

**Table VI.A.2.f(2003) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by ownership type and age of firm and State: United States, 2003**

Division and State	Total	Ownership				Age of firm		
		For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	74.8%	77.8%	69.3%	70.0%	53.1%	67.5%	74.4%	81.3%
New England:								
Connecticut	78.7%	84.2%	73.8%	49.4% *	73.8%	88.1%	78.4%	77.7%
Maine	75.9%	76.4%	58.4%	95.1%	68.8%	77.9%	74.5%	84.7%
Massachusetts	51.0%	55.6%	53.8%	35.5%	28.0% *	36.0% *	49.2%	77.8%
New Hampshire	75.1%	80.8%	52.7%	83.7%	81.2%	35.3% *	80.9%	81.6%
Rhode Island	68.2%	68.9%	69.9%	60.2%	80.2%	70.9%	69.7%	52.1%
Vermont	72.7%	77.5%	66.9%	54.0%	49.1% *	46.6% *	72.3%	89.7%
Middle Atlantic:								
New Jersey	77.1%	76.6%	81.8%	100.0%	66.5%	50.0%	78.5%	94.1%
New York	64.9%	68.8%	59.3%	60.6%	38.0%	66.8%	63.7%	74.3%
Pennsylvania	71.9%	73.5%	69.7%	72.7%	49.7%	66.8%	70.3%	86.9%
East North Central:								
Illinois	75.7%	78.9%	63.4%	69.7%	57.5%	73.8%	75.1%	79.5%
Indiana	77.4%	78.8%	76.7%	84.4%	26.4% *	94.2%	79.7%	67.5%
Michigan	71.9%	76.2%	53.8%	83.5%	38.2% *	54.3%	75.2%	64.2%
Ohio	72.3%	77.5%	60.1%	57.8%	53.3%	60.8%	71.4%	81.7%
Wisconsin	73.8%	77.5%	70.5%	78.1%	32.1% *	49.7% *	74.9%	78.4%
West North Central:								
Iowa	71.3%	72.2%	69.1%	76.5%	56.3%	78.2%	69.7%	83.5%
Kansas	75.6%	79.9%	75.3%	78.0%	37.7% *	69.8%	75.5%	79.7%
Minnesota	70.6%	72.6%	77.5%	73.6%	37.0% *	74.1%	69.9%	73.3%
Missouri	71.6%	78.1%	54.9%	68.8%	41.1%	64.6%	71.5%	76.7%
Nebraska	70.6%	76.7%	70.1%	41.5% *	42.9% *	69.3%	69.4%	78.3%
North Dakota	61.4%	67.1%	64.4%	61.8%	18.9% *	61.5%	58.7%	80.9%
South Dakota	75.5%	75.6%	81.8%	75.9%	63.1%	52.3%	76.2%	81.6%
South Atlantic:								
Delaware	69.3%	71.8%	58.5%	70.4%	29.0% *	71.5%	67.7%	74.2%
District of Columbia	60.6%	62.2%	71.6%	57.9%	41.7%	42.6% *	58.5%	88.4%
Florida	79.3%	79.9%	75.7%	85.4%	58.1%	73.7%	78.2%	89.8%
Georgia	70.6%	71.7%	64.0%	78.7%	63.0%	57.1%	68.8%	79.9%
Maryland	81.1%	82.4%	72.6%	83.3%	65.2%	75.4%	79.4%	93.6%
North Carolina	80.8%	84.9%	59.9%	78.4%	62.9%	59.7%	81.8%	85.0%
South Carolina	77.1%	85.0%	77.9%	77.8%	25.1% *	57.4%	77.8%	90.1%
Virginia	73.8%	78.4%	68.5%	53.2%	36.7% *	54.0%	72.1%	97.0%
West Virginia	74.3%	75.8%	74.4%	85.0%	48.0%	86.3%	75.4%	66.2%
East South Central:								
Alabama	68.6%	73.0%	65.6%	47.0%	41.5% *	68.4%	68.3%	72.1%
Kentucky	80.9%	83.4%	81.7%	62.0%	74.3%	72.4%	80.3%	86.4%
Mississippi	80.4%	84.7%	79.6%	76.5%	31.5% *	69.3%	78.7%	92.8%
Tennessee	84.2%	86.3%	83.9%	68.3%	74.7%	80.6%	81.1%	97.8%

