

Table II.A.2.f(2005) 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, 2005

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	74.6%	56.9%	82.9%	88.2%	91.5%	81.5%	67.0%	85.1%
New England:								
Connecticut	79.9%	68.9%	91.5%	88.2%	96.8%	78.9%	77.0%	85.2%
Maine	80.9%	67.8%	94.9%	95.7%	92.3%	78.3%	78.5%	85.1%
Massachusetts	54.3%	34.7%	52.7%	71.3%	71.8%	71.0%	44.1%	71.6%
New Hampshire	73.4%	59.3%	80.2%	89.6%	90.2%	71.3%	70.1%	78.8%
Rhode Island	69.2%	47.3%	80.2%	86.8%	91.1%	88.2%	59.6%	87.2%
Vermont	65.5%	49.5%	75.4%	79.3%	83.3%	84.7%	58.1%	83.4%
Middle Atlantic:								
New Jersey	70.9%	64.0%	89.4%	79.7%	93.1%	62.2%	70.1%	72.7%
New York	69.4%	57.4%	72.2%	77.1%	91.2%	81.7%	61.9%	84.8%
Pennsylvania	69.4%	49.5%	70.0%	86.5%	85.1%	84.5%	57.1%	85.8%
East North Central:								
Illinois	75.4%	47.7%	91.6%	91.4%	92.9%	85.4%	66.4%	87.5%
Indiana	82.5%	61.7%	91.2%	90.6%	93.7%	94.1%	73.2%	93.0%
Michigan	70.4%	50.1%	88.3%	89.7%	94.9%	74.5%	62.9%	84.1%
Ohio	77.1%	63.5%	76.7%	84.4%	93.6%	83.0%	70.4%	85.4%
Wisconsin	71.8%	49.3%	84.6%	88.2%	99.8%	77.5%	63.0%	85.3%
West North Central:								
Iowa	70.0%	37.8%	75.5%	90.0%	95.6%	84.9%	53.6%	89.8%
Kansas	75.4%	57.8%	88.9%	82.3%	91.2%	79.8%	67.8%	84.9%
Minnesota	74.1%	50.8%	81.0%	82.8%	93.3%	89.3%	64.4%	87.9%
Missouri	75.2%	55.9%	85.0%	83.5%	96.4%	80.2%	66.5%	86.3%
Nebraska	72.4%	50.4%	84.8%	78.6%	97.4%	76.2%	60.3%	86.7%
North Dakota	62.4%	45.5%	74.9%	56.2%	74.5%	86.6%	54.0%	75.8%
South Dakota	67.0%	39.2%	82.1%	95.4%	87.4%	77.6%	57.0%	84.7%
South Atlantic:								
Delaware	73.3%	53.6%	77.4%	95.0%	89.0%	77.6%	66.2%	81.1%
District of Columbia	66.7%	47.9%	70.7%	81.5%	76.3%	72.6%	58.3%	75.9%
Florida	78.2%	60.6%	93.3%	96.1%	93.4%	84.0%	71.5%	87.0%
Georgia	77.6%	53.1%	86.0%	94.4%	91.5%	85.5%	66.4%	88.4%
Maryland	75.4%	57.5%	81.1%	93.0%	99.0%	73.5%	68.4%	84.7%
North Carolina	74.2%	55.0%	94.1%	91.7%	97.4%	75.5%	67.8%	81.9%
South Carolina	75.7%	50.3%	78.3%	91.3%	93.6%	84.3%	63.9%	87.8%
Virginia	73.4%	55.0%	84.7%	88.6%	73.1%	82.0%	69.1%	79.1%
West Virginia	80.4%	60.2%	85.0%	95.7%	85.5%	83.5%	74.4%	86.0%
East South Central:								
Alabama	69.9%	51.5%	71.4%	72.2%	85.7%	85.6%	58.4%	85.0%
Kentucky	79.2%	65.0%	83.2%	83.5%	88.3%	89.4%	71.4%	88.9%
Mississippi	80.1%	56.5%	92.6%	95.6%	95.1%	79.5%	71.2%	87.5%
