

Table II. A. 2. f(1999) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance at private-sector establishments by firm size and State: United States, 1999 (40 States are shown separately)

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	71.8%	52.0%	80.6%	87.0%	90.8%	84.7%	62.7%	86.9%
New England:								
Maine	77.2%	59.4%	84.4%	91.9%	98.5%	93.9%	68.4%	95.3%
Massachusetts	58.8%	37.7%	66.7%	76.1%	78.7%	84.7%	47.9%	81.9%
Connecticut	64.8%	47.8%	77.5%	85.3%	94.1%	73.8%	57.7%	80.1%
Rhode Island	62.7%	42.6%	78.8%	85.5%	91.1%	86.2%	53.9%	87.8%
Vermont	52.5%	25.1% *	67.2%	81.8%	87.8%	83.9%	40.6%	86.6%
Middle Atlantic:								
New York	60.6%	41.5%	78.4%	82.8%	83.3%	76.8%	53.0%	80.4%
New Jersey	70.1%	56.9%	82.2%	94.5%	96.8%	70.8%	65.2%	81.0%
Pennsylvania	66.0%	46.5%	70.6%	79.4%	85.0%	83.2%	56.2%	83.3%
East North Central:								
Ohio	74.4%	52.8%	77.0%	86.1%	93.1%	89.4%	63.7%	89.6%
Indiana	82.6%	62.3%	87.0%	97.6%	97.3%	93.4%	72.9%	94.6%
Illinois	72.7%	52.1%	78.0%	77.8%	94.9%	92.3%	62.1%	90.1%
Michigan	74.0%	56.9%	77.3%	90.6%	95.7%	87.2%	64.6%	91.6%
Wisconsin	71.1%	57.1%	76.9%	89.7%	96.5%	67.5%	66.2%	80.1%
West North Central:								
Minnesota	72.4%	52.1%	80.5%	88.5%	88.4%	85.1%	64.6%	86.2%
Iowa	67.8%	34.7%	78.8%	89.2%	86.9%	97.9%	51.9%	94.2%
Missouri	71.9%	44.8%	87.8%	87.3%	92.7%	82.5%	60.1%	87.3%
Nebraska	62.1%	31.0%	91.6%	89.4%	91.0%	81.0%	49.8%	84.7%
Kansas	61.9%	35.2%	68.6%	92.2%	86.0%	86.3%	48.2%	87.0%
South Atlantic:								
Maryland	65.6%	44.9%	75.3%	77.3%	84.8%	86.9%	54.5%	85.7%
Virginia	71.7%	47.8%	78.7%	79.9%	86.0%	92.7%	58.8%	90.1%
North Carolina	75.5%	49.1%	87.7%	96.5%	95.7%	82.2%	66.7%	88.1%
South Carolina	73.5%	49.7%	93.5%	85.3%	89.2%	76.3%	67.8%	81.9%
Georgia	75.4%	58.6%	82.4%	88.2%	88.9%	80.9%	68.1%	83.5%
Florida	76.4%	57.6%	89.3%	93.5%	92.5%	91.4%	67.7%	91.5%
East South Central:								
Kentucky	71.3%	43.1%	88.0%	89.4%	91.4%	80.4%	60.1%	85.5%
Tennessee	75.9%	52.6%	80.0%	84.3%	88.1%	90.5%	63.1%	89.9%
Alabama	72.6%	57.8%	73.2%	80.0%	93.9%	84.5%	63.6%	86.4%
Mississippi	76.2%	55.7%	66.6%	89.8%	96.3%	88.0%	63.4%	90.0%
West South Central:								
Arkansas	78.0%	50.4%	90.4%	93.4%	96.1%	88.6%	68.1%	91.0%
Louisiana	75.3%	57.7%	86.6%	82.6%	94.9%	76.4%	69.5%	82.4%
Oklahoma	74.5%	61.5%	79.8%	92.1%	93.1%	76.6%	68.6%	83.4%
Texas	74.7%	52.6%	78.9%	90.1%	91.7%	87.7%	64.4%	88.0%
Mountain:								
Colorado	70.9%	56.8%	89.3%	76.7%	82.5%	82.2%	65.6%	82.2%
Arizona	74.9%	54.7%	84.2%	93.4%	91.0%	79.6%	67.6%	83.8%
Nevada	84.5%	73.5%	92.4%	90.8%	98.8%	83.8%	80.5%	89.6%
Montana	66.9%	46.6%	84.3%	83.4%	87.6%	91.3%	57.6%	88.7%
Pacific:								
Washington	73.9%	51.1%	83.4%	88.9%	98.0%	92.5%	63.3%	92.4%
Oregon	78.3%	66.0%	93.0%	83.4%	96.3%	82.1%	72.9%	87.9%
California	76.5%	60.7%	83.6%	91.0%	90.0%	84.3%	69.7%	87.4%
Hawaii	67.2%	50.3%	79.4%	91.2%	90.1%	80.2%	59.8%	85.3%
States not shown separately	71.5%	54.6%	75.1%	85.4%	87.1%	83.5%	63.4%	85.4%

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](#).

*Figure does not meet standard of reliability or precision.

