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

| States, 2004         |                        |                           |                    |                        |                      |                              |                        |                         |
|----------------------|------------------------|---------------------------|--------------------|------------------------|----------------------|------------------------------|------------------------|-------------------------|
| Division and State   | Total                  | Less than 10<br>employees | 10-24<br>employees | 25-99<br>employees     | 100-999<br>employees | 1000 or<br>more<br>employees | Less than 50 employees | 50 or more<br>employees |
| United States        | 86.7%                  | 45.5%                     | 68.4%              | 84.2%                  | 94.8%                | 99.5%                        | 61.0%                  | 97.2%                   |
| New England:         |                        |                           |                    |                        |                      |                              |                        |                         |
| Connecticut          | 91.9%                  | 61.6%                     | 82.3%              | 92.3%                  | 100.0%               | 99.5%                        | 75.3%                  | 98.8%                   |
| Maine                | 80.7%                  | 37.9%                     | 70.6%              | 83.5%                  | 95.5%                | 100.0%                       | 55.7%                  | 97.2%                   |
|                      |                        |                           |                    |                        |                      |                              |                        |                         |
| Massachusetts        | 92.4%                  | 51.2%                     | 74.5%              | 100.0%                 | 100.0%               | 100.0%                       | 72.2%                  | 100.0%                  |
| New Hampshire        | 88.3%                  | 46.1%                     | 76.0%              | 93.4%                  | 100.0%               | 100.0%                       | 66.2%                  | 100.0%                  |
| Rhode Island         | 88.7%                  | 52.8%                     | 75.5%              | 88.7%                  | 100.0%               | 99.5%                        | 66.1%                  | 99.7%                   |
| Vermont              | 80.5%                  | 47.5%                     | 61.0%              | 83.2%                  | 99.8%                | 98.0%                        | 56.0%                  | 97.8%                   |
| Middle Atlantic:     |                        |                           |                    |                        |                      |                              |                        |                         |
| New Jersey           | 90.6%                  | 55.7%                     | 80.9%              | 94.1%                  | 96.3%                | 100.0%                       | 73.6%                  | 98.4%                   |
| New York             | 89.3%                  | 52.6%                     | 82.6%              | 83.8%                  | 96.2%                | 100.0%                       | 69.4%                  | 97.7%                   |
| Pennsylvania         | 92.6%                  | 53.1%                     | 81.8%              | 95.5%                  | 99.8%                | 100.0%                       | 73.5%                  | 99.6%                   |
| East North Central:  |                        |                           |                    |                        |                      |                              |                        |                         |
| Illinois             | 89.0%                  | 43.7%                     | 68.7%              | 92.1%                  | 96.6%                | 100.0%                       | 64.3%                  | 98.5%                   |
| Indiana              | 88.3%                  | 49.4%                     | 62.8%              | 85.1%                  | 99.4%                | 100.0%                       | 57.9%                  | 99.7%                   |
| Michigan             | 89.2%                  | 48.5%                     | 76.8%              | 88.7%                  | 98.3%                | 100.0%                       | 66.9%                  | 98.5%                   |
| Ohio                 | 89.9%                  | 46.0%                     | 74.5%              | 90.3%                  | 98.6%                | 100.0%                       | 65.7%                  | 99.0%                   |
| Wisconsin            | 86.6%                  | 38.1%                     | 75.0%              | 84.3%                  | 98.1%                | 100.0%                       | 60.1%                  | 97.9%                   |
|                      |                        |                           |                    |                        |                      |                              |                        |                         |
| West North Central:  | 05 50/                 | 44.00/                    |                    | 04 404                 | 00 40/               | 100.00/                      | 57.4%                  | 00.00/                  |
| lowa                 | 85.5%                  | 41.9%                     | 59.5%              | 91.4%                  | 98.4%                | 100.0%                       |                        | 99.0%                   |
| Kansas               | 85.0%                  | 40.4%                     | 59.9%              | 83.6%                  | 96.0%                | 99.5%                        | 56.2%                  | 97.8%                   |
| Minnesota            | 88.3%                  | 47.4%                     | 79.0%              | 87.8%                  | 98.1%                | 99.8%                        | 63.2%                  | 99.3%                   |
