1.40%	4.87%	4.31%	1.26%	0.00%	1.81%	3.40%	1.04%
Kentucky	1.55%	6.18%	5.02%	4.32%	4.22%	0.58%	2.04%	2.11%
Tennessee	1.66%	7.65%	5.36%	2.83%	1.35%	0.28%	4.58%	0.45%
West South Central:								
Arkansas	1.60%	8.22%	10.16%	5.91%	0.00%	0.28%	4.57%	0.38%
Louisiana	2.23%	10.19%	7.56%	4.69%	1.84%	1.84%	5.88%	1.47%
Oklahoma	1.73%	3.81%	6.26%	3.47%	5.46%	0.64%	2.55%	1.30%
Texas	1.13%	5.13%	5.59%	5.12%	1.85%	0.07%	2.77%	1.12%
Mountain:								
Arizona	0.84%	4.91%	5.79%	2.36%	2.91%	0.03%	2.64%	0.41%
Colorado	1.48%	7.12%	4.81%	6.31%	0.79%	0.00%	3.67%	1.09%
Idaho	2.41%	6.78%	5.61%	6.68%	2.37%	0.00%	4.96%	1.01%
New Mexico	1.83%	5.64%	6.29%	5.77%	0.00%	0.42%	3.31%	1.69%
Utah	1.02%	5.92%	4.85%	4.48%	2.80%	0.00%	4.47%	0.63%
Wyoming	1.68%	4.04%	5.74%	4.93%	1.68%	0.00%	2.48%	0.96%
Pacific:								
California	1.35%	4.95%	5.38%	2.88%	1.81%	0.26%	3.53%	0.76%
Oregon	1.39%	3.88%	5.69%	5.40%	0.36%	0.73%	3.59%	1.37%
Washington	1.12%	3.60%	3.75%	1.93%	0.97%	0.04%	2.45%	0.41%
States not shown separately	0.76%	7.38%	3.14%	4.81%	1.64%	0.03%	3.20%	0.69%

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.