Table II.A.2.b(2004) 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, 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 | 42.4\% | 70.1\% | 54.5\% | 38.0\% | 21.4\% | 8.8\% | 62.8\% | 14.8\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 40.2\% | 59.6\% | 50.3\% | 26.1\%* | 40.2\% | 5.2\%* | 55.1\% | 12.7\%* |
| Maine | 41.1\% | 63.1\% | 45.3\% | 35.8\% | 26.6\% | 4.3\%* | 55.8\% | 16.0\% |
| Massachusetts | 37.8\% | 61.8\% | 44.1\% | 19.8\%* | 3.5\%* | 14.9\%* | 52.2\% | 12.2\%* |
| New Hampshire | 34.6\% | 59.4\% | 40.4\% | 28.5\% | 2.8\%* | 6.0\%* | 50.2\% | 7.6\%* |
| Rhode Island | 50.7\% | 71.7\% | 51.7\% | 51.6\% | 14.9\%* | 7.1\%* | 66.6\% | 12.7\%* |
| Vermont | 38.6\% | 62.8\% | 43.5\% | 30.5\% | 6.0\%* | 1.7\%* | 55.7\% | 5.1\%* |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 52.0\% | 80.1\% | 54.6\% | 38.0\% | 22.8\%* | 7.5\%* | 70.0\% | 13.4\% |
| New York | 45.7\% | 65.1\% | 59.7\% | 34.0\% | 14.5\% | 8.1\% | 60.6\% | 13.3\% |
| Pennsylvania | 44.9\% | 72.1\% | 62.2\% | 37.5\% | 11.7\%* | 6.3\%* | 66.6\% | 11.7\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 44.2\% | 76.8\% | 55.2\% | 26.0\% | 26.1\% | 7.9\%* | 66.0\% | 13.2\% |
| Indiana | 32.4\% | 51.4\% | 55.6\% | 36.0\% | 14.6\%* | 12.1\%* | 50.6\% | 15.8\% |
| Michigan | 47.4\% | 77.8\% | 51.5\% | 56.0\% | 17.7\%* | 9.7\%* | 66.8\% | 19.0\% |
| Ohio | 30.1\% | 58.6\% | 39.3\% | 26.4\% | 5.0\%* | 4.6\%* | 50.9\% | 5.8\%* |
| Wisconsin | 33.2\% | 55.9\% | 35.3\% | 26.2\%* | 23.6\%* | 5.3\%* | 47.3\% | 11.3\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 36.3\% | 70.2\% | 57.0\% | 21.3\% | 14.0\%* | 4.6\%* | 59.7\% | 8.6\% |
| Kansas | 40.1\% | 70.6\% | 45.3\% | 23.7\% | 18.5\%* | 3.4\%* | 58.2\% | 11.3\% |
| Minnesota | 44.5\% | 67.4\% | 63.8\% | 28.0\%* | 11.7\%* | 13.4\%* | 64.2\% | 12.5\% |
| Missouri | 40.0\% | 70.8\% | 48.6\% | 38.8\% | 17.3\%* | 2.8\%* | 62.3\% | 8.8\%* |
| Nebraska | 41.0\% | 66.4\% | 31.0\% | 33.6\% | 12.8\%* | 20.8\%* | 54.7\% | 19.9\%* |
| North Dakota | 48.7\% | 73.5\% | 56.2\% | 27.0\%* | 23.7\% | 22.6\%* | 67.2\% | 22.5\% |
| South Dakota | 41.9\% | 74.2\% | 54.2\% | 28.3\%* | 22.8\%* | 0.3\%* | 62.5\% | 10.4\% * |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 42.8\% | 77.2\% | 60.3\% | 40.3\% | 8.1\%* | 4.2\%* | 70.5\% | 9.1\% |
| District of Columbia | 50.1\% | 77.4\% | 56.9\% | 64.5\% | 7.3\%* | 20.4\%* | 68.7\% | 26.9\% |
| Florida | 42.6\% | 72.0\% | 54.6\% | 29.4\% | 16.8\%* | 12.6\%* | 65.2\% | 15.0\% |
| Georgia | 39.8\% | 74.0\% | 54.1\% | 43.3\% | 34.0\%* | 6.1\%* | 67.4\% | 13.3\% * |
