

Table II. B. 3. b(1999) Percent of private-sector full-time employees at establishments that offer health insurance 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	91.6%	58.5%	80.6%	92.2%	98.1%	99.7%	73.4%	98.7%
New England:								
Maine	89.9%	58.0%	68.9%	99.4%	99.9%	100.0%	71.1%	100.0%
Massachusetts	94.4%	75.6%	88.7%	96.4%	98.9%	98.7%	84.3%	98.6%
Connecticut	95.4%	70.9%	93.7%	94.1%	100.0%	100.0%	83.1%	99.8%
Rhode Island	93.4%	82.4%	85.5%	98.5%	98.6%	98.3%	85.7%	98.6%
Vermont	91.4%	70.6%	90.8%	96.2%	100.0%	100.0%	81.5%	99.3%
Middle Atlantic:								
New York	91.9%	59.5%	87.5%	93.5%	98.0%	99.7%	78.5%	98.4%
New Jersey	93.2%	61.6%	86.3%	92.4%	100.0%	100.0%	75.1%	99.9%
Pennsylvania	95.0%	65.1%	89.7%	98.3%	98.3%	100.0%	83.4%	99.4%
East North Central:								
Ohio	94.4%	59.3%	84.0%	97.4%	99.1%	99.9%	78.4%	99.5%
Indiana	91.1%	55.6%	78.7%	88.6%	97.2%	100.0%	68.7%	99.2%
Illinois	93.7%	54.2%	88.7%	95.6%	98.7%	99.8%	75.0%	99.5%
Michigan	91.9%	58.3%	87.4%	96.2%	95.5%	98.9%	77.2%	97.6%
Wisconsin	94.4%	67.0%	88.3%	98.9%	100.0%	100.0%	81.0%	100.0%
West North Central:								
Minnesota	93.3%	56.3%	85.6%	98.1%	99.1%	100.0%	73.3%	99.7%
Iowa	91.3%	52.3%	80.9%	92.0%	95.0%	99.9%	70.2%	98.2%
Missouri	91.0%	49.7%	80.3%	88.5%	99.1%	99.9%	66.9%	98.9%
Nebraska	90.9%	50.5%	76.9%	96.1%	100.0%	99.7%	68.0%	99.8%
Kansas	91.5%	61.0%	76.6%	89.7%	99.3%	100.0%	72.7%	99.3%
South Atlantic:								
Maryland	94.6%	68.5%	86.2%	96.4%	100.0%	100.0%	83.6%	99.8%
Virginia	92.9%	51.1%	88.0%	95.6%	99.5%	99.3%	72.9%	99.3%
North Carolina	91.2%	49.0%	85.7%	93.1%	97.8%	100.0%	73.1%	98.6%
South Carolina	91.4%	51.3%	80.1%	90.8%	97.1%	100.0%	68.9%	99.0%
Georgia	92.3%	49.8%	75.8%	94.0%	99.1%	99.9%	67.4%	99.5%
Florida	90.8%	56.1%	78.4%	88.9%	97.4%	99.8%	71.2%	98.3%
East South Central:								
Kentucky	91.3%	41.4%	79.6%	94.4%	99.8%	100.0%	67.4%	99.9%
Tennessee	89.1%	48.3%	67.4%	90.4%	97.8%	98.6%	63.7%	97.8%
Alabama	92.9%	66.0%	79.6%	93.8%	98.7%	99.5%	76.9%	98.9%
Mississippi	87.8%	68.2%	66.0%	81.3%	98.2%	98.4%	69.8%	97.1%
West South Central:								
Arkansas	86.5%	40.7%	72.3%	82.3%	92.3%	99.8%	54.9%	97.9%
Louisiana	87.6%	61.3%	60.2%	86.9%	99.6%	100.0%	67.4%	97.5%
Oklahoma	87.2%	52.8%	71.5%	88.2%	97.3%	100.0%	66.3%	97.8%
Texas	88.6%	53.5%	65.0%	85.2%	97.1%	99.9%	63.0%	98.4%
Mountain:								
Colorado	91.7%	67.7%	89.0%	89.3%	99.3%	100.0%	77.9%	99.2%
Arizona	91.3%	61.8%	76.3%	87.1%	99.7%	100.0%	70.5%	99.6%
Nevada	94.3%	59.6%	85.5%	98.2%	97.4%	99.7%	82.4%	98.8%
Montana	81.0%	50.6%	76.4%	88.9%	99.3%	100.0%	65.2%	98.2%
Pacific:								
Washington	91.7%	58.6%	80.7%	96.1%	100.0%	100.0%	75.0%	99.2%
Oregon	91.1%	68.5%	70.8%	96.8%	98.3%	100.0%	74.8%	99.2%
California	89.6%	61.5%	75.9%	84.8%	96.7%	99.4%	71.7%	97.2%
Hawaii	99.4%	95.8%	99.8%	100.0%	100.0%	100.0%	98.0%	100.0%
States not shown separately	89.5%	49.8%	78.4%	93.8%	98.0%	99.9%	68.4%	98.6%

