

Table VI.A.2.f(2004) 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, 2004

Division and State	Total	For profit, incorporated	Ownership For profit, unincorporated	Nonprofit	Less than 5 years	Age of firm 5 or more years	Unknown
United States	75.0%	77.4%	69.9%	63.9%	66.2%	73.8%	85.4%
New England:							
Connecticut	73.7%	75.6%	76.6%	46.4%	80.5%	71.7%	84.7%
Maine	79.5%	85.1%	60.5%	66.5%	67.3%	77.8%	93.0%
Massachusetts	60.1%	64.2%	50.4%	49.5%	50.7%	58.3%	84.0%
New Hampshire	74.6%	77.8%	66.2%	69.7%	57.9%	73.4%	91.3%
Rhode Island	70.7%	72.2%	62.0%	69.5%	57.9%	70.4%	81.3%
Vermont	69.0%	69.1%	63.6%	75.8%	63.4%	67.4%	79.4%
Middle Atlantic:							
New Jersey	72.7%	74.8%	62.6%	79.0%	83.4%	71.9%	71.9%
New York	65.0%	65.5%	57.9%	69.9%	36.5%	66.8%	69.7%
Pennsylvania	70.2%	74.8%	59.5%	58.4%	77.7%	67.9%	84.1%
East North Central:							
Illinois	71.0%	75.2%	62.9%	45.2%	34.2% *	70.9%	83.2%
Indiana	79.7%	81.8%	78.2%	68.8%	72.0%	79.3%	86.3%
Michigan	74.2%	77.5%	64.2%	59.9%	83.3%	71.0%	89.0%
Ohio	68.0%	70.5%	62.5%	59.3%	55.5%	65.1%	82.5%
Wisconsin	76.7%	79.0%	73.7%	63.3%	88.5%	74.7%	89.6%
West North Central:							
Iowa	71.9%	75.2%	60.0%	67.0%	17.0% *	71.5%	84.3%
Kansas	65.4%	68.0%	71.8%	42.4%	68.2%	63.9%	76.9%
Minnesota	74.0%	78.1%	51.6%	69.1%	94.1%	71.0%	85.1%
Missouri	81.0%	81.9%	86.1%	63.5%	94.5%	78.8%	88.2%
Nebraska	67.1%	69.9%	72.6%	36.9%	82.0%	64.6%	81.4%
North Dakota	59.2%	64.6%	49.5%	38.7% *	60.9%	56.1%	76.3%
South Dakota	75.2%	79.3%	67.6%	64.9%	66.7% *	73.2%	89.2%
South Atlantic:							
Delaware	83.9%	86.5%	74.6%	69.1%	92.5%	81.4%	84.7%
District of Columbia	63.5%	70.9%	54.0%	52.7%	65.5%	59.9%	78.2%
Florida	77.9%	76.8%	86.0%	78.1%	47.7%	77.6%	92.3%
Georgia	76.1%	78.6%	72.5%	42.1% *	65.2%	75.8%	81.3%
Maryland	75.6%	75.6%	82.4%	64.6%	85.1%	73.1%	78.2%
North Carolina	79.5%	78.9%	83.8%	78.2%	64.1%	80.9%	78.2%
South Carolina	79.8%	82.2%	71.3%	70.6%	89.5%	76.6%	90.0%
Virginia	73.4%	75.6%	74.9%	47.1%	52.8%	73.0%	82.0%
West Virginia	74.6%	75.4%	74.4%	71.1%	81.7%	74.3%	74.1%
East South Central:							
Alabama	74.2%	77.3%	67.5%	62.0%	64.6%	71.7%	92.0%
Kentucky	78.6%	82.2%	71.3%	62.8%	63.1%	78.0%	84.1%
Mississippi	76.9%	87.1%	60.4%	29.9% *	90.1%	73.9%	84.9%
Tennessee	77.9%	80.9%	72.5%	66.5%	36.2% *	80.4%	86.5%
West South Central:							
Arkansas	79.3%	84.2%	67.4%	64.6%	65.7%	79.3%	84.9%
Louisiana	81.3%	82.0%	97.2%	52.0%	100.0%	82.8%	67.4%
Oklahoma	75.9%	74.0%	83.9%	80.5%	57.2%	75.5%	84.1%
Texas	83.3%	84.8%	79.0%	76.6%	75.4%	80.5%	94.6%
Mountain:							
Arizona	83.1%	86.9%	63.9%	72.5%	55.0%	83.8%	87.4%
Colorado	77.2%	79.3%	79.0%	52.0%	61.0%	76.6%	86.1%
Idaho	80.5%	85.4%	71.5%	41.1% *	82.3%	80.1%	82.9%
Montana	73.1%	75.0%	82.3%	51.6%	78.6%	69.3%	100.0%
Nevada	84.3%	84.1%	86.8%	81.6%	77.6%	84.4%	85.6%
New Mexico	79.2%	81.6%	70.7%	71.3%	57.9%	78.2%	89.0%
Utah	80.4%	79.5%	89.5%	71.3%	85.3%	78.1%	90.7%
Wyoming	77.9%	82.1%	67.7%	61.4%	76.1%	78.1%	77.2%
Pacific:							
Alaska	80.4%	87.0%	67.2%	66.8%	82.0%	81.5%	71.4%
California	78.6%	82.1%	67.6%	75.4%	65.8%	78.0%	89.6%
Hawaii	69.2%	71.7%	56.8%	64.1%	49.7%	67.1%	95.2%
Oregon	79.2%	82.2%	78.7%	64.6%	80.1%	78.4%	84.4%
Washington	82.1%	85.8%	80.5%	50.3%	81.9%	80.3%	98.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 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(2004) 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, 2004

