Table II.F.1(2005) Percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 2005

| United States, 2005                     |        |                        |                 |                    |                      |                              |                        |                         |
|---|--------|------------------------|-----------------|--------------------|----------------------|------------------------------|------------------------|-------------------------|
| Division and State                      | Total  | Less than 10 employees | 10-24 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                           | 63.9%  | 65.2%                  | 66.4%           | 63.0%              | 64.4%                | 63.6%                        | 65.5%                  | 63.6%                   |
| New England:                            |        |                        |                 |                    |                      |                              |                        |                         |
| Connecticut                             | 38.7%  | _                      | _               |                    | _                    | _                            | 33.0%                  | 40.2%                   |
| Maine                                   | 69.6%  | •                      | •               | •                  | ·                    | •                            | 80.5%                  | 65.7%                   |
| Massachusetts                           | 39.0%  | •                      | •               | •                  | •                    |                              | 31.9%                  | 40.8%                   |
| New Hampshire                           | 63.6%  | •                      | •               | •                  | •                    | -                            | 64.5%                  | 63.3%                   |
| · ·                                     | 50.9%  | •                      | •               | •                  | •                    | •                            | 56.3%                  | 49.4%                   |
| Rhode Island<br>Vermont                 | 59.9%  |                        |                 |                    |                      |                              | 69.3%                  | 56.8%                   |
| Middle Atlantic:                        |        |                        |                 |                    |                      |                              |                        |                         |
| New Jersey                              | 57.8%  |                        |                 |                    |                      |                              | 49.4%                  | 60.5%                   |
| •                                       |        | •                      | •               | •                  | •                    | •                            | 36.5%                  |                         |
| New York                                | 45.3%  | •                      | •               | •                  | •                    |                              |                        | 47.9%                   |
| Pennsylvania                            | 46.8%  | ·                      | •               | ·                  | ·                    | •                            | 31.2%                  | 50.4%                   |
| East North Central:                     |        |                        |                 |                    |                      |                              |                        |                         |
| Illinois                                | 66.9%  |                        |                 |                    |                      |                              | 80.8%                  | 63.1%                   |
| Indiana                                 | 85.4%  |                        |                 |                    |                      |                              | 92.1%                  | 84.0%                   |
| Michigan                                | 60.9%  |                        |                 |                    |                      |                              | 64.8%                  | 60.0%                   |
| Ohio                                    | 68.7%  |                        |                 |                    |                      |                              | 78.5%                  | 66.8%                   |
| Wisconsin                               | 77.6%  | _                      |                 | _                  | _                    | _                            | 77.9%                  | 77.5%                   |
| *************************************** | 111070 | ·                      | ·               | ·                  | ·                    |                              |                        | , .                     |
| West North Central:                     |        |                        |                 |                    |                      |                              |                        |                         |
| Iowa                                    | 86.9%  |                        | -               |                    |                      |                              | 96.5%                  | 85.0%                   |
| Kansas                                  | 85.3%  |                        | -               |                    |                      | -                            | 87.2%                  | 84.8%                   |
| Minnesota                               | 73.6%  |                        | •               |                    |                      |                              | 64.2%                  | 76.0%                   |
| Missouri                                | 63.7%  |                        |                 |                    |                      |                              | 75.9%                  | 61.3%                   |
| Nebraska                                | 87.2%  |                        |                 |                    |                      |                              | 92.5%                  | 86.2%                   |
| North Dakota                            | 91.7%  |                        | -               | _                  |                      |                              | 86.7%                  | 93.3%                   |
| South Dakota                            | 93.9%  |                        |                 |                    |                      |                              | 97.3%                  | 92.8%                   |
| 0 11 11 11                              |        |                        |                 |                    |                      |                              |                        |                         |
| South Atlantic:                         | 4= 00/ |                        |                 |                    |                      |                              | 24.22/                 | 4= 00/                  |
| Delaware                                | 47.8%  | •                      | -               |                    |                      | -                            | 61.9%                  | 45.6%                   |
| District of Columbia                    | 44.6%  | •                      | -               |                    |                      | -                            | 36.4%                  | 46.2%                   |
| Florida                                 | 62.4%  | •                      | -               | •                  | •                    |                              | 68.1%                  | 61.3%                   |
