| 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 | 78.5\% | 82.2\% | 77.8\% | 75.7\% | 76.1\% | 79.8\% | 78.0\% | 78.6\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 78.2\% | 81.0\% | 74.2\% | 72.8\% | 80.5\% | 79.6\% | 71.8\% | 80.4\% |
| Maine | 77.7\% | 77.4\% | 67.3\% | 68.6\% | 82.1\% | 81.3\% | 72.7\% | 79.6\% |
| Massachusetts | 81.4\% | 82.6\% | 76.1\% | 70.9\% | 80.4\% | 85.6\% | 76.7\% | 82.7\% |
| New Hampshire | 74.3\% | 78.7\% | 73.5\% | 67.4\% | 66.7\% | 79.2\% | 73.0\% | 74.7\% |
| Rhode Island | 78.9\% | 78.5\% | 79.0\% | 70.9\% | 83.0\% | 80.4\% | 79.2\% | 78.8\% |
| Vermont | 81.2\% | 74.1\% | 77.2\% | 74.7\% | 86.6\% | 83.5\% | 73.3\% | 84.4\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 77.3\% | 79.1\% | 82.5\% | 73.5\% | 68.5\% | 80.3\% | 80.4\% | 76.3\% |
| New York | 79.6\% | 84.8\% | 78.1\% | 83.1\% | 76.8\% | 79.2\% | 83.3\% | 78.4\% |
| Pennsylvania | 79.9\% | 76.8\% | 72.5\% | 73.6\% | 85.7\% | 80.8\% | 74.7\% | 81.2\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 79.6\% | 82.3\% | 86.4\% | 78.4\% | 80.0\% | 78.5\% | 79.1\% | 79.8\% |
| Indiana | 77.7\% | 76.5\% | 76.2\% | 83.7\% | 73.0\% | 78.7\% | 77.8\% | 77.7\% |
| Michigan | 82.3\% | 75.5\% | 73.4\% | 80.4\% | 86.5\% | 83.1\% | 76.3\% | 83.9\% |
| Ohio | 80.4\% | 76.5\% | 75.9\% | 72.3\% | 87.8\% | 80.8\% | 72.3\% | 82.5\% |
| Wisconsin | 76.7\% | 78.3\% | 70.1\% | 77.6\% | 77.3\% | 77.1\% | 76.0\% | 76.9\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 78.6\% | 80.4\% | 80.7\% | 76.9\% | 72.6\% | 81.9\% | 77.7\% | 78.8\% |
| Kansas | 74.6\% | 84.4\% | 65.6\% | 72.6\% | 65.0\% | 79.7\% | 68.8\% | 76.1\% |
| Minnesota | 74.6\% | 88.7\% | 64.5\% | 63.3\% | 70.7\% | 79.7\% | 68.4\% | 76.2\% |
| Missouri | 83.5\% | 86.1\% | 73.2\% | 82.9\% | 73.4\% | 87.5\% | 78.9\% | 84.4\% |
| Nebraska | 79.1\% | 82.7\% | 74.1\% | 75.3\% | 71.8\% | 83.6\% | 75.1\% | 79.9\% |
| North Dakota | 75.4\% | 83.8\% | 73.6\% | 59.1\% | 74.0\% | 83.5\% | 74.5\% | 75.8\% |
| South Dakota | 76.4\% | 70.0\% | 79.5\% | 67.4\% | 78.2\% | 79.5\% | 73.3\% | 77.5\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 78.8\% | 82.3\% | 76.2\% | 71.1\% | 76.7\% | 80.8\% | 74.5\% | 79.7\% |
| District of Columbia | 86.7\% | 93.3\% | 87.5\% | 83.4\% | 88.9\% | 86.1\% | 89.4\% | 86.2\% |
| Florida | 77.5\% | 86.3\% | 86.1\% | 75.1\% | 82.6\% | 74.8\% | 82.7\% | 76.5\% |
| Georgia | 75.9\% | 84.5\% | 91.0\% | 63.1\% | 80.4\% | 74.5\% | 83.8\% | 74.5\% |