| Maryland | 40.1\% | 66.9\% | 38.8\% | 37.3\% | 23.6\% | 9.6\%* | 57.8\% | 14.5\% |
| North Carolina | 46.4\% | 75.2\% | 47.9\% | 50.0\% | 28.8\% | 10.2\% | 66.4\% | 19.5\% |
| South Carolina | 37.9\% | 69.4\% | 59.7\% | 33.3\% | 12.1\%* | 5.9\%* | 63.9\% | 10.1\% |
| Virginia | 30.1\% | 50.6\% | 47.8\% | 20.7\%* | 15.4\%* | 6.8\%* | 48.9\% | 8.2\%* |
| West Virginia | 39.5\% | 65.7\% | 68.5\% | 46.4\% | 12.9\%* | 12.7\%* | 63.3\% | 16.1\%* |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 44.3\% | 69.7\% | 70.3\% | 39.6\% | 36.2\%* | 4.2\%* | 68.6\% | 14.9\% |
| Kentucky | 42.9\% | 81.0\% | 56.2\% | 41.9\% | 13.2\%* | 5.0\%* | 64.9\% | 15.5\% * |
| Mississippi | 35.6\% | 77.2\% | 58.5\% | 31.1\% | 8.5\%* | 11.9\%* | 68.4\% | 12.0\% * |
| Tennessee | 33.6\% | 76.1\% | 62.5\% | 19.3\%* | 6.3\%* | 9.0\%* | 65.6\% | 9.0\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 36.2\% | 62.2\% | 59.4\% | 33.5\% | 24.0\%* | 4.1\%* | 56.5\% | 12.5\% |
| Louisiana | 35.7\% | 59.1\% | 68.1\% | 35.6\%* | 31.3\%* | 10.5\%* | 59.2\% | 16.6\% * |
| Oklahoma | 41.1\% | 78.3\% | 55.1\% | 47.0\% | 9.0\%* | 10.0\%* | 66.9\% | 14.8\% |
| Texas | 32.0\% | 63.3\% | 47.0\% | 35.8\% | 18.6\%* | 11.1\% | 55.8\% | 13.5\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 38.7\% | 71.7\% | 47.8\% | 51.6\% | 21.4\% | 9.5\%* | 64.0\% | 15.9\% |
| Colorado | 39.2\% | 62.9\% | 51.2\% | 30.4\% * | 37.3\% | 2.3\%* | 56.8\% | 14.3\% |
| Idaho | 50.8\% | 77.5\% | 56.3\% | 48.6\% | 37.6\%* | 3.2\%* | 68.2\% | 25.1\% |
| Montana | 47.4\% | 70.8\% | 56.1\% | 50.0\% | 40.5\%* | 7.5\%* | 65.9\% | 19.5\% |
| Nevada | 40.6\% | 70.5\% | 53.6\% | 54.6\% | 26.0\%* | 10.5\%* | 63.3\% | 19.0\% |
| New Mexico | 36.2\% | 68.3\% | 41.7\% | 25.4\% | 27.8\% | 6.1\%* | 56.8\% | 13.5\% |
| Utah | 39.1\% | 63.8\% | 41.6\% | 47.0\% | 10.8\%* | 9.7\%* | 57.4\% | 13.2\% |
| Wyoming | 45.6\% | 74.9\% | 68.3\% | 41.7\% | 21.0\%* | 7.2\%* | 66.9\% | 17.0\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 45.7\% | 74.7\% | 55.7\% | 42.4\% | 43.1\% | 2.4\%* | 64.2\% | 22.7\% |
| California | 52.4\% | 80.9\% | 61.7\% | 56.1\% | 36.0\% | 9.2\% | 71.9\% | 22.9\% |
| Hawaii | 67.5\% | 90.4\% | 81.5\% | 57.9\% | 47.3\% | 16.3\%* | 85.1\% | 30.5\% |
| Oregon | 54.7\% | 70.5\% | 72.7\% | 63.1\% | 38.1\% | 15.6\%* | 69.6\% | 28.9\% |
| Washington | 52.6\% | 73.6\% | 65.1\% | 65.0\% | 39.5\% | 13.2\%* | 70.7\% | 25.3\% |

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.

* Figure does not meet standard of reliability or precision.

