Table II.C.3(1998) Percent of total premiums contributed by employees enrolled in single coverage at 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 | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 17.6\% | 11.6\% | 15.1\% | 16.6\% | 17.1\% | 20.1\% | 13.8\% | 19.1\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 18.6\% | 9.3\% | 18.2\%* | 22.7\% | 17.9\% | 20.4\% | 16.2\% | 19.5\% |
| Massachusetts | 22.2\% | 13.4\% | 20.7\% | 25.5\% | 22.6\% | 23.2\% | 19.0\% | 23.3\% |
| New Hampshire | 13.7\% | 12.7\% | 6.2\%* | 14.7\%* | 21.5\% | 19.6\% | 10.7\%* | 16.9\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 17.1\% | 6.6\%* | 15.7\% | 13.9\% | 16.6\% | 20.9\% | 11.1\% | 19.7\% |
| New York | 17.6\% | 14.6\% | 14.5\%* | 15.1\% | 17.5\% | 20.1\% | 14.0\% | 19.2\% |
| Pennsylvania | 13.2\% | 9.6\%* | 10.3\%* | 13.1\% | 11.5\% | 15.7\% | 11.8\% | 13.6\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 18.1\% | 8.2\%* | 15.4\% | 16.9\% | 15.8\% | 22.7\% | 14.0\% | 19.7\% |
| Indiana | 15.2\% | 17.6\% | 13.0\% | 17.4\% | 13.2\%* | 15.5\% | 16.1\% | 14.9\% |
| Michigan | 15.9\% | 7.2\%* | 11.0\% | 12.1\% | 19.1\% | 19.1\% | 10.1\% | 18.3\% |
| Ohio | 17.4\% | 11.9\%* | 15.2\%* | 11.5\% | 13.6\% | 20.6\% | 12.8\% | 18.4\% |
| Wisconsin | 17.0\% | 16.2\% | 13.3\%* | 20.7\% | 16.6\% | 16.6\% | 17.4\% | 16.9\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 17.9\% | 7.6\%* | 16.5\%* | 18.5\% | 22.3\% | 18.2\% | 11.7\%* | 19.7\% |
| Kansas | 15.9\% | 7.3\%* | 16.8\%* | 11.2\% | 18.5\% | 17.2\% | 11.0\% | 17.1\% |
| Minnesota | 17.4\% | 15.0\%* | 15.7\% | 15.3\% | 19.8\%* | 18.4\% | 13.8\% | 18.8\% |
| Missouri | 16.7\% | 7.5\%* | 11.6\%* | 20.8\% | 11.5\% | 20.2\% | 9.7\% | 19.4\% |
| Nebraska | 37.6\% | 19.9\% | 21.9\%* | 20.5\% | 66.3\% | 18.1\% | 20.7\% | 40.7\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 14.6\% | 10.0\% | 7.2\%* | 13.3\% | 20.5\% | 16.5\% | 9.4\% | 17.2\% |
| Florida | 22.0\% | 10.6\% | 20.5\% | 27.7\% | 18.9\% | 25.3\% | 18.1\% | 23.5\% |
| Georgia | 21.4\% | 9.8\% | 30.6\% | 16.6\% | 18.0\% | 24.9\% | 18.1\% | 22.5\% |
| Maryland | 16.6\% | 16.0\% | 16.9\%* | 13.3\%* | 21.5\% | 16.4\% | 14.2\% | 18.0\% |
| North Carolina | 17.1\% | 7.8\%* | 13.6\% | 17.2\% | 12.3\% | 21.6\% | 12.3\%* | 19.1\% |
| South Carolina | 17.3\% | 5.7\%* | 15.1\%* | 17.0\% | 22.1\% | 17.4\% | 12.4\% | 18.4\% |
| Virginia | 19.3\% | 9.7\% | 9.9\%* | 22.2\% | 21.9\% | 20.3\% | 15.0\% | 20.9\% |
| West Virginia | 28.6\% | 30.3\%* | 12.6\%* | 37.0\% | 22.6\% | 29.6\% | 20.6\% | 33.2\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 19.5\% | 18.4\%* | 18.5\% | 21.2\% | 23.7\% | 18.1\% | 17.0\% | 20.5\% |
| Kentucky | 22.1\% | 25.4\% | 15.9\% | 17.3\% | 15.4\% | 26.6\% | 20.3\% | 22.8\% |
