

Table II.A.2.f(2003) 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, 2003

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	74.8%	57.5%	83.7%	86.6%	90.6%	82.3%	67.0%	85.6%
New England:								
Connecticut	78.7%	73.2%	90.1%	82.9%	97.2%	71.5%	77.5%	80.7%
Maine	75.9%	55.6%	90.7%	93.6%	91.0%	89.5%	67.7%	90.4%
Massachusetts	51.0%	36.8%	45.3%	59.0%	81.4%	65.6%	39.5%	72.5%
New Hampshire	75.1%	56.8%	94.6%	89.6%	97.9%	84.3%	68.6%	88.7%
Rhode Island	68.2%	52.8%	83.7%	84.8%	95.2%	72.7%	62.8%	81.4%
Vermont	72.7%	59.6%	75.7%	75.2%	98.4%	86.6%	66.1%	88.0%
Middle Atlantic:								
New Jersey	77.1%	65.5%	76.9%	83.5%	96.9%	91.4%	68.6%	93.7%
New York	64.9%	52.5%	77.9%	67.3%	90.3%	72.6%	58.5%	78.8%
Pennsylvania	71.9%	53.1%	73.8%	85.3%	89.7%	85.6%	61.5%	87.8%
East North Central:								
Illinois	75.7%	54.0%	90.1%	94.2%	94.7%	77.3%	69.3%	83.1%
Indiana	77.4%	58.1%	94.6%	85.3%	88.0%	77.3%	74.5%	80.1%
Michigan	71.9%	53.6%	87.2%	89.9%	86.3%	73.3%	66.0%	81.0%
Ohio	72.3%	52.7%	82.9%	81.5%	79.4%	82.8%	64.3%	81.2%
Wisconsin	73.8%	48.5%	82.7%	88.5%	99.8%	80.0%	65.3%	86.9%
West North Central:								
Iowa	71.3%	42.5%	83.7%	97.2%	85.3%	78.6%	61.5%	84.5%
Kansas	75.6%	57.4%	81.4%	85.6%	93.9%	84.6%	65.9%	89.0%
Minnesota	70.6%	45.3%	78.4%	87.2%	78.9%	85.3%	61.6%	83.2%
Missouri	71.6%	56.7%	84.7%	83.5%	98.2%	68.0%	66.3%	79.1%
Nebraska	70.6%	39.3%	90.7%	89.6%	99.2%	83.6%	55.2%	89.9%
North Dakota	61.4%	44.7%	67.6%	64.8%	73.1%	88.4%	53.4%	76.7%
South Dakota	75.5%	58.0%	77.8%	95.0%	89.0%	88.0%	68.4%	89.3%
South Atlantic:								
Delaware	69.3%	57.5%	78.0%	79.3%	82.0%	73.3%	64.0%	77.2%
District of Columbia	60.6%	50.5%	49.6%	79.2%	87.0%	58.0%	53.3%	70.3%
Florida	79.3%	62.1%	87.8%	96.4%	97.0%	88.4%	70.0%	91.3%
Georgia	70.6%	41.7%	83.8%	90.0%	75.4%	80.3%	57.9%	81.6%
Maryland	81.1%	57.8%	91.3%	91.9%	98.0%	94.9%	70.8%	95.9%
North Carolina	80.8%	61.9%	92.0%	93.9%	88.9%	86.7%	74.6%	88.8%
South Carolina	77.1%	52.8%	89.0%	90.2%	93.0%	85.8%	66.8%	89.1%
Virginia	73.8%	55.2%	88.7%	79.8%	87.3%	86.6%	65.3%	87.0%
West Virginia	74.3%	61.5%	77.5%	85.2%	93.0%	68.1%	68.5%	79.8%
East South Central:								
Alabama	68.6%	47.2%	67.7%	80.0%	84.9%	85.1%	57.6%	83.3%
Kentucky	80.9%	58.6%	94.0%	95.4%	99.3%	85.8%	72.1%	91.6%
Mississippi	80.4%	54.4%	90.6%	93.3%	92.2%	93.5%	65.4%	93.1%
Tennessee	84.2%	63.0%	91.5%	94.0%	85.1%	93.4%	75.2%	91.3%
West South Central:								
Arkansas	77.8%	49.2%	72.3%	88.5%	93.1%	93.1%	59.4%	93.5%
Louisiana	75.2%	61.2%	89.7%	77.3%	82.7%	77.0%	71.6%	79.2%
Oklahoma	77.9%	61.6%	80.1%	90.6%	100.0%	80.5%	69.1%	87.9%
Texas	79.4%	69.6%	88.2%	90.0%	91.8%	76.8%	76.9%	81.6%