| Missouri             | 88.1%                  | 51.3%                     | 58.6%              | 89.2%                  | 96.6%                | 99.6%                        | 63.1%                  | 98.2%                   |
| Nebraska             | 80.4%                  | 35.7%                     | 59.1%              | 77.8%                  | 95.3%                | 100.0%                       | 48.9%                  | 96.8%                   |
| North Dakota         | 74.3%                  | 30.5%                     | 52.1%              | 75.4%                  | 97.4%                | 100.0%                       | 40.9%                  | 97.1%                   |
| South Dakota         | 79.6%                  | 47.8%                     | 65.7%              | 83.1%                  | 96.4%                | 99.9%                        | 60.1%                  | 97.2%                   |
| South Atlantic:      |                        |                           |                    |                        |                      |                              |                        |                         |
| Delaware             | 91.1%                  | 56.2%                     | 76.1%              | 91.9%                  | 96.7%                | 99.7%                        | 70.0%                  | 99.0%                   |
| District of Columbia | 94.3%                  | 68.9%                     | 85.2%              | 89.1%                  | 100.0%               | 99.7%                        | 81.1%                  | 98.4%                   |
| Florida              | 85.7%                  | 45.3%                     | 59.4%              | 73.0%                  | 99.6%                | 98.3%                        | 54.5%                  | 96.6%                   |
| Georgia              | 85.3%                  | 45.1%                     | 53.4%              | 80.9%                  | 87.9%                | 100.0%                       | 51.3%                  | 97.3%                   |
| Maryland             | 89.9%                  | 57.1%                     | 83.7%              | 95.8%                  | 84.7%                | 100.0%                       | 73.3%                  | 96.0%                   |
| North Carolina       | 84.7%                  | 47.9%                     | 51.7%              | 79.2%                  | 91.6%                | 99.8%                        | 55.7%                  | 97.0%                   |
| South Carolina       | 83.4%                  | 42.3%                     | 54.7%              | 73.1%                  | 86.1%                | 100.0%                       | 50.1%                  | 96.5%                   |
| Virginia             | 90.6%                  | 58.6%                     | 78.2%              | 96.6%                  | 98.5%                | 99.7%                        | 72.3%                  | 99.0%                   |
| •                    | 90.0 <i>%</i><br>81.4% | 32.3%                     | 55.1%              | 89.3%                  | 93.7%                | 95.9%                        | 53.6%                  | 95.1%                   |
| West Virginia        | 01.470                 | 52.576                    | 55.176             | 09.376                 | 93.776               | 90.976                       | 55.076                 | 93.178                  |
| East South Central:  |                        |                           |                    |                        |                      |                              |                        |                         |
| Alabama              | 87.4%                  | 49.8%                     | 71.9%              | 75.6%                  | 98.7%                | 100.0%                       | 61.6%                  | 97.2%                   |
| Kentucky             | 88.2%                  | 42.4%                     | 73.6%              | 86.7%                  | 99.7%                | 99.9%                        | 62.2%                  | 98.6%                   |
| Mississippi          | 80.1%                  | 34.9%                     | 41.0%              | 74.8%                  | 95.2%                | 100.0%                       | 40.5%                  | 97.7%                   |
| Tennessee            | 86.3%                  | 33.6%                     | 59.5%              | 91.9%                  | 100.0%               | 93.9%                        | 55.0%                  | 96.0%                   |
| West South Central:  |                        |                           |                    |                        |                      |                              |                        |                         |
| Arkansas             | 83.0%                  | 29.3%                     | 68.5%              | 77.5%                  | 91.4%                | 99.6%                        | 51.1%                  | 95.1%                   |
| Louisiana            | 80.6%                  | 30.0%                     | 43.3%              | 74.4%                  | 96.5%                | 99.5%                        | 45.8%                  | 96.7%                   |
| Oklahoma             | 81.0%                  | 29.2%                     | 60.0%              | 73.4%                  | 94.0%                | 99.2%                        | 48.2%                  | 96.4%                   |
| Texas                | 81.1%                  | 39.6%                     | 50.9%              | 67.1%                  | 87.0%                | 98.7%                        | 47.9%                  | 93.9%                   |
| Mountain:            |                        |                           |                    |                        |                      |                              |                        |                         |
| Arizona              | 83.9%                  | 39.9%                     | 56.3%              | 65.4%                  | 92.1%                | 99.8%                        | 50.0%                  | 94.5%                   |
