Table V.A.2.f(2002) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by industry groupings** and State: United States, 2002: (43 States are shown separately)

| Division and State | Total | Agri, fish., forestry and construction | Mining and manufacturing | Retail, other services and unknown | Professional services | All other |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 73.9\% | 66.7\% | 85.0\% | 76.9\% | 68.9\% | 73.5\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 69.2\% | 69.0\% | 91.1\% | 74.7\% | 66.7\% | 56.5\% |
| Maine | 76.6\% | 64.1\% | 93.2\% | 79.6\% | 70.9\% | 80.8\% |
| Massachusetts | 56.9\% | 52.7\% | 66.1\% | 65.3\% | 46.8\% | 52.2\% |
| New Hampshire | 76.9\% | 89.5\% | 96.6\% | 77.6\% | 63.8\% | 69.0\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 75.5\% | 84.5\% | 75.9\% | 72.8\% | 73.4\% | 78.3\% |
| New York | 66.9\% | 55.9\% | 82.0\% | 74.6\% | 62.4\% | 60.1\% |
| Pennsylvania | 62.0\% | 56.0\% | 65.8\% | 61.7\% | 62.1\% | 63.9\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 69.0\% | 66.5\% | 85.9\% | 65.0\% | 68.1\% | 71.2\% |
| Indiana | 73.9\% | 72.1\% | 87.6\% | 74.8\% | 63.1\% | 76.7\% |
| Michigan | 68.3\% | 51.8\% | 86.8\% | 71.1\% | 64.0\% | 64.2\% |
| Ohio | 73.0\% | 66.8\% | 91.6\% | 75.7\% | 73.4\% | 65.3\% |
| Wisconsin | 78.2\% | 68.3\% | 93.9\% | 80.3\% | 64.3\% | 84.2\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 70.7\% | 57.5\% | 85.8\% | 71.7\% | 67.0\% | 77.2\% |
| Kansas | 70.8\% | 55.2\% | 91.5\% | 67.5\% | 67.4\% | 82.5\% |
| Minnesota | 70.9\% | 61.3\% | 82.8\% | 76.3\% | 53.2\% | 80.4\% |
| Missouri | 73.9\% | 51.5\% | 70.7\% | 73.0\% | 73.4\% | 83.4\% |
| Nebraska | 71.2\% | 58.3\% | 94.1\% | 78.5\% | 62.8\% | 70.5\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 68.2\% | 64.1\% | 56.5\% | 74.7\% | 61.6\% | 66.7\% |
| Florida | 77.1\% | 76.6\% | 97.2\% | 79.5\% | 70.9\% | 76.3\% |
| Georgia | 72.7\% | 54.8\% | 77.7\% | 85.0\% | 58.6\% | 69.8\% |
| Maryland | 73.7\% | 71.6\% | 85.9\% | 78.2\% | 72.4\% | 66.4\% |
| North Carolina | 82.7\% | 83.5\% | 89.9\% | 80.8\% | 74.5\% | 89.1\% |
| South Carolina | 75.1\% | 86.7\% | 82.7\% | 72.0\% | 77.0\% | 72.9\% |
| Virginia | 71.1\% | 68.8\% | 97.1\% | 77.9\% | 59.1\% | 61.6\% |
| West Virginia | 66.7\% | 69.9\% | 85.4\% | 73.4\% | 48.0\% | 71.9\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 62.8\% | 61.7\% | 78.2\% | 62.3\% | 54.0\% | 66.8\% |
| Kentucky | 74.6\% | 69.5\% | 91.2\% | 72.8\% | 67.1\% | 81.8\% |
| Mississippi | 74.5\% | 78.3\% | 72.0\% | 72.3\% | 77.3\% | 75.9\% |
| Tennessee | 84.5\% | 71.1\% | 91.0\% | 80.4\% | 90.3\% | 87.7\% |
| West South Central: |  |  |  |  |  |  |
| Louisiana | 78.9\% | 57.8\% | 77.3\% | 85.7\% | 76.2\% | 78.8\% |
| Oklahoma | 78.1\% | 48.2\% | 89.7\% | 86.5\% | 76.9\% | 76.5\% |
| Texas | 81.2\% | 81.3\% | 91.9\% | 82.9\% | 79.4\% | 77.8\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 81.6\% | 70.6\% | 78.0\% | 91.4\% | 66.0\% | 83.9\% |
| Colorado | 75.8\% | 75.0\% | 81.1\% | 78.7\% | 74.1\% | 73.2\% |
| Montana | 69.8\% | 44.1\% | 82.4\% | 70.9\% | 78.4\% | 65.3\% |
| Nevada | 85.5\% | 81.0\% | 90.0\% | 92.8\% | 79.0\% | 80.7\% |
| New Mexico | 79.7\% | 89.5\% | 78.2\% | 83.8\% | 69.4\% | 79.8\% |
| Utah | 73.2\% | 55.2\% | 96.6\% | 83.5\% | 68.7\% | 64.6\% |
| Wyoming | 71.8\% | 46.9\% | 67.4\% | 81.7\% | 67.4\% | 78.9\% |
| Pacific: |  |  |  |  |  |  |
| California | 79.3\% | 70.9\% | 85.2\% | 83.9\% | 74.2\% | 78.9\% |
| Hawaii | 65.0\% | 68.2\% | 79.5\% | 76.8\% | 46.8\% | 61.2\% |
| Oregon | 82.1\% | 69.2\% | 92.0\% | 89.9\% | 75.6\% | 75.7\% |
| Washington | 82.5\% | 78.8\% | 88.7\% | 83.6\% | 75.4\% | 89.6\% |
| States not shown | 76.3\% | 53.7\% | 95.1\% | 79.3\% | 71.6\% | 79.8\% |

