 ( 40 States are shown separatel y)

| Di vi si on and State | Tot al | Less than 10 empl oyees | $\begin{array}{r} 10-24 \\ \text { empl oyees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { empl oyees } \end{array}$ | $\begin{array}{r} \text { 100-999 } \\ \text { empl oyees } \end{array}$ | 1000 or nore empl oyees | Less than 50 empl oyees | 50 or nore empl oyees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Uni ted St ates | 77. $7 \%$ | 34. 1\% | 54. 9\% | 76. 8\% | 95. 1\% | 98. 9\% | 47. 6\% | 96. 2\% |
| New Engl and: |  |  |  |  |  |  |  |  |
| Mai ne | 64. 3\% | 22. 0\% | 33. $7 \%$ * | 87. 3\% | 99.7\% | 100. 0\% | 32. 8\% | 98.5\% |
| Massachusetts | 81. $8 \%$ | 46. 7\% | 62. 9\% | 85. 5\% | 98. $4 \%$ | 100. 0\% | 59. 0\% | 97. 9\% |
| Connecti cut | 73. $9 \%$ | 35. 4\% | 46. 3\% | 76. 4\% | 100. 0\% | 100. 0\% | 40. 5\% | 100. 0\% |
| Rhode I sl and | 80. $8 \%$ | 40. 7\% | 57. 3\% | 90. 2\% | 92. 5\% | 100. 0\% | 57. 8\% | 97. 6\% |
| Ver nont | 72. $9 \%$ | 49. 0\% | 56. 1\% | 89. 7\% | 100. 0\% | 100. 0\% | 58. 2\% | 98.7\% |
| M ddl e Atlantic: |  |  |  |  |  |  |  |  |
| New York | 80. 2\% | 36. $4 \%$ | 64. 7\% | 75. 5\% | 97. 2\% | 97. 5\% | 51. 6\% | 97. 5\% |
| New J ersey | 78. 1\% | 34. 9\% | 60. 3\% | 47. 5\% | 100. 0\% | 100. 0\% | 46. 0\% | 95. 7\% |
| Pennsyl vani a | 78. $8 \%$ | 31. 0\% | 47. 9\% | 88. 6\% | 94. 0\% | 99. 5\% | 48. 2\% | 97. 8\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Ohi o | 79. $2 \%$ | 28. $4 \%$ | 41. 2\% | 83. 4\% | 93. 8\% | 99. 8\% | 42. 6\% | 96. 4 \% |
| I ndi ana | 73. $4 \%$ | 27. $4 \%$ | 41. $7 \%$ * | 62. 6\% | 98. 6\% | 100. 0\% | 41. 5\% | 94. 3\% |
| Illi noi s | 81. 8\% | 37. 6\% | 54. 0\% | 83. 7\% | 99. $2 \%$ | 97. 7\% | 47. 9\% | 97. 8\% |
| M chi gan | 81. 9\% | 52. 1\% | 65. 6\% | 86. 7\% | 90. 3\% | 99. $4 \%$ | 64. 0\% | 95. 1\% |
| W sconsi $n$ | 81. $7 \%$ | 38. 1\% | 65. 2\% | 87. 7\% | 100. 0\% | 100. 0\% | 53. 3\% | 99. 2\% |
| West North Central : |  |  |  |  |  |  |  |  |
| M nnesota | 76. $7 \%$ | 27. 2\% | 58. 9\% | 93. $7 \%$ | 97. 4\% | 98. 8\% | 46. 3\% | 98. 3\% |
| I owa | 71. $5 \%$ | 24.7\% | 47. 7\% | 73. 6\% | 99. 5\% | 99. 7\% | 38. 4\% | 95. 1\% |
