

Table II.A.2.f(2008) 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, 2008

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	74.4%	55.9%	81.8%	87.2%	91.6%	82.9%	65.8%	86.0%
New England:								
Connecticut	73.2%	54.5%	86.1%	95.0%	94.3%	75.5%	67.8%	82.7%
Maine	81.9%	63.7%	95.2%	92.2%	92.6%	94.7%	74.5%	94.5%
Massachusetts	57.7%	40.0%	69.9%	62.5%	71.9%	75.1%	50.3%	71.6%
New Hampshire	69.7%	51.7%	89.5%	90.9%	96.3%	70.0%	64.3%	79.3%
Rhode Island	73.2%	60.3%	78.0%	92.0%	89.7%	80.4%	67.5%	84.4%
Vermont	70.4%	53.7%	78.8%	87.8%	95.2%	75.1%	63.8%	83.2%
Middle Atlantic:								
New Jersey	68.4%	56.9%	73.2%	83.4%	87.7%	80.0%	62.0%	84.0%
New York	64.1%	44.0%	80.6%	81.1%	89.7%	78.1%	55.2%	83.0%
Pennsylvania	68.2%	50.3%	62.4%	80.6%	89.0%	81.7%	56.7%	84.2%
East North Central:								
Illinois	73.3%	53.6%	79.2%	91.1%	82.8%	83.8%	64.0%	84.8%
Indiana	77.4%	55.4%	86.5%	89.6%	93.0%	82.8%	68.6%	86.8%
Michigan	71.1%	47.2%	86.2%	83.0%	92.8%	81.0%	61.0%	84.7%
Ohio	79.5%	65.9%	70.8%	87.3%	89.5%	89.7%	69.7%	89.6%
Wisconsin	85.0%	66.2%	87.8%	92.4%	99.1%	93.1%	76.5%	95.4%
West North Central:								
Iowa	74.1%	54.1%	80.7%	83.8%	94.3%	82.7%	64.5%	87.1%
Kansas	75.7%	48.7%	89.7%	95.5%	88.9%	94.6%	61.9%	93.0%
Minnesota	75.8%	54.3%	70.8%	88.6%	93.6%	89.7%	63.9%	91.3%
Missouri	76.0%	56.3%	89.8%	91.2%	96.4%	77.8%	68.0%	86.0%
Nebraska	77.8%	42.0%	82.6%	91.8%	97.0%	89.6%	63.9%	92.0%
North Dakota	62.8%	40.3%	68.9%	78.5%	87.0%	77.6%	51.7%	81.0%
South Dakota	77.8%	58.8%	70.5%	85.5%	94.8%	98.9%	65.2%	95.7%
South Atlantic:								
Delaware	74.7%	58.0%	85.8%	89.6%	88.9%	76.1%	69.7%	80.6%
District of Columbia	56.6%	37.0%	56.0%	69.9%	83.2%	60.3%	44.7%	71.1%
Florida	78.5%	62.2%	92.8%	92.8%	92.4%	85.3%	71.9%	87.4%
Georgia	70.0%	49.8%	86.8%	79.7%	89.3%	73.9%	62.0%	78.7%
Maryland	75.9%	62.9%	80.2%	80.5%	92.0%	82.2%	69.5%	84.0%
North Carolina	80.6%	57.3%	88.1%	95.7%	94.8%	89.9%	70.0%	91.7%
South Carolina	76.8%	52.6%	80.7%	84.7%	85.3%	90.9%	64.3%	89.7%
Virginia	73.2%	50.1%	83.6%	81.2%	97.0%	83.1%	62.6%	86.2%
West Virginia	74.5%	65.6%	69.8%	79.9%	83.0%	79.0%	68.4%	80.5%
East South Central:								
Alabama	69.6%	38.6%	75.2%	77.3%	95.1%	87.1%	53.7%	87.9%
Kentucky	70.9%	46.4%	72.6%	91.5%	95.6%	78.3%	58.6%	84.5%
Mississippi	80.0%	67.2%	87.8%	93.2%	85.9%	78.3%	78.3%	81.5%
