

**Table II.A.1(1996) Number of private-sector establishments by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,956,479	3,655,645	735,970	486,509	355,744	722,610	4,678,649	1,277,829
New England:								
Connecticut	78,230	47,733	9,745	6,428	4,320	10,005	61,182	17,048
Maine	32,828	21,805	3,518	2,915	1,415	3,175	27,160	5,667
Massachusetts	140,328	83,966	19,686	12,096	10,059	14,521	111,144	29,184
Middle Atlantic:								
New Jersey	206,884	135,063	23,322	12,051	10,330	26,119	165,288	41,597
New York	406,786	274,413	48,102	29,629	18,656	35,986	338,407	68,379
Pennsylvania	250,004	150,293	33,224	18,787	14,716	32,983	195,148	54,855
East North Central:								
Illinois	260,380	162,374	34,266	20,539	15,021	28,180	208,367	52,013
Indiana	128,579	73,856	15,694	13,686	9,977	15,365	98,323	30,256
Michigan	211,941	131,351	26,916	16,157	15,523	21,994	169,267	42,674
Ohio	239,817	136,948	33,506	21,376	15,799	32,189	183,919	55,898
Wisconsin	128,758	79,967	16,054	14,508	6,014	12,215	104,387	24,370
West North Central:								
Iowa	80,331	54,079	8,515	6,499	3,518	7,720	66,253	14,078
Kansas	71,042	47,212	8,361	5,102	3,814	6,553	58,465	12,578
Minnesota	124,746	80,404	15,789	10,005	7,278	11,270	102,764	21,982
Missouri	123,444	77,333	14,502	10,015	7,053	14,541	97,821	25,623
Nebraska	48,684	32,102	5,930	3,225	3,033	4,394	39,927	8,758
South Atlantic:								
Florida	340,828	218,549	37,465	19,927	19,410	45,476	267,152	73,676
Georgia	159,666	88,936	21,245	12,093	12,764	24,628	118,264	41,402
Maryland	105,011	62,902	13,549	8,242	6,184	14,134	81,485	23,526
North Carolina	160,863	97,443	19,139	13,590	11,752	18,939	124,612	36,251
South Carolina	78,059	46,585	9,272	5,588	4,769	11,845	59,282	18,777
Virginia	153,489	88,126	16,773	11,991	10,402	26,196	112,252	41,237
West Virginia	34,786	20,300	4,255	3,158	2,180	4,892	26,619	8,167
East South Central:								
Alabama	83,850	49,783	11,640	6,684	4,558	11,185	64,865	18,985
Kentucky	82,401	49,523	8,680	6,893	6,164	11,142	62,220	20,181
Mississippi	53,413	32,629	6,411	3,659	3,994	6,720	41,646	11,767
Tennessee	109,138	60,772	12,575	10,975	6,915	17,901	78,767	30,370
West South Central:								
Arkansas	54,445	35,430	6,461	3,841	2,945	5,768	44,448	9,997
Louisiana	91,463	53,742	10,555	8,404	6,170	12,591	69,200	22,262
Oklahoma	72,901	44,717	8,855	6,033	3,490	9,807	56,534	16,368
Texas	382,840	216,017	48,501	34,652	26,021	57,650	284,371	98,469
Mountain:								
Arizona	91,103	48,405	11,484	7,680	6,054	17,480	64,744	26,359
Colorado	108,595	70,642	10,709	9,591	5,373	12,281	87,618	20,977
Nevada	32,697	18,781	4,677	2,929	2,049	4,262	25,300	7,397
New Mexico	38,441	24,419	4,479	2,913	2,361	4,269	30,829	7,612
Utah	40,143	23,044	5,878	3,852	2,581	4,787	31,262	8,880
Pacific:								
California	657,768	403,689	83,626	61,195	35,484	73,774	522,467	135,302
Hawaii	26,021	15,357	3,749	2,094	1,961	2,859	20,412	5,608
Oregon	87,778	53,200	10,809	6,768	5,400	11,602	67,375	20,403
Washington	132,264	82,030	19,200	11,095	7,475	12,464	107,839	24,424
States not shown separately	245,737	161,725	28,855	19,643	12,765	22,749	201,263	44,474

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

**Table II.A.1(1996) Standard error for number of private-sector establishments by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29,537	34,140	8,473	10,596	9,695	13,712	33,342	14,471
New England:								
Connecticut	3,299	2,656	667	812	478	1,495	2,665	1,896
Maine	1,828	1,881	403	398	161	534	1,771	494
Massachusetts	3,045	2,610	3,091	860	1,563	2,269	3,310	2,214
Middle Atlantic:								
New Jersey	5,210	7,647	2,011	1,039	2,062	5,493	7,464	5,877
New York	12,015	11,194	4,591	3,275	2,129	3,837	11,161	4,054
Pennsylvania	8,491	5,460	2,926	1,954	2,116	4,597	7,081	5,621
East North Central:								
Illinois	8,958	7,505	3,027	1,880	2,052	3,788	8,583	4,866
Indiana	4,955	5,040	1,224	1,389	2,014	2,414	4,985	3,006
Michigan	5,826	5,163	2,792	1,841	2,089	3,563	5,095	4,541
Ohio	10,711	7,101	1,994	2,458	2,495	4,397	8,164	5,761
Wisconsin	4,914	2,811	1,125	1,484	1,165	2,436	3,685	3,128
West North Central:								
Iowa	2,913	3,074	975	755	394	904	2,494	1,050
Kansas	1,230	1,389	579	568	373	1,021	1,484	1,284
Minnesota	3,917	1,829	1,374	1,039	1,219	2,043	2,634	2,546
Missouri	2,981	2,897	2,014	1,171	927	1,428	2,698	2,399
Nebraska	1,595	1,686	429	443	314	593	1,506	718
South Atlantic:								
Florida	11,731	7,026	3,369	3,574	2,518	6,137	8,639	4,977
Georgia	3,615	2,538	927	2,591	1,552	2,415	3,166	2,841
Maryland	4,482	2,866	1,817	1,158	871	3,049	2,387	3,514
North Carolina	6,323	5,909	1,437	1,812	1,904	2,457	5,791	2,755
South Carolina	4,057	3,269	700	794	1,127	1,447	3,553	1,507
Virginia	7,876	6,156	2,376	849	1,883	3,129	7,434	3,727
West Virginia	1,574	1,777	419	437	340	603	1,700	714
East South Central:								
Alabama	2,234	1,911	1,197	521	962	1,521	1,806	1,699
Kentucky	2,933	2,859	810	872	1,309	1,076	2,642	1,779
Mississippi	1,695	1,842	558	706	385	1,074	1,707	1,087
Tennessee	4,784	4,332	1,340	1,499	883	2,115	4,776	3,071
West South Central:								
Arkansas	1,385	1,631	813	640	445	695	1,246	953
Louisiana	4,319	4,355	838	1,216	967	1,910	4,563	1,840
Oklahoma	2,786	3,156	1,318	758	620	1,028	3,147	1,375
Texas	9,676	7,545	3,040	1,961	3,234	6,451	8,835	4,874
Mountain:								
Arizona	4,504	2,296	998	1,046	865	3,325	2,822	3,339
Colorado	6,113	4,901	1,476	970	897	1,429	5,384	1,634
Nevada	1,111	889	420	402	402	773	740	862
New Mexico	2,285	2,238	514	464	331	653	2,115	525
Utah	1,221	583	402	678	531	770	597	903
Pacific:								
California	10,573	9,633	4,550	3,791	2,725	5,542	9,597	5,454
Hawaii	854	557	415	319	208	385	585	440
Oregon	4,053	3,322	1,594	704	907	2,663	3,175	2,495
Washington	4,647	3,866	1,719	1,157	831	1,759	4,984	1,550
States not shown separately	7,290	5,848	2,238	1,898	1,138	3,750	5,388	3,361

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

Totals may not sum exactly because of rounding.

**Table II.A.1.a(1996) Percent of number of private-sector establishments by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,956,479	61.4%	12.4%	8.2%	6.0%	12.1%	78.5%	21.5%
New England:								
Connecticut	78,230	61.0%	12.5%	8.2%	5.5%	12.8%	78.2%	21.8%
Maine	32,828	66.4%	10.7%	8.9%	4.3%	9.7%	82.7%	17.3%
Massachusetts	140,328	59.8%	14.0%	8.6%	7.2%	10.3%	79.2%	20.8%
Middle Atlantic:								
New Jersey	206,884	65.3%	11.3%	5.8%	5.0%	12.6%	79.9%	20.1%
New York	406,786	67.5%	11.8%	7.3%	4.6%	8.8%	83.2%	16.8%
Pennsylvania	250,004	60.1%	13.3%	7.5%	5.9%	13.2%	78.1%	21.9%
East North Central:								
Illinois	260,380	62.4%	13.2%	7.9%	5.8%	10.8%	80.0%	20.0%
Indiana	128,579	57.4%	12.2%	10.6%	7.8%	11.9%	76.5%	23.5%
Michigan	211,941	62.0%	12.7%	7.6%	7.3%	10.4%	79.9%	20.1%
Ohio	239,817	57.1%	14.0%	8.9%	6.6%	13.4%	76.7%	23.3%
Wisconsin	128,758	62.1%	12.5%	11.3%	4.7%	9.5%	81.1%	18.9%
West North Central:								
Iowa	80,331	67.3%	10.6%	8.1%	4.4%	9.6%	82.5%	17.5%
Kansas	71,042	66.5%	11.8%	7.2%	5.4%	9.2%	82.3%	17.7%
Minnesota	124,746	64.5%	12.7%	8.0%	5.8%	9.0%	82.4%	17.6%
Missouri	123,444	62.6%	11.7%	8.1%	5.7%	11.8%	79.2%	20.8%
Nebraska	48,684	65.9%	12.2%	6.6%	6.2%	9.0%	82.0%	18.0%
South Atlantic:								
Florida	340,828	64.1%	11.0%	5.8%	5.7%	13.3%	78.4%	21.6%
Georgia	159,666	55.7%	13.3%	7.6%	8.0%	15.4%	74.1%	25.9%
Maryland	105,011	59.9%	12.9%	7.8%	5.9%	13.5%	77.6%	22.4%
North Carolina	160,863	60.6%	11.9%	8.4%	7.3%	11.8%	77.5%	22.5%
South Carolina	78,059	59.7%	11.9%	7.2%	6.1%	15.2%	75.9%	24.1%
Virginia	153,489	57.4%	10.9%	7.8%	6.8%	17.1%	73.1%	26.9%
West Virginia	34,786	58.4%	12.2%	9.1%	6.3%	14.1%	76.5%	23.5%
East South Central:								
Alabama	83,850	59.4%	13.9%	8.0%	5.4%	13.3%	77.4%	22.6%
Kentucky	82,401	60.1%	10.5%	8.4%	7.5%	13.5%	75.5%	24.5%
Mississippi	53,413	61.1%	12.0%	6.9%	7.5%	12.6%	78.0%	22.0%
Tennessee	109,138	55.7%	11.5%	10.1%	6.3%	16.4%	72.2%	27.8%
West South Central:								
Arkansas	54,445	65.1%	11.9%	7.1%	5.4%	10.6%	81.6%	18.4%
Louisiana	91,463	58.8%	11.5%	9.2%	6.7%	13.8%	75.7%	24.3%
Oklahoma	72,901	61.3%	12.1%	8.3%	4.8%	13.5%	77.5%	22.5%
Texas	382,840	56.4%	12.7%	9.1%	6.8%	15.1%	74.3%	25.7%
Mountain:								
Arizona	91,103	53.1%	12.6%	8.4%	6.6%	19.2%	71.1%	28.9%
Colorado	108,595	65.1%	9.9%	8.8%	4.9%	11.3%	80.7%	19.3%
Nevada	32,697	57.4%	14.3%	9.0%	6.3%	13.0%	77.4%	22.6%
New Mexico	38,441	63.5%	11.7%	7.6%	6.1%	11.1%	80.2%	19.8%
Utah	40,143	57.4%	14.6%	9.6%	6.4%	11.9%	77.9%	22.1%
Pacific:								
California	657,768	61.4%	12.7%	9.3%	5.4%	11.2%	79.4%	20.6%
Hawaii	26,021	59.0%	14.4%	8.0%	7.5%	11.0%	78.4%	21.6%
Oregon	87,778	60.6%	12.3%	7.7%	6.2%	13.2%	76.8%	23.2%
Washington	132,264	62.0%	14.5%	8.4%	5.7%	9.4%	81.5%	18.5%
States not shown separately	245,737	65.8%	11.7%	8.0%	5.2%	9.3%	81.9%	18.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

**Table II.A.1.a(1996) Standard error for percent of number of private-sector establishments by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29,537	0.33%	0.17%	0.17%	0.16%	0.25%	0.27%	0.27%
New England:								
Connecticut	3,299	1.85%	1.13%	0.89%	0.62%	1.75%	2.03%	2.03%
Maine	1,828	2.14%	1.42%	1.25%	0.59%	1.67%	1.55%	1.55%
Massachusetts	3,045	1.44%	2.07%	0.63%	1.08%	1.66%	1.57%	1.57%
Middle Atlantic:								
New Jersey	5,210	2.75%	1.05%	0.53%	0.93%	2.71%	2.80%	2.80%
New York	12,015	1.59%	1.10%	0.90%	0.48%	0.85%	0.91%	0.91%
Pennsylvania	8,491	1.39%	1.11%	0.70%	0.78%	1.67%	1.93%	1.93%
East North Central:								
Illinois	8,958	1.74%	1.11%	0.68%	0.82%	1.49%	1.83%	1.83%
Indiana	4,955	2.58%	0.96%	1.12%	1.31%	2.01%	2.18%	2.18%
Michigan	5,826	1.98%	1.09%	0.97%	0.91%	1.58%	1.92%	1.92%
Ohio	10,711	1.46%	0.93%	1.09%	1.05%	1.51%	2.01%	2.01%
Wisconsin	4,914	1.17%	0.98%	1.12%	0.85%	1.65%	2.02%	2.02%
West North Central:								
Iowa	2,913	1.91%	1.30%	1.16%	0.45%	1.09%	1.14%	1.14%
Kansas	1,230	1.59%	0.88%	0.78%	0.57%	1.37%	1.73%	1.73%
Minnesota	3,917	1.92%	0.85%	0.76%	0.94%	1.44%	1.66%	1.66%
Missouri	2,981	1.78%	1.59%	1.08%	0.76%	1.05%	1.86%	1.86%
Nebraska	1,595	2.01%	1.04%	0.84%	0.70%	1.17%	1.36%	1.36%
South Atlantic:								
Florida	11,731	1.18%	0.75%	1.30%	0.71%	1.59%	1.04%	1.04%
Georgia	3,615	1.13%	0.50%	1.65%	0.89%	1.41%	1.55%	1.55%
Maryland	4,482	2.42%	2.05%	0.98%	0.77%	2.37%	2.57%	2.57%
North Carolina	6,323	2.18%	1.09%	1.32%	1.23%	1.17%	1.62%	1.62%
South Carolina	4,057	2.28%	1.03%	0.91%	1.39%	1.86%	1.72%	1.72%
Virginia	7,876	2.49%	1.38%	0.64%	1.37%	2.03%	2.59%	2.59%
West Virginia	1,574	2.75%	1.42%	1.46%	0.99%	1.76%	2.11%	2.11%
East South Central:								
Alabama	2,234	1.90%	1.27%	0.70%	1.13%	1.68%	1.75%	1.75%
Kentucky	2,933	2.30%	1.09%	0.94%	1.55%	1.39%	2.05%	2.05%
Mississippi	1,695	2.17%	1.06%	1.43%	0.75%	1.82%	1.87%	1.87%
Tennessee	4,784	3.11%	1.11%	1.20%	0.89%	1.93%	2.74%	2.74%
West South Central:								
Arkansas	1,385	2.03%	1.71%	1.10%	0.78%	1.19%	1.59%	1.59%
Louisiana	4,319	2.79%	1.07%	1.23%	1.22%	2.24%	2.33%	2.33%
Oklahoma	2,786	2.93%	1.76%	1.11%	0.80%	1.67%	2.17%	2.17%
Texas	9,676	1.17%	0.78%	0.43%	0.86%	1.54%	1.13%	1.13%
Mountain:								
Arizona	4,504	2.33%	0.91%	1.15%	0.86%	3.21%	2.83%	2.83%
Colorado	6,113	2.24%	1.16%	0.66%	0.83%	1.38%	1.36%	1.36%
Nevada	1,111	2.07%	1.38%	1.27%	1.25%	1.97%	2.05%	2.05%
New Mexico	2,285	2.26%	1.42%	1.20%	0.94%	1.71%	1.37%	1.37%
Utah	1,221	1.74%	1.18%	1.51%	1.34%	1.59%	1.74%	1.74%
Pacific:								
California	10,573	0.98%	0.68%	0.57%	0.45%	0.75%	0.74%	0.74%
Hawaii	854	1.48%	1.72%	1.25%	0.80%	1.14%	1.17%	1.17%
Oregon	4,053	3.10%	1.69%	0.93%	1.24%	2.54%	2.19%	2.19%
Washington	4,647	1.57%	1.16%	0.71%	0.68%	1.34%	1.32%	1.32%
States not shown separately	7,290	1.44%	0.94%	0.86%	0.48%	1.33%	1.06%	1.06%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

Percents may not add to 100% because of rounding.

**Table II.A.1.b(1996) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1996**

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	52.9%	22.6%	36.0%	47.2%	24.1%	65.9%	6.0%	22.6%	3.5%
New England:									
Connecticut	57.6%	12.1%	35.4%	36.2%	26.6%	62.6%	7.4%	22.6%	4.1%
Maine	53.2%	22.2%	38.7%	47.6%	22.2%	61.5%	5.4%	19.8%	0.9%
Massachusetts	58.6%	11.1%	28.7%	40.3%	22.3%	65.0%	7.7%	21.4%	2.6%
Middle Atlantic:									
New Jersey	55.9%	10.4%	26.4%	42.5%	20.9%	67.0%	5.1%	19.1%	4.9%
New York	52.8%	21.7%	29.7%	36.8%	21.4%	67.3%	5.8%	17.2%	7.0%
Pennsylvania	60.1%	22.4%	37.8%	42.7%	25.2%	61.3%	8.3%	22.9%	4.8%
East North Central:									
Illinois	55.9%	20.2%	30.5%	44.6%	23.3%	67.7%	6.6%	21.2%	5.9%
Indiana	51.6%	29.5%	34.1%	47.8%	31.0%	63.8%	5.1%	26.6%	3.9%
Michigan	57.8%	25.6%	29.8%	50.1%	25.5%	62.0%	9.1%	21.1%	3.2%
Ohio	59.4%	22.6%	32.0%	47.4%	24.4%	65.9%	7.4%	24.8%	4.9%
Wisconsin	55.3%	28.1%	39.0%	49.6%	25.9%	57.4%	6.0%	20.5%	4.6%
West North Central:									
Iowa	50.0%	31.9%	52.3%	43.3%	24.2%	55.5%	4.8%	20.3%	4.8%
Kansas	48.8%	27.1%	48.0%	47.2%	21.5%	63.0%	4.2%	20.5%	0.8%
Minnesota	51.9%	17.9%	40.1%	44.3%	26.7%	58.9%	6.6%	20.9%	4.5%
Missouri	50.0%	26.8%	44.1%	48.8%	25.4%	64.4%	7.0%	22.8%	6.7%
Nebraska	48.3%	31.8%	45.0%	41.5%	19.6%	57.5%	5.0%	19.5%	3.0%
South Atlantic:									
Florida	50.3%	20.8%	19.6%	53.0%	24.0%	72.4%	3.8%	23.0%	1.5%
Georgia	55.0%	24.1%	29.2%	58.2%	25.4%	70.9%	4.0%	25.1%	2.4%
Maryland	55.8%	16.9%	24.5%	48.3%	21.3%	64.4%	3.6%	21.8%	3.5%
North Carolina	55.7%	24.4%	39.5%	47.5%	23.4%	71.5%	6.4%	23.9%	0.3%
South Carolina	48.3%	26.5%	42.9%	49.3%	27.1%	68.4%	6.2%	25.0%	1.2%
Virginia	54.6%	21.3%	28.1%	48.5%	23.0%	66.6%	6.7%	27.9%	1.8%
West Virginia	47.9%	42.7%	46.1%	44.9%	29.2%	68.3%	5.6%	26.3%	3.9%
East South Central:									
Alabama	54.3%	29.1%	41.8%	46.5%	24.8%	70.0%	6.9%	21.8%	1.7%
Kentucky	53.3%	27.6%	41.6%	46.8%	22.5%	66.4%	5.7%	25.8%	2.3%
Mississippi	42.1%	40.0%	43.8%	48.0%	27.8%	63.0%	4.7%	25.0%	1.1%
Tennessee	49.4%	21.4%	44.0%	52.1%	27.6%	70.4%	4.5%	28.8%	3.8%
West South Central:									
Arkansas	45.7%	30.7%	47.3%	49.8%	26.9%	65.5%	7.1%	20.5%	1.7%
Louisiana	45.6%	28.9%	33.1%	55.5%	27.0%	71.3%	3.2%	25.9%	2.3%
Oklahoma	46.1%	31.9%	40.1%	47.2%	26.2%	69.4%	6.3%	24.8%	1.5%
Texas	49.8%	28.8%	37.0%	53.0%	23.9%	69.3%	4.9%	27.3%	1.9%
Mountain:									
Arizona	55.1%	18.6%	33.1%	64.4%	26.8%	72.0%	5.5%	29.9%	0.6%
Colorado	54.3%	18.5%	27.9%	55.1%	22.6%	68.4%	4.2%	21.3%	2.7%
Nevada	51.9%	17.6%	37.3%	52.4%	26.4%	64.9%	4.3%	23.7%	3.1%
New Mexico	47.3%	28.4%	46.6%	44.8%	28.7%	69.9%	3.6%	21.5%	1.6%
Utah	54.8%	20.5%	30.9%	57.0%	24.4%	62.0%	5.7%	23.6%	2.4%
Pacific:									
California	48.4%	19.5%	48.1%	43.3%	23.0%	64.0%	7.7%	21.4%	3.7%
Hawaii	84.2%	11.2%	26.2%	39.4%	28.8%	70.4%	3.9%	26.3%	5.6%
Oregon	61.5%	21.2%	34.7%	51.9%	21.6%	65.3%	7.2%	23.4%	4.0%
Washington	50.5%	14.1%	40.6%	53.1%	24.9%	62.0%	6.3%	19.8%	6.4%
States not shown separately	49.5%	25.7%	43.8%	47.1%	23.3%	62.0%	5.0%	19.8%	2.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.A.1.b(1996) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1996**

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	0.32%	0.36%	0.55%	0.47%	0.41%	0.53%	0.15%	0.28%	0.18%
New England:									
Connecticut	2.12%	2.43%	2.64%	4.16%	1.86%	1.78%	0.57%	2.05%	1.04%
Maine	3.16%	2.29%	3.18%	3.89%	1.84%	2.00%	1.11%	1.74%	0.26%
Massachusetts	1.95%	2.15%	3.14%	1.98%	1.46%	2.87%	1.40%	1.45%	0.70%
Middle Atlantic:									
New Jersey	2.64%	1.69%	2.24%	4.04%	2.91%	3.84%	0.55%	2.85%	1.44%
New York	1.06%	1.47%	1.99%	2.55%	0.70%	2.31%	0.54%	1.13%	0.99%
Pennsylvania	2.34%	1.84%	2.17%	2.98%	1.49%	2.17%	0.73%	2.09%	1.25%
East North Central:									
Illinois	1.75%	2.06%	2.75%	2.39%	1.43%	1.87%	1.05%	1.67%	0.86%
Indiana	2.58%	2.28%	1.85%	3.49%	2.55%	2.39%	0.61%	2.61%	0.72%
Michigan	2.15%	2.29%	2.49%	3.58%	1.72%	2.53%	1.72%	1.32%	0.71%
Ohio	2.14%	1.58%	3.03%	3.59%	2.39%	1.57%	0.90%	1.99%	0.72%
Wisconsin	2.10%	1.95%	3.29%	2.48%	0.92%	2.10%	1.17%	1.33%	0.67%
West North Central:									
Iowa	2.64%	3.16%	3.89%	3.55%	1.68%	2.08%	0.93%	1.25%	0.93%
Kansas	2.51%	2.33%	2.40%	3.64%	1.88%	2.72%	0.68%	1.74%	0.21%
Minnesota	1.94%	2.14%	3.21%	3.61%	2.15%	3.47%	0.99%	1.69%	0.92%
Missouri	1.73%	2.17%	3.25%	5.26%	1.79%	3.52%	0.89%	1.93%	1.54%
Nebraska	1.51%	1.52%	2.77%	3.72%	1.29%	2.82%	0.65%	1.34%	1.16%
South Atlantic:									
Florida	1.45%	1.45%	1.56%	2.85%	0.80%	2.25%	0.73%	1.37%	0.46%
Georgia	2.41%	3.00%	2.21%	6.05%	1.83%	3.17%	0.52%	1.82%	0.76%
Maryland	3.02%	2.00%	2.10%	3.63%	1.11%	3.65%	0.68%	2.32%	0.85%
North Carolina	2.90%	2.35%	3.28%	3.42%	1.93%	2.26%	1.63%	1.52%	0.13%
South Carolina	3.48%	2.12%	2.18%	3.51%	1.13%	1.81%	0.91%	1.76%	0.41%
Virginia	2.10%	1.73%	1.59%	5.91%	1.66%	1.86%	1.59%	2.51%	0.67%
West Virginia	2.63%	3.07%	2.59%	4.03%	2.75%	3.22%	1.36%	2.02%	1.50%
East South Central:									
Alabama	2.57%	2.22%	1.80%	3.47%	1.64%	1.48%	1.07%	1.72%	0.90%
Kentucky	3.08%	1.86%	2.30%	3.88%	1.30%	4.90%	0.73%	2.19%	0.67%
Mississippi	2.23%	2.86%	2.64%	3.11%	1.54%	2.55%	0.78%	1.95%	0.52%
Tennessee	2.33%	2.11%	3.93%	4.73%	1.93%	2.40%	0.74%	2.98%	1.68%
West South Central:									
Arkansas	2.62%	2.73%	2.89%	2.21%	1.72%	3.64%	1.18%	1.77%	0.49%
Louisiana	2.48%	1.85%	1.90%	5.95%	2.00%	2.14%	0.74%	2.27%	0.99%
Oklahoma	2.00%	3.51%	3.80%	3.57%	3.04%	2.82%	1.18%	2.48%	0.52%
Texas	1.70%	1.79%	2.44%	3.38%	1.07%	1.79%	0.72%	1.02%	0.52%
Mountain:									
Arizona	3.28%	2.45%	2.76%	6.70%	2.66%	2.26%	0.73%	2.76%	0.33%
Colorado	1.96%	1.77%	3.35%	5.22%	2.11%	2.93%	0.63%	1.55%	0.85%
Nevada	2.22%	1.43%	3.03%	3.80%	1.78%	1.81%	0.61%	1.99%	0.90%
New Mexico	2.38%	3.94%	3.14%	3.81%	3.58%	2.48%	1.05%	2.03%	0.46%
Utah	3.03%	2.27%	3.01%	3.77%	2.15%	1.76%	0.66%	2.07%	0.90%
Pacific:									
California	1.02%	0.73%	1.80%	1.55%	1.04%	1.27%	0.41%	0.92%	0.61%
Hawaii	1.50%	1.48%	1.50%	2.83%	1.57%	1.56%	0.94%	1.34%	1.22%
Oregon	2.52%	2.60%	2.94%	5.26%	2.22%	3.38%	1.28%	2.43%	1.01%
Washington	2.06%	1.69%	3.24%	3.33%	2.47%	1.93%	0.60%	1.09%	1.91%
States not shown separately	1.96%	1.38%	2.51%	3.49%	1.64%	1.29%	0.71%	1.16%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.A.2(1996) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	52.9%	34.2%	64.9%	80.8%	92.7%	96.7%	41.7%	93.9%
New England:								
Connecticut	57.6%	38.7%	69.0%	85.6%	100.0%	100.0%	46.2%	98.3%
Maine	53.2%	37.8%	60.6%	90.5%	90.9%	99.8%	44.1%	97.1%
Massachusetts	58.6%	42.4%	61.2%	87.1%	96.5%	98.7%	48.7%	96.3%
Middle Atlantic:								
New Jersey	55.9%	38.4%	82.4%	83.4%	97.6%	93.3%	46.2%	94.3%
New York	52.8%	37.6%	69.1%	82.2%	96.1%	100.0%	44.2%	95.2%
Pennsylvania	60.1%	42.7%	70.3%	82.6%	96.5%	100.0%	49.7%	97.3%
East North Central:								
Illinois	55.9%	38.5%	70.9%	88.4%	86.3%	98.5%	46.3%	94.4%
Indiana	51.6%	30.0%	58.6%	73.5%	96.4%	100.0%	37.6%	97.2%
Michigan	57.8%	39.8%	76.0%	86.0%	91.0%	98.2%	48.3%	95.4%
Ohio	59.4%	37.5%	73.8%	90.6%	93.5%	100.0%	47.7%	97.9%
Wisconsin	55.3%	38.1%	68.7%	83.1%	89.0%	100.0%	45.6%	96.8%
West North Central:								
Iowa	50.0%	32.3%	76.8%	82.2%	95.7%	95.7%	40.8%	93.1%
Kansas	48.8%	31.6%	68.5%	84.0%	91.6%	95.3%	39.1%	93.7%
Minnesota	51.9%	36.0%	70.6%	74.8%	84.3%	97.9%	43.9%	89.3%
Missouri	50.0%	30.0%	62.1%	85.3%	91.8%	100.0%	37.7%	97.2%
Nebraska	48.3%	30.1%	64.6%	88.0%	91.0%	100.0%	38.1%	94.7%
South Atlantic:								
Florida	50.3%	34.0%	51.1%	73.1%	93.8%	99.1%	37.7%	95.7%
Georgia	55.0%	32.4%	67.9%	80.6%	89.1%	95.0%	41.6%	93.1%
Maryland	55.8%	37.1%	69.3%	82.7%	94.3%	93.2%	45.3%	91.9%
North Carolina	55.7%	33.0%	76.8%	92.8%	99.2%	98.1%	43.6%	97.4%
South Carolina	48.3%	26.1%	56.3%	73.9%	93.6%	98.8%	33.5%	95.0%
Virginia	54.6%	32.4%	69.1%	84.7%	85.3%	94.1%	41.5%	90.2%
West Virginia	47.9%	23.9%	65.1%	72.7%	88.8%	98.4%	33.4%	95.2%
East South Central:								
Alabama	54.3%	32.7%	68.3%	90.3%	97.5%	97.1%	42.0%	96.5%
Kentucky	53.3%	30.7%	62.7%	89.3%	97.9%	100.0%	38.6%	98.9%
Mississippi	42.1%	20.8%	51.6%	64.5%	85.2%	98.6%	28.0%	92.0%
Tennessee	49.4%	25.1%	52.1%	80.4%	89.6%	95.5%	33.2%	91.5%
West South Central:								
Arkansas	45.7%	26.5%	55.3%	90.0%	94.0%	98.7%	34.2%	96.8%
Louisiana	45.6%	23.3%	55.2%	66.8%	86.9%	98.5%	31.0%	91.1%
Oklahoma	46.1%	26.3%	52.8%	77.0%	84.1%	97.7%	32.4%	93.3%
Texas	49.8%	28.6%	46.9%	72.6%	93.1%	98.4%	34.3%	94.4%
Mountain:								
Arizona	55.1%	32.9%	72.6%	73.5%	78.9%	88.6%	43.5%	83.6%
Colorado	54.3%	39.7%	58.9%	84.0%	87.0%	96.6%	45.2%	92.4%
Nevada	51.9%	31.2%	63.6%	71.5%	94.0%	96.4%	40.1%	92.3%
New Mexico	47.3%	31.0%	49.8%	68.7%	90.9%	98.8%	36.0%	92.6%
Utah	54.8%	35.9%	60.1%	88.1%	89.1%	94.1%	44.0%	92.9%
Pacific:								
California	48.4%	30.0%	61.3%	74.2%	94.5%	90.6%	38.0%	88.7%
Hawaii	84.2%	76.9%	85.7%	100.0%	99.1%	100.0%	80.0%	99.7%
Oregon	61.5%	46.3%	69.6%	83.6%	96.3%	94.3%	51.4%	94.8%
Washington	50.5%	31.2%	66.6%	83.8%	95.9%	95.7%	40.6%	94.0%
States not shown separately	49.5%	32.8%	68.2%	82.2%	93.1%	91.9%	40.0%	92.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.A.2(1996) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	0.50%	0.74%	0.48%	0.76%	0.68%	0.39%	0.45%
New England:								
Connecticut	2.12%	3.15%	5.89%	6.36%	0.00%	0.00%	2.20%	0.97%
Maine	3.16%	4.66%	4.94%	3.86%	4.26%	0.12%	3.62%	1.57%
Massachusetts	1.95%	2.54%	8.31%	3.53%	1.79%	1.43%	2.07%	1.30%
Middle Atlantic:								
New Jersey	2.64%	2.49%	5.84%	6.68%	1.17%	4.70%	2.44%	3.73%
New York	1.06%	1.93%	2.82%	5.37%	2.64%	0.00%	1.52%	1.92%
Pennsylvania	2.34%	2.88%	4.53%	5.19%	1.57%	0.00%	2.14%	0.74%
East North Central:								
Illinois	1.75%	2.86%	5.28%	3.23%	4.80%	1.03%	2.35%	2.24%
Indiana	2.58%	3.21%	6.49%	4.95%	4.63%	0.00%	2.51%	2.46%
Michigan	2.15%	2.91%	3.94%	4.13%	4.10%	0.75%	2.50%	1.62%
Ohio	2.14%	2.69%	5.37%	3.67%	4.12%	0.00%	2.55%	1.67%
Wisconsin	2.10%	2.50%	4.12%	4.44%	6.75%	0.00%	1.61%	1.64%
West North Central:								
Iowa	2.64%	4.03%	5.20%	4.33%	6.72%	3.03%	3.16%	2.23%
Kansas	2.51%	2.64%	5.60%	7.04%	5.08%	3.39%	2.60%	2.50%
Minnesota	1.94%	1.89%	6.17%	9.03%	7.10%	1.45%	1.40%	3.48%
Missouri	1.73%	3.22%	7.81%	3.97%	4.85%	0.00%	2.29%	1.18%
Nebraska	1.51%	3.14%	3.84%	3.64%	5.79%	0.00%	2.41%	2.29%
South Atlantic:								
Florida	1.45%	1.59%	6.47%	4.35%	4.71%	0.69%	1.60%	1.78%
Georgia	2.41%	4.06%	7.32%	6.83%	5.46%	4.66%	3.31%	2.78%
Maryland	3.02%	3.16%	6.21%	6.89%	5.07%	5.70%	3.33%	3.71%
North Carolina	2.90%	3.37%	5.21%	3.49%	2.52%	1.33%	3.08%	0.82%
South Carolina	3.48%	4.10%	8.20%	7.20%	3.36%	1.08%	3.76%	1.85%
Virginia	2.10%	2.75%	6.05%	4.38%	6.90%	3.57%	2.39%	3.07%
West Virginia	2.63%	4.31%	7.95%	7.05%	6.32%	0.94%	3.53%	1.92%
East South Central:								
Alabama	2.57%	3.59%	6.03%	4.38%	10.38%	4.23%	2.83%	2.03%
Kentucky	3.08%	3.19%	6.92%	5.31%	1.57%	0.00%	3.20%	0.71%
Mississippi	2.23%	2.56%	6.25%	8.28%	8.28%	1.22%	1.86%	3.00%
Tennessee	2.33%	3.28%	6.71%	3.55%	4.70%	3.93%	2.99%	2.68%
West South Central:								
Arkansas	2.62%	2.05%	7.93%	5.57%	3.24%	2.01%	2.15%	1.48%
Louisiana	2.48%	3.52%	2.49%	9.18%	5.53%	1.10%	2.80%	1.85%
Oklahoma	2.00%	2.15%	10.14%	7.17%	11.70%	1.51%	2.29%	2.96%
Texas	1.70%	2.77%	6.58%	4.34%	4.97%	0.87%	2.59%	1.25%
Mountain:								
Arizona	3.28%	2.58%	7.08%	6.83%	10.57%	7.02%	2.46%	6.65%
Colorado	1.96%	2.38%	7.90%	5.78%	7.29%	3.66%	1.70%	3.77%
Nevada	2.22%	3.43%	5.82%	7.16%	2.31%	3.99%	3.30%	2.99%
New Mexico	2.38%	3.49%	9.05%	7.02%	5.94%	0.86%	3.35%	2.55%
Utah	3.03%	3.80%	6.61%	3.78%	5.62%	3.82%	3.28%	2.97%
Pacific:								
California	1.02%	1.82%	1.93%	3.79%	1.65%	3.59%	1.21%	1.97%
Hawaii	1.50%	2.19%	6.02%	0.00%	1.15%	0.00%	1.86%	0.36%
Oregon	2.52%	3.14%	7.44%	3.02%	1.72%	3.30%	2.74%	1.78%
Washington	2.06%	2.26%	7.53%	5.03%	3.82%	5.57%	2.14%	4.33%
States not shown separately	1.96%	2.07%	5.07%	4.08%	2.59%	3.33%	2.21%	2.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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



