

**Table II.A.2.b(2002) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 2002: (43 States are shown separately)**

| <b>Division and State</b>   | <b>Total</b> | <b>Less than 10 employees</b> | <b>10-24 employees</b> | <b>25-99 employees</b> | <b>100-999 employees</b> | <b>1000 or more employees</b> | <b>Less than 50 employees</b> | <b>50 or more employees</b> |
|-----------------------------|--------------|-------------------------------|------------------------|------------------------|--------------------------|-------------------------------|-------------------------------|-----------------------------|
| United States               | 45.0%        | 71.4%                         | 55.7%                  | 39.7%                  | 23.3%                    | 10.9%                         | 64.3%                         | 17.4%                       |
| New England:                |              |                               |                        |                        |                          |                               |                               |                             |
| Connecticut                 | 43.9%        | 68.2%                         | 51.4%                  | 25.0%                  | 24.6%*                   | 7.0%                          | 58.6%                         | 15.3%                       |
| Maine                       | 46.1%        | 68.7%                         | 54.0%                  | 24.7%*                 | 29.6%                    | 11.6%*                        | 61.8%                         | 18.5%                       |
| Massachusetts               | 42.1%        | 65.4%                         | 56.0%                  | 28.2%                  | 6.9%*                    | 15.6%*                        | 58.1%                         | 15.1%                       |
| New Hampshire               | 35.9%        | 48.9%                         | 49.5%                  | 28.3%                  | 14.1%*                   | 11.4%*                        | 46.9%                         | 15.0%                       |
| Middle Atlantic:            |              |                               |                        |                        |                          |                               |                               |                             |
| New Jersey                  | 46.6%        | 69.8%                         | 44.6%                  | 38.2%                  | 20.8%*                   | 16.6%                         | 61.8%                         | 18.4%                       |
| New York                    | 49.6%        | 70.1%                         | 55.0%                  | 47.9%                  | 14.1%*                   | 13.1%*                        | 65.4%                         | 16.2%*                      |
| Pennsylvania                | 53.4%        | 74.3%                         | 76.0%                  | 47.9%                  | 25.9%                    | 8.5%                          | 72.7%                         | 17.9%                       |
| East North Central:         |              |                               |                        |                        |                          |                               |                               |                             |
| Illinois                    | 46.2%        | 70.8%                         | 54.1%                  | 37.0%                  | 19.0%                    | 15.8%*                        | 62.5%                         | 19.4%                       |
| Indiana                     | 40.0%        | 73.7%                         | 45.0%                  | 26.6%                  | 8.3%*                    | 18.0%*                        | 61.7%                         | 15.3%*                      |
| Michigan                    | 54.1%        | 84.9%                         | 47.0%                  | 53.0%                  | 27.6%*                   | 7.4%*                         | 70.8%                         | 21.0%                       |
| Ohio                        | 38.4%        | 68.1%                         | 50.0%                  | 30.1%                  | 12.2%                    | 5.9%*                         | 58.7%                         | 11.4%                       |
| Wisconsin                   | 40.1%        | 77.0%                         | 39.0%                  | 23.5%                  | 10.3%*                   | 6.4%*                         | 59.7%                         | 9.0%                        |
| West North Central:         |              |                               |                        |                        |                          |                               |                               |                             |
| Iowa                        | 35.4%        | 63.3%                         | 52.0%                  | 13.5%*                 | 17.7%*                   | 3.7%*                         | 53.2%                         | 10.7%                       |
| Kansas                      | 44.8%        | 72.8%                         | 57.6%                  | 41.2%                  | 27.3%*                   | 9.0%*                         | 67.0%                         | 16.1%                       |
| Minnesota                   | 41.6%        | 71.1%                         | 55.3%                  | 23.3%                  | 15.0%                    | 7.8%*                         | 61.3%                         | 11.5%                       |
| Missouri                    | 45.4%        | 79.1%                         | 45.6%                  | 44.0%                  | 25.1%*                   | 15.1%*                        | 65.4%                         | 20.3%                       |
| Nebraska                    | 43.7%        | 74.0%                         | 56.8%                  | 26.0%                  | 2.9%*                    | 10.1%*                        | 65.1%                         | 11.4%*                      |
| South Atlantic:             |              |                               |                        |                        |                          |                               |                               |                             |
| Delaware                    | 42.0%        | 68.9%                         | 65.9%                  | 42.0%                  | 16.6%*                   | 15.1%*                        | 65.5%                         | 15.8%                       |
| Florida                     | 44.9%        | 69.5%                         | 75.9%                  | 31.5%                  | 23.1%                    | 8.3%*                         | 67.4%                         | 13.4%                       |
| Georgia                     | 40.9%        | 72.7%                         | 38.6%                  | 47.5%                  | 31.2%                    | 14.3%                         | 59.5%                         | 21.6%                       |