| Georgia                                 | 79.3%  | •                      | •               | •                  | •                    | •                            | 87.1%                  | 77.9%                   |
| Maryland                                | 51.6%  |                        |                 |                    |                      |                              | 35.5%                  | 55.5%                   |
| North Carolina                          | 81.4%  |                        |                 |                    |                      |                              | 90.9%                  | 79.5%                   |
| South Carolina                          | 77.0%  |                        | •               |                    |                      |                              | 92.5%                  | 74.3%                   |
| Virginia                                | 59.3%  |                        | •               |                    |                      |                              | 54.5%                  | 60.6%                   |
| West Virginia                           | 78.3%  |                        |                 |                    | -                    |                              | 80.0%                  | 77.8%                   |
| Fact South Control:                     |        |                        |                 |                    |                      |                              |                        |                         |
| East South Central:                     | 77 50/ |                        |                 |                    |                      |                              | 0.4.00/                | 76.00/                  |
| Alabama                                 | 77.5%  | •                      | •               | •                  | •                    | -                            | 84.2%                  | 76.0%                   |
| Kentucky                                | 80.1%  | •                      | •               | •                  | •                    | •                            | 85.1%                  | 79.1%                   |
| Mississippi                             | 91.7%  | •                      | •               | •                  | •                    | •                            | 92.4%                  | 91.5%                   |
| Tennessee                               | 87.5%  | •                      |                 | •                  | •                    |                              | 94.0%                  | 86.4%                   |
| West South Central:                     |        |                        |                 |                    |                      |                              |                        |                         |
| Arkansas                                | 86.1%  |                        |                 |                    |                      |                              | 94.2%                  | 85.0%                   |
| Louisiana                               | 77.2%  | •                      | -               | •                  | -                    | -                            | 78.7%                  | 76.8%                   |
| Oklahoma                                | 83.4%  | •                      | •               | •                  | ·                    | •                            | 89.8%                  | 81.9%                   |
| Texas                                   | 76.8%  |                        |                 |                    |                      |                              | 88.6%                  | 74.5%                   |
|   |        |                        |                 |                    |                      |                              |                        |                         |
| Mountain:                               |        |                        |                 |                    |                      |                              |                        |                         |
| Arizona                                 | 72.9%  | •                      | •               | •                  | •                    | •                            | 83.9%                  | 70.9%                   |
| Colorado                                | 61.0%  |                        | •               | •                  | •                    | •                            | 74.9%                  | 57.6%                   |
| Idaho                                   | 82.1%  |                        | -               |                    |                      | -                            | 96.5%                  | 78.4%                   |
| Montana                                 | 87.0%  |                        |                 |                    | -                    |                              | 93.5%                  | 84.4%                   |
| Nevada                                  | 70.5%  |                        |                 |                    |                      | -                            | 69.1%                  | 70.7%                   |
| New Mexico                              | 63.9%  |                        |                 |                    |                      |                              | 56.8%                  | 65.8%                   |
| Utah                                    | 73.7%  |                        |                 |                    |                      |                              | 90.9%                  | 71.0%                   |
| Wyoming                                 | 85.8%  | •                      |                 | •                  | •                    | -                            | 89.4%                  | 84.7%                   |
| D '"                                    |        |                        |                 |                    |                      |                              |                        |                         |
| Pacific:                                | 00.004 |                        |                 |                    |                      |                              | 07.00/                 | 07.001                  |
| Alaska                                  | 89.8%  | •                      | •               | •                  | •                    | •                            | 97.6%                  | 87.8%                   |
| California                              | 45.7%  | •                      | •               |                    | •                    |                              | 51.6%                  | 44.0%                   |
| Hawaii                                  | 19.2%  | •                      |                 | •                  | •                    |                              | 12.3%                  | 22.0%                   |
| Oregon                                  | 69.3%  |                        | -               |                    | -                    |                              | 77.2%                  | 66.9%                   |
| Washington                              | 73.5%  | •                      | •               | •                  | •                    |                              | 87.9%                  | 68.7%                   |
|   |        |                        |                 |                    |                      |                              |                        |                         |

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.

