

Table II.A.2.f(2006) 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, 2006

| 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 | 73.8% | 54.4% | 83.8% | 88.8% | 90.6% | 81.4% | 65.7% | 84.7% |
| New England: | | | | | | | | |
| Connecticut | 74.1% | 53.9% | 80.8% | 94.7% | 88.4% | 87.9% | 66.2% | 87.8% |
| Maine | 78.4% | 59.2% | 86.1% | 92.5% | 98.0% | 86.1% | 70.6% | 92.0% |
| Massachusetts | 61.9% | 43.7% | 63.9% | 77.6% | 73.1% | 85.9% | 51.8% | 78.9% |
| New Hampshire | 72.8% | 54.8% | 91.7% | 87.3% | 92.5% | 70.3% | 68.0% | 80.6% |
| Rhode Island | 66.8% | 52.1% | 80.6% | 73.4% | 89.9% | 75.8% | 60.3% | 81.7% |
| Vermont | 69.7% | 48.1% | 74.2% | 92.1% | 100.0% | 86.6% | 59.5% | 92.0% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 70.0% | 56.4% | 91.5% | 88.5% | 90.7% | 70.6% | 66.4% | 76.4% |
| New York | 65.4% | 48.3% | 77.8% | 81.3% | 82.0% | 83.1% | 57.1% | 83.3% |
| Pennsylvania | 69.9% | 50.7% | 73.1% | 78.7% | 91.5% | 80.5% | 59.6% | 83.2% |
| East North Central: | | | | | | | | |
| Illinois | 72.5% | 49.4% | 83.0% | 86.8% | 88.6% | 80.3% | 64.3% | 82.8% |
| Indiana | 77.6% | 48.1% | 78.3% | 97.5% | 93.3% | 84.3% | 64.7% | 87.8% |
| Michigan | 73.7% | 44.7% | 89.7% | 93.0% | 95.4% | 88.2% | 62.2% | 90.6% |
| Ohio | 71.5% | 52.1% | 76.5% | 92.8% | 98.0% | 71.5% | 63.4% | 81.2% |
| Wisconsin | 74.0% | 48.3% | 79.2% | 90.9% | 91.5% | 93.0% | 61.3% | 91.5% |
| West North Central: | | | | | | | | |
| Iowa | 72.8% | 52.8% | 87.8% | 88.5% | 99.9% | 72.7% | 64.9% | 82.8% |
| Kansas | 71.8% | 46.5% | 81.1% | 90.6% | 95.8% | 80.2% | 60.1% | 86.9% |
| Minnesota | 76.3% | 47.9% | 77.8% | 100.0% | 98.1% | 83.6% | 64.7% | 90.7% |
| Missouri | 72.2% | 49.1% | 84.0% | 86.9% | 85.4% | 81.0% | 63.6% | 84.2% |
| Nebraska | 70.0% | 40.5% | 65.5% | 91.2% | 95.2% | 82.1% | 51.5% | 88.9% |
| North Dakota | 62.8% | 37.4% | 72.5% | 68.1% | 87.4% | 83.7% | 50.6% | 83.4% |
| South Dakota | 74.2% | 49.7% | 82.5% | 97.7% | 89.8% | 76.6% | 67.4% | 83.0% |
| South Atlantic: | | | | | | | | |
| Delaware | 71.2% | 54.6% | 83.6% | 76.2% | 88.8% | 77.4% | 62.4% | 81.5% |
| District of Columbia | 66.3% | 44.1% | 76.7% | 69.0% | 83.0% | 76.1% | 56.5% | 77.0% |
| Florida | 76.6% | 54.3% | 96.4% | 91.6% | 94.9% | 89.2% | 66.3% | 91.2% |
| Georgia | 75.0% | 60.2% | 83.1% | 87.5% | 90.2% | 74.1% | 71.7% | 78.3% |
| Maryland | 71.2% | 53.6% | 85.3% | 86.7% | 93.9% | 77.4% | 65.0% | 82.3% |
| North Carolina | 74.4% | 61.3% | 91.5% | 85.3% | 93.4% | 72.6% | 70.6% | 79.3% |
| South Carolina | 79.1% | 60.8% | 98.8% | 87.3% | 99.0% | 77.1% | 74.1% | 83.8% |
| Virginia | 77.3% | 57.4% | 72.5% | 91.4% | 93.9% | 91.1% | 64.8% | 92.6% |
| West Virginia | 80.2% | 66.7% | 76.9% | 96.2% | 85.9% | 84.8% | 72.9% | 86.4% |
| East South Central: | | | | | | | | |
| Alabama | 69.3% | 46.9% | 71.0% | 78.7% | 92.1% | 82.3% | 56.6% | 84.4% |
| Kentucky | 75.9% | 58.2% | 80.7% | 81.7% | 81.8% | 86.2% | 68.5% | 83.8% |
| Mississippi | 77.5% | 61.0% | 78.3% | 91.6% | 78.9% | 83.2% | 71.6% | 82.1% |
| Tennessee | 80.3% | 67.4% | 85.3% | 83.2% | 82.6% | 86.6% | 73.9% | 85.6% |
