| 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 | 18.3\% | 13.0\% | 14.0\% | 15.3\% | 17.1\% | 20.5\% | 13.8\% | 19.3\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 22.1\% | 17.6\% | 16.7\% | 14.6\% | 20.2\% | 25.4\% | 16.6\% | 23.3\% |
| Maine | 20.4\% | 20.7\% | 13.7\% | 15.9\% | 22.4\% | 21.7\% | 17.3\% | 21.4\% |
| Massachusetts | 13.1\% | 12.4\% | 3.9\%* | 6.8\% | 9.3\% | 16.6\% | 7.5\% | 14.3\% |
| New Hampshire | 19.4\% | 13.1\% | 14.7\% | 15.1\% | 22.3\% | 21.1\% | 15.4\% | 20.4\% |
| Rhode Island | 15.0\% | 15.2\% | 10.4\% | 9.3\% | 9.3\% | 19.3\% | 12.8\% | 15.6\% |
| Vermont | 19.9\% | 16.2\% | 15.1\% | 19.2\% | 23.2\% | 19.4\% | 15.6\% | 21.5\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 19.8\% | 13.9\% | 20.6\% | 16.7\% | 21.2\% | 20.8\% | 16.0\% | 20.7\% |
| New York | 16.5\% | 12.7\% | 14.5\% | 13.6\% | 13.4\% | 19.4\% | 14.1\% | 17.2\% |
| Pennsylvania | 19.3\% | 13.4\% | 12.1\% | 19.0\% | 16.5\% | 21.8\% | 14.4\% | 20.4\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 18.7\% | 14.9\% | 12.1\% | 18.1\% | 19.5\% | 19.6\% | 14.9\% | 19.5\% |
| Indiana | 19.7\% | 9.2\%* | 9.1\%* | 14.2\% | 18.8\% | 22.7\% | 9.1\% | 21.4\% |
| Michigan | 20.9\% | 15.3\% | 23.1\% | 22.9\% | 21.9\% | 20.4\% | 20.2\% | 21.0\% |
| Ohio | 18.1\% | 16.1\%* | 17.3\% | 21.1\% | 17.2\% | 18.1\% | 18.0\% | 18.1\% |
| Wisconsin | 17.5\% | 12.6\% | 17.3\% | 16.9\% | 17.1\% | 18.3\% | 16.5\% | 17.7\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 19.4\% | 10.5\% | 14.6\% | 13.5\% | 15.9\% | 23.8\% | 14.0\% | 20.7\% |
| Kansas | 17.1\% | 14.0\% | 14.7\% | 15.5\% | 15.7\% | 18.8\% | 15.6\% | 17.4\% |
| Minnesota | 14.8\% | 4.6\%* | 10.5\% | 12.2\% | 14.8\% | 16.7\% | 8.2\% | 16.1\% |
| Missouri | 21.1\% | 23.4\% | 11.9\% | 20.1\% | 20.8\% | 22.5\% | 16.2\% | 22.1\% |
| Nebraska | 18.0\% | 17.3\% | 11.8\% | 18.3\% | 16.9\% | 19.3\% | 14.9\% | 18.7\% |
| North Dakota | 16.2\% | 10.1\% | 10.5\%* | 8.9\% | 13.7\% | 21.8\% | 10.4\% | 18.2\% |
| South Dakota | 15.7\% | 7.1\%* | 4.3\% | 13.2\%* | 14.2\% | 22.0\% | 7.8\% | 17.8\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 18.7\% | 10.6\% | 12.9\% | 18.7\% | 17.4\% | 20.3\% | 12.8\% | 19.9\% |
| District of Columbia | 16.0\% | 9.3\% | 11.6\% | 12.7\% | 16.1\% | 18.1\% | 11.5\% | 17.0\% |
| Florida | 18.7\% | 11.8\% | 19.1\% | 13.8\% | 16.2\% | 20.8\% | 14.9\% | 19.5\% |
| Georgia | 17.3\% | 16.2\%* | 15.1\% | 12.2\% | 13.3\% | 19.9\% | 13.5\% | 18.0\% |