| Tennessee | 18.0\% | 7.5\%* | 18.8\% | 30.3\% | 8.4\%* | 24.3\% | 13.0\% | 19.9\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 20.7\% | 22.7\% | 15.0\%* | 14.6\% | 25.3\% | 20.5\% | 18.2\% | 21.3\% |
| Louisiana | 15.8\% | 14.3\% | 15.0\%* | 15.3\% | 14.2\% | 18.0\% | 14.0\% | 17.0\% |
| Oklahoma | 14.5\% | 11.7\% | 5.4\%* | 18.9\%* | 14.0\% | 14.5\% | 12.9\% | 14.9\% |
| Texas | 18.4\% | 11.9\% | 16.3\% | 12.0\% | 13.0\% | 23.6\% | 13.6\% | 20.0\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 19.9\% | 14.4\% | 15.3\% | 19.2\% | 12.8\% | 23.4\% | 16.6\% | 20.8\% |
| Colorado | 16.6\% | 5.9\%* | 17.3\%* | 22.7\% | 20.6\% | 17.5\% | 10.5\% | 20.7\% |
| Idaho | 14.3\% | 11.3\%* | 13.6\% | 9.3\% | 15.6\% | 17.4\% | 11.2\% | 15.9\% |
| New Mexico | 20.0\% | 13.9\%* | 15.8\% | 11.3\%* | 21.0\% | 26.4\% | 14.0\% | 23.2\% |
| Utah | 25.0\% | 26.2\% | 14.1\% | 35.4\% | 19.5\% | 24.7\% | 29.6\% | 23.1\% |
| Wyoming | 15.1\% | 8.5\%* | 8.5\%* | 13.0\% | 16.6\% | 20.5\% | 9.7\% | 18.4\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 16.3\% | 6.6\% | 16.2\% | 13.8\% | 19.4\% | 18.2\% | 11.3\% | 18.3\% |
| Oregon | 8.9\% | 6.5\%* | 3.5\%* | 5.2\%* | 8.4\% | 12.5\% | 4.9\% | 10.5\% |
| Washington | 10.5\% | 9.5\%* | 7.3\% | 6.8\% | 9.9\% | 13.4\% | 8.3\% | 11.4\% |
| States not shown separately | 17.8\% | 22.4\% | 14.0\% | 11.2\% | 16.5\% | 19.6\% | 17.1\% | 18.2\% |

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.

Table II.C.3(1998) Standard error for percent of total premiums contributed by employees enrolled in single coverage at 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 | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $100-999$ employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.27\% | 0.79\% | 0.69\% | 0.57\% | 1.25\% | 0.48\% | 0.37\% | 0.28\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.81\% | 1.55\% | 6.07\%* | 2.29\% | 3.28\% | 3.78\% | 2.18\% | 2.45\% |
| Massachusetts | 1.34\% | 1.90\% | 3.16\% | 2.43\% | 2.91\% | 1.54\% | 1.92\% | 1.46\% |
| New Hampshire | 3.25\% | 3.22\% | 7.96\%* | 4.64\%* | 2.94\% | 2.95\% | 4.01\%* | 3.25\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.45\% | 2.11\%* | 4.57\% | 2.98\% | 2.10\% | 4.29\% | 2.00\% | 2.92\% |
| New York | 1.30\% | 2.43\% | 5.10\%* | 0.93\% | 2.01\% | 3.16\% | 1.43\% | 1.81\% |
| Pennsylvania | 0.75\% | 4.18\%* | 4.04\%* | 2.62\% | 1.86\% | 1.68\% | 1.84\% | 0.94\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.87\% | 2.80\%* | 3.40\% | 2.05\% | 2.42\% | 3.52\% | 2.15\% | 2.51\% |
| Indiana | 1.58\% | 4.59\% | 3.12\% | 4.38\% | 4.62\%* | 2.53\% | 2.09\% | 2.22\% |
| Michigan | 1.93\% | 4.08\%* | 3.25\% | 2.75\% | 4.60\% | 3.53\% | 2.91\% | 2.97\% |
| Ohio | 1.81\% | 8.26\%* | 4.60\%* | 1.59\% | 2.20\% | 2.95\% | 2.44\% | 1.89\% |
| Wisconsin | 2.06\% | 3.97\% | 4.00\%* | 3.28\% | 3.89\% | 2.97\% | 2.37\% | 2.36\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.04\% | 7.24\%* | 6.00\%* | 3.38\% | 2.23\% | 1.56\% | 4.11\%* | 1.23\% |
