| 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 | 19.5\% | 13.4\% | 14.6\% | 16.8\% | 17.7\% | 22.0\% | 14.6\% | 20.6\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 21.4\% | 17.6\% | 12.2\% | 13.1\% | 16.2\% | 25.9\% | 14.2\% | 23.0\% |
| Maine | 18.7\% | 14.5\% | 17.6\% | 16.2\% | 19.9\% | 20.1\% | 15.9\% | 19.6\% |
| Massachusetts | 13.4\% | 5.6\%* | 7.0\%* | 7.1\%* | 11.4\% | 18.0\% | 6.9\% | 15.1\% |
| New Hampshire | 21.1\% | 15.3\% | 19.8\% | 24.6\% | 21.8\% | 20.9\% | 20.3\% | 21.3\% |
| Rhode Island | 16.6\% | 8.0\% | 11.0\% | 14.2\% | 8.8\% | 22.7\% | 11.7\% | 18.0\% |
| Vermont | 22.8\% | 15.2\% | 11.9\% | 22.8\% | 28.4\% | 24.0\% | 15.4\% | 25.8\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 20.7\% | 18.7\% | 20.8\% | 18.0\% | 22.1\% | 21.2\% | 18.6\% | 21.3\% |
| New York | 17.3\% | 9.9\% | 13.9\% | 15.9\% | 11.8\% | 21.7\% | 11.9\% | 18.6\% |
| Pennsylvania | 21.9\% | 17.3\% | 18.2\% | 22.6\% | 19.2\% | 23.6\% | 19.7\% | 22.4\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 19.3\% | 12.9\% | 15.6\% | 19.3\% | 21.2\% | 19.6\% | 15.2\% | 20.0\% |
| Indiana | 21.2\% | 16.5\% | 18.8\% | 15.2\% | 23.4\% | 22.3\% | 17.0\% | 21.8\% |
| Michigan | 22.7\% | 15.0\% | 16.1\% | 19.3\% | 18.8\% | 26.8\% | 16.1\% | 24.2\% |
| Ohio | 19.6\% | 15.3\% | 19.2\% | 20.3\% | 15.3\% | 21.1\% | 17.4\% | 20.1\% |
| Wisconsin | 17.1\% | 18.3\% | 13.8\% | 17.6\% | 15.5\% | 18.3\% | 15.5\% | 17.4\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 20.6\% | 15.0\% | 13.4\% | 15.2\% | 13.8\% | 26.0\% | 14.3\% | 21.9\% |
| Kansas | 17.7\% | 12.3\% | 17.5\% | 14.7\% | 17.9\% | 19.0\% | 15.5\% | 18.2\% |
| Minnesota | 17.3\% | 11.4\% | 10.7\% | 12.2\% | 14.2\% | 21.3\% | 10.1\% | 18.8\% |
| Missouri | 20.8\% | 14.9\% | 12.9\% | 19.7\% | 23.0\% | 21.6\% | 15.9\% | 21.8\% |
| Nebraska | 16.0\% | 7.8\%* | 11.8\% | 11.3\%* | 13.2\% | 19.3\% | 12.0\% | 16.8\% |
| North Dakota | 15.5\% | 9.6\% | 9.8\%* | 11.4\% | 11.0\% | 21.5\% | 9.5\% | 17.3\% |
| South Dakota | 15.1\% | 10.4\%* | 3.5\%* | 11.8\% | 17.3\% | 18.9\% | 7.0\% | 17.9\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 19.4\% | 13.7\% | 11.8\% | 20.3\% | 11.9\% | 23.4\% | 14.7\% | 20.4\% |
| District of Columbia | 19.5\% | 12.1\% | 12.8\% | 15.9\% | 22.0\% | 20.6\% | 13.7\% | 20.7\% |
| Florida | 18.1\% | 10.9\% | 12.9\% | 15.5\% | 16.6\% | 20.2\% | 13.2\% | 19.1\% |
| Georgia | 19.7\% | 14.6\% | 18.4\% | 21.9\% | 19.6\% | 19.7\% | 17.4\% | 20.0\% |