## separately

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table V.A.2.f(2002) 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 industry groupings** and State: United States, 2002: (43 States are shown separately)

| Division and State | Total | Agri, fish., forestry and construction | Mining and manufacturing | Retail, other services and unknown | Professional services | All other |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| United States | 0.56\% | 1.62\% | 1.52\% | 0.67\% | 1.17\% | 0.82\% |
| New England: |  |  |  |  |  |  |
| Connecticut | 3.14\% | 12.78\% | 4.08\% | 6.26\% | 5.14\% | 7.01\% |
| Maine | 1.68\% | 4.91\% | 10.21\% | 3.52\% | 3.54\% | 5.49\% |
| Massachusetts | 2.82\% | 12.88\% | 9.13\% | 5.32\% | 5.53\% | 8.63\% |
| New Hampshire | 3.17\% | 5.92\% | 4.95\% | 3.37\% | 6.58\% | 11.24\% |
| Middle Atlantic: |  |  |  |  |  |  |
| New Jersey | 3.92\% | 12.71\% | 11.79\% | 5.31\% | 6.97\% | 9.06\% |
| New York | 1.52\% | 8.61\% | 7.18\% | 2.77\% | 4.05\% | 5.44\% |
| Pennsylvania | 3.04\% | 10.30\% | 7.00\% | 3.50\% | 5.02\% | 6.63\% |
| East North Central: |  |  |  |  |  |  |
| Illinois | 3.20\% | 7.69\% | 5.13\% | 4.05\% | 3.44\% | 6.99\% |
| Indiana | 2.66\% | 10.60\% | 6.00\% | 2.85\% | 8.43\% | 5.94\% |
| Michigan | 3.64\% | 13.16\% | 4.25\% | 4.03\% | 4.58\% | 7.47\% |
| Ohio | 2.56\% | 8.14\% | 4.12\% | 3.07\% | 4.77\% | 7.56\% |
| Wisconsin | 2.82\% | 6.50\% | 2.80\% | 5.71\% | 6.84\% | 5.50\% |
| West North Central: |  |  |  |  |  |  |
| lowa | 3.48\% | 10.31\% | 6.25\% | 4.75\% | 8.74\% | 7.14\% |
| Kansas | 4.01\% | 12.31\% | 4.29\% | 4.54\% | 7.94\% | 5.09\% |
| Minnesota | 2.31\% | 11.78\% | 8.79\% | 3.99\% | 6.39\% | 6.96\% |
| Missouri | 4.31\% | 14.00\% | 11.87\% | 6.36\% | 5.43\% | 6.19\% |
| Nebraska | 1.99\% | 8.41\% | 7.50\% | 5.55\% | 8.90\% | 6.05\% |
| South Atlantic: |  |  |  |  |  |  |
| Delaware | 2.67\% | 11.32\% | 12.15\% | 3.68\% | 4.10\% | 7.10\% |
