

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

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	75.0%	55.5%	82.0%	87.6%	90.4%	85.6%	66.1%	87.0%
New England:								
Connecticut	73.7%	59.0%	80.9%	93.0%	95.2%	79.0%	67.4%	85.1%
Maine	79.5%	59.8%	91.8%	93.2%	88.2%	94.8%	72.4%	91.6%
Massachusetts	60.1%	45.6%	59.5%	66.1%	74.2%	78.9%	52.4%	73.7%
New Hampshire	74.6%	51.8%	89.4%	93.6%	96.9%	80.5%	67.6%	86.8%
Rhode Island	70.7%	54.6%	70.5%	91.4%	99.9%	82.1%	61.6%	92.5%
Vermont	69.0%	51.0%	68.8%	98.1%	92.5%	80.1%	60.2%	86.3%
Middle Atlantic:								
New Jersey	72.7%	54.6%	87.7%	93.1%	96.0%	80.5%	66.4%	86.0%
New York	65.0%	45.9%	74.7%	92.2%	81.5%	79.6%	57.6%	81.3%
Pennsylvania	70.2%	50.0%	71.8%	86.5%	93.4%	83.4%	60.2%	85.6%
East North Central:								
Illinois	71.0%	48.9%	70.1%	90.1%	93.2%	85.4%	59.3%	87.6%
Indiana	79.7%	63.4%	92.7%	77.7%	89.9%	84.8%	72.9%	85.9%
Michigan	74.2%	53.7%	82.6%	77.6%	87.8%	90.1%	65.9%	86.3%
Ohio	68.0%	46.5%	76.4%	73.2%	91.0%	78.4%	58.2%	79.5%
Wisconsin	76.7%	61.8%	83.9%	92.4%	87.3%	77.9%	72.9%	82.5%
West North Central:								
Iowa	71.9%	38.7%	77.1%	97.2%	91.9%	85.5%	58.0%	88.4%
Kansas	65.4%	42.7%	70.2%	80.4%	84.9%	83.5%	53.5%	84.3%
Minnesota	74.0%	59.1%	82.3%	81.6%	96.4%	80.7%	66.0%	86.9%
Missouri	81.0%	64.4%	94.8%	88.0%	88.7%	91.0%	74.2%	90.6%
Nebraska	67.1%	36.2%	91.1%	86.9%	89.5%	83.6%	55.3%	85.1%
North Dakota	59.2%	37.2%	71.1%	79.5%	73.9%	74.7%	45.4%	78.7%
South Dakota	75.2%	54.1%	72.2%	83.7%	93.1%	94.6%	62.9%	94.0%
South Atlantic:								
Delaware	83.9%	75.2%	84.8%	89.6%	95.9%	88.0%	78.2%	90.8%
District of Columbia	63.5%	45.9%	64.0%	68.0%	86.2%	72.1%	50.9%	79.2%
Florida	77.9%	57.6%	85.4%	93.3%	98.8%	91.2%	65.6%	92.9%
Georgia	76.1%	58.1%	77.2%	88.3%	98.2%	81.7%	65.8%	86.0%
Maryland	75.6%	59.9%	88.2%	87.9%	82.8%	83.4%	70.6%	82.8%
North Carolina	79.5%	66.3%	90.3%	94.1%	93.1%	80.5%	74.9%	85.8%
South Carolina	79.8%	65.9%	86.0%	83.5%	89.6%	88.7%	71.0%	89.3%
Virginia	73.4%	54.3%	80.3%	82.1%	79.5%	86.0%	63.8%	84.6%
West Virginia	74.6%	65.0%	81.7%	78.4%	90.0%	71.5%	71.7%	77.4%
East South Central:								
Alabama	74.2%	53.0%	79.3%	78.6%	82.1%	93.7%	61.8%	89.4%
Kentucky	78.6%	59.8%	89.2%	83.4%	82.8%	88.8%	73.8%	84.4%
Mississippi	76.9%	51.3%	69.0%	92.0%	84.7%	88.2%	60.0%	89.0%