<sup>.</sup> Data suppressed due to high standard errors or no reported values in cell.

Table II.F.1(2005) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a deductible by firm size and State: United States, 2005

| firm size and State: Ur | iited States   | s, 2005                |                 |                    |                      |                              |                        |                         |
|-------------------------|----------------|------------------------|-----------------|--------------------|----------------------|------------------------------|------------------------|-------------------------|
| Division and State      | Total          | Less than 10 employees | 10-24 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           | 0.85%          | 1.20%                  | 1.50%           | 1.52%              | 1.49%                | 1.25%                        | 1.01%                  | 1.01%                   |
| New England:            |                |                        |                 |                    |                      |                              |                        |                         |
| Connecticut             | 2.66%          |                        |                 |                    |                      |                              | 3.46%                  | 2.98%                   |
| Maine                   | 3.26%          | •                      | •               | •                  | •                    | •                            | 3.08%                  | 4.27%                   |
| Massachusetts           | 3.34%          | •                      | •               | •                  | •                    |                              | 4.98%                  | 3.39%                   |
|                         | 2.92%          | •                      | •               | •                  | •                    | •                            |                        |                         |
| New Hampshire           |                | •                      | •               | •                  | •                    | •                            | 6.72%                  | 3.17%                   |
| Rhode Island<br>Vermont | 5.23%<br>3.98% | •                      | •               | •                  | •                    |                              | 5.47%<br>5.28%         | 6.97%<br>5.70%          |
| Mistalla Adamaia        |                |                        |                 |                    |                      |                              |                        |                         |
| Middle Atlantic:        |                |                        |                 |                    |                      |                              | 4 = 00/                |                         |
| New Jersey              | 3.20%          | •                      | •               | •                  | •                    | •                            | 4.50%                  | 4.88%                   |
| New York                | 3.13%          | •                      | •               | •                  | •                    | •                            | 4.65%                  | 3.46%                   |
| Pennsylvania            | 2.78%          | •                      | •               | •                  | •                    | •                            | 5.33%                  | 3.52%                   |
| East North Central:     |                |                        |                 |                    |                      |                              |                        |                         |
| Illinois                | 3.87%          |                        |                 |                    |                      |                              | 4.89%                  | 3.71%                   |
| Indiana                 | 1.72%          |                        |                 |                    |                      |                              | 3.11%                  | 2.02%                   |
| Michigan                | 3.74%          |                        | •               | •                  |                      |                              | 5.34%                  | 4.19%                   |
| Ohio                    | 3.15%          |                        |                 |                    |                      |                              | 3.87%                  | 3.84%                   |
| Wisconsin               | 2.28%          |                        |                 |                    |                      |                              | 4.74%                  | 3.54%                   |
| W .N .I O I             |                |                        |                 |                    |                      |                              |                        |                         |
| West North Central:     | 0.000/         |                        |                 |                    |                      |                              | 4.450/                 | 0.000/                  |
| lowa                    | 3.20%          | •                      | •               | •                  | •                    | •                            | 1.45%                  | 3.80%                   |
| Kansas                  | 2.63%          | •                      | •               | •                  | •                    | •                            | 3.60%                  | 2.96%                   |
| Minnesota               | 3.31%          | •                      | •               | •                  | •                    |                              | 6.28%                  | 3.82%                   |
| Missouri                | 5.68%          | •                      | •               | •                  | •                    | •                            | 4.83%                  | 6.36%                   |
| Nebraska                | 3.11%          |                        |                 |                    |                      |                              | 2.22%                  | 3.49%                   |
| North Dakota            | 1.90%          |                        | -               |                    |                      |                              | 3.83%                  | 2.44%                   |
| South Dakota            | 1.62%          |                        | -               |                    |                      |                              | 0.97%                  | 2.76%                   |
| South Atlantic:         |                |                        |                 |                    |                      |                              |                        |                         |
| Delaware                | 6.05%          |                        |                 |                    |                      |                              | 6.82%                  | 6.45%                   |
| District of Columbia    | 4.55%          |                        |                 |                    |                      |                              | 5.39%                  | 4.78%                   |
| Florida                 | 3.66%          | ·                      | •               | •                  | ·                    | •                            | 3.76%                  | 4.21%                   |
