Table II.A.2.f(2002) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and State: United States, 2002: (43 States are shown separately)

Division and State	Total Lo	ess than	10-24 employees ei	25-99	100-999	1000 or more	Less than 50	50 or more
	en	nployees	inployees el	iipioyees e			employees e	
United States	73.9%	55.8%	81.8%	87.6%	90.3%	82.9%	65.8%	85.6%
New England:								
Connecticut	69.2%	52.6%	85.9%	86.2%	89.4%	69.0%	64.6%	78.2%
Maine	76.6%	59.7%	82.3%	95.9%	87.3%	92.9%	68.6%	90.6%
Massachusetts	56.9%	44.4%	53.1%	56.1%	75.9%	73.1%	47.5%	72.8%
New Hampshire	76.9%	66.9%	78.6%	98.1%	87.7%	79.6%	72.7%	84.9%
Middle Atlantic:			0 - 0 0 0					
New Jersey	75.5%	71.2%	85.0%	90.7%	84.7%	68.2%	76.3%	74.1%
New York	66.9%	47.1%	76.5%	80.4%	85.9%	90.3%	56.9%	87.9%
Pennsylvania East North Central:	62.0%	45.4%	56.6%	77.2%	93.0%	78.7%	50.4%	83.4%
Illinois	69.0%	50.0%	77.2%	92.4%	84.2%	77.7%	61.8%	80.8%
Indiana	73.9%	50.8%	90.4%	95.0%	90.9%	77.2%	65.9%	83.1%
Michigan	68.3%	51.4%	78.1%	88.1%	86.9%	74.8%	62.4%	80.0%
Ohio	73.0%	53.7%	77.7%	89.8%	86.5%	82.6%	64.6%	84.2%
Wisconsin	78.2%	63.0%	79.2%	90.5%	92.1%	87.5%	71.1%	89.6%
West North Central:								
Iowa	70.7%	46.2%	85.9%	90.7%	89.3%	79.2%	61.6%	83.5%
Kansas	70.8%	45.0%	82.1%	91.7%	86.8%	83.8%	59.3%	85.5%
Minnesota	70.9%	43.3%	84.5%	92.8%	90.4%	82.3%	60.3%	86.9%
Missouri	73.9%	50.2%	85.7%	95.2%	85.1%	80.2%	66.5%	83.1%
Nebraska	71.2%	46.7%	82.6%	87.4%	95.4%	86.5%	57.8%	91.4%
South Atlantic:								
Delaware	68.2%	53.7%	70.8%	88.9%	83.4%	67.1%	63.3%	73.6%
Florida	77.1%	57.8%	92.7%	91.0%	92.9%	90.3%	67.3%	91.0%
Georgia	72.7%	43.7%	81.1%	88.6%	93.1%	82.4%	60.5%	85.3%
Maryland	73.7%	52.2%	79.8%	86.8%	91.2%	84.2%	64.6%	86.6%
North Carolina	82.7%	65.3%	90.6%	94.3%	90.5%	87.2%	77.2%	88.5%
South Carolina	75.1%	53.3%	90.7%	87.7%	93.3%	78.2%	67.0%	83.0%
Virginia	71.1%	56.2%	76.7%	85.1%	88.9%	75.4%	64.0%	81.2%
West Virginia	66.7%	41.0%	76.1%	89.8%	90.2%	71.8%	55.3%	80.0%
East South Central:								
Alabama	62.8%	40.0%	60.5%	80.5%	85.5%	77.1%	50.9%	79.0%
Kentucky	74.6%	59.5%	88.7%	69.0%	91.1%	77.0%	70.6%	78.7%
Mississippi	74.5%	47.0%	73.0%	91.3%	92.5%	89.3%	61.5%	90.2%
Tennessee	84.5%	62.9%	86.3%	89.2%	96.3%	92.3%	72.4%	93.5%
West South Central:								
Louisiana	78.9%	58.9%	82.4%	89.7%	89.8%	89.5%	70.4%	89.7%
Oklahoma	78.1%	61.3%	85.5%	85.8%	94.4%	88.8%	70.6%	88.5%
Texas	81.2%	69.2%	89.2%	88.6%	91.5%	82.3%	77.4%	84.8%
Mountain:								
Arizona	81.6%	59.6%	91.0%	91.3%	95.1%	89.0%	72.3%	91.2%
Colorado	75.8%	65.4%	92.2%	81.6%	97.6%	69.8%	74.7%	77.3%
Montana	69.8%	56.1%	90.2%	83.7%	86.1%	76.3%	63.9%	81.5%
Nevada	85.5%	70.4%	96.4%	100.0%	97.6%	85.7%	81.8%	90.5%
New Mexico	79.7%	69.1%	84.9%	96.0%	92.8%	73.2%	78.0%	81.7%
Utah	73.2%	56.2%	86.5%	90.5%	88.9%	81.3%	65.4%	85.6%
Wyoming	71.8%	47.5%	79.6%	97.6%	95.2%	87.0%	60.4%	91.7%
Pacific:								
California	79.3%	62.2%	89.4%	89.5%	93.4%	89.2%	71.7%	90.9%
Hawaii	65.0%	47.5%	81.8%	83.5%	88.9%	82.0%	56.9%	84.6%
Oregon	82.1%	68.8%	90.1%	94.4%	98.5%	83.7%	76.6%	90.2%
Washington	82.5%	67.8%	90.8%	93.8%	90.8%	94.1%	75.9%	92.8%
States not shown	76.3%	59.4%	81.5%	87.5%	95.8%	85.6%	66.9%	89.7%
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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.

