| Division and State | Total | Less than 10 employees | $\begin{array}{r} 10-24 \\ \text { employees } \end{array}$ | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | $\begin{array}{r} \text { 100-999 } \\ \text { employees } \end{array}$ | $\begin{array}{r} 1000 \text { or } \\ \text { more } \\ \text { employees } \end{array}$ | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 18.1\% | 11.8\% | 15.0\% | 18.6\% | 19.8\% | 19.1\% | 14.5\% | 19.3\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 20.0\% | 19.8\% | 19.7\% | 23.9\% | 18.2\% | 19.2\% | 21.3\% | 19.5\% |
| Maine | 21.7\% | 21.1\% | 17.8\% | 21.5\% | 17.4\% | 25.8\% | 19.1\% | 22.7\% |
| Massachusetts | 21.4\% | 12.3\%* | 23.1\% | 29.3\% | 27.2\% | 19.0\% | 23.5\% | 20.8\% |
| New Hampshire | 23.1\% | 22.4\% | 27.0\% | 23.4\% | 27.1\% | 20.2\% | 25.9\% | 22.0\% |
| Rhode Island | 18.2\% | 11.7\%* | 18.1\% | 26.5\% | 25.0\% | 13.5\% | 14.8\% | 19.7\% |
| Vermont | 18.3\% | 19.9\% | 19.8\%* | 16.5\% | 18.4\% | 18.0\% | 19.1\% | 17.9\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 15.8\% | 6.7\%* | 20.4\%* | 17.8\% | 20.8\% | 15.4\% | 13.1\% | 16.7\% |
| New York | 18.5\% | 9.3\% | 10.4\% | 19.1\% | 26.1\% | 19.1\% | 13.2\% | 20.4\% |
| Pennsylvania | 18.0\% | 9.3\% | 11.2\%* | 20.3\% | 17.8\% | 20.3\% | 12.8\% | 20.0\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 18.4\% | 11.7\% | 14.5\% | 20.5\% | 17.9\% | 19.6\% | 14.8\% | 19.4\% |
| Indiana | 18.0\% | 13.2\%* | 15.4\% | 17.5\%* | 14.7\% | 20.9\% | 14.2\% | 18.9\% |
| Michigan | 14.2\% | 6.7\% | 16.6\% | 12.7\%* | 21.0\% | 13.6\% | 12.3\% | 14.9\% |
| Ohio | 18.2\% | 14.0\% | 23.0\% | 19.1\% | 20.1\% | 17.0\% | 16.5\% | 18.6\% |
| Wisconsin | 20.2\% | 11.6\% | 14.5\% | 22.9\% | 26.5\% | 19.2\% | 15.9\% | 21.6\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 18.3\% | 10.1\%* | 17.6\% | 22.1\% | 19.6\% | 18.9\% | 14.7\% | 19.4\% |
| Kansas | 23.9\% | 17.0\% | 25.8\%* | 30.9\% | 25.6\% | 22.3\% | 24.7\% | 23.6\% |
| Minnesota | 19.9\% | 20.8\% | 13.1\%* | 25.4\% | 19.4\% | 19.9\% | 18.7\% | 20.2\% |
| Missouri | 18.0\% | 14.1\% | 18.8\% | 17.1\% | 22.2\% | 18.0\% | 15.8\% | 18.8\% |
| Nebraska | 19.7\% | 21.4\% | 22.4\%* | 10.4\%* | 26.9\% | 17.5\% | 19.5\% | 19.8\% |
| North Dakota | 19.1\% | 11.6\%* | 9.0\%* | 20.0\% | 20.7\% | 21.0\% | 10.2\%* | 21.4\% |
| South Dakota | 20.9\% | 13.3\%* | 13.5\%* | 21.1\% | 19.3\% | 26.9\% | 15.6\% | 23.4\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 18.1\% | 13.9\%* | 15.4\% | 12.1\% | 22.1\% | 20.5\% | 12.9\% | 20.0\% |