**Table II.A.2.a(1996) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 1996**

Division and State	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	28.5%	12.1%	35.3%	71.6%	11.4%	56.3%
New England:						
Connecticut	27.0%	10.3%	23.4% *	76.1%	9.0%	57.2%
Maine	24.0%	9.5%	25.8%	79.8%	8.2%	58.3%
Massachusetts	22.5%	13.0%	22.5% *	54.9%	12.8%	41.1%
Middle Atlantic:						
New Jersey	21.9%	10.1%	11.1% *	58.5%	8.4%	48.2%
New York	27.3%	18.2%	36.5%	60.8%	18.7%	47.0%
Pennsylvania	30.3%	14.4%	20.7% *	79.5%	14.3%	59.4%
East North Central:						
Illinois	26.2%	14.7%	31.0%	63.5%	14.4%	49.3%
Indiana	36.3%	8.9%	65.6%	90.1%	7.6%	72.4%
Michigan	23.0%	7.6%	36.8% *	70.4%	7.5%	54.0%
Ohio	30.2%	12.4%	39.4%	76.8%	10.6%	61.5%
Wisconsin	24.8%	11.9%	23.4% *	77.3%	10.7%	53.2%
West North Central:						
Iowa	33.9%	19.0%	60.2%	79.9%	17.1%	68.6%
Kansas	25.9%	11.5% *	39.0%	73.3%	11.3%	54.3%
Minnesota	28.3%	15.1%	38.5%	74.4%	15.1%	58.7%
Missouri	28.8%	8.6% *	34.7% *	79.4%	8.6% *	58.7%
Nebraska	25.7%	11.0% *	22.6% *	72.5%	10.6% *	53.6%
South Atlantic:						
Florida	30.4%	9.5%	11.6% *	81.1%	8.2% *	62.1%
Georgia	34.1%	11.3%	40.8%	77.8%	10.5%	64.1%
Maryland	32.0%	11.2%	55.4%	81.3%	11.3%	67.4%
North Carolina	29.8%	7.5% *	54.6%	80.5%	5.9% *	66.4%
South Carolina	37.9%	13.8%	51.6%	75.5%	12.8% *	65.7%
Virginia	33.3%	10.3%	46.8%	73.1%	10.8%	61.4%
West Virginia	32.7%	14.1%	39.1%	66.2%	12.5%	55.8%
East South Central:						
Alabama	25.0%	8.9% *	36.7%	62.8%	9.0% *	48.7%
Kentucky	32.5%	7.5%	50.5%	79.8%	7.6% *	62.4%
Mississippi	37.6%	8.6% *	45.8%	84.7%	9.1% *	68.3%
Tennessee	36.3%	15.9%	52.6%	66.1%	14.1%	57.3%
West South Central:						
Arkansas	24.6%	8.1% *	9.3% *	69.7%	7.5% *	51.5%
Louisiana	40.0%	10.2%	49.5%	89.8%	9.1%	72.7%
Oklahoma	34.7%	11.7%	19.7% *	86.8%	11.7%	62.3%
Texas	36.7%	11.8%	58.9%	74.2%	10.1% *	64.6%
Mountain:						
Arizona	31.5%	7.2% *	56.3%	70.1%	6.4% *	63.6%
Colorado	31.6%	13.2%	38.0% *	89.3%	11.8%	72.0%
Nevada	30.7%	12.1%	13.2% *	78.0%	12.3% *	58.0%
New Mexico	29.6%	13.1%	35.2%	69.1%	13.7%	54.6%
Utah	24.8%	11.3%	22.4% *	66.0%	11.3%	47.3%
Pacific:						
California	24.0%	13.3%	15.7% *	58.9%	12.9%	42.5%
Hawaii	24.3%	21.2%	5.1% *	46.8%	21.2%	33.5%
Oregon	19.2%	8.2%	23.0% *	51.9%	7.6%	39.8%
Washington	22.1%	8.5%	26.3%	68.3%	8.7%	47.6%
States not shown separately	22.9%	11.5%	36.2%	61.1%	9.8%	48.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.A.2.a(1996) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 1996**

Division and State	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	0.40%	1.70%	0.92%	0.49%	0.77%
New England:						
Connecticut	2.92%	1.81%	11.26% *	10.47%	1.92%	6.69%
Maine	2.98%	2.11%	7.51%	6.54%	2.17%	3.88%
Massachusetts	2.84%	2.57%	7.36% *	9.82%	2.60%	7.29%
Middle Atlantic:						
New Jersey	3.03%	2.05%	4.20% *	10.11%	2.53%	7.19%
New York	1.93%	1.32%	7.63%	4.89%	1.44%	4.53%
Pennsylvania	2.60%	2.05%	8.95% *	6.47%	2.41%	4.25%
East North Central:						
Illinois	2.00%	1.63%	7.86%	6.54%	1.58%	4.85%
Indiana	3.05%	1.80%	10.16%	5.25%	1.88%	3.17%
Michigan	2.73%	1.65%	11.57% *	6.37%	1.81%	4.98%
Ohio	3.01%	1.97%	8.17%	6.11%	1.89%	4.78%
Wisconsin	3.24%	2.49%	9.38% *	5.76%	2.69%	4.44%
West North Central:						
Iowa	3.90%	3.58%	11.21%	7.45%	3.69%	6.53%
Kansas	2.88%	3.56% *	11.40%	8.67%	3.40%	6.32%
Minnesota	3.38%	3.09%	10.23%	6.98%	3.20%	6.54%
Missouri	3.88%	2.85% *	11.29% *	4.65%	2.89% *	4.51%
Nebraska	3.20%	3.83% *	9.54% *	9.26%	4.04% *	7.14%
South Atlantic:						
Florida	3.77%	2.28%	4.60% *	4.42%	2.54% *	5.12%
Georgia	4.31%	3.03%	10.63%	6.84%	3.03%	6.00%
Maryland	3.70%	2.31%	14.07%	4.11%	2.41%	5.78%
North Carolina	3.08%	2.53% *	10.66%	5.37%	2.13% *	5.41%
South Carolina	3.04%	3.74%	13.40%	6.71%	3.88% *	6.11%
Virginia	2.93%	1.35%	12.43%	6.36%	1.48%	5.38%
West Virginia	5.14%	2.97%	11.29%	9.32%	3.55%	6.40%
East South Central:						
Alabama	3.75%	3.22% *	8.63%	8.55%	3.56% *	5.37%
Kentucky	2.91%	2.19%	10.45%	6.38%	2.34% *	4.72%
Mississippi	4.86%	2.93% *	13.19%	4.97%	3.04% *	5.13%
Tennessee	3.95%	3.07%	12.13%	6.97%	3.70%	6.96%
West South Central:						
Arkansas	2.48%	2.95% *	6.38% *	7.51%	3.20% *	5.38%
Louisiana	4.67%	2.67%	9.44%	3.29%	2.60%	6.00%
Oklahoma	3.31%	3.10%	12.56% *	3.84%	3.42%	4.41%
Texas	2.52%	2.89%	9.54%	3.56%	3.09% *	2.88%
Mountain:						
Arizona	3.05%	2.38% *	9.91%	7.37%	2.61% *	4.70%
Colorado	2.29%	2.63%	11.74% *	3.24%	2.58%	3.42%
Nevada	5.23%	3.42%	8.85% *	8.08%	3.86% *	7.12%
New Mexico	3.07%	3.09%	10.40%	6.21%	3.29%	5.18%
Utah	3.22%	3.02%	15.18% *	7.79%	3.31%	5.39%
Pacific:						
California	1.03%	1.81%	4.83% *	4.97%	1.89%	3.06%
Hawaii	2.30%	2.12%	3.91% *	4.36%	2.26%	3.64%
Oregon	2.99%	1.64%	10.67% *	10.33%	1.91%	7.94%
Washington	2.65%	1.38%	6.39%	6.33%	1.66%	6.21%
States not shown separately	1.78%	1.43%	4.17%	5.51%	1.86%	3.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.A.2.b(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	50.8%	71.9%	61.3%	44.9%	31.5%	18.2%	66.7%	24.9%
New England:								
Connecticut	47.2% *	70.2% *	59.5% *	30.7%	--	--	63.5% *	19.7%
Maine	44.8%	54.0%	63.2%	39.2%	--	--	54.5% *	23.8%
Massachusetts	41.4%	62.1%	53.1%	25.0%	--	--	56.0% *	13.2% *
Middle Atlantic:								
New Jersey	56.0%	71.8%	62.8%	55.7%	--	--	67.9% *	32.7%
New York	54.0%	71.2%	57.0%	42.4%	--	--	66.2%	26.1%
Pennsylvania	56.6%	76.8%	70.4%	54.1%	--	--	72.0% *	28.6%
East North Central:								
Illinois	47.0%	64.1%	60.6%	45.4%	--	--	61.8% *	17.8%
Indiana	46.3%	77.3%	53.3%	37.5%	--	--	65.4%	22.3%
Michigan	64.9%	82.4%	82.2%	59.1%	--	--	81.2%	32.2%
Ohio	41.7%	64.1%	59.6%	36.2%	--	--	60.5% *	11.5%
Wisconsin	49.5%	75.3%	51.5%	21.4%	--	--	63.8% *	20.6% *
West North Central:								
Iowa	49.9% *	81.5% *	55.7% *	19.2%	--	--	67.7% *	13.4%
Kansas	50.8%	70.9%	63.5%	28.5%	--	--	64.3% *	24.6%
Minnesota	57.4% *	82.7% *	62.8% *	35.9%	--	--	73.6% *	20.2% *
Missouri	52.5%	79.4%	54.9%	49.7%	--	--	70.2% *	26.3%
Nebraska	48.6%	71.9%	52.4%	32.1%	--	--	63.0% *	22.2%
South Atlantic:								
Florida	44.5%	60.8%	57.2%	40.6%	--	--	59.2%	23.7%
Georgia	49.2%	72.3%	57.6%	59.6%	--	--	67.4% *	26.1%
Maryland	47.1%	74.5%	62.1%	24.9% *	--	--	66.3% *	14.2%
North Carolina	52.6%	77.7%	61.3%	42.6%	--	--	69.5% *	26.6%
South Carolina	40.1%	66.7%	37.5%	41.8%	--	--	55.7% *	22.7%
Virginia	35.8%	56.0%	55.9%	41.5%	--	--	53.0%	14.3%
West Virginia	41.5%	76.1%	56.5%	44.2%	--	--	64.3% *	15.5%
East South Central:								
Alabama	44.4%	62.4%	66.5%	45.5%	--	--	62.0% *	18.2%
Kentucky	50.4%	75.8%	55.7%	46.8%	--	--	68.2%	29.0%
Mississippi	51.6%	79.2%	77.2%	43.4%	--	--	74.7% *	26.7%
Tennessee	48.2%	63.6%	69.7%	46.8%	--	--	62.4%	34.7%
West South Central:								
Arkansas	52.7%	76.1%	63.1%	62.5%	--	--	71.9% *	22.5% *
Louisiana	43.9% *	62.9% *	59.1% *	47.8%	--	--	62.2% *	24.5%
Oklahoma	45.9%	75.1%	72.3%	29.1% *	--	--	70.9% *	15.8% *
Texas	46.3% *	77.7% *	47.7% *	52.9%	--	--	67.6%	23.9%
Mountain:								
Arizona	46.3%	68.2%	58.0%	43.3%	--	--	62.3% *	25.8%
Colorado	47.5%	68.0%	45.3%	48.3%	--	--	62.1% *	17.8% *
Nevada	49.3%	78.2%	57.1%	47.0%	--	--	68.5% *	20.9%
New Mexico	42.5% *	53.3% *	61.7% *	41.5%	--	--	53.5%	25.1%
Utah	43.8%	67.5%	67.3%	26.2%	--	--	61.0% *	15.1%
Pacific:								
California	56.6%	75.1%	65.7%	51.5%	--	--	70.3%	34.2%
Hawaii	75.4%	86.2%	77.4%	62.9%	--	--	82.9%	53.6%
Oregon	60.7%	72.1%	83.4%	70.3%	--	--	74.1% *	36.6%
Washington	64.2%	81.3%	65.5%	59.3%	--	--	75.4% *	42.8%
States not shown separately	55.7%	75.8%	61.3%	48.2%	--	--	70.3%	27.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.b(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.67%	1.05%	0.90%	1.70%	1.27%	0.86%	0.70%	0.68%
New England:								
Connecticut	2.26% *	5.53% *	10.53% *	7.08%	--	--	3.48% *	3.49%
Maine	4.39%	7.47%	9.71%	5.00%	--	--	5.84% *	2.68%
Massachusetts	3.18%	4.88%	8.00%	7.29%	--	--	2.93% *	4.53% *
Middle Atlantic:								
New Jersey	4.65%	5.24%	9.57%	8.37%	--	--	3.65% *	8.10%
New York	2.65%	3.40%	6.82%	5.80%	--	--	3.13%	3.95%
Pennsylvania	2.74%	3.26%	5.50%	8.73%	--	--	3.57% *	3.71%
East North Central:								
Illinois	4.77%	6.63%	8.90%	8.35%	--	--	5.07% *	3.69%
Indiana	4.56%	4.16%	10.75%	6.65%	--	--	5.05%	3.71%
Michigan	3.61%	4.52%	7.41%	6.17%	--	--	3.14%	5.03%
Ohio	2.23%	4.04%	3.80%	9.99%	--	--	2.68% *	1.56%
Wisconsin	3.55%	3.93%	7.54%	4.77%	--	--	2.76% *	6.67% *
West North Central:								
Iowa	4.67% *	6.12% *	8.02% *	4.54%	--	--	4.85% *	2.14%
Kansas	3.43%	4.40%	9.44%	7.74%	--	--	4.41% *	6.85%
Minnesota	4.08% *	3.62% *	7.87% *	9.04%	--	--	4.07% *	6.22% *
Missouri	3.78%	3.56%	8.76%	7.83%	--	--	3.63% *	5.48%
Nebraska	4.74%	4.14%	6.96%	6.48%	--	--	3.90% *	6.18%
South Atlantic:								
Florida	2.93%	5.03%	7.57%	5.86%	--	--	3.49%	4.37%
Georgia	4.35%	7.48%	9.36%	11.10%	--	--	4.56% *	2.87%
Maryland	4.32%	5.93%	9.36%	8.03% *	--	--	5.79% *	3.00%
North Carolina	4.46%	5.99%	9.82%	8.23%	--	--	4.57% *	4.35%
South Carolina	4.23%	6.91%	7.68%	9.06%	--	--	3.76% *	6.52%
Virginia	4.04%	7.19%	9.47%	7.33%	--	--	5.61%	2.84%
West Virginia	4.42%	6.44%	11.93%	8.77%	--	--	5.29% *	2.53%
East South Central:								
Alabama	3.51%	7.74%	7.16%	8.59%	--	--	6.03% *	2.59%
Kentucky	2.50%	5.37%	10.70%	9.33%	--	--	2.97%	5.47%
Mississippi	3.38%	7.12%	6.76%	12.08%	--	--	4.72% *	3.56%
Tennessee	3.39%	8.67%	10.74%	7.85%	--	--	4.65%	2.99%
West South Central:								
Arkansas	5.59%	9.85%	10.88%	8.71%	--	--	5.74% *	7.15% *
Louisiana	3.29% *	10.00% *	7.57% *	10.48%	--	--	4.92% *	6.62%
Oklahoma	4.94%	4.78%	12.32%	9.08% *	--	--	3.20% *	5.18% *
Texas	1.71% *	4.19% *	9.40% *	8.68%	--	--	3.24%	2.33%
Mountain:								
Arizona	3.22%	5.60%	9.21%	10.49%	--	--	3.39% *	5.52%
Colorado	3.48%	3.77%	10.55%	6.03%	--	--	3.57% *	6.09% *
Nevada	3.97%	5.07%	10.07%	7.89%	--	--	3.93% *	3.78%
New Mexico	5.00% *	7.28% *	10.85% *	7.51%	--	--	5.60%	4.81%
Utah	3.33%	4.22%	9.56%	5.27%	--	--	3.45% *	2.90%
Pacific:								
California	1.34%	2.68%	6.07%	6.13%	--	--	2.54%	2.92%
Hawaii	1.45%	2.68%	5.27%	4.82%	--	--	2.29%	5.03%
Oregon	4.35%	6.27%	10.23%	8.35%	--	--	4.58% *	7.90%
Washington	2.61%	4.94%	6.90%	6.05%	--	--	3.86% *	6.25%
States not shown separately	2.85%	3.52%	5.55%	7.55%	--	--	3.07%	3.07%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.b.(1)(1996) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.5%	19.2%	18.0%	13.2%	10.6%	6.2%	18.4%	8.1%
New England:								
Connecticut	14.2%	--	--	--	--	--	21.6%	--
Maine	7.2%	--	--	--	--	--	7.4%*	--
Massachusetts	24.2%	--	--	--	--	--	33.2%	--
Middle Atlantic:								
New Jersey	14.7%	--	--	--	--	--	17.8%	--
New York	19.5%	--	--	--	--	--	23.8%	--
Pennsylvania	15.2%	--	--	--	--	--	17.5%	--
East North Central:								
Illinois	7.7%	--	--	--	--	--	9.2%	--
Indiana	4.9%	--	--	--	--	--	6.7%*	--
Michigan	11.3%	--	--	--	--	--	13.2%	--
Ohio	10.2%	--	--	--	--	--	14.2%	--
Wisconsin	11.5%	--	--	--	--	--	16.1%*	--
West North Central:								
Iowa	7.8%	--	--	--	--	--	10.5%	--
Kansas	8.2%	--	--	--	--	--	10.7%*	--
Minnesota	13.2%	--	--	--	--	--	17.9%	--
Missouri	9.7%	--	--	--	--	--	13.2%	--
Nebraska	8.3%*	--	--	--	--	--	6.0%*	--
South Atlantic:								
Florida	15.3%	--	--	--	--	--	19.8%	--
Georgia	9.7%*	--	--	--	--	--	15.6%*	--
Maryland	14.0%	--	--	--	--	--	17.4%	--
North Carolina	8.0%	--	--	--	--	--	11.2%	--
South Carolina	8.9%*	--	--	--	--	--	10.7%*	--
Virginia	7.0%	--	--	--	--	--	10.4%	--
West Virginia	4.4%*	--	--	--	--	--	5.9%*	--
East South Central:								
Alabama	5.7%	--	--	--	--	--	9.0%*	--
Kentucky	12.1%	--	--	--	--	--	19.1%	--
Mississippi	5.7%	--	--	--	--	--	11.0%	--
Tennessee	6.7%	--	--	--	--	--	10.3%*	--
West South Central:								
Arkansas	9.1%	--	--	--	--	--	11.9%*	--
Louisiana	4.3%*	--	--	--	--	--	7.8%*	--
Oklahoma	4.3%*	--	--	--	--	--	6.5%*	--
Texas	9.8%	--	--	--	--	--	12.9%	--
Mountain:								
Arizona	17.8%	--	--	--	--	--	20.8%	--
Colorado	15.5%	--	--	--	--	--	21.2%	--
Nevada	10.4%	--	--	--	--	--	14.3%	--
New Mexico	16.7%	--	--	--	--	--	18.5%	--
Utah	13.3%	--	--	--	--	--	16.8%	--
Pacific:								
California	31.0%	--	--	--	--	--	36.4%	--
Hawaii	27.1%	--	--	--	--	--	25.7%	--
Oregon	31.3%	--	--	--	--	--	39.0%	--
Washington	19.9%	--	--	--	--	--	19.7%	--
States not shown separately	12.2%	--	--	--	--	--	14.4%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.b.(1)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	0.91%	1.24%	0.95%	0.96%	0.72%	0.54%	0.57%
New England:								
Connecticut	1.53%	--	--	--	--	--	2.48%	--
Maine	1.97%	--	--	--	--	--	2.92%*	--
Massachusetts	3.41%	--	--	--	--	--	4.07%	--
Middle Atlantic:								
New Jersey	1.77%	--	--	--	--	--	2.80%	--
New York	2.41%	--	--	--	--	--	2.89%	--
Pennsylvania	2.32%	--	--	--	--	--	2.68%	--
East North Central:								
Illinois	1.63%	--	--	--	--	--	1.82%	--
Indiana	1.44%	--	--	--	--	--	2.79%*	--
Michigan	1.12%	--	--	--	--	--	1.59%	--
Ohio	1.65%	--	--	--	--	--	2.77%	--
Wisconsin	3.01%	--	--	--	--	--	5.03%*	--
West North Central:								
Iowa	1.21%	--	--	--	--	--	1.96%	--
Kansas	2.23%	--	--	--	--	--	3.49%*	--
Minnesota	1.92%	--	--	--	--	--	3.16%	--
Missouri	1.97%	--	--	--	--	--	2.93%	--
Nebraska	3.37%*	--	--	--	--	--	2.12%*	--
South Atlantic:								
Florida	2.75%	--	--	--	--	--	4.08%	--
Georgia	3.30%*	--	--	--	--	--	4.88%*	--
Maryland	2.67%	--	--	--	--	--	2.87%	--
North Carolina	2.11%	--	--	--	--	--	2.95%	--
South Carolina	2.90%*	--	--	--	--	--	3.33%*	--
Virginia	1.53%	--	--	--	--	--	2.10%	--
West Virginia	1.64%*	--	--	--	--	--	2.58%*	--
East South Central:								
Alabama	1.47%	--	--	--	--	--	2.84%*	--
Kentucky	2.08%	--	--	--	--	--	2.45%	--
Mississippi	1.27%	--	--	--	--	--	2.35%	--
Tennessee	1.61%	--	--	--	--	--	3.56%*	--
West South Central:								
Arkansas	2.50%	--	--	--	--	--	4.29%*	--
Louisiana	1.54%*	--	--	--	--	--	2.80%*	--
Oklahoma	1.38%*	--	--	--	--	--	2.31%*	--
Texas	2.09%	--	--	--	--	--	2.67%	--
Mountain:								
Arizona	3.52%	--	--	--	--	--	4.36%	--
Colorado	1.83%	--	--	--	--	--	2.60%	--
Nevada	2.50%	--	--	--	--	--	4.10%	--
New Mexico	2.27%	--	--	--	--	--	2.62%	--
Utah	3.52%	--	--	--	--	--	4.39%	--
Pacific:								
California	1.93%	--	--	--	--	--	3.34%	--
Hawaii	3.18%	--	--	--	--	--	3.20%	--
Oregon	4.30%	--	--	--	--	--	4.18%	--
Washington	4.13%	--	--	--	--	--	4.26%	--
States not shown separately	1.85%	--	--	--	--	--	2.45%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.b.(2)(1996) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.9%	32.8%	30.8%	24.9%	18.6%	9.9%	31.5%	14.3%
New England:								
Connecticut	15.7% *	--	--	--	--	--	16.6%	--
Maine	14.8%	--	--	--	--	--	16.9%	--
Massachusetts	14.0%	--	--	--	--	--	16.1%	--
Middle Atlantic:								
New Jersey	31.3%	--	--	--	--	--	34.9%	--
New York	22.1%	--	--	--	--	--	25.8%	--
Pennsylvania	22.6%	--	--	--	--	--	26.4%	--
East North Central:								
Illinois	28.6%	--	--	--	--	--	37.2%	--
Indiana	23.2%	--	--	--	--	--	32.4%	--
Michigan	26.7%	--	--	--	--	--	29.8%	--
Ohio	22.7%	--	--	--	--	--	32.2%	--
Wisconsin	21.8%	--	--	--	--	--	27.2%	--
West North Central:								
Iowa	24.3%	--	--	--	--	--	32.5%	--
Kansas	20.4% *	--	--	--	--	--	26.9%	--
Minnesota	31.5% *	--	--	--	--	--	39.3%	--
Missouri	34.3%	--	--	--	--	--	44.8%	--
Nebraska	25.9%	--	--	--	--	--	31.8%	--
South Atlantic:								
Florida	25.8%	--	--	--	--	--	32.7%	--
Georgia	24.8% *	--	--	--	--	--	33.9%	--
Maryland	27.2%	--	--	--	--	--	36.8%	--
North Carolina	23.5%	--	--	--	--	--	28.5%	--
South Carolina	19.8% *	--	--	--	--	--	27.2%	--
Virginia	16.6%	--	--	--	--	--	23.8%	--
West Virginia	11.3%	--	--	--	--	--	13.0%	--
East South Central:								
Alabama	26.8%	--	--	--	--	--	34.3%	--
Kentucky	21.8%	--	--	--	--	--	27.5%	--
Mississippi	22.2%	--	--	--	--	--	28.7%	--
Tennessee	27.4%	--	--	--	--	--	37.3%	--
West South Central:								
Arkansas	27.2%	--	--	--	--	--	36.0%	--
Louisiana	24.0% *	--	--	--	--	--	29.6%	--
Oklahoma	30.2% *	--	--	--	--	--	45.5%	--
Texas	29.8% *	--	--	--	--	--	42.7%	--
Mountain:								
Arizona	20.2% *	--	--	--	--	--	26.3%	--
Colorado	22.4%	--	--	--	--	--	29.0%	--
Nevada	32.5%	--	--	--	--	--	44.7%	--
New Mexico	19.1% *	--	--	--	--	--	23.4%	--
Utah	26.2% *	--	--	--	--	--	37.7%	--
Pacific:								
California	25.7%	--	--	--	--	--	32.7%	--
Hawaii	35.2%	--	--	--	--	--	37.6%	--
Oregon	24.7%	--	--	--	--	--	29.5%	--
Washington	34.0%	--	--	--	--	--	38.2%	--
States not shown separately	23.6%	--	--	--	--	--	28.7%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.b.(2)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.83%	1.51%	0.91%	0.93%	0.84%	0.81%	0.64%
New England:								
Connecticut	2.28% *	--	--	--	--	--	4.00%	--
Maine	1.74%	--	--	--	--	--	2.79%	--
Massachusetts	2.38%	--	--	--	--	--	2.55%	--
Middle Atlantic:								
New Jersey	4.31%	--	--	--	--	--	5.64%	--
New York	1.59%	--	--	--	--	--	2.09%	--
Pennsylvania	2.04%	--	--	--	--	--	3.82%	--
East North Central:								
Illinois	2.70%	--	--	--	--	--	3.55%	--
Indiana	3.49%	--	--	--	--	--	5.48%	--
Michigan	3.44%	--	--	--	--	--	4.71%	--
Ohio	2.49%	--	--	--	--	--	3.61%	--
Wisconsin	2.81%	--	--	--	--	--	3.04%	--
West North Central:								
Iowa	2.26%	--	--	--	--	--	3.70%	--
Kansas	3.13% *	--	--	--	--	--	4.35%	--
Minnesota	4.04% *	--	--	--	--	--	5.33%	--
Missouri	3.80%	--	--	--	--	--	4.49%	--
Nebraska	3.69%	--	--	--	--	--	4.05%	--
South Atlantic:								
Florida	2.18%	--	--	--	--	--	2.56%	--
Georgia	1.86% *	--	--	--	--	--	3.22%	--
Maryland	3.53%	--	--	--	--	--	5.33%	--
North Carolina	5.04%	--	--	--	--	--	5.38%	--
South Carolina	3.53% *	--	--	--	--	--	3.80%	--
Virginia	2.58%	--	--	--	--	--	4.87%	--
West Virginia	1.80%	--	--	--	--	--	2.76%	--
East South Central:								
Alabama	2.19%	--	--	--	--	--	2.78%	--
Kentucky	2.42%	--	--	--	--	--	3.62%	--
Mississippi	3.39%	--	--	--	--	--	7.35%	--
Tennessee	2.92%	--	--	--	--	--	6.85%	--
West South Central:								
Arkansas	4.09%	--	--	--	--	--	4.16%	--
Louisiana	3.81% *	--	--	--	--	--	5.23%	--
Oklahoma	3.87% *	--	--	--	--	--	5.04%	--
Texas	0.74% *	--	--	--	--	--	2.49%	--
Mountain:								
Arizona	2.15% *	--	--	--	--	--	2.82%	--
Colorado	1.97%	--	--	--	--	--	3.29%	--
Nevada	3.42%	--	--	--	--	--	4.65%	--
New Mexico	4.52% *	--	--	--	--	--	4.55%	--
Utah	2.87% *	--	--	--	--	--	3.68%	--
Pacific:								
California	1.77%	--	--	--	--	--	2.56%	--
Hawaii	2.22%	--	--	--	--	--	2.54%	--
Oregon	1.88%	--	--	--	--	--	4.15%	--
Washington	4.06%	--	--	--	--	--	6.24%	--
States not shown separately	3.21%	--	--	--	--	--	4.40%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.