| Maryland | 16.8\% | 10.2\% | 11.9\% | 12.3\% | 15.4\% | 19.7\% | 12.2\% | 17.9\% |
| North Carolina | 19.5\% | 13.0\% | 10.2\% | 17.2\% | 20.0\% | 21.3\% | 12.0\% | 20.9\% |
| South Carolina | 20.0\% | 13.4\% | 7.7\%* | 13.9\% | 16.9\% | 23.5\% | 10.8\% | 21.7\% |
| Virginia | 16.9\% | 13.4\% | 12.3\% | 14.1\% | 17.9\% | 18.1\% | 13.6\% | 17.7\% |
| West Virginia | 20.5\% | 18.7\% | 18.8\%* | 14.5\% | 19.9\% | 22.2\% | 18.4\% | 20.9\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 11.9\% | 2.3\%* | 1.1\%* | 5.0\%* | 9.8\% | 15.8\% | 2.7\%* | 13.9\% |
| Kentucky | 18.2\% | 16.7\% | 14.0\% | 14.3\% | 12.7\% | 20.5\% | 14.3\% | 18.9\% |
| Mississippi | 16.0\% | 7.9\% | 10.4\% | 15.8\% | 15.2\% | 17.6\% | 11.7\% | 16.9\% |
| Tennessee | 21.8\% | 16.1\% | 14.1\% | 15.5\% | 20.4\% | 24.4\% | 15.3\% | 22.9\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 19.4\% | 13.7\% | 11.8\% | 14.3\% | 16.3\% | 23.2\% | 14.5\% | 20.3\% |
| Louisiana | 17.9\% | 12.5\%* | 12.1\% | 16.7\% | 14.9\% | 21.1\% | 12.9\% | 19.5\% |
| Oklahoma | 17.7\% | 11.2\%* | 14.3\%* | 14.1\% | 18.5\% | 19.8\% | 15.5\% | 18.2\% |
| Texas | 19.3\% | 9.1\% | 15.7\% | 14.2\% | 17.9\% | 22.2\% | 12.8\% | 20.4\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 18.7\% | 12.6\% | 16.5\% | 15.6\% | 16.3\% | 20.4\% | 14.8\% | 19.3\% |
| Colorado | 19.7\% | 16.3\% | 11.6\% | 14.3\% | 17.7\% | 22.6\% | 14.7\% | 20.9\% |
| Idaho | 20.0\% | 14.1\% | 13.6\% | 12.3\% | 21.3\% | 23.7\% | 13.7\% | 21.6\% |
| Montana | 18.8\% | 17.9\% | 16.6\% | 16.9\% | 20.7\% | 19.4\% | 15.7\% | 20.0\% |
| Nevada | 18.1\% | 14.0\% | 13.5\% | 11.3\% | 20.1\% | 19.2\% | 12.4\% | 19.1\% |
| New Mexico | 21.7\% | 11.4\% | 16.3\% | 19.2\% | 17.6\% | 24.7\% | 14.8\% | 23.0\% |
| Utah | 18.0\% | 14.2\%* | 21.1\% | 11.9\% | 16.8\% | 19.5\% | 16.8\% | 18.3\% |
| Wyoming | 20.1\% | 18.1\%* | 15.3\% | 13.2\% | 22.2\% | 23.2\% | 15.4\% | 21.9\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 15.6\% | 12.3\%* | 9.0\% | 10.9\% | 17.1\% | 17.7\% | 9.3\% | 17.6\% |
| California | 18.7\% | 13.1\% | 15.2\% | 14.9\% | 17.7\% | 21.3\% | 14.1\% | 19.9\% |
| Hawaii | 14.2\% | 12.1\% | 6.8\% | 11.0\% | 15.6\% | 17.4\% | 9.9\% | 15.9\% |
| Oregon | 17.9\% | 13.7\% | 15.7\% | 18.9\% | 18.3\% | 18.5\% | 14.0\% | 19.0\% |
| Washington | 16.8\% | 10.1\%* | 11.4\% | 11.6\% | 16.5\% | 19.9\% | 11.3\% | 18.4\% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2010 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 | 0.22\% | 0.55\% | 0.40\% | 0.41\% | 0.47\% | 0.29\% | 0.26\% | 0.28\% |
