Table II.A.2(2004) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} 100-999 \\ \text { employees } \end{array}$ | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 55.1\% | 34.1\% | 64.0\% | 81.2\% | 94.3\% | 98.9\% | 41.9\% | 96.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 68.8\% | 51.8\% | 78.6\% | 93.1\% | 100.0\% | 96.6\% | 59.5\% | 96.8\% |
| Maine | 49.7\% | 30.3\% | 70.8\% | 77.1\% | 92.6\% | 100.0\% | 38.9\% | 94.2\% |
| Massachusetts | 63.2\% | 44.3\% | 70.6\% | 100.0\% | 100.0\% | 100.0\% | 52.4\% | 100.0\% |
| New Hampshire | 62.1\% | 40.8\% | 76.9\% | 91.4\% | 100.0\% | 100.0\% | 51.0\% | 99.5\% |
| Rhode Island | 58.9\% | 43.6\% | 76.5\% | 86.3\% | 100.0\% | 89.5\% | 50.8\% | 95.3\% |
| Vermont | 53.8\% | 37.6\% | 60.5\% | 85.6\% | 96.7\% | 97.7\% | 43.9\% | 96.6\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 63.0\% | 45.5\% | 80.6\% | 93.4\% | 92.4\% | 100.0\% | 54.3\% | 96.4\% |
| New York | 59.1\% | 42.2\% | 77.6\% | 84.9\% | 99.0\% | 100.0\% | 50.1\% | 97.8\% |
| Pennsylvania | 65.0\% | 44.4\% | 77.5\% | 92.7\% | 96.5\% | 100.0\% | 53.3\% | 98.2\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 55.5\% | 34.9\% | 61.4\% | 87.4\% | 97.9\% | 100.0\% | 42.4\% | 98.7\% |
| Indiana | 50.6\% | 25.0\% | 59.1\% | 83.6\% | 97.5\% | 100.0\% | 33.0\% | 98.6\% |
| Michigan | 60.7\% | 38.8\% | 70.3\% | 86.4\% | 99.5\% | 100.0\% | 48.2\% | 97.8\% |
| Ohio | 62.5\% | 39.3\% | 70.4\% | 86.3\% | 98.6\% | 98.9\% | 47.8\% | 97.9\% |
| Wisconsin | 53.7\% | 31.6\% | 71.0\% | 78.4\% | 97.7\% | 99.9\% | 41.7\% | 96.0\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 48.7\% | 26.2\% | 52.0\% | 88.8\% | 98.1\% | 100.0\% | 34.2\% | 98.3\% |
| Kansas | 52.5\% | 34.0\% | 58.0\% | 82.6\% | 94.7\% | 97.7\% | 40.9\% | 95.7\% |
| Minnesota | 53.7\% | 34.2\% | 74.9\% | 83.4\% | 95.0\% | 97.9\% | 42.2\% | 96.7\% |
| Missouri | 54.6\% | 34.3\% | 58.6\% | 87.8\% | 92.2\% | 99.6\% | 41.7\% | 96.1\% |
| Nebraska | 44.0\% | 26.1\% | 53.4\% | 77.7\% | 91.2\% | 100.0\% | 32.7\% | 92.7\% |
| North Dakota | 43.2\% | 26.5\% | 49.9\% | 79.4\% | 92.3\% | 100.0\% | 31.1\% | 95.8\% |
| South Dakota | 47.6\% | 26.4\% | 67.9\% | 77.7\% | 99.2\% | 95.0\% | 35.9\% | 94.6\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 63.9\% | 43.3\% | 69.4\% | 86.5\% | 89.7\% | 96.4\% | 50.6\% | 93.7\% |
| District of Columbia | 74.2\% | 54.2\% | 80.7\% | 89.5\% | 100.0\% | 99.1\% | 62.0\% | 98.6\% |
| Florida | 51.3\% | 32.8\% | 57.1\% | 72.0\% | 98.7\% | 97.1\% | 37.4\% | 94.8\% |