| Maryland | 83.4\% | 80.7\% | 83.4\% | 77.4\% | 87.4\% | 84.9\% | 78.1\% | 84.9\% |
| North Carolina | 82.4\% | 83.4\% | 82.7\% | 73.1\% | 84.7\% | 83.8\% | 77.8\% | 83.3\% |
| South Carolina | 82.4\% | 78.9\% | 81.5\% | 75.9\% | 76.3\% | 86.1\% | 76.1\% | 83.6\% |
| Virginia | 80.7\% | 80.7\% | 81.3\% | 79.8\% | 81.3\% | 80.6\% | 83.9\% | 79.9\% |
| West Virginia | 75.9\% | 77.5\% | 72.1\% | 87.3\% | 64.1\% | 76.9\% | 76.3\% | 75.8\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 77.2\% | 86.3\% | 79.7\% | 67.2\% | 73.3\% | 79.5\% | 76.5\% | 77.4\% |
| Kentucky | 76.7\% | 81.5\% | 85.1\% | 69.5\% | 64.3\% | 81.5\% | 78.0\% | 76.5\% |
| Mississippi | 72.4\% | 75.6\% | 82.6\% | 81.7\% | 56.1\% | 77.2\% | 75.9\% | 71.8\% |
| Tennessee | 78.6\% | 80.3\% | 75.3\% | 83.8\% | 77.2\% | 78.1\% | 81.0\% | 78.2\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 71.9\% | 89.8\% | 82.8\% | 64.7\% | 48.5\% | 79.8\% | 80.5\% | 70.9\% |
| Louisiana | 77.4\% | 82.4\% | 75.3\% | 62.8\% | 74.8\% | 83.3\% | 70.7\% | 79.3\% |
| Oklahoma | 75.5\% | 86.7\% | 74.2\% | 66.6\% | 74.2\% | 78.0\% | 70.9\% | 76.7\% |
| Texas | 78.5\% | 90.2\% | 87.2\% | 83.5\% | 71.2\% | 79.2\% | 87.1\% | 77.1\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 70.5\% | 79.6\% | 73.0\% | 52.5\% | 65.0\% | 74.9\% | 69.2\% | 70.8\% |
| Colorado | 77.8\% | 83.2\% | 70.5\% | 76.2\% | 71.7\% | 81.3\% | 72.3\% | 79.3\% |
| Idaho | 75.9\% | 84.4\% | 74.8\% | 67.2\% | 62.7\% | 82.8\% | 75.9\% | 75.9\% |
| Montana | 68.7\% | 73.0\% | 77.5\% | 48.0\% | 73.5\% | 75.7\% | 61.9\% | 71.7\% |
| Nevada | 78.1\% | 86.2\% | 68.2\% | 77.0\% | 84.7\% | 76.1\% | 77.6\% | 78.2\% |
| New Mexico | 71.0\% | 77.4\% | 72.6\% | 73.1\% | 57.0\% | 74.8\% | 73.1\% | 70.5\% |
| Utah | 75.7\% | 74.2\% | 75.0\% | 67.3\% | 76.9\% | 77.2\% | 70.7\% | 76.6\% |
| Wyoming | 77.7\% | 79.9\% | 75.7\% | 71.0\% | 78.2\% | 80.6\% | 78.1\% | 77.5\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 70.0\% | 74.7\% | 69.0\% | 69.1\% | 69.2\% | 70.5\% | 74.1\% | 68.9\% |
| California | 77.8\% | 83.7\% | 76.0\% | 78.0\% | 70.5\% | 80.2\% | 77.8\% | 77.8\% |
| Hawaii | 82.0\% | 87.2\% | 84.2\% | 81.1\% | 90.8\% | 75.5\% | 83.8\% | 81.4\% |
| Oregon | 72.9\% | 80.8\% | 71.5\% | 74.4\% | 65.7\% | 74.8\% | 73.8\% | 72.6\% |
| Washington | 78.6\% | 84.8\% | 71.3\% | 86.1\% | 72.5\% | 79.6\% | 82.9\% | 77.2\% |

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.

