

Table II. A. 2. e(1999) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1999 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	29.7%	18.7%	88.3%	37.7%	64.1%	14.4%	13.0%	71.8%
New England:								
Maine	26.7%	22.8%	84.8%	55.3%	42.1%	11.9%	11.4%	77.2%
Massachusetts	29.3%	14.7%	92.8%	62.6%	43.0%	11.7%	10.3%	58.8%
Connecticut	28.5%	14.7%	89.9%	38.4%	63.7%	15.5%	16.2%	64.8%
Rhode Island	33.2%	25.8%	83.8%	40.6%	55.9%	10.8%	9.4%	62.7%
Vermont	14.5%	24.1%	81.3%	46.4%	42.0%	8.5%	6.9%	52.5%
Middle Atlantic:								
New York	31.5%	19.7%	88.5%	49.7%	51.8%	14.0%	14.3%	60.6%
New Jersey	32.6%	15.0%	91.8%	40.0%	67.5%	10.7%	9.3%	70.1%
Pennsylvania	36.5%	30.3%	81.8%	39.4%	58.3%	12.3%	13.2%	66.0%
East North Central:								
Ohio	29.4%	18.8%	88.7%	26.3%	74.4%	18.5%	17.3%	74.4%
Indiana	23.6%	19.5%	84.8%	19.0%	77.1%	17.2%	14.4%	82.6%
Illinois	31.6%	18.8%	86.5%	29.7%	72.0%	14.0%	12.4%	72.7%
Michigan	22.3%	31.3%	76.7%	31.2%	57.1%	14.7%	15.5%	74.0%
Wisconsin	19.1%	19.1%	84.2%	24.2%	65.2%	15.7%	13.1%	71.1%
West North Central:								
Minnesota	16.3%	26.4%	79.0%	19.8%	64.3%	10.1%	8.6%	72.4%
Iowa	21.8%	19.8%	86.2%	23.8%	69.5%	14.2%	11.8%	67.8%
Missouri	28.0%	14.6%	92.1%	28.7%	76.4%	13.9%	12.4%	71.9%
Nebraska	18.0%	23.8%	84.8%	24.9%	68.6%	15.0%	14.0%	62.1%
Kansas	26.2%	30.3%	79.9%	27.1%	64.6%	15.9%	14.7%	61.9%
South Atlantic:								
Maryland	30.0%	17.1%	91.4%	43.7%	65.3%	14.5%	14.2%	65.6%
Virginia	34.7%	21.6%	87.1%	37.7%	67.7%	16.0%	14.6%	71.7%
North Carolina	23.0%	14.9%	90.3%	22.6%	77.4%	15.0%	12.6%	75.5%
South Carolina	21.6%	14.2%	91.5%	20.8%	81.4%	18.3%	16.5%	73.5%
Georgia	39.2%	21.2%	88.4%	35.0%	69.7%	17.5%	14.0%	75.4%
Florida	30.9%	10.4%	95.8%	50.0%	61.4%	11.3%	11.4%	76.4%
East South Central:								
Kentucky	21.5%	19.6%	86.8%	26.4%	70.7%	12.5%	10.9%	71.3%
Tennessee	28.3%	14.6%	93.4%	26.0%	77.6%	13.9%	12.2%	75.9%
Alabama	19.7%	23.5%	80.0%	19.2%	66.2%	14.0%	10.9%	72.6%
Mississippi	23.1%	23.8%	86.4%	19.0%	77.1%	19.9%	16.6%	76.2%
West South Central:								
Arkansas	15.8%	18.3%	84.0%	17.5%	70.3%	9.7%	7.3%	78.0%
Louisiana	26.9%	18.5%	85.9%	23.9%	70.4%	15.7%	13.1%	75.3%
Oklahoma	26.3%	14.3%	90.7%	23.3%	77.1%	14.9%	13.1%	74.5%
Texas	28.4%	15.0%	91.2%	26.6%	75.0%	17.7%	15.0%	74.7%
Mountain:								
Colorado	24.6%	15.2%	90.9%	48.3%	52.7%	11.8%	10.9%	70.9%
Arizona	34.8%	15.6%	91.7%	47.2%	64.2%	15.8%	13.9%	74.9%
Nevada	24.4%	14.2%	90.9%	29.4%	73.1%	18.2%	15.6%	84.5%
Montana	13.8%	43.9%	61.6%	17.4%	50.2%	16.7%	15.0%	66.9%
Pacific:								
Washington	28.9%	16.6%	91.2%	31.9%	71.1%	13.9%	10.5%	73.9%
Oregon	24.3%	14.7%	93.5%	48.5%	55.4%	16.4%	12.4%	78.3%
California	41.4%	12.6%	94.2%	60.9%	54.9%	13.7%	11.6%	76.5%
Hawaii	39.6%	23.9%	83.6%	49.0%	57.1%	11.9%	12.3%	67.2%
States not shown	26.7%	26.8%	80.7%	33.3%	60.1%	15.4%	14.3%	71.5%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 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(1999) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1999 (40 States are shown separately)