| Maryland | 20.9\% | 14.4\% | 15.5\% | 18.7\% | 18.0\% | 23.5\% | 15.8\% | 22.1\% |
| North Carolina | 22.4\% | 13.9\% | 13.6\% | 20.9\% | 22.6\% | 24.1\% | 14.5\% | 23.7\% |
| South Carolina | 19.6\% | 14.5\% | 14.7\% | 10.8\% | 17.9\% | 23.0\% | 13.6\% | 20.9\% |
| Virginia | 20.8\% | 16.8\% | 18.0\% | 18.0\% | 16.2\% | 23.7\% | 18.0\% | 21.5\% |
| West Virginia | 19.1\% | 10.3\% | 16.5\% | 16.3\% | 14.9\% | 22.4\% | 16.9\% | 19.6\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 13.1\% | 5.2\%* | 1.1\%* | 2.0\%* | 7.7\% | 19.2\% | 2.3\%* | 15.6\% |
| Kentucky | 18.3\% | 11.7\% | 11.0\% | 18.1\% | 14.2\% | 21.1\% | 14.2\% | 19.2\% |
| Mississippi | 16.2\% | 6.7\%* | 11.2\% | 16.1\% | 12.3\% | 18.3\% | 11.0\% | 17.2\% |
| Tennessee | 20.0\% | 11.3\% | 21.2\%* | 16.3\% | 15.3\% | 22.7\% | 16.5\% | 20.6\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 18.6\% | 9.8\% | 15.3\% | 16.7\% | 15.9\% | 20.9\% | 14.5\% | 19.3\% |
| Louisiana | 17.6\% | 10.0\%* | 11.5\%* | 12.9\% | 17.4\% | 20.8\% | 12.4\% | 18.9\% |
| Oklahoma | 19.9\% | 14.4\% | 22.8\% | 15.9\% | 19.2\% | 21.8\% | 17.8\% | 20.5\% |
| Texas | 21.3\% | 14.5\% | 18.9\% | 17.5\% | 17.7\% | 23.6\% | 16.5\% | 22.2\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 22.7\% | 10.2\%* | 12.3\% | 21.8\% | 19.2\% | 24.9\% | 15.9\% | 23.7\% |
| Colorado | 20.0\% | 9.9\% | 9.3\% | 15.4\% | 22.8\% | 23.3\% | 11.5\% | 22.4\% |
| Idaho | 21.9\% | 14.7\% | 9.0\%* | 17.4\% | 31.2\% | 22.7\% | 12.5\% | 24.8\% |
| Montana | 20.8\% | 13.8\% | 10.3\% | 17.1\% | 21.3\% | 27.2\% | 12.9\% | 23.9\% |
| Nevada | 19.4\% | 17.4\% | 12.7\%* | 13.9\% | 21.0\% | 20.7\% | 15.3\% | 20.1\% |
| New Mexico | 19.0\% | 11.6\% | 8.7\%* | 13.4\% | 16.1\% | 22.8\% | 11.9\% | 20.8\% |
| Utah | 22.5\% | 20.5\% | 11.2\% | 14.1\% | 16.8\% | 26.6\% | 15.2\% | 23.9\% |
| Wyoming | 20.6\% | 13.8\% | 13.4\% | 13.8\% | 24.9\% | 23.7\% | 13.4\% | 23.2\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 16.8\% | 8.7\%* | 12.7\% | 13.8\% | 18.1\% | 18.6\% | 12.6\% | 17.9\% |
| California | 19.7\% | 14.4\% | 12.9\% | 15.5\% | 21.8\% | 21.7\% | 13.6\% | 21.1\% |
| Hawaii | 14.8\% | 10.9\% | 11.0\% | 14.1\% | 12.2\% | 18.7\% | 11.7\% | 15.9\% |
| Oregon | 18.7\% | 19.3\% | 14.3\% | 17.2\% | 15.7\% | 21.0\% | 17.2\% | 19.1\% |
| Washington | 19.8\% | 13.5\% | 13.1\% | 18.4\% | 17.2\% | 23.1\% | 13.8\% | 21.3\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