| Colorado             | 85.8%                  | 40.8%                     | 68.2%              | 84.0%                  | 92.3%                | 99.6%                        | 58.9%                  | 97.5%                   |
| Idaho                | 75.1%                  | 33.0%                     | 53.5%              | 84.0 <i>%</i><br>79.8% | 92.3%<br>96.6%       | 99.0%<br>93.1%               | 48.4%                  | 97.5%                   |
|                      |                        |                           |                    |                        |                      |                              |                        |                         |
| Montana              | 68.0%                  | 26.9%                     | 54.2%              | 80.4%                  | 97.6%                | 98.0%                        | 41.4%                  | 96.3%                   |
| Nevada               | 88.6%                  | 64.0%                     | 56.0%              | 80.9%                  | 94.2%                | 100.0%                       | 64.2%                  | 97.6%                   |
| New Mexico           | 78.5%                  | 35.2%                     | 45.4%              | 77.7%                  | 93.2%                | 99.7%                        | 48.8%                  | 94.1%                   |
| Utah                 | 84.0%                  | 39.5%                     | 57.4%              | 87.2%                  | 97.3%                | 97.9%                        | 54.6%                  | 97.0%                   |
| Wyoming              | 72.9%                  | 28.9%                     | 68.0%              | 77.2%                  | 98.3%                | 99.1%                        | 51.2%                  | 97.1%                   |
| Pacific:             |                        |                           |                    |                        |                      |                              |                        |                         |
| Alaska               | 76.6%                  | 28.9%                     | 63.1%              | 75.9%                  | 100.0%               | 98.1%                        | 47.9%                  | 98.0%                   |
| California           | 86.3%                  | 41.3%                     | 71.1%              | 83.1%                  | 92.7%                | 99.9%                        | 62.4%                  | 96.4%                   |
| Hawaii               | 97.4%                  | 81.7%                     | 95.9%              | 98.1%                  | 99.4%                | 100.0%                       | 92.0%                  | 99.4%                   |
| Oregon               | 80.2%                  | 44.8%                     | 69.7%              | 70.7%                  | 84.3%                | 100.0%                       | 54.1%                  | 95.0%                   |
| Washington           | 80.4%                  | 44.5%                     | 74.2%              | 81.3%                  | 76.4%                | 99.0%                        | 61.0%                  | 90.0%                   |
|                      |                        |                           |                    | 22.0                   |                      | /0                           | 2                      |                         |

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.B.2(2004) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 2004

| State: United States, 2         | 2004           |                        |                        |                        |                      |                              |                        |                         |
|---------------------------------|----------------|------------------------|------------------------|------------------------|----------------------|------------------------------|------------------------|-------------------------|
| Division and State              | Total          | Less than 10 employees | 10-24<br>employees     | 25-99<br>employees     | 100-999<br>employees | 1000 or<br>more<br>employees | Less than 50 employees | 50 or more<br>employees |
| United States                   | 0.30%          | 0.97%                  | 0.73%                  | 0.76%                  | 0.86%                | 0.14%                        | 0.49%                  | 0.31%                   |
| New England:                    |                |                        |                        |                        |                      |                              |                        |                         |
| Connecticut                     | 1.01%          | 4.73%                  | 5.06%                  | 4.84%                  | 0.00%                | 0.25%                        | 2.60%                  | 0.99%                   |
| Maine                           | 2.71%          | 4.26%                  | 6.50%                  | 5.83%                  | 3.57%                | 0.00%                        | 2.28%                  | 2.50%                   |
| Massachusetts                   | 1.45%          | 2.72%                  | 10.26%                 | 0.00%                  | 0.00%                | 0.00%                        | 4.62%                  | 0.00%                   |
| New Hampshire                   | 1.49%          | 4.76%                  | 4.20%                  | 6.02%                  | 0.00%                | 0.00%                        | 3.40%                  | 0.04%                   |
| Rhode Island                    | 2.37%          | 5.56%                  | 9.28%                  | 9.92%                  | 0.00%                | 0.76%                        | 4.82%                  | 0.25%                   |
| Vermont                         | 2.26%          | 3.98%                  | 8.65%                  | 7.41%                  | 0.14%                | 2.16%                        | 3.59%                  | 1.26%                   |