**Table II.A.2.b.(3)(1996) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.3%	23.5%	16.4%	11.4%	7.0%	5.9%	20.7%	6.6%
New England:								
Connecticut	18.6%*	--	--	--	--	--	26.8%	--
Maine	25.6%	--	--	--	--	--	31.5%	--
Massachusetts	7.1%	--	--	--	--	--	10.0%*	--
Middle Atlantic:								
New Jersey	15.1%*	--	--	--	--	--	18.2%	--
New York	18.0%*	--	--	--	--	--	22.1%	--
Pennsylvania	25.4%*	--	--	--	--	--	34.1%	--
East North Central:								
Illinois	13.2%*	--	--	--	--	--	18.3%	--
Indiana	20.7%*	--	--	--	--	--	29.4%	--
Michigan	30.2%*	--	--	--	--	--	41.1%	--
Ohio	11.4%*	--	--	--	--	--	16.8%	--
Wisconsin	16.8%*	--	--	--	--	--	21.1%	--
West North Central:								
Iowa	20.4%*	--	--	--	--	--	27.7%	--
Kansas	23.4%*	--	--	--	--	--	28.6%	--
Minnesota	14.9%*	--	--	--	--	--	19.4%	--
Missouri	12.0%*	--	--	--	--	--	15.9%*	--
Nebraska	19.4%*	--	--	--	--	--	27.3%	--
South Atlantic:								
Florida	8.3%	--	--	--	--	--	10.9%	--
Georgia	16.5%*	--	--	--	--	--	17.8%	--
Maryland	9.5%*	--	--	--	--	--	14.4%	--
North Carolina	23.2%*	--	--	--	--	--	32.5%	--
South Carolina	12.7%	--	--	--	--	--	18.6%	--
Virginia	13.9%*	--	--	--	--	--	20.8%	--
West Virginia	27.7%*	--	--	--	--	--	46.1%	--
East South Central:								
Alabama	13.2%	--	--	--	--	--	20.7%	--
Kentucky	18.7%*	--	--	--	--	--	24.7%	--
Mississippi	26.6%*	--	--	--	--	--	40.4%	--
Tennessee	17.9%*	--	--	--	--	--	18.0%	--
West South Central:								
Arkansas	20.6%*	--	--	--	--	--	28.3%	--
Louisiana	16.3%*	--	--	--	--	--	26.2%	--
Oklahoma	13.3%*	--	--	--	--	--	20.1%	--
Texas	10.7%*	--	--	--	--	--	15.2%	--
Mountain:								
Arizona	12.2%*	--	--	--	--	--	19.6%	--
Colorado	12.4%	--	--	--	--	--	15.4%	--
Nevada	10.0%*	--	--	--	--	--	13.7%	--
New Mexico	10.9%*	--	--	--	--	--	14.7%	--
Utah	8.1%*	--	--	--	--	--	11.2%	--
Pacific:								
California	7.4%*	--	--	--	--	--	9.7%	--
Hawaii	21.3%*	--	--	--	--	--	27.2%	--
Oregon	9.1%*	--	--	--	--	--	10.3%	--
Washington	16.5%	--	--	--	--	--	21.3%	--
States not shown separately	22.6%*	--	--	--	--	--	29.9%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.b.(3)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for single coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	0.84%	1.01%	0.89%	0.59%	0.77%	0.59%	0.48%
New England:								
Connecticut	3.38%*	--	--	--	--	--	3.90%	--
Maine	3.87%	--	--	--	--	--	5.00%	--
Massachusetts	1.89%	--	--	--	--	--	3.30%*	--
Middle Atlantic:								
New Jersey	3.13%*	--	--	--	--	--	4.23%	--
New York	2.17%*	--	--	--	--	--	2.40%	--
Pennsylvania	2.53%*	--	--	--	--	--	4.38%	--
East North Central:								
Illinois	2.31%*	--	--	--	--	--	2.80%	--
Indiana	2.78%*	--	--	--	--	--	2.29%	--
Michigan	2.72%*	--	--	--	--	--	4.95%	--
Ohio	1.58%*	--	--	--	--	--	2.60%	--
Wisconsin	3.44%*	--	--	--	--	--	3.40%	--
West North Central:								
Iowa	4.10%*	--	--	--	--	--	5.50%	--
Kansas	3.06%*	--	--	--	--	--	3.60%	--
Minnesota	2.48%*	--	--	--	--	--	3.12%	--
Missouri	3.52%*	--	--	--	--	--	5.49%*	--
Nebraska	3.37%*	--	--	--	--	--	4.17%	--
South Atlantic:								
Florida	1.84%	--	--	--	--	--	2.77%	--
Georgia	2.60%*	--	--	--	--	--	3.14%	--
Maryland	1.65%*	--	--	--	--	--	2.36%	--
North Carolina	4.44%*	--	--	--	--	--	5.86%	--
South Carolina	1.70%	--	--	--	--	--	3.10%	--
Virginia	3.57%*	--	--	--	--	--	5.68%	--
West Virginia	4.04%*	--	--	--	--	--	5.65%	--
East South Central:								
Alabama	2.21%	--	--	--	--	--	4.00%	--
Kentucky	3.26%*	--	--	--	--	--	2.40%	--
Mississippi	4.37%*	--	--	--	--	--	6.28%	--
Tennessee	2.83%*	--	--	--	--	--	5.20%	--
West South Central:								
Arkansas	5.06%*	--	--	--	--	--	5.70%	--
Louisiana	3.56%*	--	--	--	--	--	5.68%	--
Oklahoma	3.17%*	--	--	--	--	--	4.14%	--
Texas	0.83%*	--	--	--	--	--	2.12%	--
Mountain:								
Arizona	2.00%*	--	--	--	--	--	2.61%	--
Colorado	2.46%	--	--	--	--	--	2.27%	--
Nevada	0.99%*	--	--	--	--	--	1.18%	--
New Mexico	2.27%*	--	--	--	--	--	4.21%	--
Utah	1.24%*	--	--	--	--	--	2.34%	--
Pacific:								
California	0.89%*	--	--	--	--	--	1.08%	--
Hawaii	1.76%*	--	--	--	--	--	2.25%	--
Oregon	1.06%*	--	--	--	--	--	2.23%	--
Washington	2.28%	--	--	--	--	--	2.99%	--
States not shown separately	1.78%*	--	--	--	--	--	1.76%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.c(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.9%	48.0%	38.4%	19.7%	10.3%	11.3%	42.7%	11.8%
New England:								
Connecticut	31.3%*	44.9%*	52.4%	--	--	--	43.9%*	--
Maine	23.4%	35.8%	31.7%*	--	--	--	31.8%*	--
Massachusetts	32.5%*	50.9%*	38.9%	--	--	--	45.1%*	--
Middle Atlantic:								
New Jersey	33.8%	42.3%	44.7%	--	--	--	42.1%*	--
New York	36.1%*	51.1%*	36.0%	--	--	--	46.0%*	--
Pennsylvania	36.4%	49.1%	53.4%	--	--	--	47.9%*	--
East North Central:								
Illinois	33.2%*	48.3%*	44.2%	--	--	--	44.6%*	--
Indiana	29.3%	55.7%	34.2%*	--	--	--	44.0%*	--
Michigan	51.2%*	65.4%*	63.5%	--	--	--	64.1%	--
Ohio	35.9%	55.6%	50.0%	--	--	--	51.2%*	--
Wisconsin	35.5%	53.9%	38.5%	--	--	--	45.1%*	--
West North Central:								
Iowa	32.3%*	58.7%*	29.5%	--	--	--	46.4%*	--
Kansas	28.8%*	40.7%*	40.5%	--	--	--	37.6%*	--
Minnesota	28.8%*	45.7%*	27.5%	--	--	--	38.8%*	--
Missouri	30.5%*	52.6%*	25.0%	--	--	--	42.0%*	--
Nebraska	32.4%	58.0%	33.5%	--	--	--	47.1%*	--
South Atlantic:								
Florida	25.9%	39.6%	42.7%	--	--	--	40.0%*	--
Georgia	30.5%	51.8%	44.4%	--	--	--	45.7%*	--
Maryland	29.5%*	50.5%*	39.8%	--	--	--	43.6%*	--
North Carolina	22.1%*	40.3%*	27.8%	--	--	--	32.7%*	--
South Carolina	18.8%*	32.8%*	7.9%*	--	--	--	22.2%*	--
Virginia	24.1%*	43.9%*	38.4%	--	--	--	37.9%*	--
West Virginia	29.3%*	55.3%*	46.3%	--	--	--	48.5%*	--
East South Central:								
Alabama	21.1%	40.0%	26.8%	--	--	--	32.9%*	--
Kentucky	30.6%*	45.4%*	45.4%	--	--	--	41.9%	--
Mississippi	22.0%*	47.3%*	19.2%*	--	--	--	35.2%*	--
Tennessee	29.7%	40.9%	40.1%	--	--	--	36.4%	--
West South Central:								
Arkansas	31.9%	60.0%	28.5%	--	--	--	47.4%*	--
Louisiana	25.4%*	44.6%*	43.1%	--	--	--	40.3%*	--
Oklahoma	28.0%*	52.5%*	30.4%*	--	--	--	43.1%*	--
Texas	21.6%*	46.6%*	17.3%*	--	--	--	34.1%*	--
Mountain:								
Arizona	23.6%	40.2%	35.7%	--	--	--	34.8%*	--
Colorado	24.6%	39.8%	14.9%*	--	--	--	32.5%*	--
Nevada	30.1%*	50.8%*	22.1%*	--	--	--	39.0%	--
New Mexico	25.9%*	37.3%*	28.8%	--	--	--	33.3%*	--
Utah	31.5%*	54.4%*	41.7%	--	--	--	45.3%*	--
Pacific:								
California	29.2%	42.1%	35.3%	--	--	--	38.1%	--
Hawaii	38.5%	43.5%	50.0%	--	--	--	43.8%	--
Oregon	33.8%	45.9%	44.8%	--	--	--	44.0%*	--
Washington	34.6%	52.5%	33.1%	--	--	--	44.5%*	--
States not shown separately	35.2%	54.3%	39.7%	--	--	--	47.5%*	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.c(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57%	0.78%	0.95%	1.29%	0.71%	0.62%	0.74%	0.50%
New England:								
Connecticut	3.81% *	6.24% *	9.37%	--	--	--	4.52% *	--
Maine	4.03%	7.75%	11.34% *	--	--	--	4.63% *	--
Massachusetts	3.10% *	3.86% *	6.70%	--	--	--	3.56% *	--
Middle Atlantic:								
New Jersey	3.02%	3.34%	10.30%	--	--	--	3.47% *	--
New York	2.47% *	3.46% *	8.56%	--	--	--	2.86% *	--
Pennsylvania	3.95%	6.37%	8.34%	--	--	--	5.44% *	--
East North Central:								
Illinois	3.19% *	4.85% *	7.64%	--	--	--	4.52% *	--
Indiana	3.95%	8.76%	11.15% *	--	--	--	5.11% *	--
Michigan	3.78% *	7.88% *	7.30%	--	--	--	5.34%	--
Ohio	2.61%	3.44%	6.10%	--	--	--	3.10% *	--
Wisconsin	3.96%	5.08%	9.18%	--	--	--	4.03% *	--
West North Central:								
Iowa	3.86% *	5.85% *	8.52%	--	--	--	4.36% *	--
Kansas	4.69% *	5.16% *	11.47%	--	--	--	5.39% *	--
Minnesota	4.29% *	6.39% *	6.40%	--	--	--	5.06% *	--
Missouri	2.29% *	6.79% *	6.97%	--	--	--	3.73% *	--
Nebraska	3.59%	7.03%	8.46%	--	--	--	4.79% *	--
South Atlantic:								
Florida	2.10%	3.42%	8.13%	--	--	--	2.79% *	--
Georgia	2.78%	8.50%	8.49%	--	--	--	3.75% *	--
Maryland	2.49% *	2.87% *	10.53%	--	--	--	3.34% *	--
North Carolina	3.60% *	7.86% *	6.01%	--	--	--	5.31% *	--
South Carolina	1.91% *	7.38% *	3.06% *	--	--	--	3.41% *	--
Virginia	1.87% *	5.76% *	7.77%	--	--	--	2.41% *	--
West Virginia	4.37% *	9.07% *	10.94%	--	--	--	5.77% *	--
East South Central:								
Alabama	2.80%	6.32%	6.30%	--	--	--	4.86% *	--
Kentucky	3.31% *	5.30% *	9.40%	--	--	--	3.96%	--
Mississippi	2.83% *	7.09% *	9.66% *	--	--	--	3.91% *	--
Tennessee	4.06%	9.06%	7.55%	--	--	--	5.71%	--
West South Central:								
Arkansas	5.47%	9.99%	5.86%	--	--	--	7.55% *	--
Louisiana	3.38% *	9.03% *	3.85%	--	--	--	5.45% *	--
Oklahoma	4.30% *	5.47% *	10.57% *	--	--	--	3.91% *	--
Texas	1.46% *	4.77% *	6.02% *	--	--	--	2.83% *	--
Mountain:								
Arizona	1.85%	6.77%	10.67%	--	--	--	4.09% *	--
Colorado	2.88%	3.86%	9.96% *	--	--	--	3.37% *	--
Nevada	4.66% *	7.74% *	9.93% *	--	--	--	6.92%	--
New Mexico	4.41% *	7.57% *	8.47%	--	--	--	5.50% *	--
Utah	3.43% *	6.56% *	9.00%	--	--	--	5.20% *	--
Pacific:								
California	1.87%	3.50%	4.72%	--	--	--	2.09%	--
Hawaii	2.29%	3.85%	7.23%	--	--	--	3.04%	--
Oregon	3.78%	6.18%	11.72%	--	--	--	4.76% *	--
Washington	3.69%	9.08%	6.01%	--	--	--	5.54% *	--
States not shown separately	2.47%	4.17%	5.71%	--	--	--	3.07% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.c.(1)(1996) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.0%	11.5%	11.6%	5.4%	2.7%	3.0%	11.0%	3.1%
New England:								
Connecticut	9.8%	--	--	--	--	--	--	--
Maine	3.6%*	--	--	--	--	--	--	--
Massachusetts	22.7%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	9.0%	--	--	--	--	--	--	--
New York	12.3%	--	--	--	--	--	--	--
Pennsylvania	8.5%	--	--	--	--	--	--	--
East North Central:								
Illinois	4.6%	--	--	--	--	--	--	--
Indiana	1.9%	--	--	--	--	--	--	--
Michigan	8.0%	--	--	--	--	--	--	--
Ohio	8.2%	--	--	--	--	--	--	--
Wisconsin	4.5%*	--	--	--	--	--	--	--
West North Central:								
Iowa	4.6%	--	--	--	--	--	--	--
Kansas	5.0%*	--	--	--	--	--	--	--
Minnesota	6.8%	--	--	--	--	--	--	--
Missouri	4.5%	--	--	--	--	--	--	--
Nebraska	4.9%*	--	--	--	--	--	--	--
South Atlantic:								
Florida	7.5%	--	--	--	--	--	--	--
Georgia	6.5%	--	--	--	--	--	--	--
Maryland	6.7%	--	--	--	--	--	--	--
North Carolina	2.4%*	--	--	--	--	--	--	--
South Carolina	6.8%	--	--	--	--	--	--	--
Virginia	5.1%	--	--	--	--	--	--	--
West Virginia	2.9%*	--	--	--	--	--	--	--
East South Central:								
Alabama	4.7%	--	--	--	--	--	--	--
Kentucky	7.4%	--	--	--	--	--	--	--
Mississippi	2.3%*	--	--	--	--	--	--	--
Tennessee	3.7%*	--	--	--	--	--	--	--
West South Central:								
Arkansas	5.5%*	--	--	--	--	--	--	--
Louisiana	3.1%*	--	--	--	--	--	--	--
Oklahoma	1.9%*	--	--	--	--	--	--	--
Texas	5.4%	--	--	--	--	--	--	--
Mountain:								
Arizona	5.4%*	--	--	--	--	--	--	--
Colorado	5.6%	--	--	--	--	--	--	--
Nevada	6.0%	--	--	--	--	--	--	--
New Mexico	10.9%	--	--	--	--	--	--	--
Utah	8.0%*	--	--	--	--	--	--	--
Pacific:								
California	14.4%	--	--	--	--	--	--	--
Hawaii	13.5%	--	--	--	--	--	--	--
Oregon	15.0%	--	--	--	--	--	--	--
Washington	6.6%	--	--	--	--	--	--	--
States not shown separately	6.0%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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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**Table II.A.2.c.(1)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	0.62%	0.99%	0.45%	0.46%	0.62%	0.49%	0.35%
New England:								
Connecticut	1.79%	--	--	--	--	--	--	--
Maine	1.60%*	--	--	--	--	--	--	--
Massachusetts	3.76%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	1.55%	--	--	--	--	--	--	--
New York	1.56%	--	--	--	--	--	--	--
Pennsylvania	1.85%	--	--	--	--	--	--	--
East North Central:								
Illinois	1.01%	--	--	--	--	--	--	--
Indiana	0.57%	--	--	--	--	--	--	--
Michigan	0.87%	--	--	--	--	--	--	--
Ohio	1.52%	--	--	--	--	--	--	--
Wisconsin	1.56%*	--	--	--	--	--	--	--
West North Central:								
Iowa	1.05%	--	--	--	--	--	--	--
Kansas	1.69%*	--	--	--	--	--	--	--
Minnesota	1.63%	--	--	--	--	--	--	--
Missouri	1.09%	--	--	--	--	--	--	--
Nebraska	1.80%*	--	--	--	--	--	--	--
South Atlantic:								
Florida	1.71%	--	--	--	--	--	--	--
Georgia	1.86%	--	--	--	--	--	--	--
Maryland	1.25%	--	--	--	--	--	--	--
North Carolina	0.98%*	--	--	--	--	--	--	--
South Carolina	1.94%	--	--	--	--	--	--	--
Virginia	0.76%	--	--	--	--	--	--	--
West Virginia	1.03%*	--	--	--	--	--	--	--
East South Central:								
Alabama	1.24%	--	--	--	--	--	--	--
Kentucky	1.87%	--	--	--	--	--	--	--
Mississippi	1.01%*	--	--	--	--	--	--	--
Tennessee	2.04%*	--	--	--	--	--	--	--
West South Central:								
Arkansas	1.69%*	--	--	--	--	--	--	--
Louisiana	1.37%*	--	--	--	--	--	--	--
Oklahoma	1.01%*	--	--	--	--	--	--	--
Texas	1.35%	--	--	--	--	--	--	--
Mountain:								
Arizona	1.75%*	--	--	--	--	--	--	--
Colorado	1.33%	--	--	--	--	--	--	--
Nevada	1.67%	--	--	--	--	--	--	--
New Mexico	2.00%	--	--	--	--	--	--	--
Utah	2.74%*	--	--	--	--	--	--	--
Pacific:								
California	1.48%	--	--	--	--	--	--	--
Hawaii	2.18%	--	--	--	--	--	--	--
Oregon	3.73%	--	--	--	--	--	--	--
Washington	1.43%	--	--	--	--	--	--	--
States not shown separately	1.12%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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**Table II.A.2.c.(2)(1996) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.6%	22.1%	17.8%	10.1%	5.5%	6.0%	19.7%	6.3%
New England:								
Connecticut	11.9%	--	--	--	--	--	--	--
Maine	6.0%	--	--	--	--	--	--	--
Massachusetts	8.4%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	16.9%	--	--	--	--	--	--	--
New York	14.1%	--	--	--	--	--	--	--
Pennsylvania	14.0%	--	--	--	--	--	--	--
East North Central:								
Illinois	20.6%	--	--	--	--	--	--	--
Indiana	13.2%	--	--	--	--	--	--	--
Michigan	23.1%	--	--	--	--	--	--	--
Ohio	19.6%	--	--	--	--	--	--	--
Wisconsin	19.4%	--	--	--	--	--	--	--
West North Central:								
Iowa	16.2%	--	--	--	--	--	--	--
Kansas	9.9%	--	--	--	--	--	--	--
Minnesota	13.8%	--	--	--	--	--	--	--
Missouri	17.8%	--	--	--	--	--	--	--
Nebraska	15.7%	--	--	--	--	--	--	--
South Atlantic:								
Florida	14.7%	--	--	--	--	--	--	--
Georgia	16.6%	--	--	--	--	--	--	--
Maryland	17.9%	--	--	--	--	--	--	--
North Carolina	9.4%*	--	--	--	--	--	--	--
South Carolina	6.5%	--	--	--	--	--	--	--
Virginia	10.3%	--	--	--	--	--	--	--
West Virginia	6.6%	--	--	--	--	--	--	--
East South Central:								
Alabama	8.2%	--	--	--	--	--	--	--
Kentucky	15.2%	--	--	--	--	--	--	--
Mississippi	8.8%	--	--	--	--	--	--	--
Tennessee	14.1%	--	--	--	--	--	--	--
West South Central:								
Arkansas	13.6%	--	--	--	--	--	--	--
Louisiana	13.5%	--	--	--	--	--	--	--
Oklahoma	16.8%	--	--	--	--	--	--	--
Texas	13.8%	--	--	--	--	--	--	--
Mountain:								
Arizona	11.9%	--	--	--	--	--	--	--
Colorado	11.5%	--	--	--	--	--	--	--
Nevada	18.8%	--	--	--	--	--	--	--
New Mexico	10.5%*	--	--	--	--	--	--	--
Utah	19.7%	--	--	--	--	--	--	--
Pacific:								
California	11.4%	--	--	--	--	--	--	--
Hawaii	18.0%	--	--	--	--	--	--	--
Oregon	15.8%	--	--	--	--	--	--	--
Washington	19.8%	--	--	--	--	--	--	--
States not shown separately	14.9%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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**Table II.A.2.c.(2)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.42%	0.70%	0.97%	0.83%	0.55%	0.65%	0.63%	0.38%
New England:								
Connecticut	2.27%	--	--	--	--	--	--	--
Maine	0.76%	--	--	--	--	--	--	--
Massachusetts	1.83%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	2.46%	--	--	--	--	--	--	--
New York	1.83%	--	--	--	--	--	--	--
Pennsylvania	2.18%	--	--	--	--	--	--	--
East North Central:								
Illinois	1.62%	--	--	--	--	--	--	--
Indiana	2.46%	--	--	--	--	--	--	--
Michigan	2.85%	--	--	--	--	--	--	--
Ohio	2.75%	--	--	--	--	--	--	--
Wisconsin	2.43%	--	--	--	--	--	--	--
West North Central:								
Iowa	2.04%	--	--	--	--	--	--	--
Kansas	1.53%	--	--	--	--	--	--	--
Minnesota	3.75%	--	--	--	--	--	--	--
Missouri	2.86%	--	--	--	--	--	--	--
Nebraska	2.53%	--	--	--	--	--	--	--
South Atlantic:								
Florida	1.95%	--	--	--	--	--	--	--
Georgia	1.29%	--	--	--	--	--	--	--
Maryland	2.22%	--	--	--	--	--	--	--
North Carolina	3.16% *	--	--	--	--	--	--	--
South Carolina	1.91%	--	--	--	--	--	--	--
Virginia	1.15%	--	--	--	--	--	--	--
West Virginia	1.50%	--	--	--	--	--	--	--
East South Central:								
Alabama	1.49%	--	--	--	--	--	--	--
Kentucky	1.57%	--	--	--	--	--	--	--
Mississippi	1.92%	--	--	--	--	--	--	--
Tennessee	3.20%	--	--	--	--	--	--	--
West South Central:								
Arkansas	3.42%	--	--	--	--	--	--	--
Louisiana	3.11%	--	--	--	--	--	--	--
Oklahoma	2.57%	--	--	--	--	--	--	--
Texas	0.98%	--	--	--	--	--	--	--
Mountain:								
Arizona	2.01%	--	--	--	--	--	--	--
Colorado	2.37%	--	--	--	--	--	--	--
Nevada	3.94%	--	--	--	--	--	--	--
New Mexico	3.82% *	--	--	--	--	--	--	--
Utah	2.62%	--	--	--	--	--	--	--
Pacific:								
California	0.71%	--	--	--	--	--	--	--
Hawaii	1.62%	--	--	--	--	--	--	--
Oregon	2.11%	--	--	--	--	--	--	--
Washington	2.84%	--	--	--	--	--	--	--
States not shown separately	2.12%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.



**Table II.A.2.c.(3)(1996) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.9%	15.9%	10.8%	6.1%	3.2%	3.8%	13.7%	3.7%
New England:								
Connecticut	10.6%	--	--	--	--	--	--	--
Maine	13.8%	--	--	--	--	--	--	--
Massachusetts	3.6%*	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	10.0%	--	--	--	--	--	--	--
New York	13.1%	--	--	--	--	--	--	--
Pennsylvania	17.3%	--	--	--	--	--	--	--
East North Central:								
Illinois	9.6%	--	--	--	--	--	--	--
Indiana	14.9%	--	--	--	--	--	--	--
Michigan	22.7%	--	--	--	--	--	--	--
Ohio	9.8%	--	--	--	--	--	--	--
Wisconsin	12.2%*	--	--	--	--	--	--	--
West North Central:								
Iowa	13.9%	--	--	--	--	--	--	--
Kansas	14.9%	--	--	--	--	--	--	--
Minnesota	8.3%	--	--	--	--	--	--	--
Missouri	9.9%	--	--	--	--	--	--	--
Nebraska	12.8%	--	--	--	--	--	--	--
South Atlantic:								
Florida	4.4%	--	--	--	--	--	--	--
Georgia	7.4%*	--	--	--	--	--	--	--
Maryland	5.7%	--	--	--	--	--	--	--
North Carolina	11.4%	--	--	--	--	--	--	--
South Carolina	6.0%	--	--	--	--	--	--	--
Virginia	9.9%	--	--	--	--	--	--	--
West Virginia	19.8%	--	--	--	--	--	--	--
East South Central:								
Alabama	8.9%	--	--	--	--	--	--	--
Kentucky	9.1%*	--	--	--	--	--	--	--
Mississippi	10.9%	--	--	--	--	--	--	--
Tennessee	12.1%	--	--	--	--	--	--	--
West South Central:								
Arkansas	15.5%*	--	--	--	--	--	--	--
Louisiana	8.7%	--	--	--	--	--	--	--
Oklahoma	9.7%*	--	--	--	--	--	--	--
Texas	4.0%	--	--	--	--	--	--	--
Mountain:								
Arizona	7.8%	--	--	--	--	--	--	--
Colorado	8.3%	--	--	--	--	--	--	--
Nevada	7.0%	--	--	--	--	--	--	--
New Mexico	5.2%	--	--	--	--	--	--	--
Utah	4.7%	--	--	--	--	--	--	--
Pacific:								
California	5.5%	--	--	--	--	--	--	--
Hawaii	10.7%	--	--	--	--	--	--	--
Oregon	4.7%	--	--	--	--	--	--	--
Washington	11.1%	--	--	--	--	--	--	--
States not shown separately	14.9%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.c.(3)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.68%	0.89%	0.80%	0.47%	0.62%	0.50%	0.38%
New England:								
Connecticut	2.81%	--	--	--	--	--	--	--
Maine	3.45%	--	--	--	--	--	--	--
Massachusetts	1.17%*	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	2.82%	--	--	--	--	--	--	--
New York	1.74%	--	--	--	--	--	--	--
Pennsylvania	2.88%	--	--	--	--	--	--	--
East North Central:								
Illinois	2.44%	--	--	--	--	--	--	--
Indiana	2.23%	--	--	--	--	--	--	--
Michigan	3.34%	--	--	--	--	--	--	--
Ohio	1.59%	--	--	--	--	--	--	--
Wisconsin	3.77%*	--	--	--	--	--	--	--
West North Central:								
Iowa	3.45%	--	--	--	--	--	--	--
Kansas	3.25%	--	--	--	--	--	--	--
Minnesota	1.64%	--	--	--	--	--	--	--
Missouri	2.72%	--	--	--	--	--	--	--
Nebraska	2.42%	--	--	--	--	--	--	--
South Atlantic:								
Florida	1.27%	--	--	--	--	--	--	--
Georgia	2.24%*	--	--	--	--	--	--	--
Maryland	1.68%	--	--	--	--	--	--	--
North Carolina	2.33%	--	--	--	--	--	--	--
South Carolina	1.37%	--	--	--	--	--	--	--
Virginia	2.54%	--	--	--	--	--	--	--
West Virginia	3.74%	--	--	--	--	--	--	--
East South Central:								
Alabama	1.95%	--	--	--	--	--	--	--
Kentucky	3.09%*	--	--	--	--	--	--	--
Mississippi	2.76%	--	--	--	--	--	--	--
Tennessee	2.80%	--	--	--	--	--	--	--
West South Central:								
Arkansas	4.76%*	--	--	--	--	--	--	--
Louisiana	2.38%	--	--	--	--	--	--	--
Oklahoma	3.06%*	--	--	--	--	--	--	--
Texas	1.14%	--	--	--	--	--	--	--
Mountain:								
Arizona	2.21%	--	--	--	--	--	--	--
Colorado	2.20%	--	--	--	--	--	--	--
Nevada	1.64%	--	--	--	--	--	--	--
New Mexico	1.41%	--	--	--	--	--	--	--
Utah	1.31%	--	--	--	--	--	--	--
Pacific:								
California	0.78%	--	--	--	--	--	--	--
Hawaii	1.50%	--	--	--	--	--	--	--
Oregon	1.06%	--	--	--	--	--	--	--
Washington	2.72%	--	--	--	--	--	--	--
States not shown separately	2.10%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.d(1996) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.5%	9.3%	11.9%	15.8%	28.2%	49.9%	10.6%	39.3%
New England:								
Connecticut	22.4%	--	--	--	14.0% *	64.3%	8.0%	46.5%
Maine	19.1%	--	--	--	32.6%	69.0%	4.6% *	50.9%
Massachusetts	26.6%	--	--	--	45.6%	60.6%	15.0%	49.0%
Middle Atlantic:								
New Jersey	20.0%	--	--	--	41.9%	46.6%	8.5%	42.4%
New York	26.4%	--	--	--	47.3%	54.3%	16.5%	49.2%
Pennsylvania	23.7%	--	--	--	40.2%	46.1%	13.8%	41.7%
East North Central:								
Illinois	23.8%	--	--	--	45.3%	49.4%	14.5%	42.0%
Indiana	18.1%	--	--	--	25.5%	33.2%	12.0%	25.7%
Michigan	17.9%	--	--	--	35.7%	40.8%	9.1%	35.8%
Ohio	21.6%	--	--	--	14.2% *	64.3%	8.2%	43.1%
Wisconsin	10.3%	--	--	--	16.8%	29.4% *	4.7%	21.5%
West North Central:								
Iowa	16.4%	--	--	--	8.4% *	42.6%	10.6%	28.3%
Kansas	14.4%	--	--	--	25.1% *	39.6%	7.1%	28.4%
Minnesota	12.4%	--	--	--	19.1% *	38.8%	5.4% *	28.5%
Missouri	22.4%	--	--	--	30.0% *	51.2%	10.8%	39.6%
Nebraska	19.7%	--	--	--	7.3% *	54.9%	12.8%	32.4%
South Atlantic:								
Florida	23.2%	--	--	--	33.4%	51.2%	9.4%	42.9%
Georgia	18.3%	--	--	--	25.8%	46.7%	2.5% *	38.4%
Maryland	22.7%	--	--	--	26.4% *	52.6%	10.1%	44.1%
North Carolina	18.0%	--	--	--	4.2% *	61.0%	7.9%	33.5%
South Carolina	21.1%	--	--	--	16.7% *	49.5%	6.8% *	36.9%
Virginia	21.7%	--	--	--	18.1% *	52.4%	6.3%	41.0%
West Virginia	14.9% *	--	--	--	9.1% *	36.5%	4.1% *	27.4%
East South Central:								
Alabama	12.4%	--	--	--	14.6%	33.3%	4.5% *	24.2%
Kentucky	17.5%	--	--	--	13.9% *	41.0%	9.3%	27.2%
Mississippi	11.4%	--	--	--	2.4% *	28.7%	4.9% *	18.3%
Tennessee	26.7%	--	--	--	19.2% *	59.8%	6.5% *	45.8%
West South Central:								
Arkansas	16.5%	--	--	--	9.8% *	49.1%	6.4% *	32.3%
Louisiana	20.1%	--	--	--	1.1% *	53.5%	5.3% *	35.8%
Oklahoma	24.5%	--	--	--	3.9% *	66.0%	8.3%	44.0%
Texas	21.8%	--	--	--	16.6%	47.4%	9.1%	35.2%
Mountain:								
Arizona	26.1%	--	--	--	24.9% *	55.5%	11.0% *	45.3%
Colorado	18.1%	--	--	--	27.4% *	47.5%	8.0%	38.6%
Nevada	16.3%	--	--	--	19.3% *	28.5%	10.4%	25.2%
New Mexico	16.8%	--	--	--	25.9% *	37.1%	8.2% *	30.3%
Utah	20.7%	--	--	--	25.4% *	51.0%	10.5%	37.7%
Pacific:								
California	28.4%	--	--	--	42.0%	52.3%	18.5%	44.7%
Hawaii	28.4%	--	--	--	62.5%	65.8%	16.6%	62.9%
Oregon	18.2%	--	--	--	49.1%	39.8%	6.5%	39.2%
Washington	19.9%	--	--	--	38.8%	54.9%	8.4%	42.0%
States not shown separately	18.1%	--	--	--	24.6%	52.6%	7.3%	39.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.d(1996) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	0.33%	0.74%	0.87%	1.55%	1.42%	0.32%	1.14%
New England:								
Connecticut	2.77%	--	--	--	8.07% *	7.86%	2.29%	5.93%
Maine	2.96%	--	--	--	9.65%	9.90%	1.68% *	6.89%
Massachusetts	2.18%	--	--	--	6.50%	6.64%	3.22%	4.53%
Middle Atlantic:								
New Jersey	3.31%	--	--	--	9.80%	12.14%	2.03%	7.54%
New York	2.04%	--	--	--	5.56%	4.60%	2.61%	2.68%
Pennsylvania	2.25%	--	--	--	4.96%	8.97%	2.16%	4.52%
East North Central:								
Illinois	2.30%	--	--	--	8.39%	5.06%	3.12%	2.36%
Indiana	2.59%	--	--	--	7.17%	6.94%	2.52%	3.89%
Michigan	2.54%	--	--	--	8.37%	7.71%	2.27%	5.96%
Ohio	3.55%	--	--	--	10.22% *	8.23%	1.94%	6.07%
Wisconsin	2.26%	--	--	--	4.57%	9.93% *	1.27%	5.05%
West North Central:								
Iowa	3.62%	--	--	--	3.41% *	8.52%	2.87%	5.72%
Kansas	2.51%	--	--	--	7.71% *	8.03%	1.34%	4.94%
Minnesota	1.38%	--	--	--	10.14% *	10.78%	2.04% *	5.55%
Missouri	3.08%	--	--	--	11.30% *	10.97%	1.82%	6.47%
Nebraska	3.52%	--	--	--	3.44% *	9.58%	2.77%	6.89%
South Atlantic:								
Florida	2.79%	--	--	--	6.58%	7.06%	1.85%	5.00%
Georgia	3.75%	--	--	--	6.78%	8.39%	1.42% *	6.93%
Maryland	2.75%	--	--	--	8.33% *	8.42%	2.07%	6.28%
North Carolina	2.11%	--	--	--	3.02% *	6.54%	2.07%	4.49%
South Carolina	2.88%	--	--	--	5.38% *	7.76%	2.04% *	6.24%
Virginia	2.96%	--	--	--	5.73% *	6.51%	1.87%	4.69%
West Virginia	4.64% *	--	--	--	10.06% *	8.67%	1.61% *	6.90%
East South Central:								
Alabama	2.19%	--	--	--	4.01%	7.79%	1.84% *	4.21%
Kentucky	1.90%	--	--	--	4.62% *	7.51%	1.72%	3.37%
Mississippi	2.66%	--	--	--	1.79% *	5.92%	2.14% *	4.53%
Tennessee	3.24%	--	--	--	9.39% *	8.30%	3.10% *	5.20%
West South Central:								
Arkansas	2.91%	--	--	--	6.63% *	8.34%	3.20% *	4.81%
Louisiana	4.13%	--	--	--	1.04% *	10.50%	2.00% *	7.50%
Oklahoma	2.78%	--	--	--	1.95% *	7.22%	2.40%	5.23%
Texas	3.78%	--	--	--	4.32%	6.74%	2.08%	5.38%
Mountain:								
Arizona	3.96%	--	--	--	8.59% *	7.40%	3.40% *	6.02%
Colorado	2.79%	--	--	--	13.64% *	10.64%	1.95%	6.95%
Nevada	2.99%	--	--	--	10.42% *	6.53%	1.81%	4.97%
New Mexico	3.86%	--	--	--	8.00% *	10.40%	2.56% *	6.20%
Utah	2.55%	--	--	--	7.74% *	9.87%	2.61%	7.53%
Pacific:								
California	1.59%	--	--	--	5.25%	4.44%	2.11%	3.34%
Hawaii	2.89%	--	--	--	5.91%	7.04%	3.07%	4.41%
Oregon	2.40%	--	--	--	8.87%	11.66%	1.06%	6.21%
Washington	2.80%	--	--	--	9.37%	12.41%	1.99%	7.17%
States not shown separately	1.65%	--	--	--	6.69%	8.49%	1.62%	3.53%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.e(1996) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1996**