| M ssouri | 76. $6 \%$ | 28. 1\% | 64. 1\% | 85. 1\% | 90. 1\% | 100. 0\% | 46. 3\% | 95. 7\% |
| Nebr aska | 72. $9 \%$ | 37. 1\% | 52. 6\% | 81. 9\% | 93. 1\% | 97. 3\% | 45. 2\% | 95. 6\% |
| Kansas | 80. 1\% | 36. 8\% | 63. 6\% | 70.0\% | 98. 4 \% | 100. 0\% | 49. 1\% | 96. 3\% |
| South Atl antic: |  |  |  |  |  |  |  |  |
| Maryl and | 81. $4 \%$ | 34. 9\% | 48. 8\% | 86. 2\% | 100. 0\% | 100. 0\% | 52. 1\% | 98. 7\% |
| Vi rgi ni a | 81. $4 \%$ | 34. 0\% | 84. 6\% | 71. 4\% | 90. 5\% | 100. 0\% | 57. 3\% | 97. 4\% |
| North Carol i na | 82. $5 \%$ | 28. 6\% | 64. 8\% | 88. 3\% | 100. 0\% | 100. 0\% | 50. 8\% | 99. 4\% |
| South Carol i na | 80. $4 \%$ | 34. 4\% | 80. 3\% | 72. 8\% | 96. 0\% | 100. 0\% | 58. 2\% | 97. 1\% |
| Georgi a | 74. 3\% | 27. 6\% | 43. 2\% | 59. 9\% | 84. 3\% | 99. $4 \%$ | 41. 8\% | 90. 1\% |
| Fl ori da | 82. $8 \%$ | 42. 3\% | 49. 0\% | 79.5\% | 98. 0\% | 98. 5\% | 53. 5\% | 96. 1\% |
| East South Central : |  |  |  |  |  |  |  |  |
| Kent ucky | 78. $6 \%$ | 33. 7\% | 54. 7\% | 81. 0\% | 86. 6\% | 100. 0\% | 46. 1\% | 96. 7\% |
| Tennessee | 80. $5 \%$ | 20.7\%* | 49. 0\% | 71. 0\% | 97. 8\% | 99. $4 \%$ | 46. 2\% | 95. 0\% |
| Al abama | 75. $2 \%$ | 26. 3\% | 56. 2\% | 80. 0\% | 91. 5\% | 88. 4\% | 49. 1\% | 86. 9\% |
| M ssi ssi ppi | 70. $9 \%$ | 45. 2\% | 35. 1\% * | 59. 9\% | 99. $4 \%$ | 97. 3\% | 44. 3\% | 95. 9\% |
| West South Central : |  |  |  |  |  |  |  |  |
| Arkansas | 66. $4 \%$ | 30. 6\% | 59. 5\% | 54. 3\% | 86. 9\% | 98. 3\% | 40. 7\% | 89. 2\% |
| Loui si ana | 73. $9 \%$ | 23. 9\% | 24. 5\% * | 81. 4\% | 95. 7\% | 100. 0\% | 38.9\% | 96. 0\% |
| Okl ahoma | 71. $7 \%$ | 26. 4\% | 41. 9\% | 66. 3\% | 94. 9\% | 100. 0\% | 42. 0\% | 92. 3\% |
| Texas | 78. $5 \%$ | 27. 9\% | 55. 0\% | 64. 4\% | 98. 3\% | 96. 7\% | 40. 4\% | 95. 3\% |
| Mbunt ai n: $77.8 \%$ - $78.7 \%$ |  |  |  |  |  |  |  |  |
| Col orado | 77. 8\% | 27. 9\% | 78.7\% | 73. 5\% | 91. 5\% | 100. 0\% | 47. 3\% | 97. 9\% |
| Ari zona | 79. $0 \%$ | 47. 5\% | 50.6\% | 74. 6\% | 97. 8\% | 100. 0\% | 50. 9\% | 98. 8\% |
| Nevada | 83. 8\% | 39. 8\% | 47. 1\% | 97. 5\% | 93. 3\% | 100. 0\% | 47. 5\% | 97. 8\% |