| New England: |  |  |  |  |  |  |  |  |
| Connecticut | 1.05\% | 3.83\% | 3.18\% | 1.59\% | 2.41\% | 1.66\% | 2.41\% | 1.22\% |
| Maine | 1.43\% | 2.10\% | 2.95\% | 3.30\% | 3.40\% | 2.03\% | 1.61\% | 1.88\% |
| Massachusetts | 1.01\% | 2.74\% | 2.12\%* | 1.37\% | 2.29\% | 2.09\% | 1.09\% | 1.37\% |
| New Hampshire | 0.91\% | 1.90\% | 2.00\% | 2.63\% | 2.40\% | 1.29\% | 1.42\% | 1.04\% |
| Rhode Island | 1.33\% | 3.72\% | 2.19\% | 1.92\% | 2.32\% | 2.11\% | 1.39\% | 1.66\% |
| Vermont | 1.12\% | 2.19\% | 2.07\% | 2.51\% | 1.46\% | 1.74\% | 1.79\% | 1.37\% |
| Middle Atlantic: |  |  |  |  |  |  |  |  |
| New Jersey | 1.56\% | 2.79\% | 3.52\% | 2.38\% | 2.70\% | 2.42\% | 2.21\% | 1.93\% |
| New York | 0.87\% | 1.48\% | 1.22\% | 1.80\% | 1.73\% | 1.08\% | 1.27\% | 0.97\% |
| Pennsylvania | 1.01\% | 2.59\% | 1.39\% | 2.47\% | 3.11\% | 2.09\% | 1.59\% | 1.26\% |
| East North Central: |  |  |  |  |  |  |  |  |
| Illinois | 0.77\% | 3.69\% | 2.34\% | 1.90\% | 2.22\% | 1.59\% | 1.58\% | 0.97\% |
| Indiana | 1.26\% | 3.91\%* | 3.08\%* | 2.27\% | 3.05\% | 1.80\% | 1.56\% | 1.53\% |
| Michigan | 0.95\% | 2.81\% | 2.89\% | 2.53\% | 2.62\% | 1.22\% | 1.87\% | 1.26\% |
| Ohio | 1.13\% | 5.10\%* | 2.55\% | 1.56\% | 2.93\% | 1.62\% | 1.78\% | 1.35\% |
| Wisconsin | 0.90\% | 2.82\% | 3.20\% | 2.80\% | 2.20\% | 1.38\% | 1.52\% | 1.08\% |
| West North Central: |  |  |  |  |  |  |  |  |
| lowa | 1.76\% | 2.55\% | 1.85\% | 2.91\% | 1.99\% | 1.79\% | 1.81\% | 1.95\% |
| Kansas | 1.34\% | 3.19\% | 3.93\% | 3.63\% | 3.45\% | 1.69\% | 2.38\% | 1.39\% |
| Minnesota | 1.17\% | 1.85\%* | 2.50\% | 1.48\% | 2.95\% | 2.13\% | 1.10\% | 1.48\% |
| Missouri | 0.94\% | 5.44\% | 2.81\% | 1.82\% | 2.53\% | 1.41\% | 2.00\% | 0.96\% |
| Nebraska | 1.71\% | 5.16\% | 2.77\% | 2.36\% | 2.75\% | 2.82\% | 1.95\% | 2.02\% |
| North Dakota | 1.46\% | 2.27\% | 4.07\%* | 1.65\% | 2.52\% | 2.07\% | 2.05\% | 1.68\% |
| South Dakota | 0.61\% | 2.46\%* | 1.26\% | 4.02\%* | 1.68\% | 1.55\% | 1.19\% | 0.89\% |
| South Atlantic: |  |  |  |  |  |  |  |  |
| Delaware | 0.93\% | 2.66\% | 2.68\% | 2.92\% | 3.80\% | 1.65\% | 1.59\% | 1.14\% |
| District of Columbia | 0.86\% | 2.40\% | 2.41\% | 1.86\% | 1.59\% | 1.43\% | 1.40\% | 0.87\% |
| Florida | 0.83\% | 2.99\% | 1.79\% | 1.87\% | 1.82\% | 1.27\% | 0.89\% | 1.02\% |
| Georgia | 1.07\% | 4.91\%* | 3.80\% | 1.30\% | 2.46\% | 1.84\% | 2.09\% | 1.26\% |