Tennessee	80.2%	59.9%	72.3%	87.6%	95.5%	91.3%	67.4%	91.8%
West South Central:								
Arkansas	81.6%	49.4%	84.1%	94.2%	97.8%	90.3%	66.4%	93.0%
Louisiana	74.5%	57.8%	75.0%	79.1%	88.7%	83.1%	64.3%	85.8%
Oklahoma	74.2%	59.1%	92.4%	88.7%	96.9%	68.7%	70.5%	78.4%
Texas	78.1%	65.9%	84.8%	87.1%	90.3%	78.5%	73.6%	82.4%
Mountain:								
Arizona	82.2%	52.3%	94.7%	92.6%	98.3%	92.0%	68.7%	94.0%
Colorado	79.6%	66.6%	78.5%	84.4%	96.2%	89.7%	70.5%	91.1%
Idaho	76.9%	59.0%	79.3%	89.5%	92.8%	87.2%	67.9%	91.0%
Montana	76.6%	59.7%	89.8%	97.3%	93.9%	82.4%	69.7%	87.4%
Nevada	83.2%	67.5%	91.9%	100.0%	100.0%	86.0%	76.1%	91.8%
New Mexico	81.4%	62.2%	81.1%	93.9%	90.2%	91.6%	71.2%	92.4%
Utah	83.5%	80.0%	91.4%	95.6%	92.2%	74.9%	85.0%	81.5%
Wyoming	75.2%	55.7%	78.6%	89.5%	90.3%	88.1%	65.4%	89.0%
Pacific:								
Alaska	77.8%	62.2%	80.6%	87.2%	94.0%	81.0%	70.4%	86.4%
California	75.8%	61.2%	86.8%	91.0%	92.8%	79.3%	70.7%	84.2%
Hawaii	67.1%	48.1%	84.4%	85.3%	97.3%	78.3%	58.5%	87.4%
Oregon	83.3%	68.1%	93.8%	96.6%	96.5%	84.1%	79.0%	89.7%
Washington	77.5%	58.7%	84.7%	96.5%	93.5%	91.1%	68.4%	93.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008

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	0.71%	1.43%	1.14%	0.87%	0.51%	1.06%	1.03%	0.63%
New England:								
Connecticut	2.13%	5.88%	4.96%	2.83%	3.68%	7.68%	3.55%	4.94%
Maine	1.95%	5.30%	10.45%	5.46%	4.72%	4.43%	3.20%	3.04%
Massachusetts	3.16%	4.65%	4.49%	6.85%	5.49%	6.34%	4.62%	4.18%
New Hampshire	1.99%	3.78%	3.86%	3.24%	1.65%	6.70%	2.60%	4.32%
Rhode Island	3.03%	6.26%	11.55%	2.47%	3.65%	6.36%	4.10%	3.73%
Vermont	2.42%	5.51%	7.05%	4.77%	1.85%	8.65%	3.52%	4.54%
Middle Atlantic:								
New Jersey	2.32%	5.55%	7.26%	5.44%	6.25%	6.63%	3.74%	5.11%
New York	3.14%	4.10%	5.91%	4.16%	2.38%	5.68%	4.01%	4.09%
Pennsylvania	2.08%	3.75%	7.03%	3.16%	2.58%	4.62%	3.25%	2.54%
East North Central:								
Illinois	2.13%	5.07%	5.73%	3.13%	4.26%	5.15%	3.56%	3.32%
Indiana	3.65%	7.66%	12.27%	4.58%	2.24%	5.72%	6.17%	3.51%
Michigan	1.98%	4.12%	5.59%	3.73%	3.23%	5.22%	3.47%	3.62%
Ohio	1.14%	2.98%	6.65%	4.07%	6.33%	3.63%	2.17%	2.31%
Wisconsin	2.55%	4.84%	5.31%	4.07%	0.84%	2.47%	4.20%	1.53%
West North Central:								
Iowa	2.83%	3.81%	7.32%	4.39%	3.49%	7.15%	3.05%	4.55%
Kansas	3.14%	6.63%	5.80%	3.00%	5.31%	1.85%	5.30%	1.95%