| Mbnt ana | 61. $9 \%$ | 45. 7\% | 46. 4\% | 53. 3\% | 98. 6\% | 100. 0\% | 46. 3\% | 88. 4\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Washi ngt on | 68. $8 \%$ | 30.0\% | 45. 3\% | 73. $4 \%$ | 96. $4 \%$ | 100. 0\% | 40. 3\% | 95. 2\% |
| Oregon | 70. $9 \%$ | 43. 0\% | 37. 1\% | 84. 8\% | 92. 8\% | 100. 0\% | 46. 9\% | 97. 6\% |
| Cal i f or ni a | 73. $0 \%$ | 26. 8\% | 47. 1\% | 74. 8\% | 83. 5\% | 99. 0\% | 39. 7\% | 93. 7\% |
| Hawai i | 95. 3\% | 76. 3\% | 92. 1\% | 100. 0\% | 100. 0\% | 100. 0\% | 85. 9\% | 100. 0\% |
| States not shown separatel y | 71. $9 \%$ | 39. 3\% | 56. $4 \%$ | 66. 2\% | 99. $4 \%$ | 99. 6\% | 47. 8\% | 96. 8\% |


Note: Definitions and descriptions of the nethods used for this survey can be found in the Techni cal Appendi $x$
*Fi gure does not meet standard of reliability or precision.
 Uni ted St ates, 1999 ( 40 St at es are shown separ at el y)

| Di vi si on and State | Tot al | Less than 10 empl oyees | 10-24 empl oyees | $\begin{array}{r} 25-99 \\ \text { empl oyees } \end{array}$ | $\begin{array}{r} \text { 100-999 } \\ \text { empl oyees } \end{array}$ | 1000 or more empl oyees | Less than 50 empl oyees | 50 or more empl oyees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Uni ted St at es | 0. $58 \%$ | 1. $56 \%$ | 2. $18 \%$ | 2. $10 \%$ | 0. 87\% | 0.31\% | 1. $17 \%$ | 0. $36 \%$ |
| New Engl and: |  |  |  |  |  |  |  |  |
| Mai ne | 4. $61 \%$ | 5. 10\% | 10. $96 \%$ * | 9. $81 \%$ | 0. $33 \%$ | 0. 00\% | 5. $79 \%$ | 0. $74 \%$ |
| Massachusetts | 1. $53 \%$ | 4. 95\% | 7. $58 \%$ | 5. $49 \%$ | 1. $53 \%$ | 0. 04\% | 4. $24 \%$ | 0. $93 \%$ |
| Connecti cut | 5. $11 \%$ | 7. 21\% | 12. 12\% | 6. $25 \%$ | 0. 00\% | 0. 00\% | 7. 12\% | 0. 00\% |
| Rhode I sl and | 2. $86 \%$ | 6. $90 \%$ | 11. 96\% | 9. $99 \%$ | 4. $56 \%$ | 0. 00\% | 4. $81 \%$ | 2. 12\% |
| Ver mont | 4. $08 \%$ | 6. 11\% | 9. $29 \%$ | 6. 08\% | 0. $00 \%$ | 0. 00\% | 4. $77 \%$ | 1. $12 \%$ |
| M ddl e Atl antic: |  |  |  |  |  |  |  |  |
| New York | 2. $35 \%$ | 4. $66 \%$ | 4. $69 \%$ | 9. $13 \%$ | 1. $28 \%$ | 1. $57 \%$ | 2. $56 \%$ | 1. $04 \%$ |
| New J ersey | 3. $80 \%$ | 4. $74 \%$ | 9. 87\% | 12. 53\% | 0. 00\% | 0. 03\% | 5. 57\% | 4. 47\% |
