| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 78.4\% | 82.5\% | 77.9\% | 75.0\% | 75.3\% | 79.9\% | 78.8\% | 78.3\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 78.5\% | 83.8\% | 83.3\% | 71.2\% | 69.9\% | 81.6\% | 84.1\% | 76.8\% |
| Maine | 79.4\% | 76.9\% | 79.3\% | 70.7\% | 79.2\% | 83.1\% | 76.4\% | 80.5\% |
| Massachusetts | 76.8\% | 85.1\% | 74.5\% | 64.3\% | 76.8\% | 79.6\% | 73.4\% | 77.7\% |
| New Hampshire | 72.4\% | 77.8\% | 76.4\% | 69.1\% | 72.4\% | 71.7\% | 76.4\% | 71.0\% |
| Rhode Island | 68.9\% | 73.8\% | 73.8\% | 70.4\% | 79.9\% | 60.8\% | 70.3\% | 68.4\% |
| Vermont | 77.0\% | 64.5\% | 78.3\% | 82.7\% | 79.8\% | 77.0\% | 72.3\% | 79.0\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 77.6\% | 83.6\% | 68.4\% | 72.1\% | 74.8\% | 80.7\% | 76.1\% | 78.2\% |
| New York | 78.8\% | 77.8\% | 77.8\% | 78.0\% | 71.2\% | 82.0\% | 76.3\% | 79.5\% |
| Pennsylvania | 79.8\% | 80.7\% | 79.1\% | 75.7\% | 78.2\% | 81.7\% | 80.4\% | 79.6\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 77.2\% | 87.9\% | 80.6\% | 67.7\% | 79.0\% | 78.1\% | 75.6\% | 77.6\% |
| Indiana | 80.8\% | 69.9\% | 72.5\% | 89.9\% | 84.9\% | 79.8\% | 75.4\% | 82.0\% |
| Michigan | 77.0\% | 70.6\% | 65.8\% | 64.1\% | 77.1\% | 83.0\% | 67.0\% | 79.8\% |
| Ohio | 78.1\% | 82.0\% | 79.3\% | 85.8\% | 75.2\% | 76.8\% | 81.1\% | 77.4\% |
| Wisconsin | 77.4\% | 78.7\% | 68.6\% | 72.9\% | 72.0\% | 82.3\% | 72.8\% | 78.6\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 76.5\% | 76.6\% | 76.0\% | 69.0\% | 72.3\% | 79.8\% | 71.5\% | 77.9\% |
| Kansas | 78.4\% | 78.0\% | 66.3\% | 81.5\% | 70.1\% | 82.1\% | 76.7\% | 78.9\% |
| Minnesota | 78.9\% | 84.8\% | 68.6\% | 57.0\% | 84.7\% | 83.2\% | 73.5\% | 80.3\% |
| Missouri | 81.6\% | 90.5\% | 81.1\% | 72.1\% | 66.8\% | 86.8\% | 80.3\% | 81.9\% |
| Nebraska | 77.9\% | 78.4\% | 77.5\% | 77.9\% | 80.7\% | 76.7\% | 76.5\% | 78.2\% |
| North Dakota | 77.2\% | 67.0\% | 62.0\% | 71.7\% | 84.2\% | 80.1\% | 68.4\% | 79.8\% |
| South Dakota | 71.3\% | 84.4\% | 54.3\% | 65.5\% | 68.7\% | 76.8\% | 68.3\% | 73.0\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 71.6\% | 73.9\% | 77.4\% | 73.7\% | 72.3\% | 69.8\% | 77.3\% | 70.1\% |
| District of Columbia | 83.2\% | 93.1\% | 87.2\% | 92.7\% | 85.1\% | 77.1\% | 91.0\% | 81.2\% |
| Florida | 80.1\% | 85.9\% | 86.6\% | 88.3\% | 68.4\% | 80.5\% | 87.6\% | 78.6\% |
| Georgia | 76.1\% | 85.9\% | 85.2\% | 71.8\% | 72.7\% | 76.0\% | 79.6\% | 75.5\% |