| District of Columbia | 15.0\% | 11.2\% | 10.5\% | 7.8\% | 18.4\% | 18.7\% | 11.0\% | 16.7\% |
| Florida | 19.0\% | 15.0\% | 13.6\% | 18.0\% | 18.9\% | 20.6\% | 17.0\% | 19.5\% |
| Georgia | 21.5\% | 12.0\% | 22.5\% | 17.9\% | 18.5\% | 24.5\% | 15.2\% | 23.0\% |
| Maryland | 21.6\% | 25.8\% | 12.8\% | 30.7\% | 24.0\% | 19.9\% | 21.2\% | 21.7\% |
| North Carolina | 19.0\% | 3.7\%* | 18.5\% | 18.5\% | 21.8\% | 21.2\% | 10.9\% | 21.5\% |
| South Carolina | 19.4\% | 16.1\% | 11.5\%* | 25.4\% | 17.3\% | 20.3\% | 16.5\% | 20.2\% |
| Virginia | 19.0\% | 11.1\%* | 17.6\% | 21.2\% | 20.7\% | 21.2\% | 12.2\%* | 22.3\% |
| West Virginia | 16.3\% | 12.2\% | 10.9\%* | 12.5\% | 19.4\% | 18.0\% | 12.8\% | 17.5\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 21.3\% | 12.7\% | 10.2\%* | 19.5\% | 25.6\% | 23.3\% | 10.3\% | 25.4\% |
| Kentucky | 19.8\% | 6.2\% | 16.2\% | 20.6\% | 19.1\% | 22.2\% | 15.2\% | 21.1\% |
| Mississippi | 17.7\% | 3.8\%* | 17.6\%* | 22.7\% | 17.0\% | 19.0\% | 12.1\%* | 19.2\% |
| Tennessee | 23.5\% | 9.9\%* | 8.0\%* | 31.3\% | 25.9\% | 23.2\% | 19.2\% | 24.4\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 18.9\% | 15.8\%* | 10.3\%* | 14.4\%* | 16.5\% | 23.0\% | 12.6\% | 20.7\% |
| Louisiana | 20.9\% | 9.0\%* | 8.9\%* | 20.6\% | 27.0\% | 20.9\% | 10.7\% | 24.3\% |
| Oklahoma | 15.8\% | 5.3\%* | 15.6\%* | 10.8\% | 19.4\% | 18.3\% | 10.2\% | 17.8\% |
| Texas | 17.5\% | 12.3\% | 19.8\% | 14.2\% | 18.2\% | 19.2\% | 14.5\% | 18.6\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 19.2\% | 11.7\%* | 18.5\% | 12.0\% | 28.0\% | 18.5\% | 14.3\% | 20.5\% |
| Colorado | 18.4\% | 15.8\% | 15.8\% | 21.2\% | 17.1\% | 19.3\% | 17.4\% | 18.7\% |
| Idaho | 19.9\% | 8.4\%* | 28.2\% | 7.0\% | 17.1\% | 25.5\% | 16.2\% | 21.2\% |
| Montana | 15.8\% | 13.5\% | 14.4\%* | 13.5\% | 20.7\% | 16.3\% | 12.6\% | 17.4\% |
| Nevada | 16.0\% | 26.9\% | 10.8\%* | 14.5\% | 14.0\%* | 15.2\% | 19.4\% | 15.1\% |
| New Mexico | 18.0\% | 16.8\% | 16.4\% | 21.2\% | 13.3\%* | 20.6\% | 16.1\% | 18.6\% |
| Utah | 20.2\% | 15.5\%* | 14.9\%* | 16.6\% | 15.3\% | 23.6\% | 15.5\% | 21.1\% |
| Wyoming | 17.2\% | 6.9\%* | 15.4\% | 21.5\%* | 17.4\%* | 19.9\% | 14.0\% | 19.0\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 12.2\% | 7.8\%* | 12.3\%* | 12.5\%* | 9.9\% | 14.6\% | 11.7\% | 12.5\% |
| California | 15.7\% | 9.7\% | 11.2\% | 16.0\% | 17.0\% | 16.8\% | 12.1\% | 16.9\% |
| Hawaii | 10.0\% | 1.7\%* | 3.9\%* | 7.4\%* | 8.4\% | 18.1\% | 4.0\%* | 13.3\% |
| Oregon | 11.5\% | 13.1\% | 10.2\%* | 7.7\% | 11.8\% | 12.4\% | 12.0\% | 11.3\% |
| Washington | 11.8\% | 7.1\%* | 17.5\% | 7.7\%* | 10.2\% | 14.6\% | 11.6\% | 11.9\%* |