Table II.A.2.f(2002) 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 by firm size and State: United States, 2002: (43 States are shown separately)

United States 0.56% 1.10% 1.07% 0.89% 0.80% 0.82% 0.76% 0.63% New England: Connecticut 3.14% 4.60% 4.63% 5.76% 6.97% 8.30% 3.39% 6.39% Maine 1.68% 3.71% 6.41% 1.92% 3.87% 5.68% 2.80% 3.29% Massachusetts 2.82% 5.89% 6.93% 7.41% 9.09% 7.13% 2.30% 5.36% New Hampshire 3.17% 5.00% 3.17% 0.93% 6.23% 6.95% 3.14% 4.69% Middle Atlantic: New Jersey 3.92% 5.92% 4.83% 3.38% 7.30% 7.53% 4.06% 4.88% New York 1.52% 1.68% 4.21% 5.63% 5.03% 3.77% 1.60% 2.80% Pennsylvania 3.04% 4.87% 3.53% 4.66% 2.49% 5.35% 3.69% 3.15% East North Central: Illinois 3.20% 5.66% 5.03% 3.17% 5.55% 7.67% 2.36% 5.58% Indiana 2.66% 6.57% 10.74% 2.63% 4.39% 4.95% 4.10% 3.87% 3.87%
United States 0.56% 1.10% 1.07% 0.89% 0.80% 0.82% 0.76% 0.63% New England: Connecticut 3.14% 4.60% 4.63% 5.76% 6.97% 8.30% 3.39% 6.39% Maine 1.68% 3.71% 6.41% 1.92% 3.87% 5.68% 2.80% 3.29% Massachusetts 2.82% 5.89% 6.93% 7.41% 9.09% 7.13% 2.30% 5.36% New Hampshire 3.17% 5.00% 3.17% 0.93% 6.23% 6.95% 3.14% 4.69% Middle Atlantic: New Jersey 3.92% 5.92% 4.83% 3.38% 7.30% 7.53% 4.06% 4.88% New York 1.52% 1.68% 4.21% 5.63% 5.03% 3.77% 1.60% 2.80% Pennsylvania 3.04% 4.87% 3.53% 4.66% 2.49% 5.35% 3.69% 3.15% East North Central: Illinois 3.20% 5.66% 5.03% 3.17% 5.55% 7.67% 2.36% 5.58% Indiana 2.66% 6.57% 10.74% 2.63% 4.39% 4.95% 4.10% 3.87%
New England: Connecticut 3.14% 4.60% 4.63% 5.76% 6.97% 8.30% 3.39% 6.39% Maine 1.68% 3.71% 6.41% 1.92% 3.87% 5.68% 2.80% 3.29% Massachusetts 2.82% 5.89% 6.93% 7.41% 9.09% 7.13% 2.30% 5.36% New Hampshire 3.17% 5.00% 3.17% 0.93% 6.23% 6.95% 3.14% 4.69% Middle Atlantic: New Jersey 3.92% 5.92% 4.83% 3.38% 7.30% 7.53% 4.06% 4.88% New York 1.52% 1.68% 4.21% 5.63% 5.03% 3.77% 1.60% 2.80% Pennsylvania 3.04% 4.87% 3.53% 4.66% 2.49% 5.35% 3.69% 3.15% East North Central: Illinois 3.20% 5.66% 5.03% 3.17% 5.55% 7.67% 2.36% 5.58% Indiana 2.66% 6.57%