| Pennsyl vani a | 2. $73 \%$ | 3. $56 \%$ | 10. $85 \%$ | 3. $22 \%$ | 4. $60 \%$ | 0. $22 \%$ | 2. $95 \%$ | 1. $60 \%$ |
| East North Central : |  |  |  |  |  |  |  |  |
| Ohi o | 3. $14 \%$ | 3. $84 \%$ | 8. $08 \%$ | 5. $12 \%$ | 7. 91\% | 0. $56 \%$ | 3. $26 \%$ | 2. $59 \%$ |
| I ndi ana | 4. $34 \%$ | 6. $85 \%$ | 12. $61 \%$ * | 8. $97 \%$ | 0. $99 \%$ | 0. 00\% | 7. $53 \%$ | 3. $39 \%$ |
| III i noi s | 1. $58 \%$ | 5. $99 \%$ | 11. 61\% | 4. $58 \%$ | 0. $99 \%$ | 2. $50 \%$ | 3. $41 \%$ | 1. $32 \%$ |
| M chi gan | 3. $07 \%$ | 6. 95\% | 10. 48\% | 4. $64 \%$ | 4. $18 \%$ | 0. 29\% | 5. $47 \%$ | 2. $49 \%$ |
| W sconsi n | 2. $82 \%$ | 4. $84 \%$ | 8. 61\% | 10. $24 \%$ | 0. 00\% | 0. 00\% | 3. 19\% | 0. $40 \%$ |
| West North Central : |  |  |  |  |  |  |  |  |
| M nnesot a | 2. $89 \%$ | 5. $27 \%$ | 9. $33 \%$ | 6. $12 \%$ | 3. $29 \%$ | 0. 65\% | 4. $83 \%$ | 1. $18 \%$ |
| I owa | 3. $92 \%$ | 3. 15\% | 8. 35\% | 8. $42 \%$ | 0.75\% | 0. 19\% | 3. $50 \%$ | 1. $82 \%$ |
| M ssouri | 3. $92 \%$ | 7. 14\% | 11. 14\% | 4. $88 \%$ | 5. 18\% | 0. 00\% | 5. $52 \%$ | 2. 31\% |
| Nebr aska | 3. $13 \%$ | 5. $20 \%$ | 12.89\% | 7. $02 \%$ | 7. 64\% | 1. $07 \%$ | 6. $02 \%$ | 2. $25 \%$ |
| Kansas | 2. $05 \%$ | 3. $37 \%$ | 9. $38 \%$ | 7. $45 \%$ | 1. $10 \%$ | 0. 00\% | 2. $32 \%$ | 1. $59 \%$ |
| South Atl antic: |  |  |  |  |  |  |  |  |
| Maryl and | 3. $02 \%$ | 7. $17 \%$ | 11. 62\% | 4. $38 \%$ | 0. 00\% | 0. 00\% | 6. $22 \%$ | 0. $88 \%$ |
| Vi rgi ni a | 2. $91 \%$ | 2. $42 \%$ | 13. $40 \%$ | 11. 15\% | 4. $35 \%$ | 0. 01\% | 4. $89 \%$ | 2. $05 \%$ |
| North Carol i na | 3. $41 \%$ | 7. 10\% | 10. 81\% | 12.03\% | 0. 00\% | 0. 00\% | 4. $15 \%$ | 0. 58\% |
| South Carol i na | 2. $42 \%$ | 5. 12\% | 11. 69\% | 8. $42 \%$ | 3. 99\% | 0. 00\% | 7. 52\% | 2. $07 \%$ |
| Georgi a | 3. $15 \%$ | 5. $67 \%$ | 11. $72 \%$ | 11. 36\% | 12. $94 \%$ | 0. 59\% | 5. $92 \%$ | 3. $57 \%$ |
| Fl ori da | 4. $04 \%$ | 6. 20\% | 8. $47 \%$ | 8. 64\% | 3. 81\% | 2. $92 \%$ | 5. 99\% | 2. $32 \%$ |
| East South Central : |  |  |  |  |  |  |  |  |
| Kent ucky | 3. $20 \%$ | 6. 18\% | 11. 91\% | 6. 06\% | 8. $36 \%$ | 0. 00\% | 5. 77\% | 2. $78 \%$ |