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. B. 3. b(1999) Standard error for percent of private-sector full-time employees at establishments that offer health insurance 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	0.24%	0.54%	1.50%	0.75%	0.24%	0.06%	0.62%	0.09%
New England:								
Maine	0.98%	4.03%	6.26%	0.46%	0.06%	0.00%	2.94%	0.03%
Massachusetts	0.64%	3.51%	3.22%	1.89%	0.96%	1.40%	1.84%	0.88%
Connecticut	1.13%	4.21%	4.44%	4.62%	0.00%	0.00%	3.73%	0.18%
Rhode Island	0.88%	6.24%	12.06%	0.99%	1.03%	1.63%	2.61%	0.85%
Vermont	1.58%	6.88%	2.83%	1.26%	0.05%	0.00%	3.42%	0.31%
Middle Atlantic:								
New York	1.25%	3.16%	2.65%	2.44%	1.92%	0.28%	2.59%	0.66%
New Jersey	0.82%	3.98%	3.16%	4.09%	0.02%	0.00%	3.08%	0.04%
Pennsylvania	0.51%	3.36%	2.43%	0.83%	1.01%	0.02%	1.73%	0.33%
East North Central:								
Ohio	0.50%	2.75%	3.45%	1.32%	1.66%	0.08%	1.62%	0.26%
Indiana	1.73%	5.89%	6.02%	4.21%	5.93%	0.00%	3.09%	0.90%
Illinois	0.55%	4.56%	2.48%	1.15%	0.81%	0.12%	2.79%	0.29%
Michigan	1.99%	5.25%	8.37%	1.77%	4.63%	0.97%	4.20%	1.14%
Wisconsin	0.50%	3.47%	2.89%	2.33%	0.00%	0.00%	1.10%	0.03%
West North Central:								
Minnesota	0.86%	4.21%	2.81%	1.30%	0.50%	0.03%	2.44%	0.15%
Iowa	0.79%	4.13%	5.50%	3.10%	2.04%	0.17%	2.06%	0.77%
Missouri	0.80%	4.82%	7.30%	3.51%	0.56%	0.07%	3.44%	0.52%
Nebraska	1.30%	3.29%	6.90%	1.80%	0.00%	0.16%	3.30%	0.12%
Kansas	0.80%	3.62%	8.42%	2.96%	0.54%	0.00%	2.37%	0.36%
South Atlantic:								
Maryland	0.80%	4.18%	4.77%	1.76%	0.00%	0.00%	3.50%	0.14%
Virginia	1.37%	3.63%	2.88%	2.54%	0.24%	1.00%	2.50%	0.59%
North Carolina	1.28%	5.08%	6.86%	2.77%	3.40%	0.00%	2.81%	0.70%
South Carolina	1.08%	5.09%	6.47%	4.36%	1.06%	0.00%	3.03%	0.39%
Georgia	0.48%	5.51%	6.41%	4.61%	0.94%	0.17%	2.78%	0.19%
Florida	1.65%	4.57%	4.59%	3.03%	0.93%	0.16%	3.31%	0.68%
East South Central:								
Kentucky	1.03%	4.22%	10.57%	2.06%	0.09%	0.00%	5.23%	0.08%
Tennessee	1.64%	5.82%	7.75%	2.55%	1.40%	1.73%	3.55%	0.87%
Alabama	0.73%	3.82%	5.11%	2.10%	1.16%	0.24%	2.55%	0.60%
Mississippi	1.47%	8.61%	6.79%	8.91%	1.31%	1.33%	6.41%	1.01%
West South Central:								
Arkansas	1.43%	4.35%	8.07%	3.12%	3.65%	0.15%	3.14%	0.73%
Louisiana	1.05%	8.54%	8.01%	3.98%	0.24%	0.00%	5.26%	0.63%
Oklahoma	1.54%	5.46%	7.35%	2.97%	2.84%	0.00%	3.14%	0.69%
Texas	0.91%	3.94%	4.13%	3.15%	1.44%	0.08%	3.58%	0.40%
Mountain:								
Colorado	1.09%	4.60%	4.04%	4.02%	0.69%	0.00%	3.82%	0.43%
Arizona	1.13%	4.71%	4.18%	4.38%	0.21%	0.02%	3.60%	0.35%
Nevada	1.22%	5.73%	3.28%	1.57%	2.96%	0.54%	3.03%	0.74%
Montana	1.82%	6.23%	5.51%	4.98%	0.81%	0.00%	4.00%	0.74%
Pacific:								
Washington	1.19%	5.28%	5.49%	2.08%	0.00%	0.00%	3.33%	0.60%
Oregon	1.43%	6.40%	6.80%	1.82%	2.71%	0.00%	3.78%	0.39%
California	0.93%	3.21%	6.00%	3.70%	1.48%	0.43%	3.10%	0.51%
Hawaii	0.12%	1.16%	0.11%	0.00%	0.00%	0.02%	0.47%	0.01%
States not shown separately	0.84%	5.00%	3.17%	2.45%	1.72%	0.04%	3.12%	0.60%

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](#).