Table II.A.2.b(2004) 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, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.46\% | 0.48\% | 2.05\% | 1.61\% | 1.63\% | 0.71\% | 0.78\% | 0.71\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3.98\% | 6.11\% | 10.29\% | 8.42\%* | 10.93\% | 4.14\%* | 3.88\% | 4.83\% * |
| Maine | 2.42\% | 4.75\% | 5.76\% | 9.17\% | 6.90\% | 2.30\%* | 3.51\% | 2.93\% |
| Massachusetts | 3.52\% | 4.69\% | 11.02\% | 8.70\%* | 4.20\%* | 6.84\%* | 5.70\% | 4.09\% * |
| New Hampshire | 3.21\% | 4.12\% | 7.80\% | 5.60\% | 1.21\%* | 3.68\%* | 3.45\% | 2.90\%* |
| Rhode Island | 3.71\% | 4.53\% | 10.97\% | 11.43\% | 7.08\%* | 7.09\%* | 3.74\% | 5.13\%* |
| Vermont | 2.06\% | 3.27\% | 9.99\% | 8.94\% | 4.31\%* | 10.38\%* | 2.32\% | 3.28\% * |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 3.33\% | 4.45\% | 10.97\% | 6.55\% | 7.64\%* | 2.93\%* | 3.59\% | 3.88\% |
| New York | 1.87\% | 2.76\% | 4.27\% | 6.08\% | 3.90\% | 1.82\% | 2.31\% | 2.00\% |
| Pennsylvania | 2.37\% | 5.79\% | 4.37\% | 8.33\% | 3.67\%* | 2.43\%* | 4.04\% | 1.85\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2.13\% | 4.08\% | 8.07\% | 5.95\% | 7.16\% | 2.90\%* | 2.48\% | 2.57\% |
| Indiana | 4.00\% | 7.15\% | 9.73\% | 8.90\% | 5.69\%* | 4.04\%* | 5.50\% | 4.17\% |
| Michigan | 2.21\% | 5.33\% | 7.87\% | 9.75\% | 10.86\%* | 4.82\%* | 3.22\% | 4.89\% |
| Ohio | 2.40\% | 4.39\% | 9.68\% | 5.74\% | 6.28\% * | 3.95\%* | 4.36\% | 1.84\%* |
| Wisconsin | 3.95\% | 4.74\% | 9.68\% | 10.66\%* | 7.63\%* | 4.32\%* | 4.63\% | 3.98\%* |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.22\% | 3.15\% | 8.41\% | 4.95\% | 5.02\%* | 2.71\%* | 2.81\% | 2.36\% |
| Kansas | 2.65\% | 5.18\% | 9.24\% | 6.72\% | 9.07\%* | 3.09\%* | 3.53\% | 2.79\% |
| Minnesota | 4.78\% | 6.30\% | 7.20\% | 10.30\%* | 4.24\%* | 6.16\%* | 4.46\% | 3.23\% |
| Missouri | 3.37\% | 4.06\% | 9.27\% | 8.57\% | 10.06\%* | 1.53\%* | 3.76\% | 3.66\% * |
| Nebraska | 2.80\% | 6.48\% | 6.82\% | 6.22\% | 5.26\%* | 8.41\%* | 4.71\% | 7.06\%* |
| North Dakota | 3.31\% | 4.94\% | 8.51\% | 12.12\%* | 5.81\% | 10.14\%* | 3.85\% | 4.59\% |
| South Dakota | 2.76\% | 4.15\% | 11.90\% | 10.41\%* | 6.98\%* | 0.82\%* | 2.91\% | 3.71\%* |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 4.06\% | 7.62\% | 6.94\% | 10.14\% | 3.07\%* | 2.15\%* | 5.61\% | 1.80\% |
| District of Columbia | 3.12\% | 3.10\% | 9.20\% | 6.80\% | 6.69\%* | 7.76\%* | 4.59\% | 4.46\% |
| Florida | 2.90\% | 2.26\% | 10.65\% | 6.75\% | 6.01\% * | 5.15\%* | 2.68\% | 3.90\% |
| Georgia | 3.51\% | 6.00\% | 12.08\% | 12.45\% | 12.44\%* | 3.75\%* | 5.59\% | 4.00\% * |
