| 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 | 78.1\% | 82.2\% | 78.3\% | 75.2\% | 75.4\% | 79.4\% | 78.5\% | 78.0\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 79.6\% | 79.7\% | 70.8\% | 83.4\% | 79.6\% | 80.3\% | 75.7\% | 80.7\% |
| Maine | 80.3\% | 74.2\% | 73.2\% | 76.7\% | 76.2\% | 88.6\% | 76.3\% | 81.8\% |
| Massachusetts | 74.6\% | 78.5\% | 73.1\% | 69.4\% | 69.3\% | 77.9\% | 71.1\% | 75.5\% |
| New Hampshire | 76.0\% | 77.4\% | 69.1\% | 76.7\% | 80.1\% | 74.9\% | 71.0\% | 77.8\% |
| Rhode Island | 74.5\% | 76.4\% | 66.6\% | 80.4\% | 71.4\% | 75.5\% | 73.9\% | 74.7\% |
| Vermont | 79.0\% | 77.9\% | 73.5\% | 76.1\% | 77.7\% | 82.7\% | 76.8\% | 79.8\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 76.6\% | 81.0\% | 84.6\% | 79.5\% | 61.0\% | 79.4\% | 83.0\% | 74.4\% |
| New York | 78.5\% | 81.5\% | 74.1\% | 75.7\% | 77.8\% | 80.1\% | 77.0\% | 79.0\% |
| Pennsylvania | 76.5\% | 77.0\% | 75.0\% | 69.6\% | 72.0\% | 80.8\% | 73.0\% | 77.3\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 78.6\% | 82.5\% | 83.7\% | 74.7\% | 70.3\% | 82.3\% | 80.1\% | 78.3\% |
| Indiana | 81.1\% | 80.6\% | 80.3\% | 78.2\% | 81.2\% | 82.0\% | 76.8\% | 82.0\% |
| Michigan | 76.5\% | 72.1\% | 72.3\% | 75.8\% | 77.5\% | 77.6\% | 72.8\% | 77.5\% |
| Ohio | 78.6\% | 80.2\% | 78.6\% | 76.5\% | 75.7\% | 80.2\% | 75.6\% | 79.2\% |
| Wisconsin | 77.2\% | 76.7\% | 70.5\% | 73.2\% | 69.8\% | 82.9\% | 74.2\% | 77.9\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 79.4\% | 74.0\% | 84.1\% | 70.5\% | 78.5\% | 82.6\% | 78.3\% | 79.7\% |
| Kansas | 77.5\% | 80.0\% | 78.6\% | 81.4\% | 76.6\% | 76.0\% | 80.6\% | 76.8\% |
| Minnesota | 77.8\% | 78.9\% | 74.8\% | 70.7\% | 72.2\% | 82.4\% | 75.5\% | 78.3\% |
| Missouri | 77.0\% | 80.1\% | 71.2\% | 78.1\% | 74.3\% | 78.0\% | 74.4\% | 77.6\% |
| Nebraska | 79.6\% | 77.9\% | 65.4\% | 72.5\% | 77.5\% | 84.1\% | 69.3\% | 81.9\% |
| North Dakota | 75.9\% | 70.2\% | 71.8\% | 65.0\% | 74.7\% | 83.7\% | 68.5\% | 78.4\% |
| South Dakota | 73.4\% | 80.1\% | 65.4\% | 56.9\% | 75.1\% | 79.5\% | 62.7\% | 77.1\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 79.1\% | 88.4\% | 67.5\% | 70.7\% | 83.7\% | 80.7\% | 71.2\% | 80.9\% |
| District of Columbia | 82.2\% | 92.9\% | 88.4\% | 80.5\% | 80.5\% | 81.8\% | 87.8\% | 81.1\% |
| Florida | 78.6\% | 88.9\% | 84.1\% | 71.2\% | 78.1\% | 78.4\% | 83.5\% | 77.6\% |
| Georgia | 81.4\% | 83.8\% | 80.6\% | 77.7\% | 82.8\% | 81.5\% | 84.4\% | 80.8\% |