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	21.5%	27.9%	78.6%	32.4%	55.1%	--	--	58.6%
New England:								
Connecticut	22.4%	33.3%	76.3%	38.2%	45.9%	--	--	60.6%
Maine	19.1%	44.5%	62.6%	29.1%	38.1%	--	--	54.0%
Massachusetts	26.6%	15.6%	92.2%	61.3%	42.5%	--	--	47.9%
Middle Atlantic:								
New Jersey	20.0%	24.3%	82.1%	32.4%	61.9%	--	--	56.6%
New York	26.4%	33.0%	77.4%	41.4%	46.9%	--	--	50.9%
Pennsylvania	23.7%	44.4%	66.3%	29.9%	45.6%	--	--	54.1%
East North Central:								
Illinois	23.8%	25.8%	80.1%	21.1%	68.4%	--	--	59.6%
Indiana	18.1%	43.0%	63.8%	14.5%	54.8%	--	--	59.4%
Michigan	17.9%	43.9%	61.2%	18.9%	45.6%	--	--	58.5%
Ohio	21.6%	25.1%	82.8%	25.0%	65.5%	--	--	58.5%
Wisconsin	10.3%	29.6%	70.9%	22.3%	50.9%	--	--	59.2%
West North Central:								
Iowa	16.4%	35.6%	70.6%	15.3%	58.4%	--	--	51.4%
Kansas	14.4%	35.9%	69.0%	19.0%	54.6%	--	--	53.6%
Minnesota	12.4%	25.9%	79.8%	28.0%	56.7%	--	--	50.4%
Missouri	22.4%	21.9%	84.8%	22.4%	72.3%	--	--	60.7%
Nebraska	19.7%	35.9%	72.0%	20.4%	56.6%	--	--	53.6%
South Atlantic:								
Florida	23.2%	18.3%	86.3%	42.0%	56.6%	--	--	64.2%
Georgia	18.3%	31.3%	75.9%	26.0%	56.9%	--	--	50.8%
Maryland	22.7%	19.5%	87.1%	37.5%	62.0%	--	--	57.7%
North Carolina	18.0%	44.3%	65.3%	17.4%	52.2%	--	--	63.1%
South Carolina	21.1%	31.6%	75.1%	22.5%	57.7%	--	--	62.1%
Virginia	21.7%	33.2%	71.4%	24.7%	55.2%	--	--	56.2%
West Virginia	14.9%	50.6%	51.0%	18.5%	40.0%	--	--	52.3%
East South Central:								
Alabama	12.4%	27.1%	77.6%	17.0%	62.8%	--	--	53.2%
Kentucky	17.5%	31.9%	74.0%	23.7%	54.5%	--	--	53.1%
Mississippi	11.4%	39.1%	65.8%	9.7%	58.2%	--	--	61.3%
Tennessee	26.7%	28.8%	79.1%	27.0%	59.8%	--	--	58.2%
West South Central:								
Arkansas	16.5%	34.2%	72.0%	23.0%	53.7%	--	--	57.7%
Louisiana	20.1%	29.9%	75.0%	22.5%	61.2%	--	--	56.5%
Oklahoma	24.5%	28.4%	82.0%	17.3%	70.8%	--	--	57.7%
Texas	21.8%	21.2%	83.5%	24.1%	68.2%	--	--	63.6%
Mountain:								
Arizona	26.1%	25.0%	83.3%	52.0%	44.5%	--	--	60.2%
Colorado	18.1%	18.9%	86.7%	42.1%	54.0%	--	--	66.1%
Nevada	16.3%	21.4%	83.1%	24.3%	67.3%	--	--	72.5%
New Mexico	16.8%	26.7%	78.6%	40.9%	46.1%	--	--	60.0%
Utah	20.7%	18.9%	88.4%	31.3%	62.8%	--	--	60.6%
Pacific:								
California	28.4%	13.4%	92.4%	59.3%	49.6%	--	--	66.0%
Hawaii	28.4%	29.3%	77.8%	40.1%	51.1%	--	--	55.8%
Oregon	18.2%	14.2%	89.0%	53.5%	44.2%	--	--	64.9%
Washington	19.9%	19.9%	86.3%	31.9%	61.3%	--	--	61.3%
States not shown separately	18.1%	41.4%	65.4%	24.4%	46.2%	--	--	56.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.e(1996) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1996**

Division and State	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.52%	0.58%	0.42%	0.50%	0.72%	--	--	0.55%
New England:								
Connecticut	2.77%	4.74%	3.23%	2.55%	4.02%	--	--	2.17%
Maine	2.96%	4.24%	4.21%	6.28%	3.67%	--	--	4.48%
Massachusetts	2.18%	2.49%	1.73%	3.06%	3.34%	--	--	1.88%
Middle Atlantic:								
New Jersey	3.31%	4.23%	3.59%	4.39%	3.82%	--	--	3.86%
New York	2.04%	2.04%	1.99%	2.29%	2.35%	--	--	1.69%
Pennsylvania	2.25%	2.73%	3.84%	2.83%	4.11%	--	--	3.46%
East North Central:								
Illinois	2.30%	2.22%	1.84%	1.80%	2.82%	--	--	2.96%
Indiana	2.59%	3.91%	4.34%	2.63%	4.00%	--	--	3.35%
Michigan	2.54%	3.53%	3.19%	2.06%	3.46%	--	--	3.03%
Ohio	3.55%	2.41%	2.56%	2.19%	2.23%	--	--	3.11%
Wisconsin	2.26%	2.58%	2.67%	3.27%	2.89%	--	--	2.89%
West North Central:								
Iowa	3.62%	3.53%	3.18%	1.88%	3.42%	--	--	4.68%
Kansas	2.51%	3.72%	3.58%	2.90%	4.32%	--	--	3.89%
Minnesota	1.38%	3.18%	2.86%	3.73%	2.79%	--	--	4.40%
Missouri	3.08%	3.39%	3.87%	3.48%	4.19%	--	--	2.45%
Nebraska	3.52%	4.04%	4.16%	3.46%	3.97%	--	--	3.15%
South Atlantic:								
Florida	2.79%	2.47%	2.60%	2.55%	4.11%	--	--	3.88%
Georgia	3.75%	2.21%	2.14%	3.29%	3.97%	--	--	3.86%
Maryland	2.75%	1.36%	1.59%	3.83%	3.22%	--	--	3.74%
North Carolina	2.11%	6.20%	4.41%	2.69%	6.03%	--	--	3.73%
South Carolina	2.88%	3.82%	3.43%	1.62%	3.62%	--	--	3.07%
Virginia	2.96%	3.48%	4.20%	3.39%	4.14%	--	--	3.89%
West Virginia	4.64%	3.87%	4.26%	4.45%	4.18%	--	--	4.55%
East South Central:								
Alabama	2.19%	4.02%	3.74%	2.37%	4.05%	--	--	4.09%
Kentucky	1.90%	3.85%	3.56%	2.59%	4.03%	--	--	3.50%
Mississippi	2.66%	3.79%	4.11%	2.58%	4.58%	--	--	4.62%
Tennessee	3.24%	3.66%	2.47%	3.73%	3.22%	--	--	3.76%
West South Central:								
Arkansas	2.91%	3.77%	3.20%	3.25%	3.84%	--	--	5.29%
Louisiana	4.13%	4.39%	4.57%	4.44%	4.65%	--	--	4.56%
Oklahoma	2.78%	4.07%	1.88%	3.37%	4.24%	--	--	2.84%
Texas	3.78%	1.85%	1.32%	2.57%	2.46%	--	--	2.50%
Mountain:								
Arizona	3.96%	4.82%	4.01%	4.82%	4.09%	--	--	5.62%
Colorado	2.79%	2.78%	2.27%	3.74%	3.54%	--	--	2.40%
Nevada	2.99%	2.46%	2.32%	2.81%	3.33%	--	--	1.86%
New Mexico	3.86%	2.00%	2.40%	2.62%	3.30%	--	--	4.21%
Utah	2.55%	2.86%	1.77%	3.81%	2.37%	--	--	3.67%
Pacific:								
California	1.59%	0.92%	1.27%	1.33%	2.40%	--	--	2.38%
Hawaii	2.89%	1.91%	2.17%	3.11%	2.21%	--	--	1.09%
Oregon	2.40%	1.43%	1.67%	4.16%	3.18%	--	--	3.38%
Washington	2.80%	2.64%	2.72%	4.50%	3.83%	--	--	3.82%
States not shown separately	1.65%	2.39%	2.49%	1.75%	2.24%	--	--	2.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.B.1(1996) Number of private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	103,482,267	14,173,955	9,687,574	15,601,705	20,772,179	43,246,854	31,565,886	71,916,381
New England:								
Connecticut	1,616,544	211,214	126,322	189,043	266,215	823,750	439,442	1,177,102
Maine	455,565	84,072	50,387	83,944	89,068	148,095	184,562	271,003
Massachusetts	2,695,121	321,956	225,947	492,604	577,881	1,076,733	773,126	1,921,996
Middle Atlantic:								
New Jersey	3,286,527	481,971	312,295	410,561	615,233	1,466,467	986,222	2,300,306
New York	6,771,265	1,103,125	611,591	901,346	1,608,355	2,546,848	2,134,511	4,636,754
Pennsylvania	4,759,663	613,845	463,902	569,101	1,037,949	2,074,866	1,363,507	3,396,156
East North Central:								
Illinois	4,874,725	620,859	515,351	659,365	1,097,798	1,981,351	1,467,069	3,407,657
Indiana	2,410,044	262,912	207,823	384,977	543,307	1,011,026	668,200	1,741,844
Michigan	4,047,938	557,483	330,691	479,243	1,142,750	1,537,771	1,178,840	2,869,098
Ohio	4,409,925	472,070	451,637	595,657	875,918	2,014,644	1,245,681	3,164,243
Wisconsin	2,336,954	305,606	196,690	435,812	519,612	879,234	687,970	1,648,984
West North Central:								
Iowa	1,209,194	222,149	135,463	212,703	301,730	337,149	450,014	759,179
Kansas	1,044,172	160,431	101,884	175,494	197,047	409,318	343,305	700,867
Minnesota	2,222,018	333,394	245,339	243,782	484,222	915,283	726,453	1,495,565
Missouri	2,109,516	259,360	196,266	302,014	372,417	979,460	614,600	1,494,916
Nebraska	669,354	104,131	98,479	99,815	124,179	242,749	251,631	417,723
South Atlantic:								
Florida	5,060,036	839,678	508,909	666,359	1,049,477	1,995,613	1,682,848	3,377,188
Georgia	2,980,769	295,899	239,306	463,191 *	535,322 *	1,447,051 *	718,956 *	2,261,812
Maryland	1,883,221	245,863	208,893 *	371,391	351,770	705,305	649,546	1,233,675
North Carolina	3,163,926	387,511	274,265	426,877	586,654	1,488,619	875,564	2,288,362
South Carolina	1,389,620	190,152	136,280	153,263	255,900	654,024	405,972	983,648
Virginia	2,635,835	331,514	205,969	389,387	453,149	1,255,817	756,970	1,878,866
West Virginia	523,596	72,004	52,739	111,432	96,326	191,095	188,664	334,932
East South Central:								
Alabama	1,524,192	202,835	132,812	213,460	286,432	688,653	423,986	1,100,206
Kentucky	1,368,553	238,347	116,157	178,676	226,324	609,050	459,137	909,417
Mississippi	885,549	124,343	74,966	109,334	196,525	380,383	266,842	618,707
Tennessee	2,246,594	244,530	149,938	330,038	328,551	1,193,537	548,157	1,698,437
West South Central:								
Arkansas	895,044	127,078	83,989	124,604	136,448	422,925	291,685	603,359
Louisiana	1,407,753	239,314	133,979	222,527	378,064	433,869	482,169	925,584
Oklahoma	1,087,680	204,918	100,819	182,067	188,048	411,828	390,663	697,017
Texas	7,463,751	818,312	609,027	1,027,200	1,229,589	3,779,622	1,892,366	5,571,385
Mountain:								
Arizona	1,543,552	214,222	167,061	207,849	311,305	643,115	500,226	1,043,326
Colorado	1,540,720	280,011	137,312	282,983	257,978	582,436	556,340	984,380
Nevada	740,917	80,672	55,742	90,016	131,079	383,407	190,056	550,861
New Mexico	542,127	85,466	59,990	80,293	121,624	194,754	193,025	349,102
Utah	823,816	84,900	80,859	122,257	158,542	377,259	230,473	593,343
Pacific:								
California	11,695,639	1,553,647	1,011,190	2,146,556	2,219,423	4,764,824	3,686,374	8,009,266
Hawaii	447,160	81,426	47,919	59,010	103,791	155,014	157,475	289,685
Oregon	1,285,231	205,280	131,605	236,509	266,246	445,592	439,518	845,713
Washington	2,051,440	279,769	265,946	363,522	469,664	672,540	717,270	1,334,170
States not shown separately	3,377,021	631,691	431,835	807,447	580,271	925,778	1,346,472	2,030,550

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Totals may not sum exactly because of rounding.

**Table II.B.1(1996) Standard error for number of private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,736,347	221,293	129,587	605,315	700,285	1,637,944	336,988	1,688,935
New England:								
Connecticut	291,716	31,588	10,870	17,024	56,758	289,955	32,945	282,941
Maine	39,852	5,144	7,065	14,204	18,220	29,194	16,095	31,668
Massachusetts	173,605	21,049	29,402	61,898	81,210	176,659	55,071	177,807
Middle Atlantic:								
New Jersey	265,560	39,784	30,449	48,361	119,058	249,686	55,667	309,482
New York	338,657	63,462	73,664	104,822	180,962	276,625	102,222	372,057
Pennsylvania	364,201	41,085	50,516	47,058	130,333	358,711	111,458	331,329
East North Central:								
Illinois	154,197	45,027	63,197	57,097	108,253	170,080	92,637	188,428
Indiana	204,633	22,731	19,273	53,188	64,201	199,898	23,577	216,422
Michigan	395,602	42,631	40,310	56,520	166,379	402,519	66,683	410,645
Ohio	543,986	28,248	33,677	73,696	80,980	549,607	55,807	530,709
Wisconsin	138,249	23,099	19,536	48,154	87,314	105,999	38,203	133,823
West North Central:								
Iowa	147,417	33,520	25,997	32,233	117,916	43,711	35,288	153,300
Kansas	59,637	8,854	9,241	30,768	37,251	59,784	13,314	58,335
Minnesota	251,316	38,966	42,551	31,586	94,988	198,670	63,758	223,987
Missouri	213,933	16,063	25,495	50,494	90,452	199,825	38,390	221,771
Nebraska	73,893	7,339	28,275	12,979	20,880	59,927	33,863	68,608
South Atlantic:								
Florida	444,449	60,592	66,951	108,731	185,353	418,010	123,659	423,010
Georgia	311,903	22,009	18,746	115,971 *	103,577 *	353,889 *	31,208 *	325,570
Maryland	283,098	16,747	26,982 *	61,714	64,966	257,498	53,732	291,300
North Carolina	218,688	28,617	24,813	58,595	127,389	129,583	34,803	209,795
South Carolina	90,574	24,548	17,793	17,943	47,750	85,948	30,686	84,557
Virginia	139,262	40,244	32,697	31,513	77,763	122,230	32,298	133,856
West Virginia	59,146	6,636	5,475	29,785	21,839	40,728	17,643	46,780
East South Central:								
Alabama	102,377	13,154	17,852	20,824	72,922	71,615	21,637	92,322
Kentucky	135,082	41,431	15,627	20,225	34,420	111,107	42,308	118,139
Mississippi	70,222	9,649	8,123	28,380	38,801	53,110	18,039	62,437
Tennessee	328,184	30,188	18,056	38,238	49,057	315,733	58,115	315,052
West South Central:								
Arkansas	160,098	8,831	13,126	32,756	21,285	160,983	31,372	158,889
Louisiana	188,215	43,174	13,794	28,816	175,614	140,953	50,747	196,464
Oklahoma	96,386	33,786	18,381	23,685	53,951	76,662	42,050	68,670
Texas	474,278	53,324	68,064	89,477	168,581	419,064	127,704	466,643
Mountain:								
Arizona	101,790	54,209	26,931	28,512	47,645	107,074	61,883	94,537
Colorado	147,614	37,779	20,885	32,717	38,669	116,871	46,126	114,183
Nevada	39,511	9,176	4,930	14,046	38,008	40,613	8,574	35,704
New Mexico	64,279	6,146	6,513	12,902	20,962	44,435	14,516	56,160
Utah	41,863	6,497	6,780	18,428	34,906	44,589	11,303	39,266
Pacific:								
California	476,229	64,202	41,554	189,175	206,818	395,001	143,941	431,852
Hawaii	33,115	24,643	6,525	7,674	18,048	19,400	24,108	27,136
Oregon	84,245	16,623	19,530	22,940	22,824	73,884	25,235	82,774
Washington	168,647	10,695	31,201	29,779	63,050	153,361	52,651	163,286
States not shown separately	366,229	41,405	43,269	275,515	81,502	122,259	50,551	354,309

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Totals may not sum exactly because of rounding.



**Table II.B.1.a(1996) Percent of number of private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	103,482,267	13.7%	9.4%	15.1%	20.1%	41.8%	30.5%	69.5%
New England:								
Connecticut	1,616,544	13.1%	7.8%	11.7%	16.5%	51.0%	27.2%	72.8%
Maine	455,565	18.5%	11.1%	18.4%	19.6%	32.5%	40.5%	59.5%
Massachusetts	2,695,121	11.9%	8.4%	18.3%	21.4%	40.0%	28.7%	71.3%
Middle Atlantic:								
New Jersey	3,286,527	14.7%	9.5%	12.5%	18.7%	44.6%	30.0%	70.0%
New York	6,771,265	16.3%	9.0%	13.3%	23.8%	37.6%	31.5%	68.5%
Pennsylvania	4,759,663	12.9%	9.7%	12.0%	21.8%	43.6%	28.6%	71.4%
East North Central:								
Illinois	4,874,725	12.7%	10.6%	13.5%	22.5%	40.6%	30.1%	69.9%
Indiana	2,410,044	10.9%	8.6%	16.0%	22.5%	42.0%	27.7%	72.3%
Michigan	4,047,938	13.8%	8.2%	11.8%	28.2%	38.0%	29.1%	70.9%
Ohio	4,409,925	10.7%	10.2%	13.5%	19.9%	45.7%	28.2%	71.8%
Wisconsin	2,336,954	13.1%	8.4%	18.6%	22.2%	37.6%	29.4%	70.6%
West North Central:								
Iowa	1,209,194	18.4%	11.2%	17.6%	25.0%	27.9%	37.2%	62.8%
Kansas	1,044,172	15.4%	9.8%	16.8%	18.9%	39.2%	32.9%	67.1%
Minnesota	2,222,018	15.0%	11.0%	11.0%	21.8%	41.2%	32.7%	67.3%
Missouri	2,109,516	12.3%	9.3%	14.3%	17.7%	46.4%	29.1%	70.9%
Nebraska	669,354	15.6%	14.7%	14.9%	18.6%	36.3%	37.6%	62.4%
South Atlantic:								
Florida	5,060,036	16.6%	10.1%	13.2%	20.7%	39.4%	33.3%	66.7%
Georgia	2,980,769	9.9%	8.0%	15.5%*	18.0%*	48.5%*	24.1%*	75.9%
Maryland	1,883,221	13.1%	11.1%*	19.7%	18.7%	37.5%	34.5%	65.5%
North Carolina	3,163,926	12.2%	8.7%	13.5%	18.5%	47.0%	27.7%	72.3%
South Carolina	1,389,620	13.7%	9.8%	11.0%	18.4%	47.1%	29.2%	70.8%
Virginia	2,635,835	12.6%	7.8%	14.8%	17.2%	47.6%	28.7%	71.3%
West Virginia	523,596	13.8%	10.1%	21.3%	18.4%	36.5%	36.0%	64.0%
East South Central:								
Alabama	1,524,192	13.3%	8.7%	14.0%	18.8%	45.2%	27.8%	72.2%
Kentucky	1,368,553	17.4%	8.5%	13.1%	16.5%	44.5%	33.5%	66.5%
Mississippi	885,549	14.0%	8.5%	12.3%	22.2%	43.0%	30.1%	69.9%
Tennessee	2,246,594	10.9%	6.7%	14.7%	14.6%	53.1%	24.4%	75.6%
West South Central:								
Arkansas	895,044	14.2%	9.4%	13.9%	15.2%	47.3%	32.6%	67.4%
Louisiana	1,407,753	17.0%	9.5%	15.8%	26.9%	30.8%	34.3%	65.7%
Oklahoma	1,087,680	18.8%	9.3%	16.7%	17.3%	37.9%	35.9%	64.1%
Texas	7,463,751	11.0%	8.2%	13.8%	16.5%	50.6%	25.4%	74.6%
Mountain:								
Arizona	1,543,552	13.9%	10.8%	13.5%	20.2%	41.7%	32.4%	67.6%
Colorado	1,540,720	18.2%	8.9%	18.4%	16.7%	37.8%	36.1%	63.9%
Nevada	740,917	10.9%	7.5%	12.1%	17.7%	51.7%	25.7%	74.3%
New Mexico	542,127	15.8%	11.1%	14.8%	22.4%	35.9%	35.6%	64.4%
Utah	823,816	10.3%	9.8%	14.8%	19.2%	45.8%	28.0%	72.0%
Pacific:								
California	11,695,639	13.3%	8.6%	18.4%	19.0%	40.7%	31.5%	68.5%
Hawaii	447,160	18.2%	10.7%	13.2%	23.2%	34.7%	35.2%	64.8%
Oregon	1,285,231	16.0%	10.2%	18.4%	20.7%	34.7%	34.2%	65.8%
Washington	2,051,440	13.6%	13.0%	17.7%	22.9%	32.8%	35.0%	65.0%
States not shown separately	3,377,021	18.7%	12.8%	23.9%	17.2%	27.4%	39.9%	60.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Percents may not add to 100% because of rounding.

**Table II.B.1.a(1996) Standard error for percent of number of private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,736,347	0.27%	0.20%	0.54%	0.73%	0.99%	0.53%	0.53%
New England:								
Connecticut	291,716	2.32%	1.44%	2.09%	3.67%	5.64%	3.74%	3.74%
Maine	39,852	1.99%	1.66%	2.15%	3.34%	4.33%	2.91%	2.91%
Massachusetts	173,605	0.86%	1.10%	1.84%	3.30%	4.32%	2.42%	2.42%
Middle Atlantic:								
New Jersey	265,560	2.76%	1.32%	2.69%	2.81%	4.49%	4.75%	4.75%
New York	338,657	1.51%	1.04%	1.39%	2.23%	3.03%	2.64%	2.64%
Pennsylvania	364,201	1.51%	1.07%	1.39%	3.69%	4.58%	2.55%	2.55%
East North Central:								
Illinois	154,197	1.04%	1.40%	0.94%	2.16%	2.97%	2.21%	2.21%
Indiana	204,633	1.07%	1.38%	2.16%	2.60%	4.74%	2.86%	2.86%
Michigan	395,602	2.03%	0.90%	2.29%	3.87%	6.35%	4.09%	4.09%
Ohio	543,986	1.24%	1.02%	2.15%	2.51%	4.80%	2.70%	2.70%
Wisconsin	138,249	0.82%	1.24%	2.10%	3.08%	4.52%	2.54%	2.54%
West North Central:								
Iowa	147,417	3.03%	2.05%	3.23%	4.63%	2.77%	4.22%	4.22%
Kansas	59,637	1.46%	0.94%	2.48%	3.60%	4.09%	2.06%	2.06%
Minnesota	251,316	2.61%	1.74%	1.85%	3.36%	4.64%	3.05%	3.05%
Missouri	213,933	1.75%	2.59%	2.96%	3.70%	5.70%	5.38%	5.38%
Nebraska	73,893	1.64%	3.10%	2.79%	3.21%	4.55%	3.93%	3.93%
South Atlantic:								
Florida	444,449	2.21%	1.51%	2.66%	3.54%	5.72%	3.69%	3.69%
Georgia	311,903	1.11%	1.39%	4.83%*	3.70%*	7.36%*	2.97%*	2.97%
Maryland	283,098	1.87%	3.51%*	2.94%	3.81%	6.05%	6.34%	6.34%
North Carolina	218,688	1.51%	0.90%	1.38%	3.27%	3.02%	2.08%	2.08%
South Carolina	90,574	1.87%	1.03%	1.70%	3.26%	4.00%	2.47%	2.47%
Virginia	139,262	1.69%	1.33%	0.82%	2.93%	3.15%	1.74%	1.74%
West Virginia	59,146	2.07%	1.51%	3.37%	4.07%	5.05%	3.05%	3.05%
East South Central:								
Alabama	102,377	1.14%	1.10%	1.54%	4.05%	3.66%	1.63%	1.63%
Kentucky	135,082	2.08%	1.14%	1.97%	2.46%	3.28%	2.67%	2.67%
Mississippi	70,222	1.73%	0.85%	2.92%	3.86%	3.29%	2.25%	2.25%
Tennessee	328,184	1.47%	0.67%	2.51%	2.42%	5.16%	3.09%	3.09%
West South Central:								
Arkansas	160,098	2.12%	2.18%	2.76%	3.71%	6.35%	3.54%	3.54%
Louisiana	188,215	3.97%	1.91%	2.37%	7.21%	6.55%	5.61%	5.61%
Oklahoma	96,386	1.78%	1.80%	2.18%	5.10%	5.24%	2.31%	2.31%
Texas	474,278	0.93%	1.02%	0.60%	2.40%	3.38%	1.90%	1.90%
Mountain:								
Arizona	101,790	2.59%	1.95%	2.16%	3.50%	4.16%	3.10%	3.10%
Colorado	147,614	1.51%	1.48%	1.47%	3.02%	4.44%	2.21%	2.21%
Nevada	39,511	1.34%	0.73%	1.56%	4.65%	4.46%	1.12%	1.12%
New Mexico	64,279	1.30%	0.92%	2.64%	2.95%	3.75%	2.55%	2.55%
Utah	41,863	0.92%	0.83%	2.40%	3.73%	4.23%	1.59%	1.59%
Pacific:								
California	476,229	0.48%	0.59%	1.59%	1.81%	2.16%	1.23%	1.23%
Hawaii	33,115	3.87%	1.58%	2.68%	3.64%	2.85%	3.71%	3.71%
Oregon	84,245	1.64%	1.62%	1.55%	2.35%	3.71%	2.70%	2.70%
Washington	168,647	1.52%	1.81%	2.42%	2.95%	5.16%	3.53%	3.53%
States not shown separately	366,229	1.93%	1.76%	3.83%	2.59%	3.07%	2.92%	2.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Percents may not add to 100% because of rounding.