| Division and State | Total | Less than 10 employees | 10-24 employees | $25-99$ employees | 100-999 <br> employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.16\% | 0.44\% | 0.57\% | 0.44\% | 0.56\% | 0.30\% | 0.39\% | 0.20\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.70\% | 2.63\% | 2.09\% | 1.96\% | 1.83\% | 2.33\% | 1.60\% | 2.10\% |
| Maine | 0.71\% | 2.45\% | 2.16\% | 1.48\% | 2.00\% | 1.43\% | 1.15\% | 0.73\% |
| Massachusetts | 0.91\% | 2.66\%* | 2.21\%* | 2.31\%* | 1.74\% | 1.25\% | 1.40\% | 1.14\% |
| New Hampshire | 1.59\% | 3.13\% | 3.68\% | 2.62\% | 3.29\% | 2.24\% | 2.34\% | 1.92\% |
| Rhode Island | 1.43\% | 2.06\% | 3.25\% | 2.50\% | 1.37\% | 2.00\% | 1.38\% | 1.80\% |
| Vermont | 1.22\% | 2.48\% | 2.76\% | 2.77\% | 1.88\% | 2.03\% | 1.89\% | 1.46\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.41\% | 1.31\% | 3.61\% | 2.31\% | 2.65\% | 1.76\% | 1.52\% | 1.50\% |
| New York | 0.70\% | 2.13\% | 3.07\% | 1.57\% | 0.49\% | 1.29\% | 1.34\% | 0.75\% |
| Pennsylvania | 0.70\% | 2.85\% | 2.57\% | 2.46\% | 2.05\% | 0.74\% | 1.42\% | 0.95\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.86\% | 2.38\% | 3.76\% | 3.63\% | 1.70\% | 0.88\% | 1.68\% | 0.98\% |
| Indiana | 1.54\% | 4.86\% | 5.46\% | 2.87\% | 3.80\% | 1.68\% | 3.16\% | 1.83\% |
| Michigan | 1.55\% | 3.91\% | 2.79\% | 1.58\% | 2.38\% | 1.74\% | 2.14\% | 1.54\% |
| Ohio | 1.15\% | 2.92\% | 2.31\% | 2.98\% | 2.70\% | 1.27\% | 1.60\% | 1.26\% |
| Wisconsin | 1.95\% | 5.02\% | 1.99\% | 2.51\% | 4.02\% | 2.72\% | 1.66\% | 2.63\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.89\% | 3.64\% | 3.51\% | 2.06\% | 2.37\% | 2.22\% | 2.67\% | 1.82\% |
| Kansas | 1.04\% | 2.69\% | 3.57\% | 2.18\% | 2.56\% | 1.56\% | 1.26\% | 1.34\% |
| Minnesota | 0.88\% | 1.81\% | 2.24\% | 2.36\% | 1.92\% | 1.57\% | 1.45\% | 1.24\% |
| Missouri | 1.40\% | 3.17\% | 3.46\% | 2.21\% | 2.27\% | 2.58\% | 1.39\% | 1.61\% |
| Nebraska | 1.07\% | 2.82\%* | 2.55\% | 3.61\%* | 2.55\% | 1.30\% | 1.23\% | 1.21\% |
| North Dakota | 0.94\% | 2.22\% | 3.87\%* | 1.86\% | 1.42\% | 1.33\% | 1.41\% | 0.99\% |
| South Dakota | 1.06\% | 3.46\%* | 1.07\%* | 2.72\% | 2.59\% | 1.89\% | 1.16\% | 1.27\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 1.03\% | 2.65\% | 3.23\% | 2.02\% | 3.38\% | 1.41\% | 1.70\% | 1.19\% |
| District of Columbia | 1.87\% | 2.35\% | 2.41\% | 1.64\% | 3.71\% | 1.99\% | 1.59\% | 2.39\% |
| Florida | 0.58\% | 2.56\% | 1.65\% | 2.35\% | 1.65\% | 0.97\% | 1.20\% | 0.76\% |
| Georgia | 1.03\% | 3.81\% | 4.26\% | 2.99\% | 2.83\% | 1.62\% | 2.43\% | 1.22\% |