| Maryland                    | 40.0%        | 69.8%                         | 46.1%                  | 27.9%                  | 21.1%                    | 9.5%                          | 58.1%                         | 14.4%                       |
| North Carolina              | 40.3%        | 81.0%                         | 54.8%                  | 44.3%                  | 15.5%*                   | 3.2%*                         | 68.2%                         | 10.6%                       |
| South Carolina              | 36.6%        | 66.3%                         | 43.3%                  | 26.1%*                 | 29.6%                    | 13.3%*                        | 56.4%                         | 17.3%                       |
| Virginia                    | 36.9%        | 53.7%                         | 46.7%                  | 38.6%                  | 21.4%                    | 11.1%*                        | 51.1%                         | 16.6%                       |
| West Virginia               | 30.8%        | 47.6%                         | 41.2%                  | 35.2%                  | 12.1%*                   | 12.6%*                        | 44.5%                         | 14.7%                       |
| East South Central:         |              |                               |                        |                        |                          |                               |                               |                             |
| Alabama                     | 40.2%        | 62.1%                         | 39.8%                  | 47.6%                  | 8.7%*                    | 17.4%*                        | 54.5%                         | 20.5%                       |
| Kentucky                    | 38.7%        | 71.4%                         | 39.0%                  | 32.3%*                 | 24.5%                    | 18.1%*                        | 56.7%                         | 20.3%                       |
| Mississippi                 | 44.3%        | 65.1%                         | 84.0%                  | 37.5%                  | 27.1%*                   | 8.1%*                         | 67.0%                         | 17.0%                       |
| Tennessee                   | 36.7%        | 72.2%                         | 46.7%                  | 39.7%                  | 27.6%                    | 12.8%*                        | 60.8%                         | 18.8%                       |
| West South Central:         |              |                               |                        |                        |                          |                               |                               |                             |
| Louisiana                   | 36.6%        | 54.6%                         | 52.4%                  | 36.4%                  | 25.3%*                   | 9.4%*                         | 52.6%                         | 16.2%*                      |
| Oklahoma                    | 42.8%        | 74.7%                         | 49.6%                  | 33.4%*                 | 15.0%*                   | 7.3%*                         | 66.4%                         | 10.4%                       |
| Texas                       | 35.8%        | 65.9%                         | 53.7%                  | 37.0%                  | 25.6%                    | 6.7%*                         | 59.7%                         | 13.3%                       |
| Mountain:                   |              |                               |                        |                        |                          |                               |                               |                             |
| Arizona                     | 37.4%        | 70.1%                         | 56.7%                  | 42.7%                  | 15.6%                    | 2.9%*                         | 62.7%                         | 11.3%                       |
| Colorado                    | 45.5%        | 68.0%                         | 53.3%                  | 43.0%                  | 22.8%                    | 20.1%*                        | 61.9%                         | 22.0%                       |
| Montana                     | 54.9%        | 79.9%                         | 61.6%                  | 60.0%                  | 16.3%*                   | 2.0%*                         | 76.2%                         | 13.0%                       |
| Nevada                      | 44.6%        | 66.9%                         | 65.3%                  | 37.1%                  | 28.2%                    | 12.9%*                        | 63.3%                         | 19.1%                       |
| New Mexico                  | 38.5%        | 70.1%                         | 56.5%                  | 25.5%                  | 17.5%*                   | 11.1%*                        | 58.1%                         | 15.9%                       |
| Utah                        | 45.5%        | 63.9%                         | 60.0%                  | 45.6%                  | 28.9%*                   | 9.0%*                         | 61.2%                         | 20.1%                       |
| Wyoming                     | 56.1%        | 88.5%                         | 53.4%                  | 32.4%                  | 14.6%*                   | 26.9%*                        | 74.6%                         | 24.1%                       |
| Pacific:                    |              |                               |                        |                        |                          |                               |                               |                             |
| California                  | 52.6%        | 74.3%                         | 69.2%                  | 52.4%                  | 41.1%                    | 10.8%                         | 71.0%                         | 24.5%                       |
| Hawaii                      | 70.0%        | 88.4%                         | 72.1%                  | 65.3%                  | 45.7%                    | 23.3%*                        | 83.9%                         | 36.7%                       |
| Oregon                      | 55.8%        | 80.7%                         | 63.5%                  | 62.1%                  | 42.9%                    | 12.4%                         | 75.2%                         | 27.1%                       |
| Washington                  | 58.1%        | 80.9%                         | 64.1%                  | 56.0%                  | 38.1%                    | 25.1%*                        | 74.6%                         | 32.2%                       |
| States not shown separately | 46.3%        | 75.2%                         | 56.3%                  | 38.6%                  | 19.4%*                   | 6.0%*                         | 67.3%                         | 16.3%                       |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.b(2002) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 2002: (43 States are shown separately)**