| Georgia                 | 2.96%          | •                      | •               | •                  | •                    | •                            | 3.17%                  | 3.45%                   |
| Maryland                | 3.17%          | •                      | •               | •                  | •                    | •                            | 3.24%                  | 4.14%                   |
| North Carolina          | 3.18%          | •                      | •               | •                  | •                    |                              | 2.47%                  | 3.52%                   |
| South Carolina          |                | •                      | •               | •                  | •                    | •                            | 4.91%                  | 4.75%                   |
|                         | 4.07%          | •                      | •               | •                  | •                    | •                            |                        |                         |
| Virginia                | 3.18%          | •                      | •               | •                  | •                    | •                            | 3.79%                  | 3.89%                   |
| West Virginia           | 3.25%          | •                      | •               | •                  | •                    | •                            | 5.55%                  | 3.31%                   |
| East South Central:     |                |                        |                 |                    |                      |                              |                        |                         |
| Alabama                 | 2.06%          |                        |                 |                    |                      |                              | 3.87%                  | 1.93%                   |
| Kentucky                | 3.91%          |                        |                 |                    |                      |                              | 3.84%                  | 4.45%                   |
| Mississippi             | 1.48%          |                        |                 |                    |                      |                              | 3.36%                  | 1.72%                   |
| Tennessee               | 1.20%          |                        |                 |                    |                      |                              | 2.62%                  | 1.60%                   |
|                         |                |                        |                 |                    |                      |                              |                        |                         |
| West South Central:     | 0.0000         |                        |                 |                    |                      |                              | 0                      | 0.0=0:                  |
| Arkansas                | 2.83%          |                        |                 |                    | •                    | -                            | 2.74%                  | 3.25%                   |
| Louisiana               | 2.68%          | •                      | •               | •                  | •                    |                              | 4.48%                  | 3.53%                   |
| Oklahoma                | 2.07%          | •                      | •               | •                  | •                    |                              | 3.15%                  | 2.73%                   |
| Texas                   | 1.99%          | •                      | •               | •                  | •                    | •                            | 2.61%                  | 2.53%                   |
| Mountain:               |                |                        |                 |                    |                      |                              |                        |                         |
| Arizona                 | 4.00%          | _                      | _               | _                  | _                    |                              | 3.76%                  | 4.23%                   |
| Colorado                | 3.39%          |                        |                 |                    |                      |                              | 3.29%                  | 4.18%                   |
| Idaho                   | 4.54%          | •                      | •               | •                  | •                    | •                            | 1.28%                  | 5.36%                   |
| Montana                 | 2.26%          | •                      | •               | •                  | •                    | •                            | 2.37%                  | 3.35%                   |
| Nevada                  | 3.81%          | •                      | •               | •                  | •                    | •                            | 7.13%                  | 3.85%                   |
| New Mexico              | 2.82%          | •                      | •               | •                  | •                    |                              | 6.95%                  | 2.92%                   |
| Utah                    | 3.95%          | •                      | •               | •                  | •                    |                              |                        |                         |
| Wyoming                 | 5.98%          | •                      | •               | •                  | •                    | -                            | 3.27%<br>2.58%         | 4.43%<br>8.12%          |
| vvyoning                | J.90%          | •                      | •               | •                  | •                    | •                            | 2.30%                  | 0.14%                   |
| Pacific:                | 0.0==-         |                        |                 |                    |                      |                              |                        | . ====                  |
| Alaska                  | 3.67%          |                        |                 |                    | •                    | -                            | 1.09%                  | 4.76%                   |
| California              | 1.87%          | •                      | •               | •                  | •                    | -                            | 3.62%                  | 2.57%                   |
| Hawaii                  | 3.24%          |                        |                 |                    |                      |                              | 2.49%                  | 4.05%                   |
| Oregon                  | 4.13%          |                        | -               | -                  |                      | •                            | 5.91%                  | 4.95%                   |
| Washington              | 4.61%          |                        |                 |                    |                      |                              | 4.14%                  | 5.01%                   |

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.

<sup>.</sup> Data suppressed due to high standard errors or no reported values in cell.