**Table II.B.2(1996) Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86.5%	47.3%	69.7%	85.9%	95.9%	98.8%	62.3%	97.1%
New England:								
Connecticut	91.2%	56.9%	73.2%	90.9%	100.0%	100.0%	67.9%	99.9%
Maine	83.4%	46.9%	57.0%	92.7%	98.8%	98.6%	61.6%	98.3%
Massachusetts	89.6%	56.5%	60.0%	91.3%	99.9%	99.5%	67.4%	98.6%
Middle Atlantic:								
New Jersey	87.0%	48.4%	79.5%	84.6%	96.0%	98.2%	63.6%	97.1%
New York	89.4%	57.5%	78.1%	91.6%	97.4%	100.0%	69.2%	98.7%
Pennsylvania	89.5%	53.8%	73.1%	90.0%	96.8%	100.0%	67.5%	98.4%
East North Central:								
Illinois	89.2%	53.5%	78.9%	90.7%	94.7%	99.6%	69.6%	97.7%
Indiana	84.9%	34.0%	65.5%	80.3%	92.0%	100.0%	54.8%	96.4%
Michigan	88.6%	49.3%	77.4%	90.3%	95.5%	99.7%	66.2%	97.9%
Ohio	90.2%	49.4%	71.8%	91.4%	98.4%	100.0%	67.1%	99.3%
Wisconsin	87.2%	49.2%	64.3%	91.3%	93.2%	100.0%	62.9%	97.3%
West North Central:								
Iowa	85.2%	51.8%	79.4%	88.8%	99.5%	94.6%	66.7%	96.2%
Kansas	85.2%	40.5%	75.0%	87.1%	98.7%	98.0%	60.4%	97.3%
Minnesota	88.2%	56.3%	77.8%	82.1%	98.4%	98.8%	68.4%	97.8%
Missouri	86.6%	35.7%	68.2%	84.9%	98.1%	100.0%	57.0%	98.8%
Nebraska	84.2%	37.4%	77.5%	87.1%	95.6%	100.0%	62.3%	97.4%
South Atlantic:								
Florida	84.3%	51.8%	57.7%	80.1%	96.3%	99.8%	56.6%	98.1%
Georgia	88.4%	37.0%	69.3%	86.2%	96.7%	99.7%	56.4%	98.6%
Maryland	87.2%	45.6%	78.2%	88.2%	97.5%	98.8%	69.0%	96.8%
North Carolina	90.4%	41.0%	82.8%	95.4%	99.9%	99.5%	67.5%	99.2%
South Carolina	86.6%	46.6%	63.8%	82.4%	97.4%	99.8%	59.2%	97.9%
Virginia	87.9%	42.7%	75.0%	88.4%	93.6%	99.8%	64.3%	97.4%
West Virginia	78.5%	31.5%	73.9%	65.7%	89.1%	99.6%	48.3%	95.5%
East South Central:								
Alabama	87.3%	39.9%	67.4%	95.1%	99.9%	97.6%	59.8%	98.0%
Kentucky	86.8%	53.6%	66.0%	92.3%	92.8%	100.0%	64.8%	98.0%
Mississippi	80.1%	29.9%	53.8%	67.3%	94.2%	98.0%	42.4%	96.3%
Tennessee	85.8%	30.6%	55.9%	85.6%	94.8%	98.4%	51.3%	96.9%
West South Central:								
Arkansas	86.2%	38.7%	63.5%	91.7%	96.7%	99.9%	61.0%	98.3%
Louisiana	79.5%	40.6%	61.4%	68.9%	96.9%	96.8%	53.5%	93.0%
Oklahoma	82.4%	52.9%	59.8%	75.4%	95.5%	99.7%	57.3%	96.4%
Texas	83.5%	37.9%	55.3%	76.1%	95.3%	96.1%	51.0%	94.5%
Mountain:								
Arizona	85.2%	55.4%	76.5%	71.0%	91.3%	98.9%	66.5%	94.1%
Colorado	85.4%	51.4%	60.9%	92.7%	95.8%	99.5%	64.1%	97.5%
Nevada	87.7%	50.4%	68.3%	74.0%	93.7%	99.6%	64.6%	95.7%
New Mexico	80.3%	41.1%	57.9%	75.5%	97.3%	96.0%	55.6%	94.0%
Utah	88.7%	45.5%	62.8%	93.5%	97.5%	98.6%	64.4%	98.1%
Pacific:								
California	83.1%	43.4%	64.8%	82.0%	90.9%	96.9%	59.8%	93.9%
Hawaii	97.3%	90.8%	92.2%	100.0%	99.4%	100.0%	92.8%	99.8%
Oregon	85.9%	59.5%	74.1%	81.0%	98.4%	96.6%	64.7%	96.9%
Washington	85.5%	37.8%	73.1%	88.5%	99.7%	98.7%	61.6%	98.4%
States not shown separately	83.5%	44.8%	72.9%	91.4%	97.3%	99.3%	61.3%	98.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.2(1996) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	1.05%	0.83%	0.51%	0.67%	0.30%	0.58%	0.34%
New England:								
Connecticut	1.84%	4.58%	7.42%	6.25%	0.00%	0.00%	3.73%	0.11%
Maine	2.55%	5.65%	7.87%	2.80%	0.49%	1.08%	4.21%	0.76%
Massachusetts	1.28%	3.47%	8.84%	3.82%	0.08%	0.45%	4.33%	0.58%
Middle Atlantic:								
New Jersey	2.63%	4.44%	6.24%	6.55%	1.94%	1.19%	4.60%	1.09%
New York	0.84%	3.80%	3.26%	3.35%	1.08%	0.00%	2.02%	0.51%
Pennsylvania	1.52%	4.12%	4.33%	2.80%	1.29%	0.00%	3.13%	0.67%
East North Central:								
Illinois	0.75%	3.54%	5.30%	3.22%	2.76%	0.23%	2.40%	0.92%
Indiana	1.89%	3.81%	7.28%	4.64%	5.99%	0.00%	3.33%	2.84%
Michigan	0.98%	4.76%	4.90%	3.19%	3.85%	0.12%	2.83%	1.25%
Ohio	1.56%	3.63%	7.10%	3.76%	1.85%	0.00%	3.45%	0.59%
Wisconsin	1.26%	4.27%	5.77%	2.84%	3.15%	0.00%	1.67%	1.12%
West North Central:								
Iowa	2.09%	5.67%	4.43%	3.75%	2.14%	3.19%	3.13%	1.81%
Kansas	2.28%	4.17%	5.92%	5.02%	0.70%	1.44%	3.92%	1.41%
Minnesota	1.92%	4.13%	6.75%	7.82%	1.00%	1.48%	2.58%	1.57%
Missouri	1.41%	4.47%	8.03%	4.64%	3.24%	0.00%	3.25%	0.51%
Nebraska	2.19%	3.11%	5.85%	3.82%	4.28%	0.00%	3.85%	1.96%
South Atlantic:								
Florida	1.86%	3.17%	6.25%	5.46%	5.14%	0.13%	3.70%	0.86%
Georgia	1.33%	4.58%	8.55%	6.24%	5.32%	0.65%	3.24%	0.85%
Maryland	2.01%	3.27%	5.61%	5.40%	3.80%	1.09%	3.96%	1.64%
North Carolina	1.20%	6.39%	5.07%	2.85%	0.18%	0.69%	3.17%	0.52%
South Carolina	1.59%	5.15%	8.71%	4.23%	3.06%	0.37%	4.52%	1.21%
Virginia	1.74%	3.47%	5.79%	3.49%	3.85%	0.26%	3.89%	1.12%
West Virginia	2.60%	5.15%	7.68%	8.15%	5.82%	0.20%	4.95%	3.18%
East South Central:								
Alabama	1.52%	5.04%	6.56%	1.74%	10.53%	1.87%	3.55%	1.44%
Kentucky	2.68%	7.16%	6.08%	5.59%	4.64%	0.00%	4.87%	1.43%
Mississippi	1.46%	4.80%	7.70%	7.19%	2.62%	1.55%	2.37%	1.05%
Tennessee	1.92%	5.61%	7.31%	2.94%	2.47%	3.49%	3.78%	1.70%
West South Central:								
Arkansas	2.34%	3.87%	8.45%	5.46%	2.49%	0.09%	4.11%	0.89%
Louisiana	3.50%	6.18%	4.24%	8.92%	2.46%	2.52%	4.30%	2.61%
Oklahoma	2.26%	6.35%	11.05%	7.92%	11.36%	0.16%	4.85%	1.09%
Texas	2.36%	3.71%	6.79%	5.12%	3.56%	2.91%	4.11%	2.31%
Mountain:								
Arizona	1.76%	6.44%	7.67%	6.93%	4.33%	0.64%	3.85%	1.91%
Colorado	0.68%	3.10%	8.37%	2.86%	3.46%	0.23%	2.57%	0.72%
Nevada	1.40%	6.18%	6.53%	6.26%	4.58%	0.57%	2.91%	1.79%
New Mexico	3.09%	3.83%	8.60%	5.60%	3.86%	5.34%	3.86%	4.25%
Utah	1.06%	3.28%	7.90%	2.39%	2.48%	1.92%	2.93%	0.86%
Pacific:								
California	0.83%	2.25%	2.62%	3.32%	2.88%	1.39%	1.56%	1.14%
Hawaii	0.44%	2.70%	2.29%	0.00%	0.61%	0.00%	1.42%	0.18%
Oregon	1.55%	2.63%	8.49%	4.35%	1.16%	1.57%	3.17%	1.45%
Washington	2.58%	3.53%	8.25%	3.21%	1.48%	4.09%	4.46%	2.48%
States not shown separately	1.55%	2.62%	4.40%	4.18%	1.70%	0.97%	2.28%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.2.a(1996) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	81.3%	85.2%	81.8%	79.0%	81.9%	81.1%	82.2%	81.1%
New England:								
Connecticut	83.2%	80.8%	73.4%	80.3%	73.9%	88.2%	79.3%	84.2%
Maine	86.5%	72.3%	75.0%	81.4%	92.2%	92.0%	75.6%	91.2%
Massachusetts	83.0%	78.9%	86.3%	74.5%	84.0%	86.3%	73.9%	85.5%
Middle Atlantic:								
New Jersey	81.5%	82.3%	78.7%	81.5%	88.3%	79.1%	81.8%	81.4%
New York	78.5%	84.6%	73.8%	79.9%	75.2%	79.4%	79.7%	78.1%
Pennsylvania	81.2%	82.3%	82.5%	80.3%	81.5%	80.8%	82.0%	81.0%
East North Central:								
Illinois	85.2%	92.2%	89.3%	82.0%	83.9%	84.8%	87.2%	84.5%
Indiana	81.6%	84.4%	79.4%	79.8%	76.6%	84.8%	76.8%	82.7%
Michigan	81.4%	80.2%	80.3%	72.2%	84.6%	82.0%	77.0%	82.6%
Ohio	87.8%	85.3%	88.4%	84.2%	86.1%	89.6%	85.4%	88.4%
Wisconsin	80.3%	86.1%	80.0%	80.0%	82.8%	78.0%	79.1%	80.6%
West North Central:								
Iowa	80.8%	64.0%	69.1%	79.0%	87.7%	85.3%	71.2%	84.7%
Kansas	76.3%	79.9%	83.2%	75.2%	84.7%	70.7%	79.1%	75.4%
Minnesota	81.1%	83.5%	80.8%	81.0%	71.0%	86.1%	83.9%	80.2%
Missouri	80.1%	86.0%	85.8%	73.8%	91.0%	76.3%	83.3%	79.3%
Nebraska	70.8%	87.1%	47.5%	74.3%	76.6%	71.4%	65.1%	73.0%
South Atlantic:								
Florida	84.5%	84.9%	86.9%	78.8%	88.1%	83.8%	83.7%	84.7%
Georgia	79.8%	87.6%	82.2%	67.5%	89.7%	78.7%	82.7%	79.2%
Maryland	83.6%	82.7%	71.5%	80.4%	91.7%	84.1%	78.2%	85.6%
North Carolina	82.7%	76.2%	82.5%	70.5%	84.5%	86.1%	81.6%	83.0%
South Carolina	87.4%	92.9%	85.3%	79.2%	83.4%	90.0%	89.1%	86.9%
Virginia	81.3%	88.7%	81.2%	81.1%	84.5%	79.3%	82.7%	80.9%
West Virginia	84.5%	88.6%	91.4%	79.1%	84.9%	84.5%	85.1%	84.3%
East South Central:								
Alabama	84.6%	92.2%	83.5%	86.7%	75.3%	87.2%	86.3%	84.2%
Kentucky	84.9%	87.5%	78.5%	72.2%	84.6%	88.6%	79.8%	86.6%
Mississippi	76.6%	79.9%	83.1%	77.6%	81.1%	73.2%	83.4%	75.3%
Tennessee	76.7%	85.2%	88.1%	90.9%	89.4%	68.6%	89.3%	74.6%
West South Central:								
Arkansas	82.8%	78.9%	74.3%	72.5%	83.3%	87.0%	75.4%	85.1%
Louisiana	74.3%	93.6%	83.3%	80.9%	60.0%	78.2%	84.0%	71.4%
Oklahoma	76.9%	83.8%	82.4%	85.6%	78.0%	70.8%	82.4%	75.1%
Texas	76.8%	92.6%	85.9%	86.8%	75.7%	72.9%	88.4%	74.7%
Mountain:								
Arizona	83.2%	92.7%	82.3%	79.3%	81.6%	83.2%	84.4%	82.8%
Colorado	82.2%	82.8%	85.3%	84.3%	84.9%	79.4%	85.7%	80.9%
Nevada	73.1%	83.8%	85.1%	73.5%	74.8%	70.2%	80.3%	71.5%
New Mexico	74.9%	85.0%	78.1%	73.7%	77.7%	71.1%	81.6%	72.7%
Utah	78.4%	80.3%	79.9%	74.1%	77.2%	79.9%	80.7%	77.9%
Pacific:								
California	82.4%	89.1%	87.6%	76.5%	82.3%	82.9%	84.3%	81.8%
Hawaii	84.4%	88.5%	78.3%	85.7%	85.9%	82.8%	84.9%	84.2%
Oregon	83.6%	90.5%	71.7%	84.5%	79.4%	86.5%	83.2%	83.7%
Washington	75.2%	89.4%	72.1%	71.4%	82.6%	70.5%	78.1%	74.2%
States not shown separately	81.9%	82.3%	83.2%	80.3%	81.3%	83.0%	83.1%	81.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.2.a(1996) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.65%	0.75%	0.51%	0.99%	0.54%	1.18%	0.44%	0.80%
New England:								
Connecticut	2.09%	4.94%	3.66%	4.49%	5.11%	3.72%	3.14%	2.53%
Maine	1.04%	7.07%	5.22%	2.60%	1.94%	1.34%	4.22%	1.04%
Massachusetts	3.53%	4.04%	3.41%	5.50%	3.66%	5.83%	4.35%	3.47%
Middle Atlantic:								
New Jersey	1.90%	1.95%	4.51%	4.67%	4.85%	3.49%	2.03%	2.38%
New York	1.97%	2.76%	4.39%	2.19%	4.04%	4.30%	2.69%	2.95%
Pennsylvania	2.08%	4.36%	5.10%	3.92%	4.32%	4.47%	2.39%	2.99%
East North Central:								
Illinois	2.66%	2.84%	4.75%	3.76%	4.36%	4.59%	2.92%	3.34%
Indiana	2.26%	5.67%	5.64%	3.66%	6.92%	3.47%	2.99%	2.53%
Michigan	2.96%	3.77%	5.67%	5.16%	2.86%	6.04%	2.96%	3.32%
Ohio	2.05%	2.00%	3.38%	4.44%	2.57%	3.53%	1.51%	2.43%
Wisconsin	1.57%	3.33%	5.15%	1.96%	5.14%	2.93%	3.07%	2.10%
West North Central:								
Iowa	3.06%	7.53%	7.27%	4.64%	6.88%	3.17%	6.27%	2.53%
Kansas	4.53%	2.98%	3.48%	3.98%	8.40%	7.45%	2.66%	6.32%
Minnesota	2.32%	3.43%	6.05%	6.48%	7.37%	4.34%	2.87%	2.81%
Missouri	3.09%	5.22%	3.48%	5.01%	2.79%	5.11%	3.30%	3.83%
Nebraska	3.36%	3.74%	10.80%	5.37%	6.59%	5.94%	6.80%	3.69%
South Atlantic:								
Florida	1.79%	2.86%	3.67%	4.19%	4.29%	3.38%	2.12%	2.13%
Georgia	3.61%	3.85%	5.02%	7.42%	2.58%	6.18%	4.32%	4.55%
Maryland	3.88%	4.23%	6.72%	6.14%	4.48%	4.36%	4.78%	3.79%
North Carolina	2.87%	6.19%	3.57%	6.32%	5.23%	3.32%	3.26%	2.83%
South Carolina	1.97%	5.93%	9.32%	5.53%	3.28%	2.39%	3.16%	2.17%
Virginia	3.52%	3.41%	5.57%	2.66%	4.50%	5.67%	1.99%	4.09%
West Virginia	3.42%	6.74%	9.09%	4.60%	5.36%	5.98%	2.59%	4.55%
East South Central:								
Alabama	2.03%	3.21%	4.49%	2.54%	9.33%	2.98%	2.02%	2.59%
Kentucky	1.95%	3.82%	6.05%	6.14%	5.02%	2.61%	4.89%	2.31%
Mississippi	3.75%	4.90%	7.21%	5.63%	3.40%	5.51%	4.38%	3.87%
Tennessee	3.75%	3.68%	9.50%	1.73%	3.24%	5.63%	1.52%	4.25%
West South Central:								
Arkansas	3.13%	5.92%	9.70%	5.46%	3.41%	5.41%	3.75%	3.99%
Louisiana	4.61%	3.90%	3.51%	10.06%	7.52%	5.50%	3.37%	5.74%
Oklahoma	3.61%	3.52%	13.35%	4.27%	10.88%	5.71%	2.99%	4.17%
Texas	4.00%	3.41%	3.66%	1.26%	6.21%	5.61%	2.17%	4.66%
Mountain:								
Arizona	2.79%	3.60%	3.73%	4.45%	6.88%	3.98%	1.75%	3.23%
Colorado	2.66%	4.38%	9.89%	2.69%	5.16%	5.40%	2.40%	3.62%
Nevada	4.09%	5.83%	4.91%	3.80%	5.59%	6.23%	2.47%	4.73%
New Mexico	4.41%	5.13%	10.04%	6.77%	6.52%	8.23%	3.77%	5.84%
Utah	3.62%	2.47%	4.64%	3.87%	6.38%	4.98%	2.29%	4.42%
Pacific:								
California	1.08%	2.32%	2.10%	3.14%	4.04%	2.72%	3.03%	1.19%
Hawaii	2.08%	2.40%	4.81%	3.61%	3.16%	5.68%	2.57%	2.73%
Oregon	1.35%	2.73%	4.30%	2.50%	1.85%	3.05%	2.28%	2.19%
Washington	3.81%	2.94%	5.58%	6.41%	5.31%	8.95%	2.83%	4.53%
States not shown separately	2.44%	3.69%	2.72%	3.09%	4.06%	4.52%	2.18%	3.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.2.a.(1)(1996) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.5%	81.9%	79.9%	82.5%	85.9%	87.7%	81.1%	86.7%
New England:								
Connecticut	89.3%	86.8%	79.4%	87.1%	86.3%	91.8%	84.2%	90.6%
Maine	81.7%	66.3%	79.2%	78.3%	83.7%	85.6%	77.1%	83.3%
Massachusetts	83.7%	73.3%	70.6%	77.2%	77.5%	92.5%	70.0%	86.9%
Middle Atlantic:								
New Jersey	89.3%	82.6%	75.6%	86.0%	95.3%	90.9%	79.3%	92.1%
New York	80.0%	82.8%	79.1%	73.3%	85.5%	78.3%	80.5%	79.8%
Pennsylvania	86.4%	81.6%	87.2%	81.7%	86.1%	88.3%	82.2%	87.5%
East North Central:								
Illinois	87.6%	84.5%	83.6%	89.0%	81.0%	92.1%	84.2%	88.7%
Indiana	89.1%	81.6%	70.4%	90.2%	87.8%	92.5%	78.9%	91.2%
Michigan	83.8%	83.4%	82.5%	83.1%	85.2%	83.2%	82.9%	84.0%
Ohio	84.8%	78.3%	77.4%	84.2%	83.1%	87.4%	80.6%	85.8%
Wisconsin	82.0%	78.8%	75.3%	75.0%	84.6%	85.4%	75.6%	83.7%
West North Central:								
Iowa	85.1%	74.3%	74.4%	85.5%	89.1%	86.8%	78.4%	87.4%
Kansas	79.7%	75.9%	81.8%	80.2%	81.1%	79.0%	80.2%	79.6%
Minnesota	86.8%	85.0%	80.0%	87.1%	85.4%	89.1%	84.5%	87.6%
Missouri	87.4%	86.8%	87.6%	85.0%	88.3%	87.7%	87.7%	87.4%
Nebraska	82.9%	83.0%	75.6%	74.1%	86.8%	85.7%	77.7%	84.7%
South Atlantic:								
Florida	85.4%	81.1%	71.2%	84.4%	82.0%	90.6%	79.4%	87.1%
Georgia	86.5%	73.2%	84.3%	76.4%	88.6%	89.5%	78.9%	88.0%
Maryland	81.5%	81.1%	62.8%	68.1%	83.9%	90.0%	67.2%	86.4%
North Carolina	90.2%	87.5%	78.7%	79.2%	93.1%	93.6%	82.4%	92.2%
South Carolina	88.1%	88.3%	76.5%	79.8%	94.0%	88.9%	83.2%	89.4%
Virginia	84.7%	83.5%	78.5%	74.3%	83.9%	88.9%	77.8%	86.6%
West Virginia	84.7%	79.4%	70.4%	77.3%	91.7%	87.9%	73.4%	87.9%
East South Central:								
Alabama	84.3%	75.3%	77.1%	77.0%	71.0%	93.4%	75.4%	86.4%
Kentucky	88.6%	88.3%	77.4%	75.8%	93.1%	91.2%	82.5%	90.5%
Mississippi	90.8%	88.7%	81.0%	86.5%	91.1%	92.9%	88.3%	91.3%
Tennessee	90.7%	83.6%	89.8%	83.5%	91.2%	93.5%	85.5%	91.8%
West South Central:								
Arkansas	87.2%	82.6%	81.8%	83.3%	76.7%	92.3%	83.3%	88.2%
Louisiana	83.7%	79.7%	77.3%	77.9%	76.1%	93.4%	77.2%	85.9%
Oklahoma	85.8%	61.3%	89.1%	83.4%	91.7%	91.0%	74.4%	90.0%
Texas	83.0%	87.3%	75.9%	84.1%	84.5%	82.5%	81.3%	83.3%
Mountain:								
Arizona	87.7%	86.5%	79.7%	82.8%	90.9%	89.2%	82.7%	89.4%
Colorado	84.5%	72.7%	81.1%	83.7%	91.0%	85.5%	78.6%	86.8%
Nevada	83.5%	92.0%	75.2%	78.4%	73.8%	87.8%	81.7%	84.0%
New Mexico	79.9%	77.7%	83.0%	82.9%	71.6%	84.5%	81.3%	79.4%
Utah	82.8%	78.1%	75.7%	75.7%	81.5%	86.9%	75.0%	84.9%
Pacific:								
California	85.7%	83.2%	84.7%	87.5%	88.6%	84.3%	85.8%	85.6%
Hawaii	79.5%	76.4%	83.9%	82.0%	90.1%	71.5%	80.3%	79.1%
Oregon	86.9%	80.5%	83.8%	91.4%	85.6%	88.0%	84.5%	87.6%
Washington	91.5%	88.4%	88.5%	92.1%	90.0%	94.0%	88.2%	92.7%
States not shown separately	85.3%	81.1%	82.9%	84.0%	86.7%	87.7%	80.7%	87.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.2.a.(1)(1996) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	0.69%	1.11%	0.84%	0.79%	0.76%	0.63%	0.51%
New England:								
Connecticut	2.00%	2.74%	2.74%	3.66%	3.41%	3.02%	2.42%	2.39%
Maine	2.80%	6.01%	6.70%	4.55%	4.22%	3.67%	3.59%	2.72%
Massachusetts	1.60%	1.99%	3.94%	4.27%	3.23%	2.23%	1.84%	1.72%
Middle Atlantic:								
New Jersey	1.38%	2.15%	5.61%	4.00%	2.07%	2.00%	3.18%	1.28%
New York	2.94%	2.78%	2.54%	5.08%	2.43%	4.71%	1.99%	3.36%
Pennsylvania	1.71%	2.81%	3.27%	2.92%	2.67%	3.55%	2.17%	2.54%
East North Central:								
Illinois	1.80%	2.89%	4.40%	2.13%	4.64%	1.49%	1.62%	2.20%
Indiana	1.63%	4.11%	7.41%	2.71%	3.10%	2.30%	3.25%	1.69%
Michigan	1.36%	2.33%	3.90%	3.03%	2.93%	2.97%	1.86%	1.66%
Ohio	2.15%	2.25%	3.69%	3.12%	4.31%	2.75%	1.75%	2.57%
Wisconsin	2.80%	3.33%	3.62%	4.85%	3.82%	4.08%	1.99%	3.16%
West North Central:								
Iowa	3.20%	4.62%	4.50%	2.33%	5.62%	5.88%	3.53%	3.76%
Kansas	3.22%	4.18%	3.53%	4.25%	4.27%	5.19%	2.09%	4.41%
Minnesota	1.13%	2.56%	4.52%	4.19%	4.04%	2.20%	1.68%	1.68%
Missouri	1.34%	2.41%	4.09%	6.18%	5.27%	2.47%	1.41%	1.97%
Nebraska	2.53%	4.56%	3.74%	3.76%	3.42%	5.89%	2.23%	3.05%
South Atlantic:								
Florida	2.26%	2.76%	6.88%	4.97%	3.90%	2.19%	3.51%	2.56%
Georgia	2.12%	4.34%	3.85%	4.21%	3.16%	3.91%	2.89%	2.16%
Maryland	3.00%	3.10%	5.56%	4.60%	5.62%	3.72%	4.40%	2.27%
North Carolina	1.43%	3.98%	4.17%	4.54%	4.90%	2.23%	2.01%	1.58%
South Carolina	1.69%	3.46%	9.30%	5.31%	2.89%	2.34%	4.33%	1.52%
Virginia	2.02%	2.63%	5.49%	5.05%	6.73%	3.45%	2.76%	2.39%
West Virginia	2.48%	3.91%	5.74%	5.16%	2.58%	3.04%	3.61%	3.03%
East South Central:								
Alabama	2.61%	4.67%	5.46%	3.14%	11.26%	1.99%	1.51%	3.03%
Kentucky	2.10%	4.33%	4.99%	3.31%	3.09%	4.14%	2.54%	2.80%
Mississippi	2.62%	2.95%	4.64%	7.13%	5.60%	2.68%	2.28%	2.95%
Tennessee	1.40%	4.46%	9.82%	3.46%	2.84%	1.65%	2.97%	1.72%
West South Central:								
Arkansas	3.06%	3.63%	10.96%	4.98%	8.13%	6.43%	3.38%	4.23%
Louisiana	2.18%	3.93%	5.54%	10.31%	5.63%	1.58%	3.88%	2.55%
Oklahoma	2.82%	8.72%	14.34%	7.30%	10.14%	1.93%	6.94%	2.27%
Texas	2.47%	3.36%	5.05%	2.30%	4.54%	3.75%	3.58%	3.01%
Mountain:								
Arizona	1.83%	5.13%	6.00%	3.89%	3.69%	3.47%	3.67%	2.26%
Colorado	3.08%	6.98%	9.68%	3.56%	4.00%	5.04%	4.50%	3.77%
Nevada	3.01%	4.05%	5.71%	3.41%	7.40%	3.35%	2.17%	3.52%
New Mexico	2.57%	3.15%	11.00%	5.45%	7.15%	2.91%	2.25%	3.15%
Utah	1.27%	4.63%	4.23%	3.20%	3.65%	2.53%	3.08%	1.65%
Pacific:								
California	1.40%	1.90%	2.01%	2.13%	1.62%	2.97%	1.04%	2.02%
Hawaii	3.41%	4.19%	4.03%	3.89%	3.62%	6.62%	2.87%	4.93%
Oregon	2.03%	3.70%	5.39%	1.97%	6.75%	2.62%	2.63%	2.11%
Washington	1.70%	2.24%	2.76%	2.94%	4.32%	2.14%	1.94%	2.53%
States not shown separately	1.71%	3.00%	3.82%	4.32%	3.93%	2.22%	1.36%	2.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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