Mountain:								
Arizona	81.8%	61.1%	86.1%	90.6%	99.8%	90.5%	71.9%	93.6%
Colorado	79.8%	65.3%	88.6%	90.4%	89.9%	89.7%	72.3%	91.1%
Idaho	85.4%	73.1%	88.2%	96.1%	94.6%	98.9%	79.2%	97.3%
Montana	66.2%	42.9%	96.2%	85.7%	91.4%	71.7%	59.3%	81.0%
Nevada	84.3%	70.3%	96.8%	95.4%	98.8%	82.1%	80.1%	89.5%
New Mexico	74.8%	58.1%	91.5%	93.6%	87.0%	72.1%	71.6%	79.1%
Utah	84.1%	65.4%	96.5%	90.6%	97.5%	90.4%	76.6%	92.6%
Wyoming	74.0%	53.2%	92.0%	75.2%	89.4%	85.4%	67.4%	84.7%

Pacific:								
Alaska	80.6%	65.7%	91.0%	95.5%	95.2%	77.8%	76.8%	86.1%
California	77.9%	64.1%	84.3%	88.8%	92.9%	83.0%	71.8%	86.7%
Hawaii	72.2%	52.3%	86.6%	84.2%	94.4%	93.9%	63.8%	92.0%
Oregon	81.4%	66.8%	88.2%	94.0%	93.2%	92.3%	75.4%	91.8%
Washington	79.6%	65.8%	81.6%	93.5%	87.6%	93.9%	73.2%	90.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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(2003) 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, 2003