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

| Division and State | Total | Less than 10 employees | 10-24 employees | $\begin{array}{r} 25-99 \\ \text { employees } \end{array}$ | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.23\% | 0.82\% | 1.04\% | 0.70\% | 0.68\% | 0.38\% | 0.52\% | 0.35\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.12\% | 4.78\% | 3.38\% | 4.41\% | 1.56\% | 2.19\% | 3.50\% | 1.53\% |
| Maine | 2.35\% | 2.56\% | 3.29\% | 4.82\% | 2.49\% | 4.43\% | 2.31\% | 3.19\% |
| Massachusetts | 1.02\% | 4.14\%* | 5.02\% | 2.85\% | 2.83\% | 1.10\% | 3.50\% | 1.09\% |
| New Hampshire | 1.04\% | 4.44\% | 4.65\% | 3.03\% | 2.79\% | 1.17\% | 2.83\% | 1.99\% |
| Rhode Island | 1.70\% | 4.34\%* | 5.10\% | 4.90\% | 3.19\% | 1.89\% | 3.66\% | 0.85\% |
| Vermont | 2.40\% | 4.42\% | 6.02\% * | 3.90\% | 3.90\% | 3.94\% | 3.75\% | 3.01\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.64\% | 2.78\% * | 7.64\%* | 4.96\% | 2.83\% | 2.01\% | 2.32\% | 1.64\% |
| New York | 1.21\% | 1.21\% | 2.99\% | 3.18\% | 2.86\% | 1.56\% | 2.06\% | 1.43\% |
| Pennsylvania | 0.99\% | 2.06\% | 3.51\%* | 3.97\% | 1.96\% | 1.50\% | 1.70\% | 0.87\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.49\% | 2.25\% | 3.62\% | 4.46\% | 2.49\% | 2.07\% | 1.26\% | 1.70\% |
| Indiana | 1.66\% | 5.65\%* | 4.57\% | 5.32\%* | 3.29\% | 2.28\% | 3.02\% | 1.88\% |
| Michigan | 1.10\% | 1.68\% | 4.53\% | 5.60\%* | 3.64\% | 1.76\% | 1.93\% | 1.68\% |
| Ohio | 0.70\% | 3.07\% | 5.96\% | 4.64\% | 1.71\% | 1.27\% | 2.29\% | 0.68\% |
| Wisconsin | 1.13\% | 2.12\% | 2.88\% | 3.75\% | 5.17\% | 2.23\% | 2.16\% | 1.61\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.05\% | 3.28\%* | 5.11\% | 4.55\% | 3.02\% | 1.17\% | 1.83\% | 1.23\% |
| Kansas | 1.53\% | 2.80\% | 9.06\%* | 5.05\% | 5.67\% | 2.16\% | 3.57\% | 1.23\% |
| Minnesota | 1.30\% | 3.67\% | 3.93\%* | 4.10\% | 2.60\% | 1.33\% | 2.60\% | 1.06\% |
| Missouri | 1.67\% | 4.10\% | 2.85\% | 2.65\% | 4.69\% | 1.71\% | 2.62\% | 1.95\% |
| Nebraska | 1.94\% | 4.94\% | 8.59\% * | 3.41\%* | 2.44\% | 2.63\% | 3.94\% | 1.75\% |
| North Dakota | 2.48\% | 3.95\%* | 4.83\%* | 5.27\% | 5.09\% | 3.10\% | 3.74\%* | 2.97\% |
| South Dakota | 1.70\% | 4.01\%* | 4.12\% * | 4.45\% | 2.96\% | 2.26\% | 1.79\% | 2.04\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.25\% | 6.22\%* | 3.32\% | 3.46\% | 2.56\% | 2.16\% | 1.63\% | 1.59\% |
| District of Columbia | 1.30\% | 2.17\% | 2.80\% | 1.68\% | 3.53\% | 2.35\% | 1.75\% | 2.33\% |
| Florida | 1.89\% | 3.15\% | 3.93\% | 3.43\% | 2.26\% | 2.54\% | 2.27\% | 1.97\% |