| Middle Atlantic:                |                |                        |                        |                        |                      |                              |                        |                         |
| New Jersey                      | 1.32%          | 3.53%                  | 4.30%                  | 3.42%                  | 2.08%                | 0.00%                        | 1.84%                  | 0.68%                   |
| New York                        | 1.13%          | 2.12%                  | 4.36%                  | 5.07%                  | 2.68%                | 0.00%                        | 2.68%                  | 1.38%                   |
| Pennsylvania                    | 0.85%          | 3.66%                  | 4.48%                  | 3.27%                  | 0.11%                | 0.00%                        | 1.64%                  | 0.23%                   |
| East North Central:             |                |                        |                        |                        |                      |                              |                        |                         |
| Illinois                        | 0.74%          | 2.85%                  | 4.81%                  | 3.20%                  | 3.05%                | 0.00%                        | 2.71%                  | 0.64%                   |
| Indiana                         | 1.23%          | 7.75%                  | 7.92%                  | 6.28%                  | 0.41%                | 0.00%                        | 4.74%                  | 0.19%                   |
| Michigan                        | 1.27%          | 4.30%                  | 8.89%                  | 7.50%                  | 1.30%                | 0.00%                        | 4.00%                  | 1.18%                   |
| Ohio                            | 0.85%          | 4.32%                  | 3.52%                  | 3.75%                  | 1.42%                | 0.02%                        | 2.61%                  | 0.61%                   |
| Wisconsin                       | 1.43%          | 3.69%                  | 6.91%                  | 5.61%                  | 1.49%                | 0.00%                        | 4.10%                  | 1.44%                   |
| West North Central:             |                |                        |                        |                        |                      |                              |                        |                         |
| lowa                            | 1.48%          | 5.57%                  | 6.16%                  | 3.44%                  | 2.17%                | 0.00%                        | 4.00%                  | 0.55%                   |
| Kansas                          | 1.23%          | 3.15%                  | 7.93%                  | 6.82%                  | 2.40%                | 0.23%                        | 3.37%                  | 0.83%                   |
| Minnesota                       | 1.86%          | 5.69%                  | 5.12%                  | 6.01%                  | 2.07%                | 0.29%                        | 3.77%                  | 0.56%                   |
| Missouri                        | 1.98%          | 3.77%                  | 9.42%                  | 4.33%                  | 2.45%                | 0.42%                        | 4.33%                  | 1.05%                   |
| Nebraska                        | 1.84%          | 5.78%                  | 6.18%                  | 5.00%                  | 3.46%                | 0.00%                        | 3.85%                  | 1.43%                   |
| North Dakota                    | 3.65%          | 6.09%                  | 5.11%                  | 8.80%                  | 3.85%                | 0.00%                        | 3.86%                  | 1.33%                   |
| South Dakota                    | 1.60%          | 7.07%                  | 10.02%                 | 7.40%                  | 2.56%                | 0.20%                        | 4.03%                  | 1.84%                   |
| South Atlantic:                 |                |                        |                        |                        |                      |                              |                        |                         |
| Delaware                        | 1.33%          | 4.07%                  | 4.73%                  | 3.05%                  | 2.18%                | 0.65%                        | 2.98%                  | 1.13%                   |
| District of Columbia            | 0.96%          | 7.57%                  | 3.45%                  | 3.78%                  | 0.00%                | 0.15%                        | 3.69%                  | 1.08%                   |
| Florida                         | 1.62%          | 4.51%                  | 7.11%<br>2.57%         | 3.69%                  | 0.28%                | 1.25%                        | 3.83%                  | 1.33%                   |
| Georgia                         | 1.60%          | 5.71%                  | 2.57%<br>6.19%         | 5.80%<br>2.99%         | 5.98%                | 0.00%                        | 3.52%                  | 1.29%                   |
| Maryland<br>North Carolina      | 2.36%<br>1.79% | 4.38%<br>4.57%         | 7.77%                  | 12.67%                 | 7.40%<br>3.57%       | 0.00%<br>0.18%               | 3.12%<br>6.15%         | 2.83%<br>1.25%          |
| South Carolina                  | 2.06%          | 4.57%                  | 8.33%                  | 7.22%                  | 3.57%<br>5.04%       | 0.18%                        | 6.15%<br>4.44%         | 2.52%                   |
| Virginia                        | 2.06%          | 6.76%                  | 5.24%                  | 0.97%                  | 2.68%                | 0.00%                        | 4.64%                  | 0.64%                   |
| West Virginia                   | 1.59%          | 4.18%                  | 5.24 <i>%</i><br>8.07% | 4.83%                  | 6.72%                | 2.83%                        | 3.84%                  | 2.61%                   |