**Table II.B.2.b(1996) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	69.5%	69.8%	65.3%	65.2%	70.3%	71.2%	66.7%	70.3%
New England:								
Connecticut	74.3%	70.1%	58.3%	70.0%	63.8%	81.0%	66.7%	76.2%
Maine	70.7%	48.0%	59.4%	63.7%	77.2%	78.8%	58.3%	75.9%
Massachusetts	69.4%	57.8%	60.9%	57.5%	65.1%	79.8%	51.7%	74.3%
Middle Atlantic:								
New Jersey	72.8%	67.9%	59.5%	70.1%	84.1%	71.9%	64.9%	75.0%
New York	62.8%	70.1%	58.4%	58.6%	64.3%	62.1%	64.2%	62.3%
Pennsylvania	70.1%	67.2%	71.9%	65.6%	70.2%	71.3%	67.3%	70.9%
East North Central:								
Illinois	74.6%	77.8%	74.7%	73.0%	67.9%	78.0%	73.4%	75.0%
Indiana	72.8%	68.9%	55.9%	72.0%	67.2%	78.4%	60.7%	75.4%
Michigan	68.2%	66.8%	66.2%	60.0%	72.1%	68.2%	63.9%	69.4%
Ohio	74.4%	66.7%	68.5%	70.9%	71.6%	78.4%	68.8%	75.9%
Wisconsin	65.8%	67.9%	60.3%	60.0%	70.0%	66.6%	59.8%	67.5%
West North Central:								
Iowa	68.7%	47.6%	51.4%	67.6%	78.1%	74.0%	55.9%	74.0%
Kansas	60.8%	60.7%	68.0%	60.3%	68.6%	55.9%	63.4%	60.0%
Minnesota	70.4%	70.9%	64.6%	70.5%	60.6%	76.7%	71.0%	70.2%
Missouri	70.0%	74.6%	75.1%	62.7%	80.3%	67.0%	73.1%	69.3%
Nebraska	58.7%	72.3%	35.9%	55.1%	66.5%	61.2%	50.6%	61.9%
South Atlantic:								
Florida	72.2%	68.9%	61.8%	66.5%	72.2%	75.9%	66.5%	73.8%
Georgia	69.0%	64.2%	69.3%	51.6%	79.5%	70.4%	65.2%	69.7%
Maryland	68.1%	67.1%	44.9%	54.8%	77.0%	75.7%	52.5%	74.0%
North Carolina	74.6%	66.7%	64.9%	55.8%	78.6%	80.6%	67.3%	76.6%
South Carolina	77.0%	82.0%	65.2%	63.2%	78.4%	80.0%	74.1%	77.7%
Virginia	68.9%	74.0%	63.8%	60.3%	70.9%	70.6%	64.4%	70.1%
West Virginia	71.5%	70.4%	64.4%	61.2%	77.8%	74.2%	62.5%	74.1%
East South Central:								
Alabama	71.3%	69.4%	64.4%	66.7%	53.4%	81.5%	65.1%	72.8%
Kentucky	75.2%	77.3%	60.7%	54.7%	78.8%	80.9%	65.9%	78.3%
Mississippi	69.6%	70.9%	67.3%	67.1%	73.9%	68.0%	73.7%	68.8%
Tennessee	69.6%	71.2%	79.1%	75.9%	81.5%	64.1%	76.3%	68.5%
West South Central:								
Arkansas	72.2%	65.1%	60.8%	60.4%	63.9%	80.3%	62.8%	75.1%
Louisiana	62.2%	74.6%	64.4%	63.0%	45.6%	73.0%	64.9%	61.4%
Oklahoma	66.0%	51.4%	73.4%	71.4%	71.5%	64.5%	61.3%	67.6%
Texas	63.7%	80.8%	65.2%	73.0%	63.9%	60.1%	71.9%	62.2%
Mountain:								
Arizona	72.9%	80.2%	65.6%	65.6%	74.2%	74.2%	69.8%	74.0%
Colorado	69.4%	60.2%	69.1%	70.6%	77.2%	68.0%	67.4%	70.2%
Nevada	61.1%	77.2%	64.0%	57.6%	55.2%	61.6%	65.6%	60.0%
New Mexico	59.9%	66.1%	64.8%	61.2%	55.6%	60.0%	66.3%	57.7%
Utah	65.0%	62.7%	60.4%	56.1%	62.9%	69.4%	60.5%	66.1%
Pacific:								
California	70.6%	74.2%	74.1%	67.0%	72.9%	69.9%	72.4%	70.0%
Hawaii	67.1%	67.6%	65.7%	70.2%	77.4%	59.2%	68.1%	66.6%
Oregon	72.6%	72.8%	60.1%	77.3%	68.0%	76.1%	70.3%	73.4%
Washington	68.8%	79.1%	63.8%	65.8%	74.4%	66.3%	68.9%	68.8%
States not shown separately	69.9%	66.7%	68.9%	67.4%	70.5%	72.8%	67.1%	71.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.2.b(1996) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	0.95%	0.84%	0.85%	0.74%	0.82%	0.60%	0.51%
New England:								
Connecticut	2.64%	5.19%	3.41%	4.34%	5.91%	4.00%	3.89%	3.30%
Maine	2.18%	6.58%	5.91%	4.24%	4.63%	3.23%	3.72%	2.49%
Massachusetts	3.77%	3.13%	4.09%	5.82%	4.19%	6.20%	2.99%	3.86%
Middle Atlantic:								
New Jersey	2.06%	2.46%	7.78%	5.13%	5.67%	4.38%	3.73%	2.61%
New York	2.97%	1.65%	4.42%	4.12%	4.16%	4.64%	2.21%	3.86%
Pennsylvania	2.50%	4.14%	4.55%	3.48%	3.73%	5.24%	1.57%	3.55%
East North Central:								
Illinois	3.16%	3.69%	4.95%	3.11%	6.59%	4.24%	2.45%	4.07%
Indiana	2.37%	4.03%	8.37%	4.28%	6.77%	4.43%	3.25%	2.69%
Michigan	2.74%	3.36%	6.29%	5.06%	3.35%	5.37%	3.59%	3.17%
Ohio	2.45%	2.61%	4.99%	5.47%	3.57%	3.76%	2.46%	2.78%
Wisconsin	2.79%	3.49%	3.01%	4.07%	5.16%	4.28%	1.85%	3.65%
West North Central:								
Iowa	4.38%	8.09%	6.21%	5.39%	8.45%	5.96%	6.24%	3.96%
Kansas	4.23%	4.97%	3.75%	5.50%	8.38%	6.53%	2.17%	5.61%
Minnesota	2.62%	3.62%	5.63%	7.04%	7.74%	4.90%	2.84%	2.92%
Missouri	2.91%	5.21%	5.85%	6.36%	6.16%	4.77%	3.27%	3.42%
Nebraska	2.55%	4.76%	8.77%	4.45%	7.56%	6.85%	5.51%	4.27%
South Atlantic:								
Florida	2.70%	3.16%	6.90%	5.63%	4.17%	3.91%	3.58%	2.77%
Georgia	4.12%	3.02%	6.32%	7.30%	3.12%	6.60%	4.96%	4.77%
Maryland	4.44%	4.11%	5.75%	5.76%	7.19%	5.84%	4.63%	4.32%
North Carolina	3.34%	4.81%	3.87%	6.81%	5.97%	3.66%	3.53%	3.47%
South Carolina	2.82%	5.99%	8.41%	5.71%	3.88%	3.50%	5.25%	2.85%
Virginia	3.86%	3.31%	6.28%	5.63%	6.05%	6.45%	3.13%	4.43%
West Virginia	3.72%	7.13%	7.33%	6.07%	5.15%	5.75%	3.60%	4.56%
East South Central:								
Alabama	2.13%	4.18%	6.03%	3.24%	9.02%	2.95%	2.54%	2.59%
Kentucky	2.99%	4.94%	6.47%	5.31%	5.93%	5.18%	4.80%	3.75%
Mississippi	4.63%	5.97%	6.19%	7.82%	5.24%	6.12%	4.67%	4.70%
Tennessee	2.90%	4.32%	9.06%	3.77%	4.24%	4.79%	2.63%	3.16%
West South Central:								
Arkansas	4.42%	6.10%	10.60%	6.69%	7.14%	7.62%	4.86%	5.62%
Louisiana	4.37%	3.03%	4.59%	8.69%	7.32%	5.37%	3.18%	5.54%
Oklahoma	3.50%	6.66%	12.19%	7.41%	10.98%	4.67%	5.73%	3.65%
Texas	2.12%	4.20%	6.14%	2.16%	5.54%	4.05%	3.63%	2.56%
Mountain:								
Arizona	3.70%	6.52%	6.70%	3.10%	7.54%	5.51%	3.96%	4.30%
Colorado	3.39%	6.68%	9.70%	3.12%	5.95%	6.27%	4.77%	4.05%
Nevada	4.26%	6.27%	5.02%	3.77%	8.54%	6.45%	2.42%	5.22%
New Mexico	3.01%	5.55%	10.92%	7.08%	7.37%	7.35%	4.32%	4.18%
Utah	3.29%	3.92%	4.20%	3.04%	6.56%	4.51%	3.54%	4.21%
Pacific:								
California	1.31%	2.60%	2.15%	2.72%	3.31%	2.67%	3.24%	1.96%
Hawaii	2.50%	4.26%	5.21%	4.12%	4.54%	6.90%	3.18%	4.24%
Oregon	1.70%	4.59%	5.59%	3.11%	7.75%	2.14%	3.24%	2.05%
Washington	3.77%	3.65%	4.57%	6.74%	5.49%	8.26%	3.39%	4.33%
States not shown separately	2.23%	4.58%	3.60%	3.70%	4.69%	4.56%	2.27%	3.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.2.b.(1)(1996) Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	46.0%	12.6%	11.8%	19.4%	39.3%	66.9%	13.1%	54.8%
New England:								
Connecticut	45.8%	--	--	--	48.7%	58.8%	8.4% *	54.2%
Maine	48.8%	--	--	--	47.4%	78.8%	6.1% *	62.9%
Massachusetts	27.9%	--	--	--	27.8%	33.8%	11.8%	31.0%
Middle Atlantic:								
New Jersey	42.0%	--	--	--	32.3% *	62.9%	8.5%	50.2%
New York	29.0%	--	--	--	34.4%	34.8%	15.4%	33.5%
Pennsylvania	42.6%	--	--	--	20.3%	69.4%	12.1%	50.6%
East North Central:								
Illinois	51.9%	--	--	--	41.2%	78.3%	18.8%	61.8%
Indiana	60.7%	--	--	--	48.6%	85.5%	11.5% *	69.3%
Michigan	49.5%	--	--	--	47.4%	75.7%	5.7%	60.8%
Ohio	58.5%	--	--	--	36.9%	82.6%	22.6%	67.1%
Wisconsin	46.6%	--	--	--	44.9%	72.5%	7.2% *	56.1%
West North Central:								
Iowa	55.1%	--	--	--	64.7%	68.9%	24.0%	64.7%
Kansas	51.5%	--	--	--	62.0%	74.6%	15.6%	63.0%
Minnesota	62.4%	--	--	--	65.9%	82.7%	25.2% *	75.2%
Missouri	54.5%	--	--	--	43.2%	80.5%	10.4% *	65.5%
Nebraska	53.3%	--	--	--	54.2%	80.0%	9.1% *	67.2%
South Atlantic:								
Florida	37.4%	--	--	--	23.5% *	56.9%	11.0%	44.4%
Georgia	60.8%	--	--	--	55.3%	79.9%	10.6% *	69.4%
Maryland	49.7%	--	--	--	54.0%	67.9%	15.5% *	58.8%
North Carolina	53.0%	--	--	--	51.8%	72.4%	4.7% *	64.0%
South Carolina	63.1%	--	--	--	61.6%	80.7%	20.6% *	73.2%
Virginia	49.8%	--	--	--	40.3%	72.4%	9.4%	59.7%
West Virginia	51.9%	--	--	--	46.8%	71.0%	16.2%	60.5%
East South Central:								
Alabama	52.9%	--	--	--	25.2% *	80.1%	13.5%	61.3%
Kentucky	53.4%	--	--	--	74.6%	67.5%	5.3% *	67.0%
Mississippi	50.7%	--	--	--	27.7% *	81.4%	6.8% *	59.6%
Tennessee	51.0%	--	--	--	46.5%	64.8%	14.6% *	57.9%
West South Central:								
Arkansas	59.6%	--	--	--	39.2%	80.7%	19.9% *	69.5%
Louisiana	57.7%	--	--	--	66.7%	73.6%	20.9%	69.3%
Oklahoma	61.2%	--	--	--	69.8%	84.9%	21.1%	73.3%
Texas	56.0%	--	--	--	54.9%	74.4%	9.6%	65.9%
Mountain:								
Arizona	50.4%	--	--	--	60.0%	74.1%	2.7% *	65.7%
Colorado	46.1%	--	--	--	55.0%	65.6%	13.1%	57.9%
Nevada	59.6%	--	--	--	35.1% *	82.7%	19.8% *	69.8%
New Mexico	49.6%	--	--	--	32.3% *	85.4%	16.9%	62.0%
Utah	40.0%	--	--	--	56.4%	46.0%	13.7%	46.1%
Pacific:								
California	31.6%	--	--	--	11.4%	53.1%	12.1%	37.5%
Hawaii	24.0%	--	--	--	8.7% *	42.4%	18.8%	26.6%
Oregon	37.0%	--	--	--	35.2%	63.3%	5.4% *	47.6%
Washington	27.9%	--	--	--	25.6% *	44.5%	13.3%	32.8%
States not shown separately	34.5%	--	--	--	39.8%	49.4%	16.3%	41.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.B.2.b.(1)(1996) Standard error for percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.07%	1.25%	1.46%	1.24%	1.52%	1.70%	0.64%	1.21%
New England:								
Connecticut	6.62%	--	--	--	12.56%	8.49%	5.26% *	7.83%
Maine	4.76%	--	--	--	9.85%	8.30%	2.43% *	6.03%
Massachusetts	3.76%	--	--	--	8.08%	6.07%	2.47%	4.23%
Middle Atlantic:								
New Jersey	5.85%	--	--	--	10.68% *	6.58%	2.27%	6.39%
New York	2.68%	--	--	--	4.89%	5.31%	2.89%	4.04%
Pennsylvania	3.61%	--	--	--	4.32%	5.26%	3.04%	4.81%
East North Central:								
Illinois	5.54%	--	--	--	10.44%	7.84%	3.94%	6.00%
Indiana	3.38%	--	--	--	11.34%	2.67%	4.02% *	3.74%
Michigan	4.58%	--	--	--	10.24%	6.04%	1.41%	4.81%
Ohio	6.50%	--	--	--	8.15%	8.02%	2.86%	7.29%
Wisconsin	3.77%	--	--	--	11.34%	6.60%	2.46% *	4.68%
West North Central:								
Iowa	2.44%	--	--	--	11.21%	7.06%	5.74%	3.33%
Kansas	5.78%	--	--	--	9.62%	11.30%	3.27%	7.62%
Minnesota	7.90%	--	--	--	12.85%	8.06%	7.83% *	8.10%
Missouri	5.71%	--	--	--	10.89%	7.04%	3.83% *	4.93%
Nebraska	5.63%	--	--	--	10.25%	5.70%	3.88% *	6.72%
South Atlantic:								
Florida	4.49%	--	--	--	9.24% *	6.97%	3.28%	5.65%
Georgia	6.93%	--	--	--	9.99%	7.92%	3.19% *	7.70%
Maryland	6.41%	--	--	--	12.37%	7.68%	4.69% *	7.44%
North Carolina	5.79%	--	--	--	10.21%	7.33%	2.40% *	6.82%
South Carolina	4.09%	--	--	--	10.40%	4.41%	9.36% *	4.95%
Virginia	4.77%	--	--	--	9.42%	7.65%	2.56%	5.94%
West Virginia	9.21%	--	--	--	13.30%	11.25%	4.32%	10.85%
East South Central:								
Alabama	5.49%	--	--	--	9.51% *	9.15%	3.52%	6.40%
Kentucky	3.42%	--	--	--	8.10%	8.26%	2.18% *	4.57%
Mississippi	5.54%	--	--	--	9.57% *	7.22%	3.04% *	6.90%
Tennessee	4.49%	--	--	--	9.97%	5.27%	5.11% *	4.86%
West South Central:								
Arkansas	6.55%	--	--	--	8.89%	7.02%	7.67% *	6.26%
Louisiana	4.02%	--	--	--	10.48%	4.80%	6.00%	3.55%
Oklahoma	4.08%	--	--	--	14.95%	5.53%	6.33%	4.78%
Texas	4.49%	--	--	--	9.52%	7.56%	2.84%	5.49%
Mountain:								
Arizona	4.05%	--	--	--	7.44%	5.97%	1.80% *	3.62%
Colorado	5.17%	--	--	--	9.90%	8.37%	2.94%	7.57%
Nevada	3.84%	--	--	--	10.89% *	4.61%	7.30% *	4.76%
New Mexico	6.60%	--	--	--	9.85% *	8.40%	4.20%	8.34%
Utah	5.81%	--	--	--	9.26%	7.91%	3.97%	7.23%
Pacific:								
California	2.75%	--	--	--	3.12%	4.99%	2.13%	3.89%
Hawaii	3.92%	--	--	--	4.53% *	9.31%	1.86%	6.64%
Oregon	5.65%	--	--	--	9.11%	8.91%	1.78% *	7.42%
Washington	3.77%	--	--	--	11.48% *	10.67%	2.80%	6.21%
States not shown separately	2.97%	--	--	--	6.33%	6.45%	4.30%	4.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.B.2.c(1996) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	43.5%	14.6%	15.2%	21.3%	38.0%	62.1%	16.3%	51.2%
New England:								
Connecticut	63.9%	--	--	--	41.4%	88.4%	20.1%	75.1%
Maine	41.8%	--	--	--	55.8%	66.6%	5.4% *	57.4%
Massachusetts	61.8%	--	--	--	61.7%	84.6%	28.2%	71.0%
Middle Atlantic:								
New Jersey	44.9%	--	--	--	51.9%	60.2%	12.8%	53.9%
New York	43.5%	--	--	--	43.4%	57.4%	20.7%	50.8%
Pennsylvania	56.2%	--	--	--	52.9%	78.7%	17.4%	66.8%
East North Central:								
Illinois	44.0%	--	--	--	46.6%	58.9%	20.1%	51.4%
Indiana	44.0%	--	--	--	42.0%	62.9%	14.8%	50.4%
Michigan	39.9%	--	--	--	42.7%	50.6%	21.7%	44.9%
Ohio	44.3%	--	--	--	24.3% *	69.8%	12.8%	52.6%
Wisconsin	27.5%	--	--	--	30.1%	41.3%	4.9% *	33.6%
West North Central:								
Iowa	34.7%	--	--	--	46.8%	37.1%	28.8%	37.2%
Kansas	22.8%	--	--	--	13.6% *	38.4%	11.0%	26.4%
Minnesota	44.6%	--	--	--	29.9% *	72.5%	13.9% *	55.0%
Missouri	41.8%	--	--	--	28.0%	56.6%	21.1%	46.7%
Nebraska	33.9%	--	--	--	8.9% *	66.0%	9.6%	43.2%
South Atlantic:								
Florida	50.6%	--	--	--	57.4%	67.3%	17.7%	60.0%
Georgia	32.2%	--	--	--	29.0%	45.1%	2.9% *	37.6%
Maryland	50.6%	--	--	--	44.4%	76.3%	19.7%	62.2%
North Carolina	34.2%	--	--	--	11.4% *	56.5%	12.8% *	39.8%
South Carolina	29.8%	--	--	--	14.9% *	47.5%	3.4% *	36.4%
Virginia	44.5%	--	--	--	17.5% *	69.3%	8.5% *	54.0%
West Virginia	23.9%	--	--	--	3.6% *	44.5%	3.0% *	29.9%
East South Central:								
Alabama	23.4%	--	--	--	11.0% *	39.1%	4.5% *	27.9%
Kentucky	25.8%	--	--	--	17.8% *	39.9%	8.2% *	31.6%
Mississippi	22.3%	--	--	--	6.2% *	38.6%	2.7% *	26.1%
Tennessee	54.1%	--	--	--	19.3% *	77.0%	5.6% *	62.4%
West South Central:								
Arkansas	18.6%	--	--	--	6.1% *	29.4% *	5.1% *	22.6%
Louisiana	20.7%	--	--	--	1.6% *	48.6%	4.7% *	25.5%
Oklahoma	33.7%	--	--	--	6.6% *	59.2%	9.6% *	41.7%
Texas	43.7%	--	--	--	26.7% *	61.7%	10.5%	49.8%
Mountain:								
Arizona	48.6%	--	--	--	35.3%	74.0%	17.1% *	59.2%
Colorado	39.0%	--	--	--	53.4%	54.0%	11.8% *	49.1%
Nevada	34.3%	--	--	--	22.4% *	45.1%	12.7%	39.3%
New Mexico	20.6%	--	--	--	32.5% *	20.3% *	11.7%	23.5%
Utah	52.5%	--	--	--	33.6% *	79.3%	16.1%	61.8%
Pacific:								
California	54.9%	--	--	--	57.0%	72.7%	29.1%	62.5%
Hawaii	59.4%	--	--	--	69.8%	73.9%	35.0%	71.7%
Oregon	35.1%	--	--	--	38.1%	52.7%	10.7%	43.5%
Washington	31.4%	--	--	--	44.4%	42.6% *	10.5%	38.4%
States not shown separately	41.9%	--	--	--	31.1%	64.0%	11.8%	54.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.B.2.c(1996) Standard error for percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.07%	0.99%	0.89%	1.49%	1.26%	1.63%	0.38%	1.26%
New England:								
Connecticut	5.29%	--	--	--	10.37%	5.93%	5.73%	6.01%
Maine	2.95%	--	--	--	11.87%	10.41%	2.49% *	4.86%
Massachusetts	3.15%	--	--	--	8.13%	6.38%	5.56%	3.08%
Middle Atlantic:								
New Jersey	5.72%	--	--	--	12.36%	8.83%	3.39%	6.70%
New York	3.68%	--	--	--	8.14%	6.82%	4.29%	5.30%
Pennsylvania	5.62%	--	--	--	9.66%	6.06%	3.57%	6.95%
East North Central:								
Illinois	3.15%	--	--	--	7.28%	6.07%	4.62%	3.61%
Indiana	7.56%	--	--	--	10.18%	10.14%	3.76%	8.77%
Michigan	3.94%	--	--	--	10.80%	8.38%	3.46%	4.83%
Ohio	5.86%	--	--	--	10.29% *	9.41%	2.55%	6.80%
Wisconsin	5.22%	--	--	--	8.37%	11.16%	1.83% *	6.32%
West North Central:								
Iowa	6.86%	--	--	--	13.28%	8.32%	7.68%	8.45%
Kansas	3.76%	--	--	--	4.51% *	8.01%	2.21%	4.87%
Minnesota	6.56%	--	--	--	11.83% *	11.21%	6.23% *	7.30%
Missouri	5.40%	--	--	--	8.26%	7.84%	5.35%	6.01%
Nebraska	4.78%	--	--	--	3.21% *	9.07%	2.53%	5.05%
South Atlantic:								
Florida	4.19%	--	--	--	6.85%	6.57%	5.15%	4.55%
Georgia	5.18%	--	--	--	7.86%	6.87%	1.68% *	5.95%
Maryland	5.61%	--	--	--	9.06%	9.48%	5.35%	7.00%
North Carolina	3.62%	--	--	--	6.73% *	7.20%	3.96% *	4.32%
South Carolina	4.17%	--	--	--	6.10% *	6.56%	1.05% *	4.83%
Virginia	5.13%	--	--	--	5.37% *	8.47%	2.78% *	6.36%
West Virginia	4.64%	--	--	--	6.04% *	7.14%	1.30% *	5.64%
East South Central:								
Alabama	4.23%	--	--	--	8.37% *	7.81%	1.88% *	4.98%
Kentucky	3.55%	--	--	--	7.99% *	7.47%	3.23% *	5.07%
Mississippi	5.33%	--	--	--	9.28% *	8.32%	1.48% *	6.35%
Tennessee	6.07%	--	--	--	6.23% *	6.66%	3.16% *	5.76%
West South Central:								
Arkansas	4.47%	--	--	--	2.67% *	9.76% *	3.72% *	6.34%
Louisiana	3.80%	--	--	--	0.52% *	10.25%	1.66% *	5.52%
Oklahoma	5.10%	--	--	--	3.38% *	9.10%	4.18% *	6.46%
Texas	6.52%	--	--	--	9.27% *	9.33%	1.83%	7.73%
Mountain:								
Arizona	5.08%	--	--	--	8.26%	7.92%	5.22% *	5.99%
Colorado	8.05%	--	--	--	13.00%	11.65%	3.74% *	9.91%
Nevada	5.22%	--	--	--	13.75% *	9.16%	3.71%	6.48%
New Mexico	4.62%	--	--	--	10.06% *	10.64% *	3.18%	5.77%
Utah	5.56%	--	--	--	10.75% *	6.36%	4.36%	6.48%
Pacific:								
California	2.80%	--	--	--	7.34%	4.28%	3.67%	3.40%
Hawaii	4.90%	--	--	--	10.22%	7.08%	7.17%	5.72%
Oregon	5.59%	--	--	--	9.55%	10.41%	2.19%	7.42%
Washington	5.75%	--	--	--	12.39%	13.43% *	2.98%	8.66%
States not shown separately	3.33%	--	--	--	7.52%	5.82%	2.65%	4.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.B.3(1996) Number of full-time private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84,793,441	10,328,799	7,449,251	12,660,308	17,545,681	36,809,402	23,904,477	60,888,965
New England:								
Connecticut	1,347,783	157,506	88,148	146,307	198,837	756,985	327,652	1,020,132
Maine	360,681	57,254	38,721	66,939	76,689	121,078	138,045	222,636
Massachusetts	2,180,878	215,732	156,430	413,959	491,381	903,376	558,970	1,621,908
Middle Atlantic:								
New Jersey	2,730,430	333,024	240,556	325,247	550,129	1,281,474	730,563	1,999,867
New York	5,511,469	803,308	469,460	748,963	1,295,910	2,193,829	1,618,874	3,892,594
Pennsylvania	3,847,957	414,342	355,062	436,331	888,722	1,753,500	977,312	2,870,646
East North Central:								
Illinois	4,115,622	471,075	421,929	518,606	960,526	1,743,486	1,142,046	2,973,576
Indiana	1,964,950	158,184	156,866	311,206	463,699	874,994	463,888	1,501,062
Michigan	3,070,264	396,102	232,007	352,589	990,409	1,099,156	837,350	2,232,914
Ohio	3,706,435	343,569	352,925	506,418	758,414	1,745,108	965,312	2,741,124
Wisconsin	1,685,670	204,299	126,189	324,523	422,907	607,752	457,175	1,228,495
West North Central:								
Iowa	936,267	151,004	88,518	176,496	241,288	278,962	320,317	615,949
Kansas	825,543	112,940	75,423	139,365	169,588	328,227	248,092	577,452
Minnesota	1,754,372	231,557	182,441	176,404	374,303	789,667	525,636	1,228,736
Missouri	1,706,032	189,435	154,837 *	244,837	326,378	790,546	472,761	1,233,271
Nebraska	473,560	65,424	49,904	75,799	100,693	181,740	153,967	319,593
South Atlantic:								
Florida	4,332,538	698,168	389,613	577,912	901,779	1,765,067	1,373,546	2,958,992
Georgia	2,559,234	219,530	194,891	400,570 *	498,592	1,245,650	554,172	2,005,062
Maryland	1,614,242	174,378	158,602 *	302,445	315,691	663,125	475,865	1,138,376
North Carolina	2,761,434	287,101	224,597	326,618	557,482	1,365,637	700,554	2,060,881
South Carolina	1,220,110	148,712	109,413	125,570	231,810	604,605	329,011	891,100
Virginia	2,131,970	231,974	165,756	308,908	380,863	1,044,470	563,832	1,568,138
West Virginia	436,712	52,869	42,244	94,895	75,597	171,108	147,372	289,340
East South Central:								
Alabama	1,296,274	155,953	104,645	190,575	202,563	642,539	337,683	958,591
Kentucky	1,166,939	186,471	88,901	144,335	202,974	544,258	362,503	804,436
Mississippi	735,288	88,801	63,402	85,115	171,414	326,557	207,376	527,912
Tennessee	1,883,505	197,121	122,083	284,231	309,975	970,095	453,674	1,429,831
West South Central:								
Arkansas	769,418	92,640	65,974	98,135	121,233	391,437	220,523	548,895
Louisiana	1,111,539	190,003	114,680	176,049	285,967	344,841	388,067	723,472
Oklahoma	910,981	165,082	80,163	134,049	166,006 *	365,680 *	305,700 *	605,280
Texas	6,117,179	600,577	500,479	882,714	950,659	3,182,750	1,492,718	4,624,461
Mountain:								
Arizona	1,303,591	176,019	141,405	167,104	273,168	545,895	416,872	886,719
Colorado	1,254,949	199,508	104,320	245,352	233,773	471,996	424,320	830,628
Nevada	616,859	61,954	46,383	70,792	121,036	316,694	149,506	467,354
New Mexico	429,295	64,933	44,006	66,033	90,529	163,794	147,226	282,069
Utah	662,878	57,941	60,562	100,049	135,938	308,388	170,861	492,016
Pacific:								
California	9,576,742	1,126,377	772,611	1,727,502	1,844,755	4,105,497	2,797,013	6,779,729
Hawaii	345,994	67,310	36,925	44,574	79,910	117,275	126,656	219,338
Oregon	1,051,324	153,175	93,574	181,213	224,496	398,866	313,898	737,426
Washington	1,617,606	179,696	202,040	277,232	414,939	543,698	516,071	1,101,535
States not shown separately	2,668,927	447,751	332,568	684,347	444,662	759,600	991,498	1,677,429

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Totals may not sum exactly because of rounding.

**Table II.B.3(1996) Standard error for number of full-time private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,621,852	230,445	135,750	514,062	595,026	1,444,383	416,586	1,514,232
New England:								
Connecticut	290,496	30,535	9,198	13,897	49,496	292,089	35,772	282,089
Maine	31,025	3,971	6,549	12,460	17,904	23,171	15,347	24,592
Massachusetts	172,746	13,436	25,023	65,633	70,792	169,006	42,442	175,662
Middle Atlantic:								
New Jersey	283,483	30,026	22,983	41,228	114,406	227,471	35,731	297,681
New York	301,970	61,365	69,575	90,869	162,694	231,009	95,641	323,448
Pennsylvania	276,940	30,351	49,127	37,887	112,543	279,376	81,628	247,430
East North Central:								
Illinois	138,370	41,147	62,596	48,625	91,317	152,912	92,933	171,397
Indiana	198,857	12,975	15,199	46,589	60,525	183,039	25,698	205,667
Michigan	297,719	30,118	36,111	42,680	151,660	287,895	51,281	303,620
Ohio	451,822	22,359	30,315	65,957	77,912	432,107	41,213	427,553
Wisconsin	118,728	18,123	14,019	40,848	74,831	82,797	33,087	109,899
West North Central:								
Iowa	131,088	29,979	16,465	31,661	98,601	42,353	31,249	134,374
Kansas	63,998	4,947	7,401	26,518	32,881	56,334	10,219	60,142
Minnesota	241,652	29,030	39,602	32,433	81,304	202,115	65,612	222,412
Missouri	163,724	19,975	21,005*	41,062	81,041	146,042	43,456	181,580
Nebraska	39,711	4,227	5,494	10,974	17,703	30,036	6,678	37,908
South Atlantic:								
Florida	405,379	66,229	53,633	96,824	163,376	366,655	121,879	367,036
Georgia	306,274	16,557	20,147	105,289*	96,860	334,816	21,494	320,252
Maryland	289,515	14,823	23,804*	49,435	58,686	258,205	37,491	290,790
North Carolina	215,440	26,044	19,906	28,180	123,748	143,149	32,389	208,400
South Carolina	84,810	22,079	16,143	16,452	45,336	82,146	33,871	78,355
Virginia	113,747	31,748	29,332	22,523	66,070	112,783	24,617	111,875
West Virginia	58,891	5,040	4,888	28,999	16,077	38,930	18,814	45,318
East South Central:								
Alabama	71,536	13,130	13,579	16,245	40,057	62,196	17,465	61,438
Kentucky	137,381	38,557	15,976	12,493	30,793	111,819	40,166	119,346
Mississippi	51,553	6,751	7,880	22,023	34,580	36,428	14,764	43,016
Tennessee	223,050	30,385	17,009	33,518	48,258	218,883	58,627	216,063
West South Central:								
Arkansas	158,992	8,747	10,831	20,765	19,192	160,187	19,678	160,329
Louisiana	131,521	38,117	12,521	28,979	112,002	113,532	45,452	135,123
Oklahoma	88,491	30,046	15,865	20,210	48,780*	65,738*	38,012*	63,151
Texas	525,975	52,700	63,808	83,313	125,819	411,855	120,589	489,165
Mountain:								
Arizona	118,287	53,079	26,688	28,974	47,373	114,705	59,629	106,268
Colorado	101,279	23,254	17,980	31,614	41,893	79,489	35,375	78,426
Nevada	32,979	8,705	3,945	11,550	35,550	31,065	8,422	31,142
New Mexico	58,582	6,886	3,289	10,868	19,366	36,239	11,023	51,396
Utah	46,607	4,930	6,713	14,807	34,979	48,827	11,170	42,011
Pacific:								
California	406,586	53,126	44,681	148,166	197,079	353,455	125,064	389,937
Hawaii	31,266	23,422	5,276	5,039	14,583	16,262	22,312	22,801
Oregon	71,014	15,044	13,647	21,364	20,726	66,777	14,673	67,231
Washington	149,505	9,485	31,907	32,063	65,229	129,599	54,404	139,244
States not shown separately	370,722	31,320	46,444	273,929	69,661	111,103	48,906	359,072

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Totals may not sum exactly because of rounding.



**Table II.B.3.a(1996) Percent of number of full-time private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	84,793,441	12.2%	8.8%	14.9%	20.7%	43.4%	28.2%	71.8%
New England:								
Connecticut	1,347,783	11.7%	6.5%	10.9%	14.8%	56.2%	24.3%	75.7%
Maine	360,681	15.9%	10.7%	18.6%	21.3%	33.6%	38.3%	61.7%
Massachusetts	2,180,878	9.9%	7.2%	19.0%	22.5%	41.4%	25.6%	74.4%
Middle Atlantic:								
New Jersey	2,730,430	12.2%	8.8%	11.9%	20.1%	46.9%	26.8%	73.2%
New York	5,511,469	14.6%	8.5%	13.6%	23.5%	39.8%	29.4%	70.6%
Pennsylvania	3,847,957	10.8%	9.2%	11.3%	23.1%	45.6%	25.4%	74.6%
East North Central:								
Illinois	4,115,622	11.4%	10.3%	12.6%	23.3%	42.4%	27.7%	72.3%
Indiana	1,964,950	8.1%	8.0%	15.8%	23.6%	44.5%	23.6%	76.4%
Michigan	3,070,264	12.9%	7.6%	11.5%	32.3%	35.8%	27.3%	72.7%
Ohio	3,706,435	9.3%	9.5%	13.7%	20.5%	47.1%	26.0%	74.0%
Wisconsin	1,685,670	12.1%	7.5%	19.3%	25.1%	36.1%	27.1%	72.9%
West North Central:								
Iowa	936,267	16.1%	9.5%	18.9%	25.8%	29.8%	34.2%	65.8%
Kansas	825,543	13.7%	9.1%	16.9%	20.5%	39.8%	30.1%	69.9%
Minnesota	1,754,372	13.2%	10.4%	10.1%	21.3%	45.0%	30.0%	70.0%
Missouri	1,706,032	11.1%	9.1% *	14.4%	19.1%	46.3%	27.7%	72.3%
Nebraska	473,560	13.8%	10.5%	16.0%	21.3%	38.4%	32.5%	67.5%
South Atlantic:								
Florida	4,332,538	16.1%	9.0%	13.3%	20.8%	40.7%	31.7%	68.3%
Georgia	2,559,234	8.6%	7.6%	15.7% *	19.5%	48.7%	21.7%	78.3%
Maryland	1,614,242	10.8%	9.8% *	18.7%	19.6%	41.1%	29.5%	70.5%
North Carolina	2,761,434	10.4%	8.1%	11.8%	20.2%	49.5%	25.4%	74.6%
South Carolina	1,220,110	12.2%	9.0%	10.3%	19.0%	49.6%	27.0%	73.0%
Virginia	2,131,970	10.9%	7.8%	14.5%	17.9%	49.0%	26.4%	73.6%
West Virginia	436,712	12.1%	9.7%	21.7%	17.3%	39.2%	33.7%	66.3%
East South Central:								
Alabama	1,296,274	12.0%	8.1%	14.7%	15.6%	49.6%	26.1%	73.9%
Kentucky	1,166,939	16.0%	7.6%	12.4%	17.4%	46.6%	31.1%	68.9%
Mississippi	735,288	12.1%	8.6%	11.6%	23.3%	44.4%	28.2%	71.8%
Tennessee	1,883,505	10.5%	6.5%	15.1%	16.5%	51.5%	24.1%	75.9%
West South Central:								
Arkansas	769,418	12.0%	8.6%	12.8%	15.8%	50.9%	28.7%	71.3%
Louisiana	1,111,539	17.1%	10.3%	15.8%	25.7%	31.0%	34.9%	65.1%
Oklahoma	910,981	18.1%	8.8%	14.7%	18.2% *	40.1% *	33.6% *	66.4%
Texas	6,117,179	9.8%	8.2%	14.4%	15.5%	52.0%	24.4%	75.6%
Mountain:								
Arizona	1,303,591	13.5%	10.8%	12.8%	21.0%	41.9%	32.0%	68.0%
Colorado	1,254,949	15.9%	8.3%	19.6%	18.6%	37.6%	33.8%	66.2%
Nevada	616,859	10.0%	7.5%	11.5%	19.6%	51.3%	24.2%	75.8%
New Mexico	429,295	15.1%	10.3%	15.4%	21.1%	38.2%	34.3%	65.7%
Utah	662,878	8.7%	9.1%	15.1%	20.5%	46.5%	25.8%	74.2%
Pacific:								
California	9,576,742	11.8%	8.1%	18.0%	19.3%	42.9%	29.2%	70.8%
Hawaii	345,994	19.5%	10.7%	12.9%	23.1%	33.9%	36.6%	63.4%
Oregon	1,051,324	14.6%	8.9%	17.2%	21.4%	37.9%	29.9%	70.1%
Washington	1,617,606	11.1%	12.5%	17.1%	25.7%	33.6%	31.9%	68.1%
States not shown separately	2,668,927	16.8%	12.5%	25.6%	16.7%	28.5%	37.1%	62.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Percents may not add to 100% because of rounding.

**Table II.B.3.a(1996) Standard error for percent of number of full-time private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,621,852	0.28%	0.19%	0.57%	0.78%	0.98%	0.56%	0.56%
New England:								
Connecticut	290,496	2.78%	1.25%	2.30%	4.15%	6.08%	4.12%	4.12%
Maine	31,025	1.55%	1.79%	2.54%	3.81%	4.81%	3.05%	3.05%
Massachusetts	172,746	0.83%	1.10%	2.16%	3.82%	4.82%	2.51%	2.51%
Middle Atlantic:								
New Jersey	283,483	2.34%	1.35%	3.01%	3.15%	4.17%	4.44%	4.44%
New York	301,970	1.69%	0.98%	1.57%	2.35%	3.03%	2.74%	2.74%
Pennsylvania	276,940	1.51%	1.05%	1.28%	3.85%	4.47%	2.02%	2.02%
East North Central:								
Illinois	138,370	1.04%	1.48%	0.96%	2.24%	3.22%	2.44%	2.44%
Indiana	198,857	0.85%	1.27%	2.11%	2.88%	4.70%	2.96%	2.96%
Michigan	297,719	2.00%	1.33%	2.05%	4.52%	6.31%	4.14%	4.14%
Ohio	451,822	1.14%	0.70%	2.25%	2.56%	4.41%	2.42%	2.42%
Wisconsin	118,728	1.04%	0.98%	1.93%	3.87%	4.60%	2.48%	2.48%
West North Central:								
Iowa	131,088	3.64%	1.80%	3.96%	4.97%	3.20%	4.63%	4.63%
Kansas	63,998	1.49%	1.50%	2.61%	3.64%	4.39%	2.59%	2.59%
Minnesota	241,652	2.43%	1.99%	2.33%	3.90%	5.51%	3.53%	3.53%
Missouri	163,724	1.83%	3.47% *	2.97%	3.96%	5.93%	6.05%	6.05%
Nebraska	39,711	1.55%	1.16%	2.93%	3.74%	3.62%	2.67%	2.67%
South Atlantic:								
Florida	405,379	2.17%	1.42%	2.64%	3.59%	5.79%	3.66%	3.66%
Georgia	306,274	1.29%	1.38%	4.87% *	3.79%	7.38%	2.88%	2.88%
Maryland	289,515	1.91%	3.64% *	2.74%	4.00%	6.46%	6.63%	6.63%
North Carolina	215,440	1.48%	0.88%	1.07%	3.68%	3.25%	2.18%	2.18%
South Carolina	84,810	1.95%	1.05%	1.81%	3.49%	4.34%	2.68%	2.68%
Virginia	113,747	1.69%	1.43%	0.87%	3.13%	3.56%	1.66%	1.66%
West Virginia	58,891	2.26%	1.67%	3.73%	3.77%	5.84%	3.56%	3.56%
East South Central:								
Alabama	71,536	1.17%	0.85%	1.37%	3.47%	3.53%	1.24%	1.24%
Kentucky	137,381	2.41%	1.33%	1.97%	2.62%	3.54%	2.90%	2.90%
Mississippi	51,553	1.42%	1.04%	2.91%	4.08%	3.06%	1.99%	1.99%
Tennessee	223,050	1.53%	0.67%	2.66%	2.49%	5.21%	3.24%	3.24%
West South Central:								
Arkansas	158,992	2.10%	2.16%	2.59%	3.83%	6.62%	3.73%	3.73%
Louisiana	131,521	3.77%	1.80%	2.75%	6.95%	6.06%	5.12%	5.12%
Oklahoma	88,491	1.93%	1.76%	1.86%	5.51% *	5.52% *	2.68% *	2.68%
Texas	525,975	0.89%	1.08%	0.58%	2.08%	2.88%	1.95%	1.95%
Mountain:								
Arizona	118,287	3.04%	2.21%	2.22%	4.03%	4.70%	3.38%	3.38%
Colorado	101,279	1.35%	1.47%	1.53%	3.78%	4.60%	2.20%	2.20%
Nevada	32,979	1.49%	0.72%	1.57%	4.88%	4.29%	1.38%	1.38%
New Mexico	58,582	1.02%	1.24%	2.76%	2.41%	3.26%	2.43%	2.43%
Utah	46,607	0.72%	0.97%	2.72%	4.65%	5.29%	1.68%	1.68%
Pacific:								
California	406,586	0.47%	0.68%	1.64%	2.26%	2.18%	1.40%	1.40%
Hawaii	31,266	4.06%	2.08%	2.62%	3.42%	2.79%	3.76%	3.76%
Oregon	71,014	1.36%	1.38%	1.79%	2.62%	3.97%	2.13%	2.13%
Washington	149,505	1.41%	1.97%	3.00%	3.77%	5.49%	3.71%	3.71%
States not shown separately	370,722	1.77%	2.21%	4.38%	2.65%	3.18%	3.26%	3.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Percents may not add to 100% because of rounding.