| <b>Division and State</b>   | <b>Total</b> | <b>Less than 10 employees</b> | <b>10-24 employees</b> | <b>25-99 employees</b> | <b>100-999 employees</b> | <b>1000 or more employees</b> | <b>Less than 50 employees</b> | <b>50 or more employees</b> |
|-----------------------------|--------------|-------------------------------|------------------------|------------------------|--------------------------|-------------------------------|-------------------------------|-----------------------------|
| United States               | 0.48%        | 0.92%                         | 1.57%                  | 1.18%                  | 1.03%                    | 0.46%                         | 0.78%                         | 0.36%                       |
| New England:                |              |                               |                        |                        |                          |                               |                               |                             |
| Connecticut                 | 2.67%        | 5.16%                         | 6.10%                  | 6.55%                  | 9.14%*                   | 2.03%                         | 3.37%                         | 3.26%                       |
| Maine                       | 2.22%        | 3.46%                         | 8.56%                  | 7.56%*                 | 5.96%                    | 5.64%*                        | 3.45%                         | 3.26%                       |
| Massachusetts               | 3.00%        | 4.77%                         | 5.99%                  | 5.17%                  | 5.54%*                   | 6.05%*                        | 3.47%                         | 4.11%                       |
| New Hampshire               | 2.80%        | 5.31%                         | 10.97%                 | 4.34%                  | 6.33%*                   | 4.10%*                        | 4.64%                         | 4.16%                       |
| Middle Atlantic:            |              |                               |                        |                        |                          |                               |                               |                             |
| New Jersey                  | 3.70%        | 5.32%                         | 8.45%                  | 7.02%                  | 8.83%*                   | 4.85%                         | 3.93%                         | 5.04%                       |
| New York                    | 2.55%        | 2.77%                         | 5.01%                  | 4.03%                  | 4.81%*                   | 6.69%*                        | 1.77%                         | 5.12%*                      |
| Pennsylvania                | 2.32%        | 3.63%                         | 6.98%                  | 3.93%                  | 4.35%                    | 1.91%                         | 3.10%                         | 1.86%                       |
| East North Central:         |              |                               |                        |                        |                          |                               |                               |                             |
| Illinois                    | 2.47%        | 3.65%                         | 6.82%                  | 5.89%                  | 2.95%                    | 4.85%*                        | 2.38%                         | 3.09%                       |
| Indiana                     | 3.08%        | 4.61%                         | 7.48%                  | 5.71%                  | 4.43%*                   | 6.84%*                        | 3.81%                         | 4.99%*                      |
| Michigan                    | 2.07%        | 3.53%                         | 8.22%                  | 6.83%                  | 8.52%*                   | 4.35%*                        | 2.80%                         | 5.39%                       |
| Ohio                        | 2.90%        | 3.04%                         | 6.19%                  | 6.49%                  | 3.52%                    | 2.19%*                        | 3.47%                         | 2.88%                       |
| Wisconsin                   | 3.66%        | 6.34%                         | 6.36%                  | 4.65%                  | 5.82%*                   | 4.51%*                        | 3.75%                         | 2.27%                       |
| West North Central:         |              |                               |                        |                        |                          |                               |                               |                             |
| Iowa                        | 2.92%        | 5.49%                         | 10.02%                 | 4.25%*                 | 6.51%*                   | 3.29%*                        | 4.84%                         | 3.17%                       |
| Kansas                      | 1.50%        | 4.20%                         | 10.18%                 | 7.39%                  | 8.87%*                   | 3.68%*                        | 3.50%                         | 3.99%                       |
| Minnesota                   | 2.47%        | 5.02%                         | 9.48%                  | 4.04%                  | 3.91%                    | 5.73%*                        | 3.57%                         | 3.40%                       |
| Missouri                    | 3.79%        | 3.92%                         | 9.53%                  | 6.60%                  | 8.67%*                   | 5.21%*                        | 3.42%                         | 5.39%                       |
| Nebraska                    | 4.59%        | 10.43%                        | 5.76%                  | 6.19%                  | 1.60%*                   | 5.54%*                        | 6.90%                         | 3.97%*                      |
| South Atlantic:             |              |                               |                        |                        |                          |                               |                               |                             |
| Delaware                    | 2.49%        | 3.98%                         | 7.74%                  | 8.17%                  | 6.76%*                   | 4.63%*                        | 4.16%                         | 3.10%                       |
| Florida                     | 2.35%        | 3.55%                         | 6.21%                  | 5.80%                  | 4.72%                    | 2.64%*                        | 3.25%                         | 1.49%                       |
| Georgia                     | 2.93%        | 1.64%                         | 9.09%                  | 9.43%                  | 7.29%                    | 4.22%                         | 4.78%                         | 4.19%                       |