| Georgia | 51.8\% | 29.7\% | 49.1\% | 67.5\% | 91.9\% | 100.0\% | 34.8\% | 97.9\% |
| Maryland | 64.9\% | 44.1\% | 78.0\% | 88.1\% | 97.4\% | 100.0\% | 52.3\% | 99.3\% |
| North Carolina | 51.8\% | 33.0\% | 56.2\% | 72.7\% | 87.9\% | 97.4\% | 38.9\% | 92.9\% |
| South Carolina | 49.3\% | 29.7\% | 47.1\% | 65.8\% | 91.6\% | 100.0\% | 34.1\% | 94.5\% |
| Virginia | 62.9\% | 38.7\% | 73.2\% | 96.6\% | 99.1\% | 97.9\% | 48.1\% | 98.0\% |
| West Virginia | 50.7\% | 26.4\% | 52.2\% | 75.4\% | 86.9\% | 97.2\% | 35.0\% | 91.1\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 60.9\% | 39.2\% | 69.8\% | 80.8\% | 93.3\% | 100.0\% | 46.8\% | 96.6\% |
| Kentucky | 58.3\% | 33.6\% | 69.9\% | 79.0\% | 97.4\% | 97.9\% | 44.6\% | 94.2\% |
| Mississippi | 42.2\% | 18.5\% | 39.0\% | 71.6\% | 82.6\% | 98.5\% | 24.0\% | 92.9\% |
| Tennessee | 54.7\% | 26.1\% | 57.0\% | 82.7\% | 100.0\% | 100.0\% | 34.6\% | 99.0\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 42.4\% | 19.6\% | 61.4\% | 70.9\% | 93.6\% | 97.0\% | 29.2\% | 89.8\% |
| Louisiana | 45.3\% | 19.8\% | 42.2\% | 72.7\% | 98.6\% | 96.9\% | 27.6\% | 95.1\% |
| Oklahoma | 44.0\% | 20.0\% | 54.0\% | 81.1\% | 93.3\% | 91.3\% | 29.2\% | 90.4\% |
| Texas | 45.9\% | 20.2\% | 48.3\% | 64.3\% | 83.5\% | 98.8\% | 27.8\% | 92.5\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 56.1\% | 33.2\% | 53.2\% | 63.8\% | 90.3\% | 98.4\% | 39.0\% | 92.8\% |
| Colorado | 52.7\% | 31.8\% | 69.2\% | 81.4\% | 92.8\% | 98.1\% | 39.9\% | 96.8\% |
| Idaho | 45.8\% | 27.2\% | 50.6\% | 84.9\% | 98.3\% | 99.9\% | 33.9\% | 95.4\% |
| Montana | 38.4\% | 21.9\% | 50.4\% | 76.2\% | 92.5\% | 95.1\% | 27.6\% | 94.5\% |
| Nevada | 54.7\% | 30.4\% | 50.7\% | 77.0\% | 93.0\% | 100.0\% | 37.5\% | 97.0\% |
| New Mexico | 47.9\% | 26.9\% | 48.1\% | 73.9\% | 91.8\% | 95.6\% | 33.4\% | 91.7\% |
| Utah | 48.1\% | 30.1\% | 50.4\% | 78.3\% | 82.6\% | 92.1\% | 36.3\% | 88.5\% |
| Wyoming | 41.3\% | 20.1\% | 59.2\% | 76.7\% | 88.1\% | 97.7\% | 29.2\% | 92.3\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 44.2\% | 22.3\% | 51.4\% | 76.5\% | 100.0\% | 97.7\% | 30.6\% | 97.7\% |
| California | 54.3\% | 33.7\% | 61.6\% | 82.7\% | 90.8\% | 100.0\% | 42.4\% | 94.7\% |
| Hawaii | 82.6\% | 68.8\% | 95.4\% | 97.9\% | 98.2\% | 100.0\% | 76.6\% | 98.7\% |
| Oregon | 52.7\% | 35.7\% | 70.1\% | 66.3\% | 88.3\% | 100.0\% | 42.0\% | 94.7\% |