Division and State	Total	For profit, incorporated	Ownership For profit, unincorporated	Nonprofit	Less than 5 years	Age of firm 5 or more years	Unknown
United States	0.47%	0.42%	1.08%	1.78%	2.06%	0.62%	1.03%
New England:							
Connecticut	1.75%	2.74%	9.37%	10.25%	15.71%	2.13%	6.52%
Maine	2.36%	2.70%	9.21%	9.35%	14.17%	3.12%	3.76%
Massachusetts	3.43%	3.39%	9.07%	11.25%	10.39%	3.94%	5.67%
New Hampshire	1.84%	3.00%	6.60%	10.54%	13.69%	1.76%	9.59%
Rhode Island	2.30%	2.20%	9.02%	12.24%	14.38%	2.24%	7.26%
Vermont	3.79%	4.96%	9.70%	11.95%	14.88%	3.91%	11.13%
Middle Atlantic:							
New Jersey	2.96%	4.25%	7.39%	10.32%	14.45%	2.94%	9.82%
New York	2.70%	2.82%	4.59%	5.05%	10.02%	2.18%	7.95%
Pennsylvania	1.71%	2.62%	7.09%	7.53%	13.20%	2.00%	5.39%
East North Central:							
Illinois	2.13%	2.30%	12.57%	7.68%	14.84% *	1.93%	8.72%
Indiana	2.04%	2.11%	6.25%	8.12%	16.53%	2.34%	5.85%
Michigan	2.31%	3.57%	13.69%	9.95%	10.64%	2.97%	3.97%
Ohio	2.14%	3.07%	5.23%	5.85%	15.92%	2.97%	5.04%
Wisconsin	2.20%	4.00%	12.51%	8.74%	16.47%	2.73%	6.29%
West North Central:							
Iowa	4.02%	3.88%	10.91%	11.28%	7.42% *	4.29%	6.63%
Kansas	3.05%	2.88%	9.07%	11.13%	12.40%	3.92%	9.92%
Minnesota	3.10%	2.67%	12.92%	7.46%	20.35%	3.55%	6.11%
Missouri	2.06%	2.96%	4.73%	10.23%	17.58%	2.58%	9.20%
Nebraska	3.22%	3.89%	13.10%	8.14%	17.90%	2.55%	12.76%
North Dakota	2.09%	3.30%	11.29%	13.66% *	16.57%	2.91%	10.21%
South Dakota	3.03%	3.20%	6.79%	9.63%	20.22% *	3.08%	4.72%
South Atlantic:							
Delaware	2.51%	3.06%	9.99%	12.14%	20.57%	2.40%	5.25%
District of Columbia	4.40%	6.03%	9.17%	5.97%	18.06%	4.90%	12.01%
Florida	3.23%	3.43%	5.69%	8.98%	10.39%	3.57%	5.50%
Georgia	3.21%	2.83%	10.86%	14.88% *	16.01%	3.93%	4.89%
Maryland	3.13%	3.44%	4.56%	9.95%	9.78%	4.07%	8.25%
North Carolina	1.83%	2.34%	13.59%	10.37%	15.17%	1.93%	6.60%
South Carolina	2.79%	3.18%	9.23%	11.43%	15.12%	3.15%	14.71%
Virginia	2.45%	3.03%	11.16%	10.41%	12.91%	3.15%	6.51%
West Virginia	2.34%	3.36%	5.32%	11.97%	17.73%	3.17%	12.90%
East South Central:							
Alabama	2.02%	3.05%	8.75%	11.89%	15.28%	2.59%	10.09%
Kentucky	2.90%	3.32%	10.69%	8.92%	18.33%	3.53%	10.09%
Mississippi	2.74%	2.88%	12.20%	12.56% *	23.36%	2.46%	5.26%
Tennessee	3.16%	2.62%	5.70%	12.49%	15.19% *	3.11%	4.73%
West South Central:							
Arkansas	3.91%	2.74%	10.45%	12.62%	16.62%	4.67%	7.20%
Louisiana	2.93%	3.31%	10.65%	14.08%	21.08%	3.18%	16.85%
Oklahoma	2.79%	3.62%	5.19%	12.26%	16.10%	2.49%	9.16%
Texas	2.16%	2.66%	5.51%	7.47%	10.45%	2.59%	4.42%
Mountain:							
Arizona	2.25%	2.52%	10.18%	6.49%	15.26%	3.09%	5.13%
Colorado	2.89%	3.74%	7.01%	10.89%	13.36%	2.25%	9.77%
Idaho	2.97%	3.05%	8.93%	13.11% *	15.87%	3.31%	10.10%
Montana	3.34%	3.68%	13.06%	9.98%	15.63%	4.17%	14.91%
Nevada	2.81%	2.74%	9.55%	11.46%	12.30%	2.33%	5.84%
New Mexico	3.10%	3.79%	9.43%	10.55%	14.10%	4.22%	5.09%
Utah	1.91%	2.31%	4.04%	11.45%	16.44%	2.41%	4.47%
Wyoming	2.77%	3.82%	6.56%	14.87%	18.82%	2.82%	11.24%
Pacific:							
Alaska	2.26%	3.25%	11.29%	8.40%	21.51%	2.48%	13.94%
California	1.42%	1.94%	3.62%	5.65%	6.74%	1.44%	2.60%
Hawaii	3.46%	3.86%	7.20%	9.50%	13.37%	4.07%	2.88%
Oregon	2.35%	2.95%	10.45%	10.08%	10.90%	3.27%	12.87%
Washington	2.28%	2.15%	6.34%	13.68%	17.84%	2.52%	4.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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

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