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Maine 1.68% 3.71% 6.41% 1.92% 3.87% 5.68% 2.80% 3.29% Massachusetts 2.82% 5.89% 6.93% 7.41% 9.09% 7.13% 2.30% 5.36% New Hampshire 3.17% 5.00% 3.17% 0.93% 6.23% 6.95% 3.14% 4.69% Middle Atlantic: New Jersey 3.92% 5.92% 4.83% 3.38% 7.30% 7.53% 4.06% 4.88% New York 1.52% 1.68% 4.21% 5.63% 5.03% 3.77% 1.60% 2.80% Pennsylvania 3.04% 4.87% 3.53% 4.66% 2.49% 5.35% 3.69% 3.15% East North Central: Illinois 3.20% 5.66% 5.03% 3.17% 5.55% 7.67% 2.36% 5.58% Indiana 2.66% 6.57% 10.74% 2.63% 4.39% 4.95% 4.10% 3.87%
Massachusetts 2.82% 5.89% 6.93% 7.41% 9.09% 7.13% 2.30% 5.36% New Hampshire 3.17% 5.00% 3.17% 0.93% 6.23% 6.95% 3.14% 4.69% Middle Atlantic: New Jersey 3.92% 5.92% 4.83% 3.38% 7.30% 7.53% 4.06% 4.88% New York 1.52% 1.68% 4.21% 5.63% 5.03% 3.77% 1.60% 2.80% Pennsylvania 3.04% 4.87% 3.53% 4.66% 2.49% 5.35% 3.69% 3.15% East North Central: Illinois 3.20% 5.66% 5.03% 3.17% 5.55% 7.67% 2.36% 5.58% Indiana 2.66% 6.57% 10.74% 2.63% 4.39% 4.95% 4.10% 3.87%
New Hampshire 3.17% 5.00% 3.17% 0.93% 6.23% 6.95% 3.14% 4.69% Middle Atlantic: New Jersey 3.92% 5.92% 4.83% 3.38% 7.30% 7.53% 4.06% 4.88% New York 1.52% 1.68% 4.21% 5.63% 5.03% 3.77% 1.60% 2.80% Pennsylvania 3.04% 4.87% 3.53% 4.66% 2.49% 5.35% 3.69% 3.15% East North Central: Illinois 3.20% 5.66% 5.03% 3.17% 5.55% 7.67% 2.36% 5.58% Indiana 2.66% 6.57% 10.74% 2.63% 4.39% 4.95% 4.10% 3.87%
New Jersey 3.92% 5.92% 4.83% 3.38% 7.30% 7.53% 4.06% 4.88% New York 1.52% 1.68% 4.21% 5.63% 5.03% 3.77% 1.60% 2.80% Pennsylvania 3.04% 4.87% 3.53% 4.66% 2.49% 5.35% 3.69% 3.15% East North Central: Illinois 3.20% 5.66% 5.03% 3.17% 5.55% 7.67% 2.36% 5.58% Indiana 2.66% 6.57% 10.74% 2.63% 4.39% 4.95% 4.10% 3.87%
New York 1.52% 1.68% 4.21% 5.63% 5.03% 3.77% 1.60% 2.80% Pennsylvania 3.04% 4.87% 3.53% 4.66% 2.49% 5.35% 3.69% 3.15% East North Central: Illinois 3.20% 5.66% 5.03% 3.17% 5.55% 7.67% 2.36% 5.58% Indiana 2.66% 6.57% 10.74% 2.63% 4.39% 4.95% 4.10% 3.87%
Pennsylvania 3.04% 4.87% 3.53% 4.66% 2.49% 5.35% 3.69% 3.15% East North Central: Illinois 3.20% 5.66% 5.03% 3.17% 5.55% 7.67% 2.36% 5.58% Indiana 2.66% 6.57% 10.74% 2.63% 4.39% 4.95% 4.10% 3.87%
East North Central: Illinois 3.20% 5.66% 5.03% 3.17% 5.55% 7.67% 2.36% 5.58% Indiana 2.66% 6.57% 10.74% 2.63% 4.39% 4.95% 4.10% 3.87%
Indiana 2.66% 6.57% 10.74% 2.63% 4.39% 4.95% 4.10% 3.87%