| Georgia | 0.97\% | 3.32\% | 5.86\% | 4.65\% | 3.99\% | 1.58\% | 3.58\% | 1.05\% |
| Maryland | 1.36\% | 6.79\% | 3.41\% | 5.72\% | 5.33\% | 1.50\% | 2.20\% | 1.58\% |
| North Carolina | 1.57\% | 2.60\% * | 5.08\% | 5.08\% | 3.65\% | 1.60\% | 2.88\% | 1.28\% |
| South Carolina | 1.53\% | 4.50\% | 10.12\%* | 5.69\% | 3.76\% | 1.99\% | 3.08\% | 1.86\% |
| Virginia | 0.99\% | 4.73\%* | 4.50\% | 5.49\% | 3.56\% | 0.75\% | 3.67\%* | 1.28\% |
| West Virginia | 1.42\% | 3.15\% | 4.46\% * | 2.11\% | 5.46\% | 2.39\% | 1.80\% | 1.78\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.55\% | 3.03\% | 3.97\%* | 4.33\% | 7.25\% | 2.15\% | 1.93\% | 3.70\% |
| Kentucky | 1.50\% | 1.74\% | 4.05\% | 2.67\% | 3.80\% | 1.99\% | 1.26\% | 1.82\% |
| Mississippi | 1.31\% | 4.29\%* | 8.15\%* | 6.10\% | 2.51\% | 2.37\% | 3.83\%* | 1.62\% |
| Tennessee | 1.48\% | 4.37\%* | 2.63\%* | 7.20\% | 3.72\% | 2.30\% | 4.41\% | 1.35\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.28\% | 5.19\%* | 3.18\%* | 4.70\%* | 3.90\% | 0.87\% | 2.44\% | 1.62\% |
| Louisiana | 2.57\% | 2.89\%* | 3.72\%* | 5.11\% | 7.38\% | 2.63\% | 2.89\% | 2.92\% |
| Oklahoma | 0.84\% | 5.32\%* | 5.29\%* | 2.20\% | 1.16\% | 1.51\% | 2.33\% | 0.95\% |
| Texas | 1.14\% | 3.60\% | 5.03\% | 3.14\% | 2.29\% | 1.22\% | 2.64\% | 0.96\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 0.87\% | 3.85\%* | 4.51\% | 3.43\% | 2.87\% | 0.82\% | 3.70\% | 0.86\% |
| Colorado | 1.08\% | 2.72\% | 4.24\% | 4.44\% | 1.92\% | 1.64\% | 2.74\% | 1.17\% |
| Idaho | 1.37\% | 3.97\%* | 6.53\% | 2.04\% | 3.93\% | 1.85\% | 2.96\% | 2.03\% |
| Montana | 1.82\% | 3.00\% | 5.68\%* | 3.77\% | 4.78\% | 4.12\% | 2.90\% | 2.71\% |
| Nevada | 1.16\% | 6.21\% | 4.11\%* | 3.96\% | 4.80\%* | 2.19\% | 3.71\% | 1.42\% |
| New Mexico | 1.95\% | 3.58\% | 4.49\% | 2.77\% | 6.60\% * | 1.67\% | 1.91\% | 2.38\% |
| Utah | 1.41\% | 5.79\% * | 5.05\% * | 3.62\% | 4.15\% | 1.67\% | 3.74\% | 1.29\% |
| Wyoming | 2.59\% | 2.86\%* | 4.01\% | 6.49\% * | 5.51\%* | 3.56\% | 2.20\% | 3.70\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.63\% | 3.47\% * | 5.19\%* | 4.03\%* | 2.87\% | 2.29\% | 2.26\% | 2.02\% |
| California | 0.61\% | 1.40\% | 2.10\% | 2.51\% | 2.04\% | 1.16\% | 1.09\% | 0.83\% |
| Hawaii | 1.04\% | 0.66\% * | 1.64\%* | 3.85\% * | 1.25\% | 2.49\% | 1.40\%* | 1.29\% |
| Oregon | 1.12\% | 3.15\% | 3.17\%* | 1.75\% | 2.40\% | 2.16\% | 2.50\% | 1.98\% |
| Washington | 2.62\% | 2.33\%* | 4.37\% | 2.72\% * | 2.31\% | 4.05\% | 2.50\% | 4.06\% |

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.