| Maryland | 3.02\% | 5.77\% | 10.21\% | 10.10\% | 6.68\% | 5.07\%* | 4.30\% | 3.12\% |
| North Carolina | 3.01\% | 3.57\% | 11.13\% | 12.20\% | 8.08\% | 2.84\% | 3.28\% | 3.48\% |
| South Carolina | 4.27\% | 6.52\% | 11.08\% | 9.81\% | 5.34\%* | 6.07\%* | 5.98\% | 2.94\% |
| Virginia | 5.05\% | 7.31\% | 8.09\% | 7.70\%* | 8.38\%* | 4.37\%* | 5.20\% | 2.62\%* |
| West Virginia | 2.92\% | 5.87\% | 7.84\% | 6.43\% | 5.05\%* | 5.05\%* | 3.91\% | 4.99\% * |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 4.26\% | 5.27\% | 7.22\% | 5.74\% | 13.12\%* | 2.65\% * | 4.44\% | 4.21\% |
| Kentucky | 2.78\% | 3.79\% | 4.27\% | 6.88\% | 9.57\%* | 3.83\%* | 2.76\% | 5.22\% * |
| Mississippi | 5.42\% | 7.81\% | 16.08\% | 8.53\% | 3.69\%* | 8.60\%* | 5.80\% | 6.43\%* |
| Tennessee | 2.70\% | 6.11\% | 11.40\% | 7.46\%* | 2.45\%* | 3.77\%* | 4.96\% | 2.59\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.50\% | 5.25\% | 8.10\% | 7.15\% | 9.62\%* | 1.76\%* | 3.27\% | 2.59\% |
| Louisiana | 4.45\% | 7.18\% | 14.28\% | 11.00\%* | 10.68\%* | 11.38\%* | 6.90\% | 9.44\%* |
| Oklahoma | 2.61\% | 6.87\% | 11.99\% | 9.22\% | 3.55\%* | 4.67\%* | 3.77\% | 3.89\% |
| Texas | 2.34\% | 5.78\% | 6.67\% | 8.59\% | 5.90\%* | 3.29\% | 3.52\% | 3.22\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.42\% | 5.38\% | 5.65\% | 9.61\% | 6.36\% | 4.09\%* | 4.06\% | 3.38\% |
| Colorado | 2.90\% | 4.70\% | 9.92\% | 10.10\%* | 9.84\% | 1.99\%* | 4.11\% | 3.26\% |
| Idaho | 4.62\% | 5.51\% | 7.80\% | 9.48\% | 11.58\%* | 2.06\% * | 3.82\% | 5.42\% |
| Montana | 2.47\% | 3.48\% | 11.31\% | 10.93\% | 12.44\%* | 4.07\%* | 2.45\% | 4.51\% |
| Nevada | 3.97\% | 5.76\% | 11.37\% | 8.96\% | 11.80\%* | 5.15\%* | 4.40\% | 4.87\% |
| New Mexico | 3.10\% | 4.38\% | 7.96\% | 6.91\% | 6.93\% | 4.38\%* | 3.18\% | 3.65\% |
| Utah | 3.12\% | 7.89\% | 11.06\% | 11.60\% | 9.23\%* | 4.04\%* | 4.59\% | 3.82\% |
| Wyoming | 4.82\% | 6.11\% | 6.35\% | 8.01\% | 11.30\%* | 7.65\%* | 5.89\% | 5.10\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4.06\% | 9.59\% | 7.15\% | 9.19\% | 6.41\% | 5.39\%* | 4.31\% | 4.25\% |
| California | 2.40\% | 2.62\% | 6.40\% | 6.24\% | 4.72\% | 2.02\% | 2.24\% | 2.66\% |
| Hawaii | 2.15\% | 2.63\% | 3.25\% | 9.47\% | 6.22\% | 9.24\%* | 2.76\% | 4.61\% |
| Oregon | 2.02\% | 5.59\% | 7.18\% | 8.48\% | 7.08\% | 6.47\%* | 3.19\% | 4.79\% |
| Washington | 2.79\% | 2.75\% | 6.05\% | 7.46\% | 9.44\% | 7.79\%* | 2.45\% | 6.12\% |

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.

* Figure does not meet standard of reliability or precision.