| Tennessee | 3. $16 \%$ | 7. $48 \%$ * | 10. 83\% | 10. 23\% | 1. $05 \%$ | 1. $29 \%$ | 5. 26\% | 1. $73 \%$ |
| Al abama | 5. $31 \%$ | 4. $56 \%$ | 10. $44 \%$ | 6. 71\% | 9. $02 \%$ | 6. $26 \%$ | 5. $34 \%$ | 6. $23 \%$ |
| M ssi ssi ppi | 4. $05 \%$ | 9. $46 \%$ | 12. 66\% * | 12. $58 \%$ | 0. 51\% | 2. $00 \%$ | 6. $47 \%$ | 2. $24 \%$ |
| West South Central : |  |  |  |  |  |  |  |  |
| Arkansas | 4. $71 \%$ | 6. 89\% | 9. $63 \%$ | 11. 85\% | 12. 29\% | 2. $40 \%$ | 4. $97 \%$ | 5. $39 \%$ |
| Loui si ana | 3. $98 \%$ | 5. $78 \%$ | 12. $38 \%$ * | 6. $47 \%$ | 2. 30\% | 0. 00\% | 5. $69 \%$ | 2. $30 \%$ |
| OKl ahoma | 2. $19 \%$ | 4. $90 \%$ | 9. $72 \%$ | 10. 34\% | 8. $66 \%$ | 0. 00\% | 5. 13\% | 2. $43 \%$ |
| Texas | 1. $87 \%$ | 5. $04 \%$ | 8. $91 \%$ | 8. $37 \%$ | 1. $14 \%$ | 2. $39 \%$ | 4. $46 \%$ | 1. $60 \%$ |
| Mount ai n : |  |  |  |  |  |  |  |  |
| Col or ado | 4. $50 \%$ | 6. $68 \%$ | 10. 04\% | 11. 64\% | 6. $65 \%$ | 0. 00\% | 6. $90 \%$ | 2. 03\% |
| Ari zona | 4. $79 \%$ | 9. $83 \%$ | 12.05\% | 11. $87 \%$ | 4. $94 \%$ | 0. 00\% | 4. $67 \%$ | 1. 13\% |
| Nevada | 3. $79 \%$ | 6. $07 \%$ | 4. $60 \%$ | 10. 54\% | 5. $41 \%$ | 0. 00\% | 5. $22 \%$ | 1. $35 \%$ |
| Mbnt ana | 4. $99 \%$ | 9. 00\% | 11. 17\% | 9. $84 \%$ | 0.79\% | 0. 00\% | 6. 65\% | 4. $21 \%$ |
| Pacific: |  |  |  |  |  |  |  |  |
| Vashi ngt on | 4. $86 \%$ | 3. $41 \%$ | 9. $09 \%$ | 9. $49 \%$ | 10. $23 \%$ | 0. 00\% | 4. $99 \%$ | 2. $80 \%$ |
| Oregon | 3. $99 \%$ | 7. 59\% | 9. $58 \%$ | 10. 36\% | 6. 05\% | 0. 00\% | 6. $39 \%$ | 1. $85 \%$ |
| Cal if or ni a | 2. $24 \%$ | 3. $52 \%$ | 6. $39 \%$ | 3. $96 \%$ | 4. $83 \%$ | 0. $48 \%$ | 3. $10 \%$ | 1. $65 \%$ |
| Hawai i | 0. $95 \%$ | 3. $79 \%$ | 7. $60 \%$ | 0. 00\% | 0. 00\% | 0. 00\% | 3. 55\% | 0. 00\% |
| States not shown separatel y | 3. $41 \%$ | 5. $43 \%$ | 10. 12\% | 6. $41 \%$ | 0.37\% | 0. 28\% | 5. $02 \%$ | 1. $27 \%$ |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studi es. 1999 Medi cal Expenditure Panel Survey - Insurance Conponent.
Note: Definitions and descriptions of the methods used for this survey can be found in the Techni cal Appendix.
*Fi gure does not meet standard of reliability or precision.