| West South Central: | | | | | | | | |
| Arkansas | 76.8% | 63.9% | 72.8% | 85.3% | 95.7% | 78.2% | 67.0% | 86.0% |
| Louisiana | 80.8% | 56.8% | 86.1% | 85.0% | 91.1% | 94.5% | 67.8% | 92.8% |
| Oklahoma | 79.7% | 61.9% | 90.0% | 90.5% | 100.0% | 86.2% | 73.5% | 88.8% |
| Texas | 73.8% | 54.2% | 86.2% | 91.1% | 86.0% | 75.3% | 68.0% | 78.8% |
| Mountain: | | | | | | | | |
| Arizona | 80.6% | 55.6% | 94.9% | 93.8% | 99.8% | 84.7% | 70.0% | 90.0% |
| Colorado | 70.5% | 52.1% | 83.4% | 93.5% | 92.3% | 72.4% | 64.6% | 79.2% |
| Idaho | 74.5% | 58.1% | 92.4% | 89.4% | 89.9% | 77.7% | 68.9% | 84.1% |
| Montana | 78.0% | 52.4% | 90.4% | 94.2% | 94.1% | 99.3% | 67.6% | 97.7% |
| Nevada | 86.9% | 73.5% | 95.5% | 94.0% | 99.1% | 93.7% | 80.6% | 94.9% |
| New Mexico | 76.6% | 56.7% | 83.0% | 96.5% | 81.6% | 84.0% | 68.9% | 84.6% |
| Utah | 77.1% | 58.3% | 86.3% | 86.9% | 94.8% | 83.2% | 67.5% | 88.1% |
| Wyoming | 64.1% | 32.5% | 90.7% | 100.0% | 95.5% | 80.5% | 52.1% | 87.2% |
| Pacific: | | | | | | | | |
| Alaska | 79.9% | 70.0% | 84.8% | 85.2% | 82.8% | 81.0% | 77.0% | 82.5% |
| California | 77.6% | 60.9% | 90.1% | 91.4% | 91.0% | 82.6% | 72.4% | 85.8% |
| Hawaii | 74.1% | 59.3% | 88.0% | 87.7% | 94.3% | 87.3% | 67.3% | 89.1% |
| Oregon | 77.2% | 60.5% | 90.2% | 93.9% | 94.1% | 82.3% | 71.0% | 88.2% |
| Washington | 82.3% | 73.0% | 90.1% | 95.3% | 92.1% | 81.8% | 79.9% | 85.7% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 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(2006) 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, 2006

| 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 | 0.43% | 0.96% | 0.86% | 0.98% | 1.13% | 1.05% | 0.63% | 0.75% |
| New England: | | | | | | | | |
| Connecticut | 4.03% | 7.05% | 5.58% | 3.78% | 4.98% | 5.50% | 5.68% | 3.81% |
| Maine | 2.56% | 5.52% | 6.19% | 3.37% | 1.94% | 4.68% | 3.51% | 2.04% |
| Massachusetts | 3.11% | 5.30% | 9.25% | 7.40% | 7.17% | 5.05% | 4.45% | 3.38% |
| New Hampshire | 3.88% | 4.85% | 4.78% | 4.62% | 3.56% | 7.55% | 5.00% | 5.03% |
| Rhode Island | 1.72% | 5.39% | 6.13% | 10.27% | 6.84% | 7.40% | 2.95% | 5.58% |
| Vermont | 2.68% | 4.05% | 6.75% | 10.17% | 0.00% | 5.94% | 2.87% | 3.14% |
| Middle Atlantic: | | | | | | | | |
| New Jersey | 2.18% | 2.92% | 4.35% | 6.44% | 3.17% | 7.87% | 1.89% | 5.82% |
| New York | 2.01% | 3.01% | 4.18% | 5.59% | 4.68% | 4.79% | 2.27% | 3.17% |
| Pennsylvania | 2.93% | 4.91% | 5.55% | 5.57% | 3.59% | 6.35% | 3.49% | 3.92% |
| East North Central: | | | | | | | | |
| Illinois | 3.46% | 6.28% | 7.73% | 4.87% | 4.47% | 5.81% | 4.98% | 3.56% |
| Indiana | 2.03% | 5.92% | 10.24% | 3.35% | 3.11% | 6.42% | 4.36% | 4.41% |
| Michigan | 4.18% | 8.54% | 7.36% | 4.03% | 2.27% | 4.01% | 5.63% | 2.74% |
| Ohio | 3.01% | 5.90% | 7.29% | 3.49% | 1.96% | 6.99% | 4.95% | 4.72% |
| Wisconsin | 2.96% | 5.91% | 10.47% | 4.18% | 3.90% | 4.01% | 3.54% | 2.76% |
| West North Central: | | | | | | | | |
| Iowa | 2.28% | 5.18% | 9.92% | 4.04% | 0.06% | 8.11% | 2.64% | 5.14% |
| Kansas | 4.62% | 9.40% | 4.46% | 4.58% | 3.54% | 5.36% | 5.66% | 3.62% |