Tennessee	79.3%	49.4%	90.0%	94.5%	98.3%	81.6%	69.1%	87.7%
West South Central:								
Arkansas	80.2%	53.5%	81.7%	80.5%	93.3%	90.2%	65.2%	90.3%
Louisiana	74.3%	57.7%	81.0%	90.1%	93.4%	72.6%	68.6%	80.0%
Oklahoma	75.9%	57.4%	88.8%	88.0%	72.2%	84.8%	70.3%	81.6%
Texas	76.8%	65.6%	79.1%	88.5%	84.7%	78.0%	72.7%	80.6%
Mountain:								
Arizona	76.8%	50.8%	93.6%	95.2%	97.4%	83.2%	65.4%	87.9%
Colorado	78.8%	62.3%	95.1%	95.3%	89.2%	80.2%	74.5%	84.6%
Idaho	77.7%	61.1%	90.8%	76.1%	87.3%	87.0%	73.6%	83.0%
Montana	79.4%	58.7%	92.0%	94.4%	95.5%	84.7%	72.9%	88.4%
Nevada	84.3%	80.8%	84.0%	96.3%	94.7%	78.8%	83.6%	85.0%
New Mexico	77.5%	64.9%	78.1%	100.0%	92.4%	76.5%	71.9%	83.5%
Utah	80.3%	61.8%	90.2%	84.8%	90.2%	86.4%	74.3%	86.5%
Wyoming	75.9%	54.2%	85.5%	95.8%	86.5%	83.9%	67.0%	85.8%
Pacific:								
Alaska	81.9%	71.0%	84.1%	99.2%	90.4%	77.5%	79.4%	84.3%
California	77.5%	60.2%	85.1%	96.5%	95.1%	84.7%	70.5%	89.5%
Hawaii	71.4%	55.1%	85.2%	91.0%	90.3%	84.3%	64.5%	87.7%
Oregon	80.2%	65.0%	89.9%	93.5%	99.5%	82.1%	73.7%	90.4%
Washington	75.8%	63.2%	79.5%	84.3%	95.6%	82.6%	68.6%	87.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

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	0.54%	0.87%	0.91%	0.80%	1.11%	0.95%	0.74%	0.68%
New England:								
Connecticut	2.98%	3.78%	7.22%	6.98%	1.02%	7.47%	3.14%	4.44%
Maine	2.99%	6.09%	3.56%	6.14%	2.70%	9.94%	2.89%	5.26%
Massachusetts	3.72%	4.64%	8.08%	6.60%	7.19%	8.17%	4.61%	5.04%
New Hampshire	2.35%	3.97%	5.50%	10.49%	4.23%	9.55%	3.56%	5.00%
Rhode Island	3.93%	4.72%	7.39%	7.22%	4.08%	4.07%	4.91%	4.51%
Vermont	2.76%	4.52%	6.51%	5.56%	7.19%	4.91%	3.46%	3.05%
Middle Atlantic:								
New Jersey	1.98%	5.09%	4.82%	8.35%	10.36%	6.34%	3.78%	5.37%
New York	2.43%	2.12%	6.61%	5.05%	2.20%	3.01%	3.00%	2.62%
Pennsylvania	2.92%	6.29%	8.82%	5.89%	7.31%	4.91%	3.13%	3.72%
East North Central:								
Illinois	1.72%	4.37%	3.88%	6.70%	3.96%	4.10%	3.44%	3.12%
Indiana	2.67%	6.31%	9.93%	4.80%	3.96%	2.64%	3.90%	3.03%
Michigan	3.32%	5.21%	3.82%	3.54%	7.18%	6.20%	4.35%	3.13%
Ohio	1.12%	3.89%	7.36%	8.64%	2.53%	4.97%	2.71%	3.05%
Wisconsin	3.32%	3.85%	4.94%	5.55%	0.37%	7.51%	4.43%	4.30%
West North Central:								
Iowa	3.25%	8.50%	6.87%	7.04%	10.43%	5.43%	5.39%	3.63%