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Preferred provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.53%	0.32%	0.24%	0.59%	0.54%	0.48%	0.43%	0.52%
New England:								
Maine	1.30%	2.01%	1.80%	2.57%	2.73%	1.29%	1.51%	1.71%
Massachusetts	1.81%	1.31%	1.50%	1.66%	2.34%	1.04%	0.43%	2.50%
Connecticut	2.96%	2.92%	2.89%	3.86%	2.96%	2.73%	2.66%	3.21%
Rhode Island	4.43%	3.22%	2.78%	3.28%	2.79%	2.42%	1.68%	3.03%
Vermont	2.29%	2.92%	2.19%	4.35%	3.65%	1.45%	1.59%	5.33%
Middle Atlantic:								
New York	2.00%	2.57%	2.31%	2.88%	3.17%	1.34%	1.40%	2.61%
New Jersey	3.09%	2.02%	1.77%	2.90%	1.98%	1.65%	1.23%	3.50%
Pennsylvania	2.66%	2.39%	1.45%	1.66%	2.59%	1.17%	1.52%	2.90%
East North Central:								
Ohio	2.36%	1.54%	1.29%	2.69%	1.84%	2.08%	1.95%	2.09%
Indiana	3.25%	2.79%	2.88%	3.59%	3.95%	2.50%	2.51%	2.34%
Illinois	2.60%	2.96%	2.47%	1.79%	3.01%	1.88%	1.49%	2.49%
Michigan	2.33%	2.23%	1.52%	2.10%	2.31%	2.00%	2.14%	2.13%
Wisconsin	2.88%	1.65%	1.73%	1.38%	2.74%	3.45%	2.67%	3.28%
West North Central:								
Minnesota	1.64%	2.88%	2.77%	2.34%	3.71%	1.67%	1.60%	3.33%
Iowa	2.39%	2.99%	2.31%	3.22%	3.29%	1.90%	1.60%	4.23%
Missouri	4.26%	2.22%	1.32%	3.17%	2.84%	2.75%	2.79%	3.06%
Nebraska	2.90%	2.29%	2.91%	4.55%	5.54%	2.62%	2.69%	5.09%
Kansas	2.62%	2.15%	2.42%	3.10%	2.91%	3.12%	3.00%	4.28%
South Atlantic:								
Maryland	2.17%	2.85%	2.62%	4.45%	2.46%	3.56%	3.07%	2.38%
Virginia	3.10%	2.88%	2.25%	3.08%	2.44%	1.69%	2.26%	2.61%
North Carolina	2.66%	1.96%	1.72%	2.06%	2.11%	2.36%	2.06%	2.05%
South Carolina	2.03%	2.11%	2.42%	1.76%	2.68%	1.92%	2.09%	3.91%
Georgia	3.93%	4.26%	2.21%	2.59%	3.37%	3.42%	3.06%	2.60%
Florida	1.60%	1.19%	0.67%	1.72%	2.12%	1.25%	1.16%	1.99%
East South Central:								
Kentucky	2.72%	2.19%	2.26%	2.92%	3.98%	2.67%	2.24%	3.07%
Tennessee	2.11%	3.19%	1.99%	2.75%	3.52%	1.88%	1.96%	3.13%
Alabama	2.39%	3.05%	2.98%	3.27%	3.71%	1.59%	1.95%	2.96%
Mississippi	3.59%	2.14%	2.09%	3.75%	2.88%	3.18%	3.20%	2.09%
West South Central:								
Arkansas	3.73%	1.79%	2.09%	2.04%	1.72%	2.02%	1.79%	3.15%
Louisiana	2.75%	1.76%	1.71%	2.31%	3.38%	2.17%	1.81%	4.06%
Oklahoma	4.03%	2.65%	1.88%	2.98%	2.47%	3.74%	3.31%	3.09%
Texas	2.23%	1.58%	0.91%	1.36%	1.37%	2.25%	2.13%	2.21%
Mountain:								
Colorado	2.03%	2.52%	1.65%	3.21%	3.43%	2.37%	2.39%	2.56%
Arizona	2.15%	1.92%	1.40%	1.84%	2.02%	3.45%	2.93%	3.27%
Nevada	1.86%	1.85%	1.49%	2.87%	2.29%	1.99%	2.08%	2.93%
Montana	2.61%	3.26%	2.18%	1.73%	3.32%	1.98%	1.98%	4.27%
Pacific:								
Washington	3.79%	2.38%	2.23%	2.08%	3.54%	2.71%	2.17%	3.38%
Oregon	2.45%	2.08%	0.97%	1.86%	2.27%	3.06%	2.74%	2.45%
California	2.67%	0.96%	0.59%	1.48%	2.14%	1.49%	1.62%	1.22%
Hawaii	2.09%	2.46%	2.04%	1.47%	2.04%	1.67%	1.46%	1.21%
States not shown	1.72%	2.12%	1.34%	2.14%	2.50%	1.88%	1.70%	1.96%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.
 Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).