| Maryland | 1.28\% | 2.98\% | 3.19\% | 2.20\% | 2.19\% | 1.59\% | 1.41\% | 1.34\% |
| North Carolina | 1.59\% | 3.44\% | 2.26\% | 2.95\% | 2.67\% | 2.33\% | 1.61\% | 1.69\% |
| South Carolina | 1.36\% | 3.23\% | 2.65\% | 2.78\% | 2.99\% | 1.82\% | 2.07\% | 1.65\% |
| Virginia | 1.04\% | 4.17\% | 2.48\% | 1.40\% | 2.01\% | 1.39\% | 1.52\% | 1.39\% |
| West Virginia | 1.02\% | 2.22\% | 2.77\% | 3.34\% | 2.41\% | 1.38\% | 2.22\% | 1.08\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.31\% | 1.95\%* | 0.44\%* | 1.20\%* | 1.71\% | 1.74\% | 0.75\%* | 1.58\% |
| Kentucky | 0.95\% | 3.40\% | 2.96\% | 1.44\% | 2.58\% | 1.74\% | 2.06\% | 1.00\% |
| Mississippi | 1.40\% | 2.42\%* | 2.42\% | 3.42\% | 1.79\% | 2.38\% | 1.65\% | 1.56\% |
| Tennessee | 0.65\% | 2.48\% | 8.66\%* | 2.79\% | 3.16\% | 0.97\% | 2.07\% | 0.83\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 2.08\% | 2.11\% | 3.59\% | 2.78\% | 3.36\% | 3.32\% | 1.95\% | 2.42\% |
| Louisiana | 1.18\% | 3.43\%* | 5.52\%* | 2.10\% | 2.67\% | 1.50\% | 1.67\% | 1.08\% |
| Oklahoma | 1.63\% | 4.01\% | 5.44\% | 2.62\% | 4.30\% | 2.24\% | 2.54\% | 2.13\% |
| Texas | 0.77\% | 2.79\% | 2.35\% | 1.39\% | 1.98\% | 1.31\% | 0.95\% | 0.95\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 2.12\% | 3.79\%* | 3.60\% | 2.78\% | 2.74\% | 2.74\% | 2.37\% | 2.16\% |
| Colorado | 1.22\% | 1.71\% | 1.71\% | 3.87\% | 2.13\% | 1.77\% | 1.57\% | 1.16\% |
| Idaho | 2.16\% | 2.81\% | 2.93\%* | 3.58\% | 3.86\% | 1.85\% | 0.79\% | 2.32\% |
| Montana | 1.75\% | 4.04\% | 1.51\% | 2.20\% | 4.33\% | 2.65\% | 1.77\% | 2.23\% |
| Nevada | 1.38\% | 4.74\% | 6.84\%* | 1.67\% | 2.57\% | 2.09\% | 1.56\% | 1.62\% |
| New Mexico | 1.30\% | 2.87\% | 3.32\%* | 2.76\% | 1.53\% | 2.02\% | 1.26\% | 1.47\% |
| Utah | 1.75\% | 4.30\% | 2.30\% | 1.68\% | 2.23\% | 2.36\% | 2.13\% | 2.03\% |
| Wyoming | 2.02\% | 3.68\% | 2.75\% | 3.40\% | 3.42\% | 2.71\% | 2.29\% | 2.57\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.25\% | 2.67\%* | 2.70\% | 3.60\% | 1.79\% | 2.60\% | 1.96\% | 1.45\% |
| California | 0.70\% | 1.73\% | 1.66\% | 1.13\% | 2.31\% | 0.88\% | 0.99\% | 0.83\% |
| Hawaii | 1.18\% | 2.73\% | 2.81\% | 1.78\% | 2.51\% | 2.97\% | 1.60\% | 1.56\% |
| Oregon | 1.35\% | 4.45\% | 2.34\% | 1.78\% | 2.11\% | 3.07\% | 1.77\% | 1.84\% |
| Washington | 1.30\% | 3.20\% | 2.06\% | 2.55\% | 1.72\% | 1.78\% | 1.40\% | 1.50\% |

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

* Figure does not meet standard of reliability or precision.