| Minnesota | 4.14% | 8.15% | 10.77% | 0.00% | 4.90% | 5.61% | 6.19% | 3.60% |
| Missouri | 2.56% | 4.79% | 6.83% | 6.42% | 5.95% | 5.70% | 5.26% | 4.00% |
| Nebraska | 3.12% | 6.02% | 10.70% | 10.29% | 4.50% | 6.56% | 4.11% | 4.32% |
| North Dakota | 3.25% | 6.00% | 5.58% | 8.46% | 8.52% | 6.30% | 4.37% | 4.51% |
| South Dakota | 2.40% | 4.71% | 5.43% | 14.64% | 4.79% | 8.07% | 2.88% | 4.41% |
| South Atlantic: | | | | | | | | |
| Delaware | 3.89% | 5.84% | 11.47% | 8.06% | 5.50% | 6.55% | 5.81% | 4.24% |
| District of Columbia | 3.18% | 10.15% | 7.94% | 6.72% | 6.72% | 5.34% | 6.32% | 2.62% |
| Florida | 3.25% | 6.65% | 1.82% | 3.11% | 4.50% | 2.35% | 4.47% | 1.96% |
| Georgia | 2.82% | 8.83% | 11.20% | 4.88% | 3.64% | 6.23% | 4.25% | 3.51% |
| Maryland | 4.36% | 7.85% | 10.46% | 9.91% | 3.32% | 4.55% | 6.31% | 2.62% |
| North Carolina | 3.40% | 7.48% | 6.83% | 5.28% | 8.28% | 9.42% | 4.87% | 6.26% |
| South Carolina | 3.59% | 8.13% | 1.16% | 6.25% | 10.72% | 6.89% | 5.48% | 4.90% |
| Virginia | 2.38% | 6.12% | 6.52% | 4.02% | 7.31% | 3.57% | 4.92% | 1.94% |
| West Virginia | 2.33% | 7.53% | 10.12% | 10.23% | 5.72% | 3.71% | 4.83% | 2.82% |
| East South Central: | | | | | | | | |
| Alabama | 3.39% | 7.82% | 6.85% | 7.10% | 3.93% | 5.45% | 5.31% | 3.83% |
| Kentucky | 2.35% | 4.61% | 4.15% | 8.31% | 6.74% | 4.93% | 2.91% | 3.23% |
| Mississippi | 3.34% | 8.72% | 11.52% | 4.89% | 7.13% | 5.31% | 4.35% | 3.88% |
| Tennessee | 2.98% | 8.49% | 6.97% | 6.65% | 9.14% | 4.35% | 3.44% | 4.48% |
| West South Central: | | | | | | | | |
| Arkansas | 4.08% | 9.27% | 12.67% | 7.41% | 2.65% | 5.20% | 7.12% | 3.33% |
| Louisiana | 2.14% | 6.26% | 10.68% | 5.08% | 6.89% | 2.92% | 3.56% | 3.39% |
| Oklahoma | 4.73% | 6.67% | 9.71% | 3.77% | 0.00% | 4.58% | 5.68% | 3.29% |
| Texas | 2.23% | 5.60% | 4.76% | 3.73% | 5.06% | 4.08% | 4.61% | 3.43% |
| Mountain: | | | | | | | | |
| Arizona | 4.57% | 9.47% | 10.34% | 8.04% | 0.13% | 4.92% | 6.45% | 3.15% |
| Colorado | 3.82% | 7.14% | 4.83% | 2.78% | 4.14% | 9.08% | 5.63% | 5.46% |
| Idaho | 2.96% | 5.19% | 10.22% | 7.06% | 5.94% | 9.28% | 4.11% | 4.96% |
| Montana | 2.78% | 6.33% | 5.10% | 3.95% | 3.89% | 14.81% | 4.26% | 1.33% |
| Nevada | 3.47% | 5.78% | 11.34% | 4.46% | 2.48% | 5.55% | 4.30% | 3.91% |
| New Mexico | 3.27% | 7.24% | 7.75% | 3.07% | 8.66% | 5.99% | 4.63% | 5.28% |
| Utah | 2.86% | 7.90% | 10.05% | 5.62% | 2.67% | 6.36% | 5.27% | 3.57% |
| Wyoming | 6.81% | 7.85% | 9.99% | 0.00% | 5.56% | 7.07% | 8.24% | 4.26% |
| Pacific: | | | | | | | | |
| Alaska | 4.04% | 7.28% | 5.82% | 5.46% | 10.47% | 8.81% | 5.26% | 4.54% |
| California | 2.09% | 4.42% | 3.29% | 2.60% | 2.46% | 4.09% | 3.17% | 2.70% |
| Hawaii | 2.45% | 4.78% | 8.11% | 5.52% | 4.31% | 4.27% | 3.49% | 3.20% |
| Oregon | 2.33% | 4.12% | 4.29% | 4.23% | 3.29% | 9.09% | 2.67% | 3.65% |
| Washington | 2.40% | 4.79% | 4.58% | 5.71% | 3.63% | 7.14% | 3.55% | 4.53% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey-Insurance Component.

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