| Maryland | 79.7\% | 81.6\% | 86.0\% | 76.9\% | 72.9\% | 81.7\% | 77.7\% | 80.2\% |
| North Carolina | 79.4\% | 86.2\% | 81.6\% | 76.7\% | 77.4\% | 79.9\% | 78.7\% | 79.5\% |
| South Carolina | 78.0\% | 83.1\% | 73.6\% | 74.5\% | 70.6\% | 81.7\% | 79.6\% | 77.7\% |
| Virginia | 78.0\% | 84.2\% | 73.3\% | 65.3\% | 78.5\% | 81.2\% | 75.1\% | 78.7\% |
| West Virginia | 77.2\% | 83.8\% | 78.2\% | 71.5\% | 73.7\% | 79.2\% | 78.6\% | 76.9\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 78.0\% | 88.6\% | 78.8\% | 79.9\% | 71.6\% | 78.5\% | 82.8\% | 76.8\% |
| Kentucky | 80.4\% | 81.1\% | 85.5\% | 78.3\% | 86.9\% | 78.3\% | 82.1\% | 80.0\% |
| Mississippi | 80.4\% | 79.6\% | 80.8\% | 78.9\% | 80.0\% | 81.0\% | 79.9\% | 80.5\% |
| Tennessee | 73.8\% | 82.2\% | 83.3\% | 72.8\% | 78.6\% | 71.2\% | 79.5\% | 72.9\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 78.6\% | 79.5\% | 80.5\% | 70.1\% | 76.7\% | 81.1\% | 72.6\% | 79.6\% |
| Louisiana | 75.4\% | 83.5\% | 77.7\% | 72.8\% | 70.6\% | 77.1\% | 77.9\% | 74.8\% |
| Oklahoma | 72.6\% | 82.7\% | 65.8\% | 70.9\% | 75.2\% | 71.6\% | 75.5\% | 71.9\% |
| Texas | 77.0\% | 87.1\% | 88.5\% | 80.0\% | 73.3\% | 75.9\% | 85.6\% | 75.5\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 74.5\% | 88.8\% | 84.6\% | 70.9\% | 72.9\% | 73.7\% | 84.1\% | 72.8\% |
| Colorado | 76.5\% | 84.4\% | 79.2\% | 72.0\% | 71.1\% | 78.1\% | 79.7\% | 75.7\% |
| Idaho | 79.1\% | 79.0\% | 74.4\% | 75.0\% | 70.1\% | 83.8\% | 76.8\% | 79.8\% |
| Montana | 75.6\% | 80.7\% | 78.6\% | 79.3\% | 69.7\% | 76.7\% | 82.1\% | 73.4\% |
| Nevada | 80.0\% | 87.3\% | 69.9\% | 72.3\% | 75.0\% | 84.3\% | 82.3\% | 79.7\% |
| New Mexico | 73.0\% | 80.3\% | 64.0\% | 66.6\% | 72.1\% | 75.8\% | 70.4\% | 73.6\% |
| Utah | 74.4\% | 83.1\% | 77.3\% | 74.7\% | 68.7\% | 75.4\% | 78.1\% | 73.5\% |
| Wyoming | 77.8\% | 72.6\% | 80.2\% | 75.0\% | 69.4\% | 82.6\% | 76.9\% | 78.2\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 75.8\% | 71.1\% | 77.0\% | 71.6\% | 77.2\% | 76.6\% | 76.0\% | 75.8\% |
| California | 80.5\% | 85.3\% | 80.1\% | 78.7\% | 81.0\% | 80.2\% | 80.8\% | 80.4\% |
| Hawaii | 77.8\% | 82.4\% | 78.1\% | 76.5\% | 68.9\% | 83.7\% | 80.5\% | 76.7\% |
| Oregon | 81.7\% | 76.8\% | 83.6\% | 80.2\% | 75.0\% | 84.9\% | 79.7\% | 82.2\% |
| Washington | 78.6\% | 80.8\% | 82.0\% | 74.1\% | 77.9\% | 79.5\% | 79.1\% | 78.5\% |

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.