**Table II.B.3.b(1996) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.9%	55.3%	77.4%	89.1%	96.7%	99.1%	69.9%	97.7%
New England:								
Connecticut	94.1%	67.9%	78.3%	92.9%	100.0%	100.0%	75.8%	99.9%
Maine	87.8%	57.7%	58.4%	95.4%	99.2%	100.0%	68.9%	99.5%
Massachusetts	92.9%	63.6%	73.3%	92.9%	99.9%	99.4%	74.9%	99.1%
Middle Atlantic:								
New Jersey	91.3%	58.0%	86.8%	91.9%	97.4%	98.0%	73.1%	97.9%
New York	92.2%	65.0%	84.4%	94.3%	97.5%	100.0%	76.2%	98.9%
Pennsylvania	93.5%	63.3%	84.7%	93.7%	98.3%	100.0%	77.8%	98.9%
East North Central:								
Illinois	92.8%	63.1%	86.7%	94.1%	97.2%	99.6%	77.4%	98.8%
Indiana	89.0%	46.8%	74.8%	84.3%	90.6%	100.0%	65.8%	96.2%
Michigan	91.1%	56.1%	83.1%	91.7%	97.2%	99.6%	71.6%	98.4%
Ohio	93.7%	57.8%	80.3%	96.6%	99.8%	100.0%	76.2%	99.9%
Wisconsin	91.6%	61.6%	82.1%	94.9%	94.1%	100.0%	76.1%	97.3%
West North Central:								
Iowa	89.3%	60.0%	87.6%	90.9%	99.4%	96.0%	74.3%	97.1%
Kansas	88.8%	47.3%	83.2%	92.0%	99.3%	97.6%	68.7%	97.5%
Minnesota	92.4%	65.8%	85.7%	92.5%	99.1%	98.6%	78.1%	98.6%
Missouri	89.6%	43.6%	76.7%	87.0%	99.0%	100.0%	64.7%	99.1%
Nebraska	88.3%	48.2%	75.6%	91.2%	97.2%	100.0%	67.4%	98.3%
South Atlantic:								
Florida	86.8%	57.1%	68.9%	80.6%	96.3%	99.8%	62.4%	98.2%
Georgia	91.4%	44.6%	79.4%	90.5%	96.5%	99.7%	65.7%	98.5%
Maryland	90.7%	54.8%	83.2%	89.8%	98.3%	98.7%	75.8%	96.9%
North Carolina	92.8%	47.2%	87.3%	94.5%	99.9%	99.9%	73.3%	99.4%
South Carolina	90.6%	56.6%	72.9%	87.0%	98.8%	99.8%	68.2%	98.9%
Virginia	91.1%	52.8%	80.1%	93.2%	93.7%	99.7%	73.2%	97.5%
West Virginia	83.2%	39.3%	81.3%	69.0%	95.0%	99.9%	54.3%	97.9%
East South Central:								
Alabama	89.5%	44.7%	74.1%	96.3%	99.8%	97.7%	65.3%	98.1%
Kentucky	89.3%	60.9%	67.6%	92.6%	94.2%	100.0%	69.2%	98.4%
Mississippi	84.1%	38.1%	57.1%	67.4%	97.9%	99.0%	48.7%	98.0%
Tennessee	87.2%	32.7%	63.1%	89.3%	94.7%	98.3%	56.0%	97.1%
West South Central:								
Arkansas	89.3%	42.4%	70.0%	91.8%	99.3%	100.0%	65.0%	99.1%
Louisiana	82.1%	46.1%	65.2%	75.3%	96.1%	99.5%	58.4%	94.9%
Oklahoma	85.6%	54.1%	67.4%	82.0%	96.9%	99.9%	62.1%	97.4%
Texas	87.4%	47.3%	62.0%	79.6%	95.3%	98.8%	59.4%	96.5%
Mountain:								
Arizona	86.8%	63.4%	75.5%	73.6%	91.2%	99.2%	70.6%	94.5%
Colorado	89.2%	60.1%	70.3%	94.1%	96.8%	99.4%	72.4%	97.8%
Nevada	90.1%	58.1%	74.9%	78.8%	94.1%	99.5%	72.2%	95.8%
New Mexico	83.2%	47.4%	62.2%	81.4%	96.8%	96.3%	61.9%	94.4%
Utah	92.2%	53.9%	71.7%	96.9%	97.9%	99.4%	73.0%	98.9%
Pacific:								
California	86.8%	51.9%	74.9%	84.6%	92.0%	97.1%	67.8%	94.6%
Hawaii	98.2%	94.4%	93.8%	100.0%	99.9%	100.0%	95.2%	100.0%
Oregon	90.4%	65.5%	79.7%	92.0%	99.7%	96.5%	74.1%	97.3%
Washington	89.9%	47.8%	78.9%	93.2%	99.9%	98.4%	70.5%	98.9%
States not shown separately	87.7%	51.8%	82.4%	94.2%	97.9%	99.3%	69.4%	98.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.3.b(1996) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	1.07%	1.18%	0.71%	0.58%	0.28%	0.57%	0.28%
New England:								
Connecticut	1.72%	4.33%	7.17%	6.41%	0.00%	0.00%	3.67%	0.13%
Maine	2.58%	6.50%	7.54%	3.29%	0.31%	0.00%	4.41%	0.28%
Massachusetts	1.09%	3.64%	6.63%	3.35%	0.04%	0.47%	4.43%	0.48%
Middle Atlantic:								
New Jersey	1.80%	4.30%	4.75%	5.33%	1.19%	1.32%	3.12%	0.87%
New York	0.82%	3.10%	2.31%	2.61%	1.04%	0.00%	1.70%	0.45%
Pennsylvania	1.08%	4.17%	3.99%	2.28%	1.00%	0.00%	2.65%	0.69%
East North Central:								
Illinois	0.61%	3.79%	3.86%	2.78%	1.56%	0.29%	2.14%	0.56%
Indiana	2.07%	4.53%	6.34%	4.11%	6.47%	0.00%	2.60%	3.05%
Michigan	0.89%	3.93%	4.16%	2.41%	2.87%	0.15%	2.06%	0.69%
Ohio	1.01%	3.29%	5.85%	1.83%	0.12%	0.00%	3.50%	0.07%
Wisconsin	1.33%	5.57%	5.76%	1.89%	4.49%	0.00%	1.67%	1.52%
West North Central:								
Iowa	1.75%	6.63%	4.42%	3.24%	2.14%	2.43%	2.82%	1.87%
Kansas	2.33%	4.58%	5.12%	3.14%	0.38%	5.25%	3.42%	2.97%
Minnesota	1.46%	4.73%	7.17%	7.70%	0.46%	1.59%	1.76%	1.41%
Missouri	1.80%	5.63%	6.78%	3.62%	1.96%	0.00%	3.20%	0.48%
Nebraska	1.46%	3.77%	6.32%	2.50%	1.61%	0.00%	3.73%	1.11%
South Atlantic:								
Florida	2.16%	3.45%	7.27%	6.78%	4.97%	0.14%	4.40%	1.01%
Georgia	1.32%	5.32%	6.86%	5.15%	5.32%	0.56%	2.46%	1.36%
Maryland	1.75%	3.46%	6.86%	4.22%	4.47%	0.83%	2.91%	1.76%
North Carolina	0.88%	6.86%	4.55%	2.79%	0.18%	0.07%	3.26%	0.26%
South Carolina	1.06%	5.63%	9.39%	3.85%	1.72%	0.44%	3.96%	0.73%
Virginia	1.42%	4.73%	4.58%	2.62%	3.92%	0.28%	3.50%	0.99%
West Virginia	2.05%	6.09%	10.28%	7.66%	3.87%	0.06%	5.87%	1.65%
East South Central:								
Alabama	1.37%	6.00%	6.41%	1.42%	10.52%	1.70%	4.46%	1.28%
Kentucky	2.34%	7.14%	5.56%	5.85%	4.49%	0.00%	4.87%	1.31%
Mississippi	1.30%	5.59%	9.33%	7.91%	1.59%	1.25%	3.24%	0.69%
Tennessee	1.70%	5.71%	8.50%	2.81%	2.70%	3.30%	4.28%	1.57%
West South Central:								
Arkansas	2.16%	3.42%	8.87%	5.02%	0.48%	0.00%	3.59%	0.76%
Louisiana	2.45%	7.14%	4.51%	8.81%	2.61%	0.42%	4.41%	1.34%
Oklahoma	2.02%	6.61%	12.07%	8.44%	11.36%	0.05%	5.00%	1.04%
Texas	1.60%	3.20%	7.22%	5.91%	3.33%	1.01%	4.23%	1.36%
Mountain:								
Arizona	1.86%	6.60%	7.94%	6.72%	4.60%	0.51%	4.04%	2.08%
Colorado	0.71%	4.06%	9.19%	2.42%	3.67%	0.41%	2.47%	0.79%
Nevada	1.64%	6.85%	6.88%	6.37%	4.66%	0.57%	3.46%	2.15%
New Mexico	3.26%	4.55%	8.54%	4.02%	4.11%	5.08%	3.99%	4.09%
Utah	0.88%	4.57%	9.08%	1.32%	2.56%	1.19%	3.75%	0.57%
Pacific:								
California	0.88%	2.77%	2.73%	3.47%	2.67%	1.67%	2.19%	1.28%
Hawaii	0.40%	1.70%	2.15%	0.00%	0.07%	0.00%	1.18%	0.02%
Oregon	1.71%	2.46%	8.52%	3.17%	0.36%	1.63%	3.29%	1.51%
Washington	2.18%	3.70%	7.55%	3.42%	0.51%	4.07%	4.38%	1.68%
States not shown separately	1.42%	4.00%	3.65%	3.87%	1.49%	1.15%	2.72%	0.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.3.b.(1)(1996) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.7%	92.8%	90.5%	88.1%	90.3%	89.2%	90.7%	89.4%
New England:								
Connecticut	89.5%	87.1%	93.7%	93.4%	81.7%	90.8%	90.4%	89.3%
Maine	91.6%	74.7%	85.4%	91.5%	95.6%	94.9%	83.2%	95.2%
Massachusetts	91.4%	94.9%	91.8%	82.7%	89.5%	95.5%	84.5%	93.2%
Middle Atlantic:								
New Jersey	89.1%	92.3%	86.9%	90.5%	92.5%	87.3%	89.3%	89.1%
New York	87.2%	93.0%	82.7%	86.2%	86.2%	87.5%	87.1%	87.2%
Pennsylvania	89.9%	94.1%	90.0%	93.1%	89.4%	88.7%	93.1%	89.0%
East North Central:								
Illinois	91.7%	96.8%	94.3%	92.7%	89.4%	91.2%	94.7%	90.8%
Indiana	91.1%	94.9%	88.3%	90.8%	83.4%	95.0%	88.2%	91.7%
Michigan	90.7%	93.9%	94.1%	82.2%	90.3%	92.3%	89.2%	91.1%
Ohio	93.3%	92.9%	95.4%	91.6%	93.1%	93.6%	92.5%	93.5%
Wisconsin	93.4%	92.8%	91.7%	93.0%	95.5%	92.7%	91.3%	94.0%
West North Central:								
Iowa	89.1%	74.3%	82.3%	88.2%	94.5%	91.8%	81.2%	92.3%
Kansas	88.8%	88.3%	96.1%	86.5%	91.7%	86.9%	90.1%	88.4%
Minnesota	91.6%	95.0%	94.2%	93.9%	84.7%	93.2%	95.2%	90.4%
Missouri	90.2%	92.4%	94.2%	80.7%	94.7%	90.2%	91.6%	89.9%
Nebraska	89.8%	97.4%	89.4%	90.0%	88.1%	89.4%	91.9%	89.1%
South Atlantic:								
Florida	91.0%	88.1%	91.0%	85.5%	96.9%	90.3%	87.8%	92.0%
Georgia	87.0%	91.9%	85.1%	71.2%	95.1%	88.3%	88.4%	86.7%
Maryland	87.9%	88.5%	81.2%	85.6%	95.2%	86.6%	84.4%	89.1%
North Carolina	90.3%	84.7%	90.9%	90.2%	87.8%	91.8%	89.7%	90.5%
South Carolina	92.8%	96.3%	92.0%	89.3%	89.3%	94.4%	94.2%	92.5%
Virginia	91.5%	95.9%	88.9%	92.4%	92.4%	90.7%	92.8%	91.1%
West Virginia	90.6%	93.6%	99.4%	84.7%	90.6%	90.7%	92.5%	90.1%
East South Central:								
Alabama	90.1%	98.9%	91.3%	93.6%	78.4%	91.6%	94.4%	89.1%
Kentucky	91.3%	93.5%	91.1%	85.6%	88.9%	93.1%	89.1%	92.0%
Mississippi	83.1%	87.0%	90.2%	91.4%	88.6%	77.5%	90.5%	81.6%
Tennessee	87.1%	90.6%	94.7%	95.5%	90.6%	83.0%	93.6%	85.9%
West South Central:								
Arkansas	91.4%	94.0%	80.0%	89.4%	89.9%	93.4%	89.4%	92.0%
Louisiana	88.0%	97.2%	89.7%	88.4%	76.9%	94.0%	91.2%	87.0%
Oklahoma	83.5%	95.7%	85.8%	93.6%	83.3%	77.3%	91.3%	81.0%
Texas	86.7%	95.5%	91.5%	93.4%	91.9%	82.5%	92.8%	85.5%
Mountain:								
Arizona	90.3%	96.6%	93.2%	87.9%	88.2%	89.9%	92.4%	89.5%
Colorado	91.5%	94.5%	93.5%	90.1%	88.7%	92.6%	93.6%	90.8%
Nevada	81.3%	88.5%	88.2%	84.7%	79.5%	79.7%	87.1%	79.8%
New Mexico	83.6%	91.2%	95.7%	78.7%	85.8%	80.4%	92.0%	80.7%
Utah	86.6%	91.5%	86.0%	80.4%	87.8%	87.6%	87.6%	86.3%
Pacific:								
California	90.1%	94.7%	93.7%	87.2%	92.4%	88.9%	92.2%	89.5%
Hawaii	90.7%	94.8%	91.0%	95.1%	94.6%	84.2%	94.1%	88.9%
Oregon	90.8%	94.5%	89.6%	93.2%	90.1%	89.5%	92.9%	90.1%
Washington	85.8%	94.7%	84.6%	80.5%	89.9%	84.1%	88.5%	84.9%
States not shown separately	90.8%	92.1%	90.8%	85.4%	94.0%	93.0%	92.1%	90.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.3.b.(1)(1996) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.58%	0.65%	1.23%	0.41%	0.99%	0.46%	0.65%
New England:								
Connecticut	1.84%	5.63%	2.76%	3.68%	4.34%	3.74%	3.57%	2.56%
Maine	1.48%	8.37%	4.84%	2.62%	2.14%	1.14%	5.12%	1.13%
Massachusetts	3.28%	1.42%	2.84%	4.84%	3.84%	4.44%	4.66%	3.05%
Middle Atlantic:								
New Jersey	2.11%	2.25%	3.80%	3.68%	4.35%	3.38%	2.32%	2.49%
New York	2.20%	1.89%	3.74%	2.62%	3.64%	4.27%	2.58%	2.55%
Pennsylvania	2.58%	2.91%	4.33%	2.86%	4.02%	4.93%	1.40%	3.71%
East North Central:								
Illinois	1.50%	1.90%	4.00%	2.98%	3.16%	3.00%	1.32%	2.07%
Indiana	1.46%	1.79%	4.93%	3.28%	6.69%	2.04%	3.06%	2.08%
Michigan	1.87%	1.72%	4.00%	6.00%	2.38%	4.63%	3.38%	2.03%
Ohio	1.26%	1.43%	2.82%	3.72%	2.49%	2.52%	1.46%	1.47%
Wisconsin	1.23%	3.04%	3.34%	1.96%	1.28%	2.48%	3.20%	1.13%
West North Central:								
Iowa	3.01%	7.72%	7.36%	3.02%	3.53%	2.55%	5.67%	1.59%
Kansas	1.76%	2.91%	1.64%	3.82%	8.34%	4.63%	2.54%	3.45%
Minnesota	1.89%	1.70%	2.46%	2.31%	7.07%	3.64%	1.41%	2.75%
Missouri	1.42%	4.73%	2.43%	4.67%	2.90%	3.15%	1.83%	2.42%
Nebraska	1.50%	3.02%	2.62%	4.08%	3.46%	2.88%	1.78%	1.99%
South Atlantic:								
Florida	1.36%	2.82%	2.88%	2.90%	2.93%	2.98%	2.12%	1.58%
Georgia	3.62%	3.50%	5.28%	7.91%	2.49%	6.42%	3.18%	4.63%
Maryland	4.23%	3.06%	7.50%	6.08%	4.00%	3.70%	5.65%	3.38%
North Carolina	2.20%	5.40%	2.49%	2.97%	4.54%	2.46%	2.87%	2.30%
South Carolina	1.69%	4.04%	9.90%	5.19%	3.26%	2.00%	2.15%	2.06%
Virginia	2.37%	1.52%	3.47%	1.94%	2.70%	4.27%	1.55%	2.72%
West Virginia	2.55%	2.74%	0.26%	4.08%	4.74%	4.17%	2.07%	3.28%
East South Central:								
Alabama	1.93%	0.75%	5.06%	2.74%	9.56%	2.55%	2.17%	2.50%
Kentucky	1.36%	4.33%	6.24%	4.72%	5.08%	2.74%	4.90%	2.36%
Mississippi	3.84%	4.53%	3.23%	2.88%	2.12%	5.86%	3.45%	4.00%
Tennessee	2.07%	3.21%	10.26%	1.70%	3.13%	3.32%	1.78%	2.32%
West South Central:								
Arkansas	2.03%	1.95%	10.62%	3.85%	3.13%	3.83%	3.35%	2.65%
Louisiana	2.59%	3.00%	3.02%	9.83%	5.31%	1.82%	2.92%	2.81%
Oklahoma	4.03%	2.72%	13.36%	1.90%	10.45%	6.60%	2.42%	4.80%
Texas	3.55%	3.40%	2.75%	1.72%	2.08%	5.46%	1.63%	4.00%
Mountain:								
Arizona	2.07%	2.32%	2.05%	4.14%	4.09%	3.50%	1.36%	2.78%
Colorado	1.11%	3.15%	10.11%	2.25%	2.57%	1.98%	1.62%	1.74%
Nevada	4.78%	4.73%	5.43%	4.12%	4.42%	7.30%	1.73%	5.59%
New Mexico	3.86%	4.29%	10.32%	7.82%	6.86%	8.59%	3.10%	6.14%
Utah	2.53%	2.53%	4.57%	3.37%	4.50%	4.36%	2.45%	3.12%
Pacific:								
California	0.90%	1.25%	1.54%	2.84%	2.60%	2.04%	1.87%	0.87%
Hawaii	1.93%	1.40%	3.08%	2.24%	2.56%	6.31%	1.55%	2.54%
Oregon	1.77%	1.58%	2.97%	2.35%	3.83%	3.61%	1.23%	2.30%
Washington	3.47%	1.41%	4.60%	5.29%	3.91%	8.28%	2.20%	4.23%
States not shown separately	1.27%	3.22%	3.19%	3.29%	2.25%	1.48%	1.74%	1.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.3.b.(1).a(1996) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86.9%	83.8%	81.5%	84.1%	87.4%	88.9%	83.0%	88.0%
New England:								
Connecticut	90.9%	88.3%	81.4%	88.9%	87.5%	93.4%	85.6%	92.2%
Maine	84.1%	68.5%	83.9%	80.1%	85.8%	88.5%	79.8%	85.7%
Massachusetts	85.6%	76.4%	74.2%	78.4%	80.7%	93.6%	72.7%	88.6%
Middle Atlantic:								
New Jersey	90.1%	84.8%	79.0%	87.9%	95.6%	90.8%	82.4%	92.2%
New York	80.9%	85.8%	81.9%	75.7%	87.1%	77.6%	83.4%	80.1%
Pennsylvania	88.0%	83.6%	87.6%	84.3%	88.0%	89.6%	84.1%	89.0%
East North Central:								
Illinois	88.3%	85.7%	84.2%	91.0%	81.3%	92.5%	85.8%	89.1%
Indiana	90.3%	83.6%	70.2%	90.8%	90.0%	93.3%	79.5%	92.5%
Michigan	86.4%	85.0%	84.1%	84.9%	87.1%	87.0%	85.2%	86.8%
Ohio	88.0%	81.3%	79.3%	84.6%	84.5%	92.6%	82.3%	89.5%
Wisconsin	83.6%	83.5%	76.8%	77.2%	87.3%	85.5%	78.6%	85.0%
West North Central:								
Iowa	88.1%	75.7%	79.8%	85.8%	92.5%	91.0%	80.9%	90.6%
Kansas	80.8%	78.7%	83.9%	80.4%	83.4%	79.3%	81.7%	80.6%
Minnesota	88.6%	87.1%	82.3%	87.3%	86.7%	91.3%	86.3%	89.5%
Missouri	89.4%	88.0%	87.9%	88.4%	90.5%	89.5%	88.9%	89.5%
Nebraska	84.3%	83.2%	77.6%	74.4%	86.4%	88.6%	78.6%	86.3%
South Atlantic:								
Florida	86.3%	83.4%	72.8%	86.4%	83.3%	90.6%	81.7%	87.6%
Georgia	87.2%	77.1%	85.1%	78.4%	88.7%	89.6%	80.8%	88.3%
Maryland	84.5%	82.6%	67.0%	75.7%	85.4%	91.2%	74.4%	87.6%
North Carolina	91.0%	90.0%	81.6%	80.8%	93.1%	93.8%	85.2%	92.4%
South Carolina	88.3%	88.3%	76.9%	81.0%	94.2%	88.9%	83.3%	89.6%
Virginia	85.2%	85.0%	82.5%	75.8%	83.8%	88.7%	79.4%	86.8%
West Virginia	86.2%	80.8%	72.7%	78.5%	91.9%	90.1%	74.7%	89.5%
East South Central:								
Alabama	88.3%	77.0%	76.1%	78.3%	88.2%	94.2%	75.7%	91.5%
Kentucky	91.1%	88.5%	77.8%	77.3%	93.5%	95.3%	83.3%	93.5%
Mississippi	90.6%	88.6%	82.2%	85.6%	91.6%	92.5%	88.5%	91.1%
Tennessee	91.8%	85.5%	89.7%	86.2%	93.0%	93.8%	87.8%	92.6%
West South Central:								
Arkansas	87.4%	84.0%	82.1%	83.6%	76.7%	92.3%	83.6%	88.4%
Louisiana	84.3%	80.1%	77.8%	80.1%	76.0%	93.8%	77.8%	86.6%
Oklahoma	87.1%	61.6%	90.5%	88.4%	92.7%	91.2%	75.6%	91.3%
Texas	84.0%	89.0%	76.7%	85.0%	87.1%	83.0%	82.5%	84.3%
Mountain:								
Arizona	88.1%	87.4%	83.0%	82.2%	91.9%	89.0%	84.3%	89.5%
Colorado	86.0%	72.7%	81.6%	85.0%	91.0%	88.2%	79.5%	88.5%
Nevada	83.8%	93.3%	75.7%	79.6%	73.5%	88.2%	82.5%	84.2%
New Mexico	82.8%	78.6%	82.4%	86.1%	79.9%	84.3%	82.0%	83.1%
Utah	84.4%	79.4%	78.5%	77.4%	81.9%	88.8%	77.4%	86.2%
Pacific:								
California	86.8%	85.2%	85.4%	87.7%	90.2%	85.5%	87.0%	86.8%
Hawaii	82.2%	76.3%	86.7%	86.0%	92.6%	74.9%	81.2%	82.8%
Oregon	87.9%	84.2%	84.1%	92.2%	85.2%	89.3%	86.6%	88.3%
Washington	92.3%	90.2%	89.6%	92.3%	90.9%	94.6%	89.4%	93.3%
States not shown separately	87.0%	82.9%	84.4%	86.8%	87.0%	89.2%	83.0%	88.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.3.b.(1).a(1996) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.75%	1.07%	0.78%	0.61%	0.71%	0.62%	0.46%
New England:								
Connecticut	1.86%	2.77%	2.86%	3.64%	4.48%	2.31%	2.40%	2.14%
Maine	3.23%	6.16%	6.80%	4.38%	2.84%	3.50%	3.82%	3.07%
Massachusetts	1.25%	2.68%	3.55%	4.33%	3.32%	2.11%	1.68%	1.29%
Middle Atlantic:								
New Jersey	1.19%	2.37%	4.95%	3.60%	2.10%	2.15%	2.75%	1.36%
New York	3.16%	2.73%	2.73%	4.31%	2.52%	5.19%	2.35%	3.61%
Pennsylvania	1.56%	2.38%	3.45%	3.08%	2.08%	3.71%	2.30%	2.35%
East North Central:								
Illinois	1.79%	2.92%	4.22%	1.77%	4.41%	1.30%	1.50%	2.13%
Indiana	1.39%	3.53%	7.01%	2.69%	2.29%	1.92%	3.20%	1.34%
Michigan	1.20%	2.15%	2.57%	2.64%	2.68%	4.21%	1.46%	1.26%
Ohio	2.44%	2.13%	3.56%	3.16%	5.06%	2.87%	1.66%	2.89%
Wisconsin	2.94%	3.76%	3.19%	4.81%	3.51%	4.37%	2.21%	3.35%
West North Central:								
Iowa	2.26%	5.21%	4.76%	2.48%	2.64%	3.81%	3.93%	1.69%
Kansas	3.37%	4.19%	3.49%	4.14%	4.32%	5.22%	2.19%	4.54%
Minnesota	1.49%	2.61%	4.85%	4.17%	4.11%	1.35%	1.85%	1.98%
Missouri	1.68%	2.41%	4.06%	4.73%	5.19%	2.44%	1.32%	2.45%
Nebraska	2.42%	5.15%	3.88%	3.91%	3.50%	5.65%	2.44%	2.84%
South Atlantic:								
Florida	2.21%	2.54%	6.91%	4.47%	3.87%	2.18%	3.31%	2.46%
Georgia	1.96%	3.60%	3.51%	3.71%	3.11%	3.92%	2.88%	2.15%
Maryland	2.22%	2.72%	6.61%	2.95%	5.56%	3.57%	4.56%	2.05%
North Carolina	1.41%	3.18%	4.29%	4.28%	4.82%	2.23%	2.25%	1.57%
South Carolina	1.69%	3.43%	9.46%	5.12%	2.89%	2.37%	4.43%	1.51%
Virginia	2.37%	2.77%	3.84%	4.85%	6.72%	3.79%	2.73%	2.74%
West Virginia	2.25%	3.81%	5.55%	4.85%	2.44%	2.66%	3.60%	2.57%
East South Central:								
Alabama	1.24%	4.38%	5.35%	3.04%	10.19%	1.40%	1.60%	1.36%
Kentucky	1.31%	4.37%	3.90%	3.06%	3.12%	1.23%	2.17%	1.16%
Mississippi	2.79%	3.00%	4.52%	7.29%	5.55%	2.80%	2.26%	3.10%
Tennessee	1.59%	4.80%	9.81%	4.04%	2.50%	1.68%	1.38%	1.78%
West South Central:								
Arkansas	3.12%	3.99%	11.02%	4.68%	8.14%	6.45%	3.73%	4.28%
Louisiana	2.23%	3.79%	5.82%	10.49%	6.58%	1.28%	3.94%	2.58%
Oklahoma	2.71%	9.58%	14.61%	5.49%	10.11%	2.11%	7.32%	1.61%
Texas	2.45%	2.92%	5.14%	2.13%	4.44%	3.92%	3.43%	3.07%
Mountain:								
Arizona	1.92%	5.19%	5.28%	3.80%	3.83%	3.53%	3.30%	2.15%
Colorado	2.49%	7.15%	9.72%	3.54%	3.87%	3.59%	4.38%	2.80%
Nevada	2.91%	2.58%	5.75%	3.38%	7.41%	3.03%	2.18%	3.38%
New Mexico	1.77%	3.70%	10.95%	5.82%	5.60%	2.98%	2.43%	2.21%
Utah	1.81%	4.55%	4.27%	2.57%	3.92%	2.64%	3.17%	2.15%
Pacific:								
California	1.43%	1.99%	1.80%	2.14%	1.22%	3.12%	1.05%	2.14%
Hawaii	2.83%	4.67%	4.72%	3.26%	3.84%	5.19%	3.20%	3.94%
Oregon	1.81%	2.44%	5.09%	1.54%	6.73%	2.38%	1.98%	1.94%
Washington	1.81%	2.02%	2.66%	3.07%	4.22%	2.03%	2.12%	2.73%
States not shown separately	1.76%	2.57%	3.60%	3.50%	3.83%	2.60%	1.14%	2.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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