| Maryland | 80.7\% | 84.3\% | 80.7\% | 75.8\% | 81.2\% | 81.4\% | 81.7\% | 80.5\% |
| North Carolina | 80.4\% | 88.6\% | 78.4\% | 66.2\% | 78.4\% | 83.7\% | 78.9\% | 80.7\% |
| South Carolina | 77.3\% | 80.9\% | 82.2\% | 59.4\% | 79.1\% | 79.3\% | 75.7\% | 77.6\% |
| Virginia | 79.9\% | 86.7\% | 73.5\% | 76.4\% | 72.7\% | 83.0\% | 77.7\% | 80.7\% |
| West Virginia | 75.7\% | 78.5\% | 77.7\% | 71.9\% | 71.9\% | 79.2\% | 76.2\% | 75.5\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 83.1\% | 91.5\% | 90.0\% | 87.2\% | 89.9\% | 74.7\% | 90.8\% | 81.2\% |
| Kentucky | 84.7\% | 88.4\% | 86.7\% | 81.9\% | 82.3\% | 85.7\% | 85.6\% | 84.5\% |
| Mississippi | 81.2\% | 83.8\% | 84.0\% | 83.3\% | 79.2\% | 81.1\% | 86.1\% | 80.3\% |
| Tennessee | 77.0\% | 85.7\% | 79.9\% | 62.4\% | 72.7\% | 82.2\% | 80.0\% | 76.4\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 81.6\% | 83.4\% | 83.2\% | 66.8\% | 77.1\% | 86.3\% | 82.9\% | 81.3\% |
| Louisiana | 80.8\% | 72.6\% | 92.6\% | 79.0\% | 80.9\% | 80.4\% | 83.3\% | 80.2\% |
| Oklahoma | 81.5\% | 86.7\% | 84.5\% | 80.0\% | 80.6\% | 81.3\% | 81.0\% | 81.6\% |
| Texas | 78.6\% | 88.5\% | 81.7\% | 85.5\% | 70.0\% | 78.6\% | 86.3\% | 77.1\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 68.9\% | 84.4\% | 79.0\% | 64.7\% | 62.0\% | 70.6\% | 76.6\% | 67.7\% |
| Colorado | 79.2\% | 82.1\% | 74.7\% | 78.6\% | 77.2\% | 80.6\% | 78.6\% | 79.4\% |
| Idaho | 77.5\% | 80.3\% | 71.3\% | 73.9\% | 76.0\% | 79.6\% | 73.0\% | 79.1\% |
| Montana | 73.1\% | 75.4\% | 75.1\% | 66.9\% | 72.2\% | 75.3\% | 75.2\% | 72.2\% |
| Nevada | 74.7\% | 90.1\% | 68.3\% | 81.0\% | 65.5\% | 74.2\% | 82.4\% | 72.8\% |
| New Mexico | 76.8\% | 77.2\% | 65.1\% | 69.5\% | 84.8\% | 76.4\% | 70.2\% | 78.6\% |
| Utah | 70.1\% | 67.2\% | 62.2\% | 70.9\% | 64.7\% | 73.3\% | 67.2\% | 70.8\% |
| Wyoming | 78.1\% | 81.8\% | 59.6\% | 69.6\% | 79.9\% | 89.5\% | 68.3\% | 83.9\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 68.4\% | 69.3\% | 80.9\% | 69.2\% | 57.4\% | 72.2\% | 73.7\% | 66.4\% |
| California | 78.5\% | 82.6\% | 82.0\% | 77.9\% | 74.4\% | 79.4\% | 80.5\% | 78.0\% |
| Hawaii | 80.3\% | 84.6\% | 83.1\% | 81.3\% | 80.1\% | 78.5\% | 83.7\% | 79.0\% |
| Oregon | 78.1\% | 74.8\% | 79.9\% | 67.4\% | 80.9\% | 79.8\% | 77.0\% | 78.4\% |
| Washington | 76.0\% | 84.1\% | 83.2\% | 82.3\% | 74.3\% | 71.8\% | 84.6\% | 73.1\% |

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. health insurance by firm size and State: United States, 2004