| 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 | 0.51\% | 0.56\% | 1.15\% | 1.17\% | 0.90\% | 0.72\% | 0.74\% | 0.57\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 3.41\% | 2.99\% | 5.09\% | 5.86\% | 5.29\% | 4.86\% | 3.69\% | 3.78\% |
| Maine | 1.84\% | 4.54\% | 4.50\% | 6.77\% | 3.15\% | 3.59\% | 2.60\% | 2.32\% |
| Massachusetts | 2.16\% | 3.96\% | 4.59\% | 5.11\% | 4.28\% | 2.80\% | 3.78\% | 2.17\% |
| New Hampshire | 1.48\% | 2.63\% | 3.89\% | 8.60\% | 5.85\% | 3.51\% | 2.46\% | 2.61\% |
| Rhode Island | 2.85\% | 3.95\% | 4.76\% | 6.83\% | 4.20\% | 4.81\% | 3.53\% | 3.14\% |
| Vermont | 2.13\% | 2.29\% | 7.96\% | 5.75\% | 3.85\% | 4.49\% | 3.35\% | 2.70\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.05\% | 2.97\% | 4.11\% | 5.25\% | 8.57\% | 4.15\% | 2.46\% | 2.42\% |
| New York | 1.07\% | 2.05\% | 4.00\% | 3.46\% | 2.92\% | 2.18\% | 2.26\% | 1.51\% |
| Pennsylvania | 1.71\% | 3.02\% | 10.21\% | 4.69\% | 3.09\% | 1.38\% | 3.18\% | 1.62\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.09\% | 3.86\% | 4.87\% | 5.47\% | 4.15\% | 1.75\% | 3.37\% | 1.51\% |
| Indiana | 1.53\% | 5.61\% | 5.43\% | 3.59\% | 5.35\% | 2.16\% | 2.69\% | 2.32\% |
| Michigan | 2.03\% | 4.38\% | 6.95\% | 5.25\% | 3.49\% | 3.06\% | 2.88\% | 2.49\% |
| Ohio | 2.14\% | 3.67\% | 5.85\% | 6.72\% | 1.51\% | 3.48\% | 4.64\% | 2.63\% |
| Wisconsin | 2.83\% | 3.45\% | 6.55\% | 4.46\% | 4.60\% | 3.83\% | 3.60\% | 2.75\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 3.23\% | 3.29\% | 3.28\% | 5.36\% | 6.92\% | 2.93\% | 3.35\% | 3.57\% |
| Kansas | 1.46\% | 3.18\% | 6.47\% | 4.79\% | 7.20\% | 2.66\% | 3.79\% | 1.78\% |
| Minnesota | 2.21\% | 3.78\% | 5.04\% | 5.74\% | 4.37\% | 3.11\% | 4.95\% | 2.94\% |
| Missouri | 1.55\% | 2.96\% | 4.01\% | 4.41\% | 6.14\% | 2.90\% | 3.18\% | 1.93\% |
| Nebraska | 1.74\% | 3.50\% | 9.55\% | 5.67\% | 6.91\% | 3.09\% | 3.17\% | 2.25\% |
| North Dakota | 3.42\% | 3.18\% | 5.85\% | 9.58\% | 3.23\% | 4.41\% | 3.30\% | 4.26\% |
| South Dakota | 2.03\% | 5.78\% | 5.31\% | 5.97\% | 3.87\% | 3.19\% | 5.37\% | 2.14\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.87\% | 5.21\% | 5.12\% | 7.43\% | 4.45\% | 3.11\% | 3.41\% | 2.15\% |
| District of Columbia | 1.27\% | 2.35\% | 3.54\% | 3.67\% | 2.92\% | 1.77\% | 2.78\% | 1.38\% |
| Florida | 2.98\% | 1.93\% | 3.35\% | 6.51\% | 4.97\% | 3.47\% | 2.59\% | 3.13\% |
| Georgia | 3.32\% | 4.30\% | 2.31\% | 8.41\% | 4.61\% | 3.72\% | 2.74\% | 3.92\% |