Michigan 3.64% 6.31% 6.09% 3.63% 6.23% 5.78% 4.50% 3.82%
Ohio 2.56% 4.91% 7.28% 3.03% 6.62% 5.91% 2.52% 4.36%
Wisconsin 2.82% 4.22% 7.61% 3.33% 3.76% 6.33% 4.00% 2.60%
West North Central:
lowa 3.48% 4.03% 5.90% 3.45% 6.29% 6.61% 3.56% 4.43%
Kansas 4.01% 6.26% 8.72% 3.04% 6.85% 5.25% 5.48% 4.02%
Minnesota 2.31% 3.52% 3.51% 2.52% 3.77% 6.38% 2.86% 4.16%
Missouri 4.31% 7.07% 6.77% 1.88% 7.36% 5.84% 4.58% 5.23%
Nebraska 1.99% 4.25% 10.78% 6.31% 2.57% 4.65% 3.40% 2.56%
South Atlantic:
Delaware 2.67% 6.07% 4.31% 4.35% 6.38% 6.21% 4.06% 4.54%
Florida 2.06% 6.36% 5.88% 4.29% 3.63% 4.33% 4.47% 3.00%
Georgia 3.19% 7.29% 6.21% 5.10% 2.39% 5.86% 4.72% 3.84%
Maryland 2.57% 2.84% 4.10% 2.28% 2.24% 5.02% 2.84% 3.41%
North Carolina 2.57% 6.99% 5.03% 2.77% 5.41% 4.95% 4.74% 3.04%
South Carolina 3.11% 5.38% 10.10% 4.81% 5.30% 4.94% 4.80% 3.95%
Virginia 3.66% 6.85% 6.14% 4.74% 4.10% 6.11% 5.21% 3.58%
West Virginia 3.87% 7.12% 11.31% 2.96% 5.63% 5.36% 5.86% 3.64%
East South Central:
Alabama 3.41% 7.71% 10.64% 4.66% 5.74% 2.95% 3.81% 3.01%
Kentucky 2.82% 9.74% 4.51% 8.59% 5.00% 7.28% 5.23% 5.18%
Mississippi 2.34% 6.58% 7.73% 3.67% 3.43% 4.38% 3.88% 2.60%
Tennessee 2.96% 6.14% 11.34% 3.69% 2.41% 5.21% 3.35% 4.08%
West South Central:
Louisiana 2.31% 7.36% 4.98% 2.09% 4.18% 3.50% 4.55% 3.01%
Oklahoma 2.26% 5.72% 5.26% 5.80% 3.04% 5.06% 3.28% 3.70%
Texas 2.45% 5.31% 4.34% 3.88% 1.87% 6.18% 2.82% 3.99%
Mountain:
Arizona 3.02% 6.82% 3.55% 3.45% 2.94% 3.37% 4.34% 2.70%
Colorado 2.54% 5.24% 2.85% 5.59% 1.09% 8.78% 2.87% 6.48%
Montana 2.58% 5.47% 10.33% 5.78% 6.07% 9.49% 4.14% 4.85%
Nevada 2.18% 3.09% 2.72% 0.00% 2.55% 6.38% 2.26% 4.22%
New Mexico 2.92% 7.02% 8.25% 2.76% 5.85% 9.08% 3.70% 6.40%
Utah 4.92% 8.92% 5.84% 2.92% 6.26% 6.90% 7.04% 4.61%
Wyoming 2.82% 6.08% 6.62% 2.00% 5.36% 4.36% 4.28% 3.06% Pacific:
California 1.61% 3.66% 2.50% 2.58% 1.53% 0.85% 2.32% 0.70%
Hawaii 3.22% 5.12% 6.97% 4.70% 5.29% 9.38% 3.88% 5.07%
Oregon 3.25% 4.23% 4.79% 2.63% 0.79% 6.55% 3.25% 4.47%
Washington 2.11% 4.29% 2.83% 4.51% 3.96% 2.34% 2.94% 2.01%
States not shown 2.68% 7.96% 8.77% 5.00% 5.28% 4.55% 3.62% 1.80%
separately

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.