| Kansas | 2.05\% | 3.43\%* | 6.10\%* | 2.98\% | 4.36\% | 2.27\% | 2.67\% | 2.35\% |
| Minnesota | 1.53\% | 5.49\%* | 3.65\% | 2.91\% | 6.81\%* | 1.53\% | 3.04\% | 1.37\% |
| Missouri | 1.96\% | 4.44\%* | 5.79\%* | 3.67\% | 3.34\% | 3.01\% | 1.64\% | 2.54\% |
| Nebraska | 7.63\% | 4.47\% | 7.59\%* | 3.05\% | 14.42\% | 2.86\% | 3.31\% | 8.56\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.70\% | 2.94\% | 3.14\%* | 2.89\% | 2.74\% | 2.68\% | 2.10\% | 2.09\% |
| Florida | 1.01\% | 2.84\% | 4.88\% | 4.61\% | 3.02\% | 2.74\% | 3.55\% | 1.83\% |
| Georgia | 2.06\% | 2.02\% | 8.17\% | 3.36\% | 2.52\% | 3.17\% | 3.71\% | 2.56\% |
| Maryland | 1.56\% | 2.67\% | 5.77\%* | 4.60\%* | 5.86\% | 1.15\% | 2.86\% | 1.52\% |
| North Carolina | 1.58\% | 5.56\%* | 3.89\% | 3.77\% | 2.63\% | 2.35\% | 3.91\%* | 1.95\% |
| South Carolina | 1.75\% | 2.39\%* | 4.76\%* | 3.77\% | 2.93\% | 1.86\% | 2.90\% | 1.56\% |
| Virginia | 1.21\% | 2.35\% | 6.08\%* | 3.36\% | 2.08\% | 2.48\% | 2.61\% | 1.77\% |
| West Virginia | 4.20\% | 9.29\%* | 6.43\%* | 8.95\% | 2.08\% | 3.95\% | 4.83\% | 5.37\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.15\% | 5.54\%* | 4.81\% | 5.81\% | 3.09\% | 3.41\% | 3.92\% | 2.72\% |
| Kentucky | 2.33\% | 5.63\% | 3.30\% | 2.34\% | 3.01\% | 2.83\% | 2.69\% | 2.84\% |
| Tennessee | 2.78\% | 4.02\%* | 5.13\% | 5.04\% | 3.52\%* | 3.59\% | 3.59\% | 3.02\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.59\% | 6.00\% | 5.41\%* | 2.51\% | 4.43\% | 2.52\% | 3.07\% | 2.19\% |
| Louisiana | 1.73\% | 3.59\% | 5.04\%* | 4.04\% | 2.04\% | 2.52\% | 2.94\% | 1.18\% |
| Oklahoma | 1.30\% | 3.40\% | 5.50\%* | 6.00\%* | 4.04\% | 2.25\% | 1.66\% | 1.58\% |
| Texas | 0.95\% | 2.38\% | 3.74\% | 1.10\% | 2.47\% | 2.02\% | 2.28\% | 1.44\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.30\% | 4.22\% | 2.50\% | 3.52\% | 1.76\% | 2.89\% | 2.84\% | 2.39\% |
| Colorado | 1.28\% | 4.24\%* | 5.85\%* | 4.20\% | 5.12\% | 2.25\% | 1.69\% | 2.92\% |
| Idaho | 1.56\% | 9.80\%* | 3.46\% | 1.93\% | 3.31\% | 2.14\% | 1.85\% | 2.04\% |
| New Mexico | 2.29\% | 5.55\%* | 4.61\% | 4.01\%* | 2.79\% | 3.12\% | 3.66\% | 2.33\% |
| Utah | 3.16\% | 5.32\% | 3.85\% | 7.61\% | 3.43\% | 2.16\% | 5.79\% | 1.96\% |
| Wyoming | 1.48\% | 2.70\%* | 5.70\%* | 3.65\% | 2.02\% | 3.70\% | 2.57\% | 2.41\% |
| Pacific: |  |  |  |  |  |  |  |  |
| California | 1.03\% | 1.67\% | 3.24\% | 2.61\% | 1.89\% | 1.50\% | 1.85\% | 1.26\% |
| Oregon | 0.61\% | 2.20\%* | 1.13\%* | 2.68\%* | 1.55\% | 2.12\% | 1.21\% | 0.87\% |
| Washington | 0.79\% | 3.73\%* | 1.44\% | 1.25\% | 1.64\% | 0.97\% | 1.53\% | 0.66\% |
| States not shown separately | 1.83\% | 4.92\% | 3.03\% | 2.89\% | 2.29\% | 2.59\% | 3.29\% | 1.36\% |

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.