| Maryland                    | 2.18%        | 2.29%                         | 4.01%                  | 2.67%                  | 2.95%                    | 2.33%                         | 2.30%                         | 1.90%                       |
| North Carolina              | 3.17%        | 5.33%                         | 9.05%                  | 6.16%                  | 6.86%*                   | 1.52%*                        | 4.56%                         | 1.91%                       |
| South Carolina              | 3.16%        | 7.12%                         | 12.85%                 | 8.30%*                 | 7.03%                    | 5.03%*                        | 5.29%                         | 3.67%                       |
| Virginia                    | 2.48%        | 5.97%                         | 8.70%                  | 6.46%                  | 3.95%                    | 3.80%*                        | 3.54%                         | 2.91%                       |
| West Virginia               | 3.25%        | 6.94%                         | 6.85%                  | 7.18%                  | 9.46%*                   | 4.75%*                        | 4.59%                         | 3.61%                       |
| East South Central:         |              |                               |                        |                        |                          |                               |                               |                             |
| Alabama                     | 3.17%        | 5.74%                         | 7.83%                  | 7.45%                  | 4.12%*                   | 6.22%*                        | 4.82%                         | 5.06%                       |
| Kentucky                    | 4.86%        | 4.17%                         | 7.20%                  | 10.11%*                | 4.39%                    | 7.41%*                        | 5.64%                         | 6.02%                       |
| Mississippi                 | 3.67%        | 8.24%                         | 10.07%                 | 7.70%                  | 9.94%*                   | 3.68%*                        | 4.79%                         | 3.40%                       |
| Tennessee                   | 1.95%        | 4.77%                         | 10.67%                 | 7.49%                  | 5.64%                    | 5.74%*                        | 3.48%                         | 4.19%                       |
| West South Central:         |              |                               |                        |                        |                          |                               |                               |                             |
| Louisiana                   | 3.83%        | 7.66%                         | 6.74%                  | 8.32%                  | 8.72%*                   | 7.00%*                        | 3.68%                         | 5.18%*                      |
| Oklahoma                    | 3.19%        | 5.79%                         | 8.51%                  | 10.07%*                | 7.29%*                   | 3.06%*                        | 4.35%                         | 2.75%                       |
| Texas                       | 1.21%        | 3.35%                         | 5.13%                  | 6.32%                  | 3.60%                    | 2.69%*                        | 2.28%                         | 2.13%                       |
| Mountain:                   |              |                               |                        |                        |                          |                               |                               |                             |
| Arizona                     | 3.36%        | 5.64%                         | 9.24%                  | 8.50%                  | 3.08%                    | 1.06%*                        | 4.87%                         | 2.57%                       |
| Colorado                    | 3.97%        | 5.96%                         | 7.17%                  | 8.10%                  | 6.34%                    | 8.09%*                        | 3.78%                         | 6.52%                       |
| Montana                     | 4.62%        | 9.81%                         | 11.90%                 | 8.83%                  | 6.61%*                   | 0.97%*                        | 5.79%                         | 3.08%                       |
| Nevada                      | 2.86%        | 4.98%                         | 6.00%                  | 7.72%                  | 6.81%                    | 6.21%*                        | 3.96%                         | 4.36%                       |
| New Mexico                  | 3.22%        | 3.50%                         | 10.88%                 | 6.74%                  | 8.36%*                   | 3.81%*                        | 5.43%                         | 3.20%                       |
| Utah                        | 3.13%        | 7.14%                         | 9.01%                  | 5.62%                  | 9.06%*                   | 3.36%*                        | 5.27%                         | 3.18%                       |
| Wyoming                     | 3.25%        | 3.79%                         | 6.71%                  | 7.01%                  | 8.41%*                   | 9.06%*                        | 3.64%                         | 4.36%                       |
| Pacific:                    |              |                               |                        |                        |                          |                               |                               |                             |
| California                  | 1.22%        | 2.24%                         | 3.94%                  | 4.08%                  | 4.60%                    | 2.57%                         | 1.77%                         | 1.64%                       |
| Hawaii                      | 3.08%        | 2.13%                         | 5.12%                  | 7.54%                  | 7.06%                    | 7.10%*                        | 2.32%                         | 4.57%                       |
| Oregon                      | 2.57%        | 5.03%                         | 7.17%                  | 5.48%                  | 5.76%                    | 3.67%                         | 3.83%                         | 3.50%                       |
| Washington                  | 3.34%        | 3.86%                         | 8.07%                  | 7.93%                  | 7.65%                    | 8.28%*                        | 3.85%                         | 4.72%                       |
| States not shown separately | 3.22%        | 3.23%                         | 6.20%                  | 6.31%                  | 6.11%*                   | 2.46%*                        | 3.51%                         | 4.37%                       |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 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.