| Maryland | 1.55\% | 4.93\% | 3.24\% | 5.16\% | 3.47\% | 2.04\% | 3.31\% | 1.81\% |
| North Carolina | 2.08\% | 2.88\% | 5.37\% | 6.56\% | 2.71\% | 2.00\% | 3.58\% | 2.29\% |
| South Carolina | 1.94\% | 3.89\% | 6.47\% | 3.60\% | 5.10\% | 2.28\% | 3.23\% | 1.84\% |
| Virginia | 1.19\% | 3.66\% | 6.02\% | 3.44\% | 3.88\% | 2.93\% | 3.31\% | 1.41\% |
| West Virginia | 3.36\% | 3.69\% | 5.39\% | 3.26\% | 7.56\% | 4.23\% | 2.10\% | 3.90\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 3.11\% | 3.38\% | 8.13\% | 4.75\% | 6.56\% | 3.23\% | 3.64\% | 3.33\% |
| Kentucky | 3.17\% | 3.28\% | 3.91\% | 9.76\% | 6.14\% | 3.54\% | 3.01\% | 3.79\% |
| Mississippi | 4.04\% | 7.14\% | 5.23\% | 3.79\% | 7.40\% | 3.87\% | 2.44\% | 4.68\% |
| Tennessee | 2.11\% | 3.82\% | 8.02\% | 4.18\% | 5.01\% | 2.54\% | 3.00\% | 2.23\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 4.63\% | 3.49\% | 12.69\% | 7.42\% | 10.30\% | 3.49\% | 5.15\% | 5.01\% |
| Louisiana | 2.02\% | 2.53\% | 5.73\% | 8.14\% | 5.82\% | 1.78\% | 4.01\% | 2.04\% |
| Oklahoma | 3.60\% | 2.69\% | 6.18\% | 7.83\% | 5.62\% | 4.92\% | 5.39\% | 3.74\% |
| Texas | 1.68\% | 1.65\% | 2.05\% | 4.24\% | 6.28\% | 1.65\% | 1.57\% | 1.83\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.70\% | 4.26\% | 10.03\% | 9.05\% | 4.57\% | 4.79\% | 4.10\% | 3.44\% |
| Colorado | 2.78\% | 2.51\% | 5.22\% | 4.85\% | 6.60\% | 2.65\% | 3.06\% | 3.04\% |
| Idaho | 2.90\% | 2.98\% | 12.04\% | 6.42\% | 7.80\% | 4.38\% | 3.25\% | 3.75\% |
| Montana | 4.88\% | 5.01\% | 5.42\% | 11.47\% | 4.88\% | 5.86\% | 7.00\% | 5.75\% |
| Nevada | 2.12\% | 2.49\% | 7.13\% | 4.27\% | 2.76\% | 3.00\% | 2.34\% | 2.58\% |
| New Mexico | 2.88\% | 4.21\% | 6.22\% | 5.53\% | 6.02\% | 3.74\% | 3.95\% | 3.65\% |
| Utah | 4.13\% | 4.21\% | 5.61\% | 6.84\% | 4.66\% | 5.21\% | 2.79\% | 4.58\% |
| Wyoming | 2.79\% | 2.62\% | 6.50\% | 9.17\% | 7.95\% | 3.99\% | 2.74\% | 3.06\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 4.50\% | 4.12\% | 5.04\% | 8.33\% | 7.42\% | 7.37\% | 4.09\% | 5.11\% |
| California | 1.47\% | 1.54\% | 3.07\% | 2.41\% | 3.17\% | 1.44\% | 1.92\% | 1.79\% |
| Hawaii | 1.73\% | 1.61\% | 3.53\% | 3.13\% | 2.02\% | 3.19\% | 2.14\% | 2.03\% |
| Oregon | 3.41\% | 3.86\% | 6.08\% | 4.59\% | 7.51\% | 4.05\% | 3.09\% | 4.09\% |
| Washington | 3.20\% | 2.27\% | 5.08\% | 5.52\% | 8.07\% | 3.16\% | 2.65\% | 3.86\% |

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.