| 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 | 0.38\% | 0.47\% | 0.98\% | 0.83\% | 0.74\% | 0.55\% | 0.36\% | 0.43\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.89\% | 2.89\% | 3.91\% | 3.88\% | 4.35\% | 3.20\% | 1.77\% | 2.32\% |
| Maine | 1.19\% | 4.13\% | 8.84\% | 7.16\% | 4.72\% | 2.16\% | 5.05\% | 2.10\% |
| Massachusetts | 0.94\% | 2.18\% | 5.17\% | 2.86\% | 3.55\% | 1.73\% | 3.07\% | 0.75\% |
| New Hampshire | 2.64\% | 3.33\% | 7.06\% | 4.98\% | 4.67\% | 3.99\% | 2.84\% | 3.28\% |
| Rhode Island | 1.09\% | 3.23\% | 8.76\% | 4.49\% | 2.75\% | 3.42\% | 3.15\% | 1.93\% |
| Vermont | 1.97\% | 2.35\% | 4.20\% | 3.25\% | 2.55\% | 4.85\% | 1.31\% | 2.55\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 2.38\% | 2.26\% | 4.60\% | 3.95\% | 8.59\% | 3.55\% | 2.38\% | 2.65\% |
| New York | 1.27\% | 2.55\% | 4.78\% | 3.06\% | 2.52\% | 2.02\% | 2.33\% | 1.31\% |
| Pennsylvania | 2.09\% | 2.41\% | 3.73\% | 4.47\% | 5.08\% | 2.90\% | 3.65\% | 2.26\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 1.60\% | 2.28\% | 3.22\% | 5.05\% | 3.59\% | 1.99\% | 1.99\% | 1.81\% |
| Indiana | 2.33\% | 4.56\% | 9.19\% | 3.95\% | 3.74\% | 3.61\% | 2.95\% | 2.84\% |
| Michigan | 2.16\% | 3.65\% | 3.77\% | 2.81\% | 5.16\% | 3.08\% | 2.51\% | 2.73\% |
| Ohio | 1.88\% | 2.68\% | 3.68\% | 2.70\% | 2.92\% | 2.65\% | 2.72\% | 2.07\% |
| Wisconsin | 1.30\% | 3.86\% | 6.57\% | 3.38\% | 2.98\% | 2.23\% | 2.60\% | 1.30\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 0.61\% | 4.15\% | 2.79\% | 6.48\% | 3.50\% | 1.76\% | 2.90\% | 0.95\% |
| Kansas | 2.66\% | 1.76\% | 6.55\% | 3.16\% | 3.72\% | 4.58\% | 2.41\% | 3.40\% |
| Minnesota | 2.04\% | 4.25\% | 2.88\% | 2.80\% | 4.70\% | 3.40\% | 1.71\% | 2.56\% |
| Missouri | 2.03\% | 3.28\% | 5.21\% | 3.66\% | 4.50\% | 2.67\% | 3.86\% | 2.09\% |
| Nebraska | 1.69\% | 5.62\% | 5.07\% | 4.53\% | 4.45\% | 2.94\% | 3.39\% | 1.73\% |
| North Dakota | 1.89\% | 4.21\% | 6.05\% | 5.27\% | 5.17\% | 3.59\% | 2.26\% | 2.66\% |
| South Dakota | 2.90\% | 3.16\% | 3.97\% | 8.16\% | 3.36\% | 4.46\% | 3.91\% | 3.13\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 2.07\% | 2.69\% | 9.50\% | 4.57\% | 2.88\% | 2.59\% | 4.24\% | 2.12\% |
| District of Columbia | 2.14\% | 1.59\% | 3.22\% | 7.06\% | 3.50\% | 2.86\% | 2.18\% | 2.46\% |
| Florida | 2.62\% | 3.21\% | 2.96\% | 2.86\% | 5.18\% | 3.19\% | 1.56\% | 3.18\% |
| Georgia | 1.29\% | 3.68\% | 12.45\% | 5.09\% | 5.17\% | 2.62\% | 2.57\% | 1.47\% |