Tennessee	77.9%	47.3%	91.6%	86.7%	97.4%	83.6%	64.7%	88.1%
West South Central:								
Arkansas	79.3%	60.5%	79.7%	92.9%	91.6%	85.5%	71.1%	88.9%
Louisiana	81.3%	68.3%	84.9%	96.6%	89.4%	79.3%	78.9%	83.2%
Oklahoma	75.9%	53.0%	71.2%	84.0%	94.6%	86.4%	63.7%	88.4%
Texas	83.3%	61.4%	93.5%	87.8%	93.4%	89.2%	74.6%	90.1%
Mountain:								
Arizona	83.1%	59.9%	94.5%	92.2%	97.7%	90.7%	73.1%	92.1%
Colorado	77.2%	61.3%	83.9%	100.0%	85.8%	83.5%	71.2%	85.8%
Idaho	80.5%	67.3%	77.3%	90.7%	84.1%	99.6%	72.6%	92.2%
Montana	73.1%	57.1%	75.5%	84.8%	75.6%	90.6%	63.0%	88.5%
Nevada	84.3%	67.0%	99.0%	95.1%	92.6%	86.9%	78.7%	89.5%
New Mexico	79.2%	64.3%	88.9%	87.7%	95.4%	80.2%	73.7%	85.3%
Utah	80.4%	60.3%	86.9%	93.9%	95.2%	93.5%	71.2%	93.4%
Wyoming	77.9%	57.2%	87.2%	87.3%	96.0%	84.2%	70.9%	87.3%
Pacific:								
Alaska	80.4%	71.5%	80.7%	92.6%	91.7%	75.2%	77.4%	84.2%
California	78.6%	60.4%	85.1%	91.8%	90.2%	89.1%	70.9%	90.3%
Hawaii	69.2%	47.7%	75.0%	87.4%	93.6%	90.6%	58.9%	90.7%
Oregon	79.2%	66.3%	91.4%	96.1%	99.7%	78.2%	74.9%	86.7%
Washington	82.1%	62.1%	86.4%	92.9%	99.5%	99.2%	71.9%	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.f(2004) 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, 2004

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	0.47%	0.82%	1.26%	0.95%	0.85%	0.58%	0.56%	0.47%
New England:								
Connecticut	1.75%	5.43%	4.84%	3.43%	1.59%	6.10%	3.10%	4.69%
Maine	2.36%	4.86%	4.65%	3.65%	4.03%	2.74%	3.92%	2.35%
Massachusetts	3.43%	5.64%	9.50%	9.77%	9.71%	5.14%	4.82%	5.85%
New Hampshire	1.84%	4.02%	4.37%	3.08%	4.26%	6.89%	2.53%	3.64%
Rhode Island	2.30%	2.08%	10.34%	10.44%	0.05%	9.87%	2.33%	3.49%
Vermont	3.79%	5.93%	11.44%	1.86%	3.57%	6.69%	4.05%	4.71%
Middle Atlantic:								
New Jersey	2.96%	5.35%	8.95%	3.94%	6.31%	6.95%	2.87%	4.94%
New York	2.70%	3.90%	3.69%	3.56%	5.24%	5.00%	2.76%	3.38%
Pennsylvania	1.71%	3.80%	5.14%	4.29%	2.85%	4.96%	2.58%	3.51%
East North Central:								
Illinois	2.13%	3.91%	7.22%	5.34%	4.11%	3.47%	2.54%	3.60%
Indiana	2.04%	2.84%	5.30%	10.31%	7.59%	4.53%	3.52%	3.95%
Michigan	2.31%	5.04%	9.51%	8.40%	4.82%	3.01%	3.65%	3.14%
Ohio	2.14%	5.86%	6.76%	4.88%	6.38%	5.86%	4.69%	3.83%
Wisconsin	2.20%	5.54%	4.76%	3.83%	10.52%	7.46%	3.35%	5.43%
West North Central:								
Iowa	4.02%	3.89%	6.87%	3.68%	9.01%	6.40%	3.12%	6.14%