Minnesota	3.72%	6.95%	9.10%	5.53%	5.71%	4.83%	5.55%	3.06%
Missouri	3.28%	6.43%	4.10%	6.88%	2.61%	7.29%	4.32%	5.70%
Nebraska	2.29%	5.59%	6.11%	3.27%	2.06%	4.03%	3.42%	1.85%
North Dakota	3.62%	5.45%	7.95%	5.56%	4.59%	5.70%	5.17%	3.03%
South Dakota	3.80%	9.81%	6.42%	9.85%	2.78%	0.67%	6.05%	1.64%
South Atlantic:								
Delaware	2.26%	4.36%	10.09%	6.25%	4.78%	7.45%	2.72%	4.71%
District of Columbia	3.43%	6.91%	10.12%	5.95%	4.71%	7.01%	3.14%	4.56%
Florida	2.70%	5.13%	3.17%	3.37%	2.14%	3.05%	3.49%	2.61%
Georgia	3.33%	5.77%	13.96%	9.63%	5.44%	6.38%	5.30%	4.13%
Maryland	2.40%	5.52%	7.34%	4.78%	3.51%	5.15%	4.01%	3.91%
North Carolina	2.44%	7.54%	5.15%	1.83%	3.55%	3.25%	5.24%	2.69%
South Carolina	3.33%	7.04%	11.87%	6.65%	6.28%	3.66%	6.03%	2.73%
Virginia	2.98%	6.58%	9.90%	5.29%	1.42%	4.05%	4.99%	3.19%
West Virginia	3.05%	5.35%	7.31%	6.10%	4.81%	3.91%	4.98%	2.15%
East South Central:								
Alabama	2.65%	6.06%	7.05%	6.63%	2.47%	3.77%	4.74%	2.65%
Kentucky	4.30%	6.76%	9.31%	4.52%	2.38%	6.07%	5.90%	4.07%
Mississippi	3.52%	9.38%	6.30%	3.44%	4.06%	5.28%	6.64%	3.82%
Tennessee	3.35%	5.88%	8.23%	10.00%	2.60%	2.99%	5.08%	2.11%
West South Central:								
Arkansas	3.07%	12.16%	11.24%	4.39%	9.64%	3.95%	5.96%	3.01%
Louisiana	2.62%	5.58%	4.72%	6.92%	4.21%	6.05%	3.79%	4.00%
Oklahoma	2.77%	6.41%	3.98%	4.36%	1.57%	6.56%	3.73%	5.14%
Texas	2.95%	5.91%	5.31%	2.29%	3.48%	5.14%	4.37%	3.03%
Mountain:								
Arizona	2.56%	9.87%	3.40%	5.11%	1.23%	2.64%	4.69%	1.84%
Colorado	3.42%	5.24%	12.92%	4.91%	2.14%	3.22%	5.15%	2.39%
Idaho	4.15%	10.34%	12.88%	4.34%	2.67%	4.81%	6.14%	3.22%
Montana	4.36%	8.15%	4.60%	1.15%	2.48%	6.18%	5.93%	3.77%
Nevada	2.83%	5.99%	10.61%	0.00%	0.00%	5.39%	3.67%	2.79%
New Mexico	3.55%	7.22%	5.06%	5.47%	3.51%	2.91%	5.15%	1.95%
Utah	2.67%	4.18%	2.99%	3.39%	4.18%	7.89%	2.34%	5.19%
Wyoming	2.12%	5.50%	5.99%	5.40%	3.68%	4.12%	2.76%	2.20%
Pacific:								
Alaska	2.80%	6.96%	7.82%	4.61%	3.02%	5.61%	4.39%	3.19%
California	2.25%	3.63%	3.53%	2.15%	1.25%	4.96%	2.96%	2.83%
Hawaii	2.49%	3.01%	10.33%	5.30%	2.12%	7.36%	2.96%	3.07%
Oregon	2.35%	5.23%	2.86%	3.36%	2.36%	6.93%	3.48%	4.85%
Washington	2.65%	4.03%	5.23%	1.99%	3.41%	3.47%	3.33%	2.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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