| Division and State | Total | Less than 10 employees | $10-24$ employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.43\% | 0.48\% | 1.08\% | 0.86\% | 0.78\% | 0.78\% | 0.64\% | 0.62\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.40\% | 3.10\% | 3.31\% | 5.70\% | 4.69\% | 3.23\% | 1.02\% | 2.07\% |
| Maine | 1.91\% | 3.71\% | 5.15\% | 5.07\% | 3.93\% | 2.30\% | 2.28\% | 2.91\% |
| Massachusetts | 1.82\% | 2.47\% | 7.34\% | 6.14\% | 4.99\% | 2.85\% | 3.33\% | 1.65\% |
| New Hampshire | 2.73\% | 4.12\% | 4.34\% | 4.66\% | 6.21\% | 4.84\% | 2.33\% | 3.31\% |
| Rhode Island | 4.09\% | 4.98\% | 9.68\% | 9.30\% | 6.02\% | 8.39\% | 4.08\% | 5.49\% |
| Vermont | 2.59\% | 5.15\% | 4.65\% | 3.84\% | 6.11\% | 5.03\% | 3.68\% | 3.28\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.88\% | 4.68\% | 8.65\% | 5.08\% | 7.49\% | 4.22\% | 4.34\% | 2.11\% |
| New York | 1.61\% | 2.66\% | 3.83\% | 3.93\% | 3.39\% | 1.40\% | 2.73\% | 1.76\% |
| Pennsylvania | 1.81\% | 3.30\% | 4.78\% | 4.52\% | 5.47\% | 2.31\% | 2.50\% | 2.74\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 2.63\% | 1.99\% | 2.93\% | 5.65\% | 6.04\% | 2.82\% | 3.96\% | 3.37\% |
| Indiana | 2.81\% | 4.32\% | 3.56\% | 8.14\% | 3.82\% | 3.97\% | 2.79\% | 3.17\% |
| Michigan | 1.25\% | 4.42\% | 7.94\% | 8.36\% | 4.16\% | 3.78\% | 3.74\% | 2.08\% |
| Ohio | 2.73\% | 2.45\% | 6.30\% | 3.02\% | 3.94\% | 5.06\% | 2.77\% | 3.63\% |
| Wisconsin | 2.25\% | 3.41\% | 6.84\% | 3.49\% | 6.42\% | 3.63\% | 3.42\% | 3.11\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 2.51\% | 5.98\% | 7.39\% | 4.55\% | 2.84\% | 4.38\% | 4.39\% | 2.99\% |
| Kansas | 2.82\% | 2.89\% | 6.24\% | 7.75\% | 6.17\% | 4.23\% | 2.85\% | 3.57\% |
| Minnesota | 2.34\% | 2.95\% | 6.18\% | 10.65\% | 5.78\% | 2.70\% | 4.21\% | 2.38\% |
| Missouri | 2.96\% | 2.35\% | 3.35\% | 4.95\% | 6.94\% | 3.56\% | 3.61\% | 3.25\% |
| Nebraska | 2.72\% | 5.06\% | 6.03\% | 6.61\% | 4.19\% | 4.22\% | 4.54\% | 3.29\% |
| North Dakota | 3.21\% | 4.46\% | 8.87\% | 5.96\% | 5.70\% | 7.18\% | 3.74\% | 3.93\% |
| South Dakota | 1.96\% | 3.07\% | 8.22\% | 6.91\% | 5.68\% | 3.97\% | 4.59\% | 2.50\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 4.10\% | 5.36\% | 4.85\% | 6.86\% | 9.02\% | 4.97\% | 3.31\% | 4.53\% |
| District of Columbia | 2.61\% | 2.22\% | 4.90\% | 1.70\% | 3.54\% | 4.84\% | 1.62\% | 2.78\% |
| Florida | 1.67\% | 1.19\% | 3.28\% | 2.30\% | 4.11\% | 2.08\% | 1.18\% | 1.96\% |