Kansas	1.89%	4.84%	11.00%	6.72%	3.48%	4.86%	3.16%	3.24%
Minnesota	2.94%	4.30%	5.79%	7.13%	10.09%	5.80%	3.54%	3.62%
Missouri	3.21%	4.85%	6.61%	7.75%	2.90%	7.26%	3.67%	4.19%
Nebraska	2.80%	6.64%	10.43%	6.94%	2.03%	7.62%	5.38%	3.27%
North Dakota	4.32%	7.97%	7.22%	11.44%	10.20%	4.23%	6.06%	4.99%
South Dakota	3.89%	4.65%	6.55%	2.52%	5.09%	10.89%	3.25%	5.84%
South Atlantic:								
Delaware	5.82%	8.00%	9.05%	3.24%	5.18%	7.68%	6.56%	6.27%
District of Columbia	4.72%	7.07%	11.22%	4.39%	8.50%	11.19%	5.10%	7.83%
Florida	1.08%	2.72%	4.08%	1.75%	3.19%	4.49%	2.80%	3.14%
Georgia	3.43%	8.98%	8.35%	3.47%	6.57%	6.39%	5.15%	4.61%
Maryland	3.00%	5.54%	6.12%	2.68%	2.70%	7.11%	3.34%	3.70%
North Carolina	2.58%	4.10%	3.46%	3.58%	2.01%	7.05%	3.01%	3.86%
South Carolina	2.58%	5.06%	7.67%	4.26%	4.62%	4.03%	2.89%	2.27%
Virginia	2.27%	3.41%	6.00%	4.40%	8.12%	3.96%	2.53%	3.42%
West Virginia	2.49%	7.56%	3.97%	1.67%	4.34%	6.21%	3.14%	3.73%
East South Central:								
Alabama	3.28%	6.72%	10.08%	10.36%	7.96%	4.53%	5.26%	3.40%
Kentucky	1.87%	2.91%	6.88%	11.81%	6.04%	3.31%	1.87%	3.88%
Mississippi	3.79%	9.24%	3.85%	2.94%	3.50%	6.10%	6.63%	3.42%
Tennessee	3.03%	8.46%	10.51%	3.04%	1.46%	5.20%	6.91%	2.98%
West South Central:								
Arkansas	2.25%	9.21%	13.73%	11.25%	5.22%	4.91%	8.96%	3.26%
Louisiana	2.59%	3.20%	5.41%	6.15%	10.28%	6.59%	2.19%	3.76%
Oklahoma	2.83%	5.86%	7.60%	4.14%	11.48%	8.80%	3.34%	4.95%
Texas	2.65%	3.31%	5.67%	5.63%	5.88%	2.98%	3.10%	2.64%
Mountain:								
Arizona	4.63%	7.10%	10.22%	10.93%	2.87%	6.50%	5.35%	4.85%
Colorado	2.59%	3.93%	6.35%	1.97%	5.42%	4.72%	3.28%	3.07%
Idaho	3.58%	6.46%	14.37%	8.01%	4.71%	6.11%	4.75%	4.32%
Montana	3.44%	7.75%	4.98%	4.85%	10.59%	9.49%	5.85%	3.71%
Nevada	2.61%	7.51%	6.46%	1.86%	3.45%	5.70%	5.92%	3.82%
New Mexico	3.03%	5.73%	6.46%	0.00%	4.79%	7.81%	4.40%	5.46%
Utah	2.16%	5.87%	3.82%	5.43%	6.35%	4.61%	3.20%	3.40%
Wyoming	3.12%	4.85%	7.51%	10.91%	5.29%	5.45%	3.83%	4.29%
Pacific:								
Alaska	1.56%	3.78%	4.98%	0.98%	4.70%	6.11%	2.91%	3.51%
California	1.76%	2.37%	3.57%	1.57%	2.07%	4.11%	1.85%	2.11%
Hawaii	2.40%	4.03%	5.98%	3.33%	3.79%	5.22%	3.68%	3.28%
Oregon	1.77%	5.08%	5.85%	4.68%	0.48%	5.17%	3.08%	2.76%
Washington	2.98%	4.79%	7.13%	8.48%	2.46%	12.42%	2.96%	3.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.