West South Central:

Arkansas	77.8%	80.5%	72.4%	69.3%	54.2%	82.8%	74.9%	90.3%
Louisiana	75.2%	76.9%	77.6%	71.1%	49.9%	82.0%	75.8%	70.9%
Oklahoma	77.9%	76.6%	93.1%	66.1%	69.3%	87.4%	75.0%	89.3%
Texas	79.4%	80.9%	70.7%	80.6%	82.5%	91.1%	79.9%	71.4%

Mountain:

Arizona	81.8%	84.6%	75.9%	68.4%	68.5%	65.4%	80.3%	96.6%
Colorado	79.8%	83.7%	68.0%	68.5%	44.3% *	78.8%	78.8%	86.0%
Idaho	85.4%	91.2%	78.1%	54.3%	62.7%	88.1%	82.9%	98.7%
Montana	66.2%	64.9%	70.7%	72.3%	61.9%	27.3% *	73.3%	73.2%
Nevada	84.3%	85.3%	77.0%	93.7%	79.0%	83.9%	86.3%	75.5%
New Mexico	74.8%	77.0%	73.7%	61.5%	63.6%	82.1%	76.1%	67.4%
Utah	84.1%	84.9%	83.3%	60.0%	79.5%	59.5%	84.3%	96.3%
Wyoming	74.0%	76.4%	71.4%	67.7%	59.6%	45.3% *	74.1%	86.7%

Pacific:

Alaska	80.6%	81.7%	72.8%	83.9%	79.5%	73.9%	79.6%	90.0%
California	77.9%	80.8%	72.5%	79.0%	50.8%	74.7%	78.2%	78.4%
Hawaii	72.2%	72.9%	68.3%	75.5%	71.3%	63.2%	71.6%	94.9%
Oregon	81.4%	83.7%	83.1%	62.5%	66.7%	70.3%	81.1%	99.6%
Washington	79.6%	83.9%	72.8%	58.0%	80.2%	67.2%	79.9%	89.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 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.

**Table VI.A.2.f(2003) 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 ownership type and age of firm and State: United States, 2003**