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	0.40%	0.89%	0.98%	0.76%	0.86%	1.30%	0.54%	0.78%
New England:								
Connecticut	3.25%	4.79%	5.10%	8.13%	1.09%	9.49%	2.98%	5.92%
Maine	1.92%	3.98%	3.06%	4.71%	4.68%	2.92%	3.87%	2.80%
Massachusetts	2.55%	5.63%	10.25%	8.62%	9.42%	10.38%	2.79%	7.49%
New Hampshire	5.23%	6.53%	2.72%	5.57%	2.60%	5.99%	5.96%	4.90%
Rhode Island	3.54%	5.93%	4.29%	6.80%	3.68%	9.93%	4.37%	5.31%
Vermont	4.30%	7.04%	7.54%	6.37%	1.10%	6.06%	5.04%	3.84%
Middle Atlantic:								
New Jersey	2.86%	6.20%	5.86%	10.41%	1.69%	7.42%	4.20%	3.37%
New York	3.19%	4.41%	4.00%	6.09%	4.06%	7.81%	3.58%	3.90%
Pennsylvania	2.19%	4.73%	5.82%	4.53%	4.53%	4.30%	3.04%	4.02%
East North Central:								
Illinois	2.21%	4.85%	4.37%	2.35%	2.65%	7.85%	2.43%	5.26%
Indiana	2.97%	4.15%	2.95%	5.26%	7.13%	7.47%	3.27%	5.49%
Michigan	3.04%	5.88%	3.76%	5.31%	5.17%	8.08%	4.67%	4.10%
Ohio	2.75%	3.41%	5.83%	6.47%	7.33%	8.10%	2.56%	6.06%
Wisconsin	3.58%	5.76%	5.29%	8.43%	0.33%	9.67%	4.95%	5.47%
West North Central:								
Iowa	3.38%	7.46%	3.55%	1.47%	6.40%	6.34%	4.50%	4.04%
Kansas	2.92%	5.26%	6.53%	6.10%	7.89%	7.02%	4.20%	4.54%
Minnesota	1.95%	3.59%	4.79%	10.15%	8.81%	4.03%	4.06%	4.81%
Missouri	2.64%	4.88%	6.56%	6.81%	0.81%	5.92%	3.67%	4.36%
Nebraska	3.10%	6.16%	3.53%	6.02%	0.49%	8.41%	3.62%	4.09%
North Dakota	3.37%	4.49%	9.12%	8.11%	9.41%	3.42%	4.79%	4.95%
South Dakota	2.39%	6.17%	6.05%	3.91%	3.44%	5.40%	2.96%	2.66%
South Atlantic:								
Delaware	1.77%	5.56%	6.22%	10.79%	10.57%	8.16%	4.50%	5.63%
District of Columbia	3.69%	6.99%	5.43%	7.11%	9.82%	10.50%	4.57%	8.43%
Florida	2.16%	4.44%	3.78%	2.68%	3.13%	3.65%	2.58%	2.72%
Georgia	3.01%	6.77%	8.17%	4.81%	8.72%	7.19%	5.60%	3.68%
Maryland	2.86%	6.01%	3.35%	3.53%	1.48%	4.14%	3.62%	2.12%
North Carolina	3.78%	7.34%	10.59%	3.49%	9.12%	4.55%	5.19%	3.27%
South Carolina	2.81%	4.20%	5.06%	9.90%	5.04%	4.79%	3.23%	2.04%
Virginia	2.96%	4.08%	3.70%	5.87%	9.00%	6.41%	2.36%	4.77%
West Virginia	2.17%	6.92%	7.10%	7.09%	2.14%	7.99%	4.32%	5.13%
East South Central:								
Alabama	3.82%	5.53%	8.51%	9.13%	4.12%	10.16%	4.38%	5.25%
Kentucky	1.99%	3.55%	8.08%	2.34%	2.31%	4.77%	3.20%	3.75%
Mississippi	2.00%	4.83%	4.62%	2.86%	2.58%	3.12%	3.37%	2.31%
Tennessee	1.45%	8.30%	4.26%	10.38%	6.37%	3.10%	3.47%	2.13%
West South Central:								
Arkansas	2.17%	7.37%	10.62%	4.97%	5.13%	3.48%	4.32%	3.58%
Louisiana	4.14%	8.85%	3.83%	5.27%	8.35%	8.43%	5.24%	4.84%
Oklahoma	3.17%	8.15%	10.56%	7.44%	0.00%	7.06%	6.33%	4.17%
Texas	1.12%	4.26%	3.67%	5.51%	3.21%	3.36%	1.98%	2.38%

Mountain:								
Arizona	1.55%	5.00%	6.31%	4.63%	0.09%	4.56%	2.48%	3.14%
Colorado	4.04%	6.13%	11.72%	6.35%	4.20%	5.66%	5.87%	3.78%
Idaho	3.26%	6.88%	3.63%	3.55%	3.88%	0.91%	4.72%	1.75%
Montana	5.31%	9.71%	2.15%	4.48%	3.23%	9.28%	6.71%	5.49%
Nevada	2.31%	3.50%	2.12%	10.36%	0.56%	7.90%	2.34%	3.87%
New Mexico	3.81%	5.86%	4.42%	5.20%	6.18%	6.25%	4.44%	4.95%
Utah	2.60%	4.91%	1.67%	3.96%	3.74%	3.86%	3.26%	2.64%
Wyoming	2.97%	5.41%	5.70%	6.73%	6.13%	5.86%	3.77%	4.44%

Pacific:								
Alaska	3.16%	5.05%	6.40%	2.68%	4.03%	7.04%	3.73%	4.01%
California	2.39%	2.51%	4.50%	1.95%	3.58%	5.67%	2.30%	3.68%
Hawaii	2.45%	4.58%	7.87%	5.51%	2.70%	4.77%	3.28%	2.88%
Oregon	2.37%	6.58%	4.60%	3.37%	4.04%	3.04%	4.05%	3.41%
Washington	3.10%	7.14%	7.02%	3.35%	8.60%	2.45%	4.14%	2.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.