| Florida | 2.06\% | 7.93\% | 3.49\% | 3.69\% | 4.71\% | 4.85\% |
| Georgia | 3.19\% | 13.37\% | 8.61\% | 4.84\% | 8.82\% | 5.35\% |
| Maryland | 2.57\% | 6.76\% | 6.21\% | 3.10\% | 3.41\% | 6.95\% |
| North Carolina | 2.57\% | 7.49\% | 5.01\% | 5.16\% | 6.53\% | 3.09\% |
| South Carolina | 3.11\% | 12.42\% | 5.03\% | 4.74\% | 4.80\% | 8.72\% |
| Virginia | 3.66\% | 7.16\% | 1.83\% | 4.79\% | 5.83\% | 9.55\% |
| West Virginia | 3.87\% | 10.57\% | 8.11\% | 4.23\% | 9.64\% | 7.55\% |
| East South Central: |  |  |  |  |  |  |
| Alabama | 3.41\% | 10.71\% | 9.44\% | 4.00\% | 7.56\% | 6.47\% |
| Kentucky | 2.82\% | 8.50\% | 3.65\% | 5.45\% | 7.03\% | 6.05\% |
| Mississippi | 2.34\% | 12.05\% | 9.65\% | 5.21\% | 5.89\% | 5.37\% |
| Tennessee | 2.96\% | 13.39\% | 6.44\% | 4.82\% | 3.22\% | 3.92\% |
| West South Central: |  |  |  |  |  |  |
| Louisiana | 2.31\% | 12.94\% | 6.19\% | 3.77\% | 5.34\% | 4.53\% |
| Oklahoma | 2.26\% | 10.34\% | 4.62\% | 2.75\% | 7.12\% | 5.69\% |
| Texas | 2.45\% | 6.20\% | 2.93\% | 3.43\% | 4.43\% | 4.77\% |
| Mountain: |  |  |  |  |  |  |
| Arizona | 3.02\% | 7.60\% | 8.74\% | 3.29\% | 7.22\% | 4.06\% |
| Colorado | 2.54\% | 11.15\% | 6.07\% | 3.88\% | 6.01\% | 7.12\% |
| Montana | 2.58\% | 12.64\% | 6.07\% | 5.58\% | 7.85\% | 10.75\% |
| Nevada | 2.18\% | 7.58\% | 13.24\% | 2.49\% | 6.53\% | 6.54\% |
| New Mexico | 2.92\% | 4.18\% | 9.29\% | 4.53\% | 5.05\% | 6.92\% |
| Utah | 4.92\% | 10.67\% | 2.33\% | 3.48\% | 6.41\% | 9.18\% |
| Wyoming | 2.82\% | 8.07\% | 11.08\% | 4.18\% | 8.05\% | 5.07\% |
| Pacific: |  |  |  |  |  |  |
| California | 1.61\% | 3.40\% | 3.67\% | 1.92\% | 3.00\% | 2.77\% |
| Hawaii | 3.22\% | 9.67\% | 15.62\% | 1.52\% | 6.39\% | 5.89\% |
| Oregon | 3.25\% | 6.30\% | 4.44\% | 2.32\% | 6.34\% | 8.08\% |
| Washington | 2.11\% | 11.10\% | 3.58\% | 4.00\% | 3.63\% | 4.57\% |
| States not shown | 2.68\% | 8.05\% | 2.03\% | 3.36\% | 4.62\% | 5.45\% | separately

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