| Washington | 56.2\% | 36.5\% | 69.4\% | 78.8\% | 97.7\% | 99.2\% | 43.9\% | 97.5\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | employees | $25-99$ employees | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.36\% | 0.60\% | 0.66\% | 0.57\% | 0.68\% | 0.25\% | 0.50\% | 0.34\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.85\% | 3.58\% | 5.08\% | 4.77\% | 0.00\% | 1.39\% | 2.57\% | 1.33\% |
| Maine | 2.77\% | 3.49\% | 5.73\% | 5.48\% | 4.19\% | 0.00\% | 2.50\% | 1.92\% |
| Massachusetts | 2.38\% | 2.33\% | 9.46\% | 0.00\% | 0.00\% | 0.00\% | 3.17\% | 0.00\% |
| New Hampshire | 3.29\% | 4.25\% | 3.62\% | 4.52\% | 0.00\% | 0.00\% | 3.65\% | 0.74\% |
| Rhode Island | 3.89\% | 4.09\% | 8.76\% | 10.19\% | 0.00\% | 6.65\% | 3.82\% | 3.05\% |
| Vermont | 1.95\% | 2.38\% | 8.53\% | 5.26\% | 2.78\% | 2.76\% | 2.06\% | 2.24\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.88\% | 2.74\% | 5.18\% | 5.21\% | 3.37\% | 0.00\% | 2.09\% | 1.75\% |
| New York | 1.37\% | 1.37\% | 5.17\% | 4.76\% | 0.84\% | 0.00\% | 1.81\% | 1.20\% |
| Pennsylvania | 1.74\% | 3.42\% | 3.87\% | 4.00\% | 2.99\% | 0.00\% | 2.28\% | 0.82\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.79\% | 2.34\% | 5.49\% | 2.82\% | 1.68\% | 0.00\% | 2.02\% | 0.66\% |
| Indiana | 2.77\% | 4.47\% | 7.75\% | 6.70\% | 1.74\% | 0.00\% | 3.53\% | 1.03\% |
| Michigan | 1.40\% | 2.19\% | 8.65\% | 6.55\% | 0.21\% | 0.00\% | 2.25\% | 1.08\% |
| Ohio | 0.63\% | 2.16\% | 3.73\% | 3.73\% | 1.35\% | 0.76\% | 1.49\% | 1.02\% |
| Wisconsin | 2.08\% | 2.37\% | 6.58\% | 6.30\% | 1.78\% | 0.12\% | 2.19\% | 2.55\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.05\% | 3.01\% | 6.09\% | 4.28\% | 2.84\% | 0.00\% | 2.73\% | 0.77\% |
| Kansas | 2.62\% | 2.71\% | 6.13\% | 6.62\% | 2.87\% | 2.23\% | 2.65\% | 1.81\% |
| Minnesota | 1.89\% | 3.66\% | 4.52\% | 5.78\% | 4.33\% | 2.24\% | 3.00\% | 1.91\% |
| Missouri | 2.84\% | 2.85\% | 8.98\% | 6.30\% | 3.57\% | 0.32\% | 3.68\% | 2.37\% |
| Nebraska | 2.04\% | 2.63\% | 5.11\% | 4.70\% | 3.67\% | 0.00\% | 2.17\% | 2.02\% |
| North Dakota | 2.26\% | 2.58\% | 4.47\% | 6.73\% | 4.54\% | 0.00\% | 2.31\% | 1.56\% |
| South Dakota | 2.17\% | 2.78\% | 9.54\% | 4.48\% | 0.93\% | 5.42\% | 2.21\% | 3.58\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2.46\% | 4.54\% | 4.06\% | 4.17\% | 4.00\% | 5.55\% | 3.54\% | 2.98\% |
| District of Columbia | 2.55\% | 4.66\% | 4.52\% | 3.25\% | 0.00\% | 0.87\% | 3.87\% | 0.58\% |
| Florida | 2.59\% | 3.28\% | 6.39\% | 2.97\% | 1.23\% | 1.79\% | 2.84\% | 2.27\% |