| Georgia | 1.79\% | 4.74\% | 4.58\% | 5.85\% | 7.38\% | 2.18\% | 4.89\% | 1.86\% |
| Maryland | 1.38\% | 4.38\% | 4.39\% | 4.55\% | 3.70\% | 1.37\% | 3.26\% | 1.59\% |
| North Carolina | 2.39\% | 2.32\% | 4.09\% | 9.67\% | 4.52\% | 1.93\% | 3.10\% | 2.55\% |
| South Carolina | 1.41\% | 3.92\% | 3.70\% | 8.37\% | 3.98\% | 2.39\% | 5.16\% | 1.89\% |
| Virginia | 1.50\% | 3.31\% | 5.34\% | 7.14\% | 5.58\% | 1.81\% | 3.07\% | 1.95\% |
| West Virginia | 2.26\% | 3.77\% | 4.90\% | 6.62\% | 5.81\% | 4.84\% | 3.92\% | 3.12\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.48\% | 1.62\% | 3.62\% | 3.58\% | 6.53\% | 3.05\% | 1.00\% | 3.02\% |
| Kentucky | 1.30\% | 2.11\% | 2.29\% | 4.35\% | 3.63\% | 2.23\% | 2.03\% | 1.64\% |
| Mississippi | 1.48\% | 3.69\% | 15.75\% | 10.79\% | 6.23\% | 2.43\% | 2.73\% | 2.01\% |
| Tennessee | 2.17\% | 4.12\% | 3.42\% | 4.93\% | 5.35\% | 1.95\% | 2.51\% | 2.37\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.76\% | 4.37\% | 5.30\% | 7.69\% | 3.87\% | 3.86\% | 2.42\% | 3.43\% |
| Louisiana | 2.95\% | 6.09\% | 17.04\% | 14.14\% | 10.28\% | 3.35\% | 4.04\% | 3.59\% |
| Oklahoma | 1.94\% | 3.63\% | 3.78\% | 5.29\% | 4.37\% | 2.76\% | 2.71\% | 2.45\% |
| Texas | 1.31\% | 3.34\% | 3.36\% | 2.93\% | 4.72\% | 2.28\% | 1.52\% | 1.38\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 4.31\% | 3.70\% | 5.45\% | 11.05\% | 8.11\% | 4.87\% | 2.89\% | 4.56\% |
| Colorado | 3.73\% | 3.96\% | 7.73\% | 5.94\% | 4.44\% | 5.84\% | 3.02\% | 4.61\% |
| Idaho | 2.50\% | 2.40\% | 7.16\% | 8.75\% | 4.81\% | 5.43\% | 3.91\% | 3.39\% |
| Montana | 2.05\% | 5.02\% | 4.88\% | 9.09\% | 5.92\% | 5.06\% | 2.94\% | 3.97\% |
| Nevada | 3.23\% | 3.40\% | 7.28\% | 3.96\% | 8.70\% | 4.32\% | 4.06\% | 3.58\% |
| New Mexico | 1.84\% | 4.03\% | 7.65\% | 3.73\% | 7.26\% | 3.08\% | 2.24\% | 2.52\% |
| Utah | 3.90\% | 4.59\% | 7.87\% | 4.78\% | 9.02\% | 4.25\% | 3.50\% | 4.41\% |
| Wyoming | 2.99\% | 4.02\% | 7.85\% | 6.81\% | 6.32\% | 2.63\% | 5.08\% | 2.58\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4.87\% | 6.28\% | 8.11\% | 6.55\% | 7.14\% | 5.37\% | 4.43\% | 5.82\% |
| California | 1.11\% | 1.36\% | 2.12\% | 3.28\% | 2.72\% | 1.65\% | 1.49\% | 1.48\% |
| Hawaii | 1.43\% | 1.85\% | 4.44\% | 3.94\% | 3.41\% | 2.40\% | 2.51\% | 1.52\% |
| Oregon | 1.83\% | 3.02\% | 4.85\% | 6.67\% | 4.93\% | 3.14\% | 2.46\% | 2.44\% |
| Washington | 2.49\% | 2.82\% | 5.08\% | 4.32\% | 6.12\% | 2.69\% | 1.36\% | 3.26\% |

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.