Kansas	3.05%	6.28%	14.87%	5.73%	9.60%	4.45%	5.54%	3.36%
Minnesota	3.10%	7.24%	9.74%	10.24%	7.54%	5.89%	4.26%	3.81%
Missouri	2.06%	6.18%	2.07%	4.41%	5.00%	3.52%	4.26%	3.40%
Nebraska	3.22%	5.75%	5.33%	5.51%	4.85%	7.82%	4.68%	4.46%
North Dakota	2.09%	4.85%	9.77%	10.16%	11.07%	6.90%	4.16%	4.14%
South Dakota	3.03%	7.34%	9.41%	9.92%	5.64%	3.57%	4.08%	3.81%
South Atlantic:								
Delaware	2.51%	7.93%	7.79%	4.99%	4.67%	3.29%	6.08%	2.34%
District of Columbia	4.40%	6.32%	10.39%	9.89%	2.57%	6.51%	4.82%	5.31%
Florida	3.23%	5.73%	8.24%	3.00%	0.73%	3.10%	4.87%	2.18%
Georgia	3.21%	6.71%	10.40%	10.24%	0.82%	4.85%	5.17%	4.41%
Maryland	3.13%	5.70%	6.65%	5.67%	5.41%	5.16%	3.49%	4.14%
North Carolina	1.83%	5.51%	4.63%	10.19%	6.71%	4.89%	4.36%	3.23%
South Carolina	2.79%	4.96%	10.75%	5.76%	5.17%	7.59%	5.15%	3.34%
Virginia	2.45%	6.36%	5.02%	6.40%	9.25%	4.89%	5.10%	3.45%
West Virginia	2.34%	5.90%	6.46%	6.55%	10.46%	5.56%	4.42%	4.58%
East South Central:								
Alabama	2.02%	3.35%	9.97%	11.71%	6.31%	7.27%	2.31%	2.71%
Kentucky	2.90%	5.59%	5.76%	8.28%	6.98%	3.23%	3.64%	3.53%
Mississippi	2.74%	1.60%	14.36%	11.12%	5.39%	5.82%	2.22%	3.75%
Tennessee	3.16%	5.67%	3.64%	7.26%	9.84%	4.22%	4.72%	3.11%
West South Central:								
Arkansas	3.91%	7.68%	6.70%	5.85%	9.35%	4.74%	4.06%	3.67%
Louisiana	2.93%	10.62%	16.57%	14.50%	11.34%	7.23%	4.46%	4.24%
Oklahoma	2.79%	6.40%	11.66%	4.53%	2.95%	5.74%	4.35%	4.14%
Texas	2.16%	3.06%	3.89%	4.31%	5.89%	3.67%	2.29%	3.83%
Mountain:								
Arizona	2.25%	6.23%	3.68%	13.96%	2.27%	2.70%	3.57%	1.73%
Colorado	2.89%	3.86%	5.15%	0.00%	5.59%	4.92%	3.28%	3.97%
Idaho	2.97%	5.66%	6.92%	10.48%	9.89%	0.37%	3.96%	3.41%
Montana	3.34%	4.02%	9.70%	10.92%	8.60%	4.31%	3.98%	4.18%
Nevada	2.81%	6.74%	1.39%	8.60%	11.51%	5.54%	4.18%	3.34%
New Mexico	3.10%	5.23%	11.34%	3.95%	4.47%	7.57%	4.10%	5.09%
Utah	1.91%	5.89%	5.54%	2.97%	14.60%	5.68%	3.21%	2.22%
Wyoming	2.77%	6.62%	9.95%	5.30%	10.21%	4.75%	4.05%	2.88%
Pacific:								
Alaska	2.26%	6.10%	8.33%	3.76%	4.23%	6.54%	2.68%	4.00%
California	1.42%	3.38%	2.36%	2.44%	3.47%	2.54%	1.78%	1.32%
Hawaii	3.46%	5.62%	8.15%	4.81%	2.06%	3.59%	4.45%	2.33%
Oregon	2.35%	3.74%	5.20%	1.79%	0.24%	7.41%	2.60%	4.05%
Washington	2.28%	5.43%	5.19%	4.38%	0.64%	0.60%	3.46%	1.58%

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.