Table II. A. 2. f(1999) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance at private-sector establishments by firm size and State: United States, 1999: (40 States are shown separately)

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	0.52%	0.77%	0.97%	0.80%	0.72%	0.84%	0.64%	0.57%
New England:								
Maine	1.71%	3.16%	6.22%	3.63%	0.73%	1.99%	2.45%	1.17%
Massachusetts	2.50%	3.78%	4.37%	3.35%	3.77%	1.51%	3.57%	1.63%
Connecticut	3.21%	5.55%	7.93%	5.27%	3.18%	8.27%	3.94%	5.36%
Rhode Island	3.03%	4.57%	10.18%	5.46%	9.50%	8.15%	3.41%	3.25%
Vermont	5.33%	9.42% *	7.31%	4.32%	5.46%	5.81%	5.94%	2.47%
Middle Atlantic:								
New York	2.61%	3.57%	5.60%	4.45%	3.83%	4.43%	2.65%	2.96%
New Jersey	3.50%	4.83%	5.91%	2.58%	1.50%	7.41%	3.92%	4.77%
Pennsylvania	2.90%	3.90%	5.34%	3.64%	3.37%	6.10%	3.66%	3.78%
East North Central:								
Ohio	2.09%	5.84%	5.72%	4.36%	3.70%	2.27%	3.29%	2.35%
Indiana	2.34%	6.49%	4.89%	1.26%	1.17%	3.05%	4.03%	1.84%
Illinois	2.49%	5.57%	3.97%	5.40%	1.82%	2.20%	3.89%	1.31%
Michigan	2.13%	3.98%	4.54%	2.67%	2.21%	3.98%	2.62%	1.93%
Wisconsin	3.28%	5.99%	6.00%	4.35%	3.29%	7.50%	4.69%	5.28%
West North Central:								
Minnesota	3.33%	6.64%	10.98%	4.81%	5.23%	6.14%	5.16%	3.00%
Iowa	4.23%	6.30%	9.85%	5.78%	8.17%	1.13%	5.22%	2.07%
Missouri	3.06%	6.62%	4.46%	3.49%	3.12%	5.75%	4.45%	3.80%
Nebraska	5.09%	8.06%	10.05%	3.06%	4.56%	4.95%	7.17%	3.02%
Kansas	4.28%	6.17%	6.78%	3.58%	4.89%	5.20%	4.57%	3.75%
South Atlantic:								
Maryland	2.38%	4.56%	6.35%	6.85%	6.64%	6.82%	3.12%	4.32%
Virginia	2.61%	4.89%	7.29%	6.61%	5.85%	3.14%	4.45%	2.30%
North Carolina	2.05%	8.31%	4.28%	2.15%	3.69%	4.19%	3.16%	3.16%
South Carolina	3.91%	7.04%	4.29%	9.82%	6.08%	4.86%	4.99%	3.99%
Georgia	2.60%	5.94%	6.75%	5.29%	4.45%	5.60%	3.19%	3.82%
Florida	1.99%	5.18%	5.02%	2.33%	3.52%	1.69%	3.42%	1.71%
East South Central:								
Kentucky	3.07%	6.71%	11.08%	3.25%	5.08%	5.50%	4.65%	3.12%
Tennessee	3.13%	6.29%	7.75%	7.39%	6.53%	5.71%	4.15%	3.12%
Alabama	2.96%	5.53%	6.73%	5.33%	2.80%	3.76%	3.77%	2.20%
Mississippi	2.09%	6.17%	10.20%	7.72%	1.99%	2.86%	3.25%	2.11%
West South Central:								
Arkansas	3.15%	5.58%	3.53%	6.00%	1.51%	6.68%	4.00%	3.67%
Louisiana	4.06%	7.17%	6.13%	5.35%	1.32%	7.94%	4.69%	4.31%
Oklahoma	3.09%	6.48%	11.49%	4.63%	4.31%	6.04%	3.87%	4.10%
Texas	2.21%	4.63%	8.09%	2.73%	3.00%	2.60%	3.58%	1.85%
Mountain:								
Colorado	2.56%	5.65%	4.69%	7.63%	6.27%	5.79%	3.97%	5.10%
Arizona	3.27%	7.82%	5.27%	4.57%	3.79%	5.70%	5.77%	3.32%
Nevada	2.93%	6.10%	3.15%	4.10%	1.22%	7.45%	3.67%	4.87%
Montana	4.27%	8.50%	7.65%	7.23%	3.87%	6.30%	7.75%	4.04%
Pacific:								
Washington	3.38%	5.36%	5.87%	4.32%	2.33%	3.21%	4.37%	3.40%
Oregon	2.45%	4.70%	5.14%	5.71%	4.65%	6.43%	2.94%	3.90%
California	1.22%	2.73%	4.11%	1.97%	3.52%	3.45%	1.23%	2.24%
Hawaii	1.21%	3.33%	4.25%	4.13%	3.91%	5.89%	2.38%	3.66%
States not shown separately	1.96%	4.71%	3.76%	4.62%	3.31%	3.45%	2.53%	1.99%

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](#).

*Figure does not meet standard of reliability or precision.