| C C                             | 1.0070         | 1.10/0                 | 0.0170                 | 1.0070                 | 0.1270               | 2.0070                       | 0.0170                 | 2.0170                  |
| East South Central:             | 1 0 20/        | 4 5 2 9/               | 5.12%                  | 7 00%                  | 1 250/               | 0.00%                        | 2.09%                  | 1 079/                  |
| Alabama<br>Kentucky             | 1.82%<br>1.08% | 4.52%<br>4.93%         | 5.12%<br>5.04%         | 7.00%<br>4.50%         | 1.35%<br>0.31%       | 0.00%<br>0.05%               | 2.69%                  | 1.97%<br>0.80%          |
| Mississippi                     | 1.74%          | 6.71%                  | 10.83%                 | 4.30 <i>%</i><br>9.71% | 1.86%                | 0.03%                        | 6.96%                  | 0.80%                   |
| Tennessee                       | 1.76%          | 4.25%                  | 7.11%                  | 2.88%                  | 0.00%                | 3.76%                        | 3.44%                  | 2.35%                   |
|                                 |                |                        |                        |                        |                      |                              |                        |                         |
| West South Central:<br>Arkansas | 1.91%          | 4.25%                  | 6.32%                  | 4.02%                  | 4.88%                | 0.35%                        | 4.00%                  | 1.44%                   |
| Louisiana                       | 2.20%          | 3.94%                  | 9.51%                  | 13.34%                 | 4.00%                | 0.35%                        | 3.89%                  | 2.31%                   |
| Oklahoma                        | 2.20%          | 3.55%                  | 7.88%                  | 8.99%                  | 3.07%                | 0.45%                        | 4.55%                  | 1.15%                   |
| Texas                           | 1.19%          | 5.53%                  | 4.70%                  | 5.12%                  | 4.50%                | 0.75%                        | 2.76%                  | 1.00%                   |
| Mountain:                       |                |                        |                        |                        |                      |                              |                        |                         |
| Arizona                         | 2.20%          | 4.04%                  | 6.25%                  | 11.01%                 | 5.64%                | 0.14%                        | 4.78%                  | 2.30%                   |
| Colorado                        | 1.92%          | 3.44%                  | 6.25%                  | 5.37%                  | 5.54%                | 0.65%                        | 4.64%                  | 1.79%                   |
| Idaho                           | 2.14%          | 5.18%                  | 6.98%                  | 9.82%                  | 2.35%                | 2.63%                        | 4.92%                  | 2.29%                   |
| Montana                         | 4.38%          | 3.58%                  | 6.61%                  | 10.86%                 | 2.55%                | 2.43%                        | 3.69%                  | 5.46%                   |
| Nevada                          | 1.27%          | 10.59%                 | 7.79%                  | 7.18%                  | 10.28%               | 0.00%                        | 6.47%                  | 1.07%                   |
| New Mexico                      | 2.17%          | 4.29%                  | 9.39%                  | 6.56%                  | 3.03%                | 0.30%                        | 3.04%                  | 2.57%                   |
| Utah                            | 2.01%          | 5.88%                  | 8.53%                  | 3.18%                  | 2.03%                | 2.22%                        | 4.01%                  | 1.59%                   |
| Wyoming                         | 2.44%          | 5.24%                  | 5.94%                  | 6.20%                  | 0.70%                | 0.80%                        | 3.58%                  | 1.15%                   |
| Pacific:                        |                |                        |                        |                        |                      |                              |                        |                         |
| Alaska                          | 2.76%          | 3.76%                  | 6.88%                  | 7.62%                  | 0.00%                | 4.46%                        | 3.42%                  | 2.55%                   |
| California                      | 0.55%          | 3.43%                  | 3.44%                  | 1.77%                  | 1.89%                | 0.16%                        | 1.55%                  | 0.46%                   |
| Hawaii                          | 0.57%          | 3.15%                  | 3.15%                  | 2.60%                  | 0.35%                | 0.00%                        | 1.41%                  | 0.28%                   |
| Oregon                          | 2.28%          | 4.10%                  | 6.17%                  | 9.62%                  | 6.23%                | 0.00%                        | 4.13%                  | 2.35%                   |
| Washington                      | 4.07%          | 3.53%                  | 7.17%                  | 6.10%                  | 9.28%                | 1.72%                        | 3.26%                  | 5.29%                   |
| -                               |                |                        |                        |                        |                      |                              |                        |                         |

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.