| Maryland | 1.50\% | 2.99\% | 7.16\% | 3.31\% | 5.73\% | 1.84\% | 4.02\% | 1.65\% |
| North Carolina | 1.38\% | 2.73\% | 4.59\% | 3.91\% | 4.78\% | 2.59\% | 2.33\% | 1.48\% |
| South Carolina | 0.99\% | 3.27\% | 9.92\% | 3.89\% | 4.22\% | 2.34\% | 2.90\% | 1.15\% |
| Virginia | 2.07\% | 3.63\% | 4.39\% | 6.21\% | 3.57\% | 2.71\% | 2.58\% | 2.32\% |
| West Virginia | 2.37\% | 3.18\% | 4.74\% | 5.39\% | 9.13\% | 2.67\% | 1.46\% | 2.98\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 2.41\% | 3.49\% | 4.80\% | 4.85\% | 4.08\% | 3.39\% | 2.85\% | 2.87\% |
| Kentucky | 2.24\% | 7.39\% | 8.77\% | 3.87\% | 3.55\% | 3.73\% | 4.67\% | 2.47\% |
| Mississippi | 3.08\% | 5.71\% | 4.94\% | 5.90\% | 7.31\% | 3.67\% | 2.82\% | 3.52\% |
| Tennessee | 3.04\% | 3.27\% | 3.98\% | 6.38\% | 3.45\% | 4.79\% | 3.18\% | 3.42\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.17\% | 4.06\% | 9.03\% | 7.76\% | 4.71\% | 3.32\% | 3.37\% | 2.43\% |
| Louisiana | 2.34\% | 4.42\% | 5.13\% | 5.83\% | 3.98\% | 3.14\% | 3.01\% | 2.62\% |
| Oklahoma | 2.05\% | 3.08\% | 6.43\% | 4.79\% | 3.86\% | 3.86\% | 2.32\% | 2.55\% |
| Texas | 1.51\% | 2.26\% | 2.08\% | 3.88\% | 5.14\% | 2.82\% | 1.37\% | 1.65\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.63\% | 3.54\% | 4.46\% | 5.67\% | 3.99\% | 3.60\% | 2.91\% | 3.01\% |
| Colorado | 1.18\% | 3.60\% | 9.33\% | 4.46\% | 5.18\% | 2.94\% | 2.64\% | 1.26\% |
| Idaho | 2.44\% | 3.96\% | 11.51\% | 3.83\% | 6.38\% | 4.79\% | 4.37\% | 2.76\% |
| Montana | 2.24\% | 4.06\% | 3.89\% | 3.05\% | 4.13\% | 4.24\% | 2.92\% | 2.74\% |
| Nevada | 1.91\% | 3.25\% | 9.88\% | 7.29\% | 7.10\% | 2.41\% | 4.11\% | 2.18\% |
| New Mexico | 2.64\% | 3.94\% | 5.15\% | 6.77\% | 4.96\% | 4.39\% | 2.91\% | 3.28\% |
| Utah | 1.78\% | 1.73\% | 5.88\% | 6.46\% | 5.66\% | 3.09\% | 2.46\% | 2.04\% |
| Wyoming | 1.95\% | 4.51\% | 7.46\% | 4.81\% | 3.63\% | 3.30\% | 3.60\% | 2.29\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.73\% | 2.79\% | 3.24\% | 5.57\% | 3.02\% | 4.69\% | 1.15\% | 2.07\% |
| California | 1.59\% | 1.60\% | 2.14\% | 3.00\% | 2.75\% | 1.93\% | 1.63\% | 1.78\% |
| Hawaii | 2.78\% | 1.98\% | 5.78\% | 3.19\% | 5.92\% | 3.70\% | 2.27\% | 4.03\% |
| Oregon | 1.16\% | 4.09\% | 3.57\% | 3.21\% | 4.92\% | 1.48\% | 1.98\% | 1.31\% |
| Washington | 2.23\% | 3.21\% | 3.99\% | 4.60\% | 3.47\% | 3.86\% | 2.36\% | 2.97\% |

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.