| Georgia | 2.33\% | 2.92\% | 2.76\% | 7.90\% | 7.68\% | 0.00\% | 2.57\% | 0.93\% |
| Maryland | 1.61\% | 3.16\% | 7.01\% | 5.50\% | 2.74\% | 0.00\% | 2.11\% | 0.64\% |
| North Carolina | 2.10\% | 3.00\% | 7.25\% | 11.79\% | 6.64\% | 1.76\% | 3.26\% | 2.70\% |
| South Carolina | 2.42\% | 3.12\% | 6.19\% | 8.64\% | 5.91\% | 0.00\% | 3.21\% | 1.94\% |
| Virginia | 2.39\% | 3.59\% | 6.31\% | 4.66\% | 1.71\% | 1.46\% | 3.22\% | 0.95\% |
| West Virginia | 1.73\% | 2.70\% | 7.69\% | 6.63\% | 11.70\% | 2.10\% | 2.40\% | 3.27\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.36\% | 3.14\% | 5.13\% | 7.24\% | 2.89\% | 0.00\% | 2.86\% | 1.97\% |
| Kentucky | 1.72\% | 2.83\% | 4.14\% | 6.95\% | 5.68\% | 1.75\% | 1.89\% | 2.15\% |
| Mississippi | 2.04\% | 2.90\% | 9.51\% | 9.79\% | 5.74\% | 1.25\% | 3.29\% | 1.13\% |
| Tennessee | 2.12\% | 3.24\% | 6.15\% | 4.99\% | 0.00\% | 0.01\% | 2.59\% | 0.56\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.31\% | 2.64\% | 6.19\% | 6.72\% | 3.45\% | 1.88\% | 2.42\% | 2.17\% |
| Louisiana | 2.73\% | 2.68\% | 9.24\% | 11.60\% | 10.84\% | 3.36\% | 1.82\% | 4.62\% |
| Oklahoma | 1.26\% | 1.71\% | 5.91\% | 5.82\% | 6.59\% | 4.51\% | 1.20\% | 2.62\% |
| Texas | 1.30\% | 1.81\% | 5.52\% | 4.71\% | 6.06\% | 1.03\% | 1.36\% | 1.04\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.93\% | 4.13\% | 5.57\% | 10.41\% | 7.62\% | 1.90\% | 3.23\% | 1.48\% |
| Colorado | 2.37\% | 2.68\% | 5.03\% | 6.27\% | 5.68\% | 2.11\% | 2.33\% | 1.75\% |
| Idaho | 2.32\% | 3.03\% | 5.94\% | 9.70\% | 0.87\% | 0.07\% | 2.69\% | 2.46\% |
| Montana | 2.19\% | 2.18\% | 5.38\% | 10.54\% | 8.75\% | 3.08\% | 1.92\% | 3.17\% |
| Nevada | 2.50\% | 4.56\% | 6.56\% | 6.22\% | 11.42\% | 0.00\% | 3.07\% | 1.20\% |
| New Mexico | 1.76\% | 3.15\% | 9.01\% | 5.32\% | 3.77\% | 2.90\% | 2.22\% | 2.55\% |
| Utah | 2.83\% | 3.34\% | 7.20\% | 4.19\% | 7.35\% | 3.47\% | 3.33\% | 2.85\% |
| Wyoming | 3.15\% | 3.30\% | 6.29\% | 6.61\% | 4.44\% | 3.01\% | 2.74\% | 3.29\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 2.15\% | 2.52\% | 6.76\% | 5.06\% | 0.00\% | 5.75\% | 2.03\% | 2.81\% |
| California | 1.09\% | 1.51\% | 3.75\% | 1.97\% | 2.39\% | 0.02\% | 1.40\% | 1.19\% |
| Hawaii | 3.54\% | 5.41\% | 2.48\% | 1.79\% | 2.08\% | 0.00\% | 4.36\% | 0.78\% |
| Oregon | 1.80\% | 2.21\% | 5.93\% | 10.15\% | 6.41\% | 0.00\% | 1.94\% | 2.28\% |
| Washington | 2.33\% | 3.16\% | 5.18\% | 5.86\% | 1.64\% | 0.71\% | 2.89\% | 1.28\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