Division and State	Total	Ownership				Age of firm		
		For profit, incorporated	For profit, unincorporated	Nonprofit	Unknown	Less than 5 years	5 or more years	Unknown
United States	0.40%	0.45%	1.24%	1.26%	2.43%	1.48%	0.42%	1.80%
New England:								
Connecticut	3.25%	4.54%	4.45%	15.52% *	16.53%	7.56%	3.46%	10.06%
Maine	1.92%	1.69%	10.35%	4.56%	17.74%	18.12%	2.81%	5.79%
Massachusetts	2.55%	3.67%	11.98%	9.50%	13.35% *	11.55% *	2.98%	10.89%
New Hampshire	5.23%	3.01%	10.43%	11.07%	13.36%	17.01% *	3.57%	7.84%
Rhode Island	3.54%	3.91%	13.13%	11.29%	16.33%	16.11%	4.40%	12.00%
Vermont	4.30%	3.79%	9.84%	9.46%	14.94% *	14.31% *	4.68%	3.58%
Middle Atlantic:								
New Jersey	2.86%	4.05%	13.05%	0.00%	15.56%	10.75%	3.07%	11.02%
New York	3.19%	3.78%	6.60%	9.86%	10.01%	12.00%	3.38%	6.59%
Pennsylvania	2.19%	3.55%	7.29%	9.77%	14.45%	9.48%	2.98%	5.15%
East North Central:								
Illinois	2.21%	2.66%	7.55%	9.75%	14.47%	13.24%	2.49%	7.80%
Indiana	2.97%	3.59%	8.27%	9.84%	15.32% *	17.37%	1.92%	9.79%
Michigan	3.04%	3.53%	11.49%	12.21%	14.63% *	11.73%	3.04%	11.88%
Ohio	2.75%	3.10%	10.25%	14.04%	14.12%	12.52%	3.01%	10.04%
Wisconsin	3.58%	4.62%	12.33%	12.04%	10.58% *	14.97% *	3.84%	10.67%
West North Central:								
Iowa	3.38%	4.44%	9.90%	9.58%	14.56%	16.21%	4.38%	11.42%
Kansas	2.92%	3.13%	7.61%	10.47%	12.52% *	14.99%	2.13%	9.64%
Minnesota	1.95%	3.76%	7.81%	7.93%	11.27% *	13.00%	2.49%	7.46%
Missouri	2.64%	4.17%	8.68%	12.84%	12.26%	13.18%	2.09%	10.96%
Nebraska	3.10%	4.05%	10.70%	14.70% *	13.98% *	10.67%	3.61%	9.49%
North Dakota	3.37%	2.97%	8.05%	8.81%	13.35% *	14.60%	3.57%	6.11%
South Dakota	2.39%	1.71%	6.54%	10.27%	12.81%	14.45%	2.82%	13.39%
South Atlantic:								
Delaware	1.77%	2.11%	11.91%	11.03%	11.87% *	15.00%	3.20%	10.12%
District of Columbia	3.69%	7.23%	10.28%	8.57%	10.50%	13.17% *	5.34%	11.88%
Florida	2.16%	1.96%	8.40%	9.73%	13.43%	7.17%	2.59%	3.58%
Georgia	3.01%	3.20%	11.91%	10.72%	17.46%	16.06%	4.04%	6.63%
Maryland	2.86%	3.09%	10.85%	9.07%	16.73%	15.11%	3.53%	14.89%
North Carolina	3.78%	2.82%	13.81%	14.30%	13.54%	14.47%	4.23%	7.18%
South Carolina	2.81%	2.74%	9.34%	11.15%	12.83% *	14.40%	1.79%	3.37%
Virginia	2.96%	3.21%	4.92%	9.09%	11.26% *	11.74%	2.52%	0.98%
West Virginia	2.17%	3.56%	8.00%	8.42%	13.31%	13.42%	3.87%	11.26%
East South Central:								
Alabama	3.82%	4.39%	9.01%	13.27%	13.01% *	10.21%	3.56%	11.40%
Kentucky	1.99%	2.13%	5.81%	11.76%	12.46%	16.27%	2.73%	9.66%
Mississippi	2.00%	2.67%	10.18%	14.67%	14.20% *	14.34%	2.92%	1.67%
Tennessee	1.45%	1.94%	9.43%	11.48%	19.84%	17.81%	2.19%	0.95%

West South Central:

Arkansas	2.17%	2.93%	12.18%	12.27%	15.00%	17.38%	2.19%	10.66%
Louisiana	4.14%	4.82%	6.38%	11.78%	14.84%	15.68%	4.87%	11.14%
Oklahoma	3.17%	3.23%	3.81%	12.93%	17.05%	20.81%	3.67%	6.46%
Texas	1.12%	2.27%	8.06%	9.14%	9.81%	3.41%	1.81%	5.66%

Mountain:

Arizona	1.55%	1.90%	7.51%	12.57%	13.67%	10.46%	2.37%	6.08%
Colorado	4.04%	3.65%	9.78%	15.37%	14.23% *	16.88%	4.47%	6.05%
Idaho	3.26%	2.54%	6.10%	11.90%	16.28%	13.09%	2.91%	0.90%
Montana	5.31%	6.08%	11.67%	7.66%	15.90%	17.18% *	3.07%	12.00%
Nevada	2.31%	2.56%	11.00%	14.34%	17.37%	8.01%	1.87%	8.97%
New Mexico	3.81%	3.86%	10.57%	12.68%	15.32%	17.94%	4.29%	7.89%
Utah	2.60%	2.67%	6.90%	16.00%	17.58%	13.60%	3.39%	1.30%
Wyoming	2.97%	3.44%	8.09%	11.87%	15.93%	15.63% *	3.28%	13.51%

Pacific:

Alaska	3.16%	2.99%	9.30%	12.43%	12.99%	13.83%	3.28%	9.32%
California	2.39%	2.71%	3.37%	3.72%	12.46%	5.72%	2.11%	5.86%
Hawaii	2.45%	3.82%	5.94%	11.57%	13.04%	14.52%	2.96%	7.19%
Oregon	2.37%	3.10%	9.51%	10.57%	15.96%	15.73%	2.33%	0.58%
Washington	3.10%	4.12%	8.70%	11.60%	14.89%	15.77%	3.37%	8.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2003 Medical Expenditure Panel Survey-Insurance Component.

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