| Maryland | 1.43\% | 2.16\% | 2.87\% | 1.71\% | 2.48\% | 2.11\% | 1.63\% | 1.81\% |
| North Carolina | 1.09\% | 3.11\% | 2.20\% | 3.16\% | 1.96\% | 1.59\% | 1.12\% | 1.28\% |
| South Carolina | 1.55\% | 3.75\% | 2.82\%* | 1.76\% | 1.71\% | 1.89\% | 1.78\% | 1.76\% |
| Virginia | 0.80\% | 2.37\% | 1.91\% | 1.68\% | 2.02\% | 1.32\% | 1.53\% | 1.04\% |
| West Virginia | 1.06\% | 2.68\% | 5.88\%* | 2.27\% | 2.63\% | 1.50\% | 2.66\% | 1.10\% |
| East South Central: |  |  |  |  |  |  |  |  |
| Alabama | 1.46\% | 1.14\%* | 0.58\%* | 1.99\%* | 2.74\% | 2.08\% | 1.10\%* | 1.80\% |
| Kentucky | 1.68\% | 3.12\% | 2.84\% | 3.02\% | 2.35\% | 1.82\% | 2.36\% | 1.77\% |
| Mississippi | 0.85\% | 2.11\% | 1.99\% | 3.11\% | 3.37\% | 1.43\% | 1.56\% | 0.79\% |
| Tennessee | 1.28\% | 2.47\% | 3.42\% | 2.48\% | 2.86\% | 1.81\% | 1.11\% | 1.45\% |
| West South Central: |  |  |  |  |  |  |  |  |
| Arkansas | 1.32\% | 3.04\% | 3.46\% | 3.17\% | 3.00\% | 1.90\% | 2.02\% | 1.47\% |
| Louisiana | 0.91\% | 5.19\%* | 2.51\% | 2.59\% | 2.80\% | 1.26\% | 2.41\% | 1.16\% |
| Oklahoma | 1.42\% | 3.60\%* | 4.75\%* | 3.59\% | 4.74\% | 2.44\% | 2.63\% | 1.67\% |
| Texas | 0.83\% | 1.65\% | 2.48\% | 1.13\% | 1.83\% | 0.93\% | 1.65\% | 1.00\% |
| Mountain: |  |  |  |  |  |  |  |  |
| Arizona | 1.28\% | 2.78\% | 4.47\% | 2.08\% | 2.53\% | 1.63\% | 1.73\% | 1.55\% |
| Colorado | 1.37\% | 3.83\% | 3.19\% | 2.16\% | 3.60\% | 1.59\% | 2.37\% | 1.51\% |
| Idaho | 1.79\% | 3.16\% | 3.43\% | 3.26\% | 2.82\% | 2.08\% | 2.43\% | 1.75\% |
| Montana | 1.24\% | 2.98\% | 3.79\% | 3.75\% | 2.86\% | 2.54\% | 2.56\% | 1.53\% |
| Nevada | 1.55\% | 4.19\% | 2.94\% | 2.72\% | 3.12\% | 1.72\% | 1.97\% | 1.53\% |
| New Mexico | 1.62\% | 2.22\% | 3.73\% | 3.18\% | 4.25\% | 1.71\% | 2.19\% | 1.83\% |
| Utah | 1.31\% | 4.62\%* | 2.38\% | 2.57\% | 2.33\% | 1.81\% | 1.54\% | 1.57\% |
| Wyoming | 1.06\% | 5.91\%* | 3.12\% | 2.93\% | 4.14\% | 3.13\% | 2.03\% | 1.58\% |
| Pacific: |  |  |  |  |  |  |  |  |
| Alaska | 1.14\% | 4.59\%* | 2.04\% | 2.32\% | 2.10\% | 2.37\% | 1.49\% | 1.50\% |
| California | 0.75\% | 1.47\% | 1.91\% | 1.23\% | 1.35\% | 1.34\% | 1.06\% | 0.91\% |
| Hawaii | 0.86\% | 2.92\% | 1.78\% | 1.43\% | 1.89\% | 1.24\% | 1.20\% | 0.94\% |
| Oregon | 1.26\% | 2.14\% | 2.93\% | 2.07\% | 2.17\% | 1.81\% | 1.39\% | 1.73\% |
| Washington | 1.53\% | 4.49\%* | 2.08\% | 1.87\% | 2.36\% | 2.72\% | 1.71\% | 1.91\% |

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