**Table II.B.3.b.(2)(1996) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.9%	77.8%	73.7%	74.1%	78.9%	79.3%	75.3%	78.6%
New England:								
Connecticut	81.4%	76.8%	76.3%	83.0%	71.5%	84.9%	77.4%	82.4%
Maine	77.1%	51.2%	71.6%	73.4%	82.0%	84.0%	66.4%	81.7%
Massachusetts	78.2%	72.5%	68.1%	64.9%	72.2%	89.4%	61.4%	82.6%
Middle Atlantic:								
New Jersey	80.3%	78.3%	68.7%	79.5%	88.4%	79.3%	73.6%	82.1%
New York	70.5%	79.8%	67.8%	65.2%	75.1%	67.9%	72.7%	69.9%
Pennsylvania	79.1%	78.7%	78.8%	78.4%	78.6%	79.5%	78.3%	79.3%
East North Central:								
Illinois	80.9%	82.9%	79.4%	84.4%	72.7%	84.4%	81.3%	80.8%
Indiana	82.2%	79.4%	62.0%	82.4%	75.0%	88.6%	70.1%	84.8%
Michigan	78.4%	79.9%	79.2%	69.8%	78.7%	80.2%	76.0%	79.1%
Ohio	82.1%	75.5%	75.7%	77.5%	78.7%	86.7%	76.2%	83.7%
Wisconsin	78.1%	77.4%	70.4%	71.8%	83.3%	79.3%	71.7%	79.9%
West North Central:								
Iowa	78.5%	56.2%	65.6%	75.6%	87.3%	83.5%	65.7%	83.6%
Kansas	71.8%	69.5%	80.6%	69.6%	76.5%	68.8%	73.6%	71.2%
Minnesota	81.2%	82.7%	77.5%	82.0%	73.4%	85.1%	82.1%	80.9%
Missouri	80.7%	81.3%	82.8%	71.3%	85.7%	80.7%	81.4%	80.5%
Nebraska	75.7%	81.0%	69.3%	67.0%	76.2%	79.2%	72.2%	76.9%
South Atlantic:								
Florida	78.5%	73.5%	66.2%	73.9%	80.7%	81.7%	71.7%	80.6%
Georgia	75.8%	70.8%	72.5%	55.8%	84.4%	79.1%	71.4%	76.6%
Maryland	74.3%	73.1%	54.4%	64.8%	81.3%	79.0%	62.8%	78.0%
North Carolina	82.2%	76.3%	74.1%	73.0%	81.7%	86.2%	76.4%	83.6%
South Carolina	82.0%	85.1%	70.8%	72.4%	84.1%	84.0%	78.5%	82.9%
Virginia	77.9%	81.5%	73.4%	70.0%	77.4%	80.5%	73.7%	79.1%
West Virginia	78.1%	75.7%	72.2%	66.5%	83.3%	81.8%	69.1%	80.6%
East South Central:								
Alabama	79.6%	76.1%	69.5%	73.3%	69.2%	86.4%	71.4%	81.5%
Kentucky	83.1%	82.7%	70.8%	66.1%	83.1%	88.8%	74.2%	85.9%
Mississippi	75.3%	77.1%	74.2%	78.2%	81.2%	71.7%	80.1%	74.3%
Tennessee	80.0%	77.5%	84.9%	82.3%	84.3%	77.8%	82.2%	79.6%
West South Central:								
Arkansas	79.9%	79.0%	65.7%	74.7%	68.9%	86.3%	74.7%	81.3%
Louisiana	74.2%	77.9%	69.8%	70.8%	58.5%	88.2%	71.0%	75.3%
Oklahoma	72.8%	59.0%	77.7%	82.8%	77.2%	70.5%	69.0%	74.0%
Texas	72.9%	85.0%	70.2%	79.4%	80.1%	68.5%	76.6%	72.1%
Mountain:								
Arizona	79.6%	84.4%	77.4%	72.3%	81.1%	79.9%	77.8%	80.2%
Colorado	78.7%	68.7%	76.3%	76.6%	80.7%	81.7%	74.4%	80.3%
Nevada	68.1%	82.6%	66.8%	67.4%	58.4%	70.3%	71.8%	67.2%
New Mexico	69.2%	71.7%	78.9%	67.7%	68.6%	67.8%	75.5%	67.0%
Utah	73.1%	72.7%	67.6%	62.2%	71.9%	77.8%	67.8%	74.4%
Pacific:								
California	78.2%	80.7%	80.1%	76.5%	83.3%	76.0%	80.1%	77.6%
Hawaii	74.6%	72.3%	78.9%	81.8%	87.6%	63.1%	76.4%	73.6%
Oregon	79.8%	79.5%	75.3%	86.0%	76.8%	79.9%	80.5%	79.6%
Washington	79.2%	85.3%	75.9%	74.3%	81.7%	79.6%	79.2%	79.2%
States not shown separately	78.9%	76.4%	76.7%	74.1%	81.8%	83.0%	76.5%	79.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.3.b.(2)(1996) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	0.91%	0.89%	0.91%	0.72%	0.92%	0.68%	0.49%
New England:								
Connecticut	2.35%	5.07%	3.65%	4.01%	4.17%	3.88%	3.99%	3.07%
Maine	3.04%	7.87%	7.17%	4.75%	3.40%	3.13%	5.05%	3.13%
Massachusetts	3.37%	2.28%	3.99%	5.19%	5.39%	4.43%	3.19%	3.17%
Middle Atlantic:								
New Jersey	1.98%	3.45%	6.57%	4.62%	5.38%	4.25%	3.48%	2.78%
New York	3.91%	2.35%	3.88%	4.10%	4.03%	5.28%	2.87%	4.44%
Pennsylvania	2.93%	2.97%	4.45%	3.13%	3.95%	5.60%	2.38%	4.18%
East North Central:								
Illinois	2.54%	3.30%	4.18%	2.93%	5.66%	2.83%	1.50%	3.17%
Indiana	1.64%	2.82%	7.91%	3.95%	6.17%	2.70%	3.60%	1.90%
Michigan	2.14%	2.06%	4.28%	4.73%	3.22%	6.11%	3.07%	2.58%
Ohio	2.64%	2.52%	4.29%	5.20%	4.95%	3.47%	2.46%	2.88%
Wisconsin	2.65%	4.82%	3.19%	5.41%	3.63%	4.17%	2.88%	3.10%
West North Central:								
Iowa	4.11%	8.23%	7.32%	4.35%	4.77%	4.53%	6.26%	2.50%
Kansas	3.42%	4.60%	3.09%	5.42%	7.88%	5.20%	1.94%	4.41%
Minnesota	2.26%	3.37%	5.36%	4.11%	7.29%	3.45%	2.57%	2.82%
Missouri	1.68%	5.47%	4.90%	6.11%	6.24%	2.87%	2.58%	2.24%
Nebraska	2.93%	5.46%	4.41%	3.39%	5.37%	5.81%	2.33%	3.68%
South Atlantic:								
Florida	2.91%	3.61%	7.27%	4.56%	3.68%	3.73%	3.54%	3.08%
Georgia	3.83%	3.94%	6.04%	7.57%	3.08%	6.46%	4.44%	4.54%
Maryland	3.97%	3.24%	7.14%	5.48%	6.56%	5.07%	5.31%	3.87%
North Carolina	2.74%	4.43%	3.49%	5.21%	5.75%	3.08%	3.25%	2.94%
South Carolina	2.64%	4.68%	9.24%	6.43%	3.93%	3.58%	5.10%	2.67%
Virginia	3.68%	2.02%	5.22%	5.39%	6.07%	5.93%	3.19%	4.34%
West Virginia	3.37%	4.28%	5.58%	5.81%	4.83%	4.83%	3.79%	3.66%
East South Central:								
Alabama	2.10%	4.51%	5.78%	3.72%	8.94%	2.58%	2.82%	2.56%
Kentucky	2.26%	5.05%	6.00%	4.02%	5.86%	3.50%	4.86%	2.98%
Mississippi	4.99%	5.83%	6.04%	7.44%	5.14%	6.56%	4.38%	5.16%
Tennessee	1.61%	5.49%	9.54%	4.33%	3.84%	2.62%	1.94%	1.86%
West South Central:								
Arkansas	4.02%	4.32%	11.80%	6.17%	7.35%	7.16%	5.39%	5.15%
Louisiana	3.05%	3.36%	5.87%	9.48%	6.79%	1.98%	3.82%	3.46%
Oklahoma	3.99%	7.98%	12.72%	4.72%	10.54%	5.68%	6.63%	4.24%
Texas	2.91%	4.17%	6.03%	2.04%	4.16%	5.00%	3.54%	3.30%
Mountain:								
Arizona	3.07%	6.37%	5.89%	3.48%	5.79%	4.86%	3.15%	3.75%
Colorado	1.89%	6.53%	9.58%	3.14%	3.87%	3.16%	4.18%	1.93%
Nevada	4.32%	4.60%	5.56%	3.04%	7.98%	6.69%	1.25%	5.27%
New Mexico	3.11%	5.45%	10.88%	7.82%	8.51%	7.61%	4.10%	5.16%
Utah	2.77%	4.02%	3.55%	3.27%	5.56%	4.13%	3.70%	3.56%
Pacific:								
California	1.35%	2.43%	2.27%	2.67%	2.63%	2.51%	2.30%	1.94%
Hawaii	2.38%	4.74%	5.15%	3.83%	4.56%	6.45%	3.22%	3.96%
Oregon	1.64%	3.01%	4.28%	3.15%	7.82%	2.61%	2.46%	2.13%
Washington	3.90%	2.54%	4.46%	4.42%	5.56%	8.05%	3.16%	4.60%
States not shown separately	1.54%	4.06%	3.80%	3.66%	4.05%	3.18%	2.01%	2.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.B.4(1996) Number of part-time private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,688,825	3,845,156	2,238,323	2,941,397	3,226,498	6,437,452	7,661,409	11,027,416
New England:								
Connecticut	268,760	53,708	38,174	42,735	67,378	66,766	111,790	156,970
Maine	94,884	26,817	11,665	17,005	12,379 *	27,017	46,517	48,367
Massachusetts	514,243	106,224	69,517	78,646	86,500	173,357	214,156	300,087
Middle Atlantic:								
New Jersey	556,097	148,947	71,739	85,314	65,104 *	184,993	255,658	300,439
New York	1,259,796	299,817	142,131	152,383	312,445	353,019	515,637	744,160
Pennsylvania	911,706	199,503	108,840	132,770	149,227	321,366	386,195	525,510
East North Central:								
Illinois	759,104	149,785	93,423	140,759	137,273	237,865	325,022	434,081
Indiana	445,094	104,728	50,956	73,771	79,607	136,032	204,312	240,782
Michigan	977,674	161,381	98,684	126,653	152,341	438,615	341,490	636,184
Ohio	703,490	128,501	98,711	89,239	117,503	269,536	280,370	423,120
Wisconsin	651,284	101,306	70,501	111,289	96,706	271,482	230,795	420,489
West North Central:								
Iowa	272,927	71,145	46,945	36,208	60,442	58,187	129,697	143,230
Kansas	218,629	47,490	26,461	36,129	27,459 *	81,090	95,213	123,416
Minnesota	467,646	101,836	62,898	67,378	109,919	125,615	200,817	266,828
Missouri	403,484	69,925	41,430	57,177 *	46,039 *	188,914	141,839	261,645
Nebraska	195,794	38,707	48,575	24,016	23,486 *	61,010	97,664	98,130
South Atlantic:								
Florida	727,498	141,511	119,296	88,447	147,698	230,546	309,302	418,197
Georgia	421,535	76,369	44,415	62,621 *	36,730 *	201,400	164,785	256,750
Maryland	268,980	71,484	50,292	68,945	36,078	42,180	173,681	95,299
North Carolina	402,492	100,410	49,668	100,259	29,172 *	122,982	175,011	227,481
South Carolina	169,510	41,440	26,867	27,692	24,091	49,419	76,961	92,548
Virginia	503,866	99,540	40,214 *	80,480	72,286	211,347	193,138	310,728
West Virginia	86,884	19,136	10,495	16,537	20,728	19,987	41,292	45,592
East South Central:								
Alabama	227,918	46,883	28,167 *	22,885 *	83,869	46,115 *	86,303	141,615
Kentucky	201,615	51,875	27,256	34,341	23,351	64,792	96,634	104,981
Mississippi	150,261	35,542	11,563	24,219 *	25,111	53,826	59,466	90,795
Tennessee	363,089	47,409 *	27,856 *	45,806 *	18,575 *	223,443	94,483 *	268,606
West South Central:								
Arkansas	125,625	34,438	18,016	26,469	15,216 *	31,488	71,161	54,464
Louisiana	296,214	49,311 *	19,300 *	46,478	92,097	89,028	94,102 *	202,112
Oklahoma	176,699	39,836	20,656	48,018	22,041 *	46,147	84,962	91,737
Texas	1,346,572	217,735	108,548	144,486	278,930	596,873	399,648	946,924
Mountain:								
Arizona	239,961	38,203	25,656	40,744	38,137	97,221	83,354	156,606
Colorado	285,771	80,503	32,992	37,631	24,205 *	110,440	132,020	153,751
Nevada	124,057	18,718	9,359	19,225	10,043 *	66,713	40,550	83,508
New Mexico	112,832	20,533	15,984	14,260	31,094	30,961	45,799	67,033
Utah	160,938	26,959	20,297	22,208	22,604	68,871	59,612	101,327
Pacific:								
California	2,118,897	427,269	238,579	419,054	374,668	659,326	889,361	1,229,536
Hawaii	101,166	14,116	10,993	14,436	23,881	37,739	30,819	70,347
Oregon	233,907	52,104	38,031	55,296	41,750	46,726	125,620	108,287
Washington	433,834	100,073	63,906	86,289	54,724	128,842	201,199	232,636
States not shown separately	708,094	183,940	99,267	123,100	135,609	166,178	354,974	353,120

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Totals may not sum exactly because of rounding.

**Table II.B.4(1996) Standard error for number of part-time private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	522,033	60,852	62,185	133,815	240,128	361,346	102,330	498,415
New England:								
Connecticut	24,410	6,418	7,466	8,134	13,582	21,155	9,820	25,714
Maine	14,556	3,155	2,521	2,719	4,492 *	11,612	4,251	11,475
Massachusetts	49,337	17,693	12,322	16,876	15,750	35,377	22,461	51,097
Middle Atlantic:								
New Jersey	60,561	24,969	16,973	24,039	19,275 *	48,394	43,687	51,036
New York	122,747	25,502	19,807	28,695	47,272	87,459	36,715	123,230
Pennsylvania	112,849	32,445	12,917	18,856	28,026	95,241	45,614	101,993
East North Central:								
Illinois	70,979	9,693	18,116	21,057	34,192	60,288	24,733	74,854
Indiana	55,501	14,008	9,899	9,203	15,930	52,155	11,274	58,539
Michigan	139,135	20,012	12,345	30,449	28,873	148,848	30,707	140,401
Ohio	113,402	17,668	21,331	16,249	16,020	125,040	39,565	115,645
Wisconsin	61,166	10,140	8,222	20,531	29,192	60,805	13,058	65,155
West North Central:								
Iowa	22,511	7,450	12,088	8,098	22,648	10,407	14,451	24,513
Kansas	36,512	6,159	4,094	6,544	7,997 *	36,268	10,149	32,507
Minnesota	55,873	15,879	10,963	15,250	42,688	30,009	20,753	49,205
Missouri	93,132	7,673	13,088	12,856 *	12,831 *	84,239	21,062	78,353
Nebraska	40,923	5,083	28,950	3,506	6,438 *	34,695	30,484	36,956
South Atlantic:								
Florida	102,176	12,869	24,646	20,441	58,469	67,802	18,754	100,190
Georgia	87,578	14,648	12,063	17,335 *	9,501 *	81,603	15,756	77,169
Maryland	29,722	5,855	8,933	30,696	10,228	10,067	30,796	12,047
North Carolina	50,319	11,788	8,405	44,521	10,298 *	32,975	16,060	38,915
South Carolina	15,760	7,377	5,136	6,088	5,633	11,198	9,092	13,890
Virginia	76,666	9,540	7,525 *	19,270	23,948	64,081	17,021	73,918
West Virginia	8,996	2,916	2,149	4,352	7,453	4,316	4,472	8,408
East South Central:								
Alabama	54,336	3,246	6,591 *	5,806 *	57,403	20,973 *	5,965	54,689
Kentucky	24,509	9,647	6,513	11,604	5,940	16,167	12,974	15,566
Mississippi	27,539	4,972	1,528	7,383 *	8,593	24,523	6,414	29,692
Tennessee	114,522	4,495 *	4,809 *	10,937 *	6,646 *	110,835	9,970 *	111,793
West South Central:								
Arkansas	27,197	5,540	4,325	12,746	4,498 *	8,607	17,224	11,124
Louisiana	81,505	6,793 *	4,603 *	10,660	66,462	58,225	10,807 *	83,578
Oklahoma	19,807	6,700	5,015	10,150	8,478 *	19,319	7,835	16,876
Texas	234,680	19,933	17,560	26,381	77,805	198,963	29,742	224,353
Mountain:								
Arizona	34,051	4,299	7,923	9,386	8,860	21,389	9,322	29,523
Colorado	83,404	19,172	5,800	4,608	8,306 *	65,380	21,979	65,426
Nevada	16,165	2,704	1,787	3,737	4,153 *	16,684	3,971	14,288
New Mexico	20,079	2,070	5,220	3,418	9,442	16,183	5,851	15,784
Utah	18,527	2,820	3,172	4,319	8,591	11,051	3,793	17,687
Pacific:								
California	161,532	18,322	22,879	54,137	61,919	136,276	57,600	141,352
Hawaii	13,723	1,720	2,254	3,928	7,999	10,586	2,674	14,253
Oregon	23,386	9,370	9,815	16,764	13,628	13,148	17,920	20,870
Washington	65,175	15,887	6,595	19,662	19,422	50,324	18,633	57,224
States not shown separately	80,260	15,015	13,679	20,902	34,744	58,060	22,921	70,135

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Totals may not sum exactly because of rounding.

**Table II.B.4.a(1996) Percent of number of part-time private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18,688,825	20.6%	12.0%	15.7%	17.3%	34.4%	41.0%	59.0%
New England:								
Connecticut	268,760	20.0%	14.2%	15.9%	25.1%	24.8%	41.6%	58.4%
Maine	94,884	28.3%	12.3%	17.9%	13.0%*	28.5%	49.0%	51.0%
Massachusetts	514,243	20.7%	13.5%	15.3%	16.8%	33.7%	41.6%	58.4%
Middle Atlantic:								
New Jersey	556,097	26.8%	12.9%	15.3%	11.7%*	33.3%	46.0%	54.0%
New York	1,259,796	23.8%	11.3%	12.1%	24.8%	28.0%	40.9%	59.1%
Pennsylvania	911,706	21.9%	11.9%	14.6%	16.4%	35.2%	42.4%	57.6%
East North Central:								
Illinois	759,104	19.7%	12.3%	18.5%	18.1%	31.3%	42.8%	57.2%
Indiana	445,094	23.5%	11.4%	16.6%	17.9%	30.6%	45.9%	54.1%
Michigan	977,674	16.5%	10.1%	13.0%	15.6%	44.9%	34.9%	65.1%
Ohio	703,490	18.3%	14.0%	12.7%	16.7%	38.3%	39.9%	60.1%
Wisconsin	651,284	15.6%	10.8%	17.1%	14.8%	41.7%	35.4%	64.6%
West North Central:								
Iowa	272,927	26.1%	17.2%	13.3%	22.1%	21.3%	47.5%	52.5%
Kansas	218,629	21.7%	12.1%	16.5%	12.6%*	37.1%	43.6%	56.4%
Minnesota	467,646	21.8%	13.4%	14.4%	23.5%	26.9%	42.9%	57.1%
Missouri	403,484	17.3%	10.3%	14.2%*	11.4%*	46.8%	35.2%	64.8%
Nebraska	195,794	19.8%	24.8%	12.3%	12.0%*	31.2%	49.9%	50.1%
South Atlantic:								
Florida	727,498	19.5%	16.4%	12.2%	20.3%	31.7%	42.5%	57.5%
Georgia	421,535	18.1%	10.5%	14.9%*	8.7%*	47.8%	39.1%	60.9%
Maryland	268,980	26.6%	18.7%	25.6%	13.4%	15.7%	64.6%	35.4%
North Carolina	402,492	24.9%	12.3%	24.9%	7.2%*	30.6%	43.5%	56.5%
South Carolina	169,510	24.4%	15.8%	16.3%	14.2%	29.2%	45.4%	54.6%
Virginia	503,866	19.8%	8.0%*	16.0%	14.3%	41.9%	38.3%	61.7%
West Virginia	86,884	22.0%	12.1%	19.0%	23.9%	23.0%	47.5%	52.5%
East South Central:								
Alabama	227,918	20.6%	12.4%*	10.0%*	36.8%	20.2%*	37.9%	62.1%
Kentucky	201,615	25.7%	13.5%	17.0%	11.6%	32.1%	47.9%	52.1%
Mississippi	150,261	23.7%	7.7%	16.1%*	16.7%	35.8%	39.6%	60.4%
Tennessee	363,089	13.1%*	7.7%*	12.6%*	5.1%*	61.5%	26.0%*	74.0%
West South Central:								
Arkansas	125,625	27.4%	14.3%	21.1%	12.1%*	25.1%	56.6%	43.4%
Louisiana	296,214	16.6%*	6.5%*	15.7%	31.1%	30.1%	31.8%*	68.2%
Oklahoma	176,699	22.5%	11.7%	27.2%	12.5%*	26.1%	48.1%	51.9%
Texas	1,346,572	16.2%	8.1%	10.7%	20.7%	44.3%	29.7%	70.3%
Mountain:								
Arizona	239,961	15.9%	10.7%	17.0%	15.9%	40.5%	34.7%	65.3%
Colorado	285,771	28.2%	11.5%	13.2%	8.5%*	38.6%	46.2%	53.8%
Nevada	124,057	15.1%	7.5%	15.5%	8.1%*	53.8%	32.7%	67.3%
New Mexico	112,832	18.2%	14.2%	12.6%	27.6%	27.4%	40.6%	59.4%
Utah	160,938	16.8%	12.6%	13.8%	14.0%	42.8%	37.0%	63.0%
Pacific:								
California	2,118,897	20.2%	11.3%	19.8%	17.7%	31.1%	42.0%	58.0%
Hawaii	101,166	14.0%	10.9%	14.3%	23.6%	37.3%	30.5%	69.5%
Oregon	233,907	22.3%	16.3%	23.6%	17.8%	20.0%	53.7%	46.3%
Washington	433,834	23.1%	14.7%	19.9%	12.6%	29.7%	46.4%	53.6%
States not shown separately	708,094	26.0%	14.0%	17.4%	19.2%	23.5%	50.1%	49.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Percents may not add to 100% because of rounding.

**Table II.B.4.a(1996) Standard error for percent of number of part-time private-sector employees by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	522,033	0.48%	0.47%	0.66%	1.06%	1.43%	1.08%	1.08%
New England:								
Connecticut	24,410	2.88%	3.66%	2.76%	4.30%	5.50%	5.30%	5.30%
Maine	14,556	3.97%	2.27%	2.70%	4.06% *	6.50%	4.85%	4.85%
Massachusetts	49,337	3.25%	3.38%	2.90%	2.03%	4.43%	5.19%	5.19%
Middle Atlantic:								
New Jersey	60,561	6.17%	2.34%	3.53%	3.61% *	6.85%	7.12%	7.12%
New York	122,747	1.98%	2.01%	2.53%	2.98%	4.43%	4.30%	4.30%
Pennsylvania	112,849	2.62%	2.34%	2.56%	3.90%	6.27%	6.26%	6.26%
East North Central:								
Illinois	70,979	3.17%	2.91%	3.27%	3.84%	5.43%	6.09%	6.09%
Indiana	55,501	4.37%	2.22%	4.39%	3.42%	7.16%	6.51%	6.51%
Michigan	139,135	3.41%	1.59%	3.74%	3.36%	7.91%	5.45%	5.45%
Ohio	113,402	2.65%	3.13%	3.68%	3.06%	7.60%	5.25%	5.25%
Wisconsin	61,166	1.83%	2.27%	4.03%	3.20%	5.78%	4.73%	4.73%
West North Central:								
Iowa	22,511	3.45%	3.95%	2.54%	5.85%	4.28%	5.51%	5.51%
Kansas	36,512	3.55%	2.24%	3.61%	4.33% *	8.11%	5.86%	5.86%
Minnesota	55,873	3.31%	2.67%	3.40%	5.68%	5.53%	4.76%	4.76%
Missouri	93,132	2.57%	2.75%	4.67% *	3.94% *	7.84%	5.21%	5.21%
Nebraska	40,923	4.28%	7.34%	3.38%	4.10% *	7.21%	7.40%	7.40%
South Atlantic:								
Florida	102,176	3.24%	3.90%	3.25%	4.83%	6.94%	5.05%	5.05%
Georgia	87,578	2.54%	3.12%	7.26% *	3.38% *	10.01%	6.67%	6.67%
Maryland	29,722	4.07%	3.64%	6.18%	3.86%	3.98%	4.87%	4.87%
North Carolina	50,319	2.10%	3.12%	6.90%	4.46% *	6.60%	2.88%	2.88%
South Carolina	15,760	3.97%	3.40%	2.33%	2.46%	6.20%	5.55%	5.55%
Virginia	76,666	3.29%	3.58% *	4.48%	4.04%	6.77%	7.39%	7.39%
West Virginia	8,996	4.10%	3.01%	4.95%	5.50%	4.30%	5.30%	5.30%
East South Central:								
Alabama	54,336	4.70%	4.21% *	4.47% *	10.67%	6.51% *	8.01%	8.01%
Kentucky	24,509	4.20%	2.82%	4.68%	3.20%	5.01%	5.06%	5.06%
Mississippi	27,539	5.28%	1.48%	5.41% *	3.17%	7.40%	6.70%	6.70%
Tennessee	114,522	5.19% *	2.57% *	4.18% *	3.98% *	11.30%	8.35% *	8.35%
West South Central:								
Arkansas	27,197	3.15%	3.25%	4.51%	4.74% *	5.39%	3.78%	3.78%
Louisiana	81,505	5.87% *	3.51% *	4.70%	8.90%	8.37%	10.58% *	10.58%
Oklahoma	19,807	3.61%	3.02%	6.18%	4.67% *	6.69%	4.02%	4.02%
Texas	234,680	2.50%	2.28%	2.43%	5.46%	7.37%	5.26%	5.26%
Mountain:								
Arizona	34,051	3.68%	2.96%	3.50%	4.72%	5.33%	5.48%	5.48%
Colorado	83,404	4.46%	2.53%	3.93%	3.81% *	8.17%	5.70%	5.70%
Nevada	16,165	2.67%	1.37%	4.40%	4.18% *	8.17%	3.89%	3.89%
New Mexico	20,079	3.61%	3.40%	3.22%	7.50%	7.00%	3.57%	3.57%
Utah	18,527	2.63%	2.58%	2.72%	3.32%	3.95%	3.71%	3.71%
Pacific:								
California	161,532	1.45%	1.11%	2.40%	2.76%	4.84%	3.01%	3.01%
Hawaii	13,723	3.42%	2.66%	3.37%	6.45%	5.91%	5.44%	5.44%
Oregon	23,386	5.00%	4.68%	5.33%	5.34%	4.53%	5.77%	5.77%
Washington	65,175	4.67%	1.64%	5.57%	3.10%	6.95%	6.05%	6.05%
States not shown separately	80,260	3.16%	2.20%	3.21%	4.54%	4.56%	4.37%	4.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

Percents may not add to 100% because of rounding.

**Table II.B.4.b(1996) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	71.2%	25.8%	43.8%	72.1%	91.8%	97.1%	38.7%	93.8%
New England:								
Connecticut	76.9%	24.8%	61.3%	84.0%	100.0%	100.0%	44.7%	99.9%
Maine	66.7%	23.8%	52.5%	82.1%	95.9%	92.5%	39.7%	92.7%
Massachusetts	75.9%	42.0%	30.0%*	83.1%*	99.6%*	100.0%*	47.8%*	96.0%
Middle Atlantic:								
New Jersey	66.1%	27.0%	54.9%	56.6%	83.9%	100.0%	36.5%	91.2%
New York	77.0%	37.5%	57.6%	78.4%	97.0%	100.0%	47.1%	97.7%
Pennsylvania	72.6%	34.2%	35.1%*	77.8%*	87.5%*	100.0%*	41.4%*	95.4%
East North Central:								
Illinois	69.7%	23.3%	43.4%	78.3%	77.1%	99.8%	42.2%	90.2%
Indiana	66.6%	14.5%*	36.7%*	63.4%*	100.0%*	100.0%*	29.8%*	97.8%
Michigan	81.0%	32.5%	63.8%	86.6%	84.2%	100.0%	53.0%	96.0%
Ohio	71.9%	27.2%	41.6%*	62.4%*	89.3%*	100.0%*	35.9%*	95.8%
Wisconsin	76.0%	24.2%	32.4%*	80.8%*	89.1%*	100.0%*	36.9%*	97.4%
West North Central:								
Iowa	71.3%	34.5%	63.8%	78.7%	99.8%	88.0%	48.0%	92.4%
Kansas	71.6%	24.5%	51.6%	68.2%	94.7%	99.5%	39.0%	96.7%
Minnesota	72.2%	34.5%	55.0%	54.6%	95.9%	100.0%	42.9%	94.2%
Missouri	74.3%	14.4%	36.5%*	75.8%*	91.7%*	100.0%*	31.1%*	97.7%
Nebraska	74.4%	19.1%	79.4%	74.1%	88.9%	100.0%	54.3%	94.4%
South Atlantic:								
Florida	69.2%	25.8%	21.3%*	76.9%*	96.6%*	100.0%*	31.1%*	97.3%
Georgia	70.3%	15.3%*	24.7%*	58.5%*	99.1%*	99.7%*	25.0%*	99.4%
Maryland	66.5%	23.3%	62.5%	81.3%	90.9%	99.3%	50.4%	95.8%
North Carolina	74.1%	23.0%*	62.3%	98.2%	100.0%	94.8%	44.3%	97.0%
South Carolina	58.1%	10.6%*	27.0%*	61.7%*	84.4%*	100.0%*	21.0%*	88.9%
Virginia	74.6%	19.2%	54.0%	70.3%	92.7%	100.0%	38.6%	96.9%
West Virginia	54.9%	9.8%*	44.4%	47.1%	67.6%	97.0%	26.9%	80.3%
East South Central:								
Alabama	74.8%	23.9%	42.5%	84.5%	100.0%	95.8%	38.2%	97.1%
Kentucky	72.3%	27.6%	61.0%	91.0%	80.8%	100.0%	48.3%	94.4%
Mississippi	60.2%	9.4%*	35.6%	66.9%	69.0%	92.0%	20.4%	86.3%
Tennessee	78.3%	21.7%	24.4%*	62.6%*	97.1%*	98.7%*	28.7%*	95.7%
West South Central:								
Arkansas	66.6%	28.7%	39.4%	91.2%	75.8%	98.6%	48.4%	90.4%
Louisiana	69.6%	19.3%	38.4%	44.5%	99.5%	86.5%	33.6%	86.4%
Oklahoma	66.0%	47.9%	30.4%*	57.0%*	85.6%*	97.8%*	40.2%*	90.0%
Texas	65.7%	11.8%*	24.8%	54.4%	95.2%	81.8%	19.8%	85.1%
Mountain:								
Arizona	76.0%	18.7%	82.0%	60.1%	91.7%	97.4%	46.1%	91.9%
Colorado	68.9%	29.6%	31.2%	83.7%	86.4%	100.0%	37.2%	96.2%
Nevada	76.1%	24.7%	35.3%*	56.6%*	87.9%*	100.0%*	36.6%*	95.2%
New Mexico	69.4%	20.9%	45.9%*	48.1%*	98.6%*	94.0%*	35.3%*	92.6%
Utah	74.0%	27.3%	36.2%*	78.5%*	95.2%*	95.1%*	39.9%*	94.1%
Pacific:								
California	66.7%	21.3%	32.0%	71.0%	85.1%	95.6%	34.8%	89.9%
Hawaii	94.3%	73.3%	86.8%	100.0%	97.7%	100.0%	83.1%	99.2%
Oregon	65.6%	42.1%	60.3%	44.7%	91.7%	97.3%	41.3%	93.7%
Washington	69.4%	19.8%	54.7%	73.6%	98.3%	100.0%	38.7%	95.9%
States not shown separately	67.6%	27.7%	41.2%	75.6%	95.6%	99.0%	38.8%	96.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.B.4.b(1996) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.94%	0.93%	1.75%	1.13%	1.46%	1.61%	0.71%	1.23%
New England:								
Connecticut	3.49%	4.20%	7.83%	9.29%	0.00%	0.00%	4.58%	0.22%
Maine	4.60%	4.85%	9.47%	6.90%	10.38%	8.57%	4.97%	5.76%
Massachusetts	3.12%	4.78%	13.50% *	6.13% *	0.27% *	0.00% *	5.23% *	2.13%
Middle Atlantic:								
New Jersey	6.72%	7.88%	13.98%	13.98%	10.70%	0.00%	8.04%	4.42%
New York	2.32%	7.21%	11.55%	7.32%	1.52%	0.00%	5.02%	0.98%
Pennsylvania	4.95%	5.81%	10.78% *	7.06% *	11.50% *	0.00% *	5.70% *	4.41%
East North Central:								
Illinois	4.44%	3.89%	8.81%	6.94%	8.19%	0.21%	4.26%	3.63%
Indiana	5.71%	4.45% *	12.74% *	10.86% *	0.00% *	0.00% *	4.85% *	1.41%
Michigan	2.42%	7.07%	6.18%	9.66%	9.62%	0.00%	6.45%	3.28%
Ohio	4.05%	5.16%	12.60% *	13.38% *	5.51% *	0.00% *	3.35% *	2.48%
Wisconsin	3.13%	4.53%	9.97% *	6.70% *	9.99% *	0.00% *	3.32% *	2.33%
West North Central:								
Iowa	4.13%	5.35%	6.71%	10.06%	2.08%	11.21%	4.54%	4.47%
Kansas	5.85%	5.21%	10.86%	11.65%	14.29%	10.51%	5.05%	1.99%
Minnesota	4.52%	6.08%	8.39%	10.45%	3.30%	0.00%	4.68%	2.78%
Missouri	4.14%	2.89%	16.02% *	10.39% *	13.93% *	0.00% *	5.13% *	1.06%
Nebraska	6.12%	4.27%	10.95%	10.01%	6.05%	0.00%	8.51%	5.18%
South Atlantic:								
Florida	4.05%	4.24%	8.53% *	8.15% *	10.53% *	0.00% *	4.92% *	1.50%
Georgia	4.73%	5.84% *	15.30% *	13.29% *	10.47% *	11.34% *	6.65% *	0.56%
Maryland	5.08%	4.21%	8.28%	8.26%	4.61%	2.69%	7.22%	2.22%
North Carolina	4.30%	7.71% *	11.64%	13.85%	10.54%	6.00%	6.07%	4.35%
South Carolina	5.72%	3.79% *	10.99% *	10.27% *	7.74% *	0.00% *	3.11% *	4.74%
Virginia	4.44%	4.35%	10.41%	9.29%	3.35%	0.00%	4.40%	1.87%
West Virginia	5.68%	3.34% *	9.43%	12.10%	12.56%	1.37%	3.13%	8.12%
East South Central:								
Alabama	5.91%	3.82%	11.54%	11.21%	14.91%	11.64%	3.82%	5.40%
Kentucky	5.01%	6.84%	9.34%	7.57%	9.01%	0.00%	6.74%	4.81%
Mississippi	6.21%	3.81% *	9.47%	12.89%	11.35%	4.82%	4.41%	6.40%
Tennessee	8.14%	5.96%	7.35% *	12.80% *	15.36% *	8.48% *	4.31% *	6.66%
West South Central:								
Arkansas	2.77%	6.55%	10.67%	16.79%	9.99%	0.68%	7.09%	3.34%
Louisiana	8.12%	5.30%	4.48%	11.85%	2.14%	8.91%	5.67%	7.88%
Oklahoma	3.64%	7.28%	12.52% *	11.80% *	14.73% *	3.19% *	6.50% *	5.14%
Texas	5.10%	4.32% *	6.90%	7.54%	10.62%	8.38%	4.25%	5.84%
Mountain:								
Arizona	3.67%	5.28%	10.86%	12.21%	14.11%	1.19%	7.29%	2.42%
Colorado	2.95%	6.25%	9.00%	7.47%	15.62%	0.00%	5.80%	2.63%
Nevada	3.44%	5.99%	11.32% *	12.67% *	13.57% *	10.54% *	6.86% *	3.51%
New Mexico	4.13%	4.27%	14.07% *	10.90% *	1.96% *	6.47% *	6.78% *	5.99%
Utah	2.89%	4.42%	11.88% *	7.38% *	3.35% *	2.89% *	2.24% *	2.49%
Pacific:								
California	2.84%	2.54%	5.08%	6.81%	6.04%	3.72%	4.11%	2.76%
Hawaii	1.68%	5.89%	4.93%	0.00%	2.43%	0.00%	3.78%	1.07%
Oregon	4.70%	7.01%	10.15%	10.29%	5.43%	10.32%	5.10%	4.47%
Washington	5.70%	5.81%	10.29%	6.92%	11.13%	10.54%	4.96%	6.34%
States not shown separately	2.53%	3.65%	6.66%	5.36%	2.63%	2.29%	2.44%	1.48%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.B.4.b.(1)(1996) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	33.6%	41.6%	30.4%	30.7%	34.0%	33.7%	34.4%	33.4%
New England:								
Connecticut	44.3%	--	--	--	--	58.3%	24.1%	50.7%
Maine	61.2%	--	--	--	--	77.8%	36.7%	71.3%
Massachusetts	39.4%	--	--	--	--	38.7%	30.6%	42.6%
Middle Atlantic:								
New Jersey	29.8%	--	--	--	--	23.8% *	39.2%	26.6%
New York	32.8%	--	--	--	--	29.2%	42.1%	29.7%
Pennsylvania	33.9%	--	--	--	--	37.8%	28.9%	35.5%
East North Central:								
Illinois	38.1%	--	--	--	--	37.9% *	38.6%	37.9%
Indiana	25.8%	--	--	--	--	19.1% *	20.0%	27.3%
Michigan	48.3%	--	--	--	--	56.3%	36.4%	51.9%
Ohio	49.6%	--	--	--	--	64.1%	33.1%	53.6%
Wisconsin	39.3%	--	--	--	--	45.2%	29.5%	41.4%
West North Central:								
Iowa	45.0%	--	--	--	--	51.2%	33.2%	50.6%
Kansas	17.6% *	--	--	--	--	6.7% *	28.7%	14.2% *
Minnesota	30.8%	--	--	--	--	41.7%	30.3%	31.0%
Missouri	28.3%	--	--	--	--	18.3%	25.6% *	28.7%
Nebraska	16.4% *	--	--	--	--	18.0% *	12.7% *	18.5% *
South Atlantic:								
Florida	35.9%	--	--	--	--	34.6% *	47.7%	33.1%
Georgia	22.8%	--	--	--	--	19.4% *	32.4% *	21.2% *
Maryland	48.4%	--	--	--	--	44.3%	52.6%	44.4%
North Carolina	17.6%	--	--	--	--	19.2% *	27.9%	13.9%
South Carolina	26.1%	--	--	--	--	36.3%	19.0% *	27.5%
Virginia	28.6%	--	--	--	--	23.5% *	27.3%	28.9% *
West Virginia	37.8%	--	--	--	--	29.0% *	32.1%	39.5%
East South Central:								
Alabama	47.4%	--	--	--	--	23.8% *	32.6%	51.0%
Kentucky	39.1%	--	--	--	--	51.2%	29.9%	43.4%
Mississippi	32.6%	--	--	--	--	45.0%	24.6% *	33.9%
Tennessee	16.6% *	--	--	--	--	6.4% *	49.1%	13.2% *
West South Central:								
Arkansas	12.4% *	--	--	--	--	6.2% *	17.5% *	8.8% *
Louisiana	13.7% *	--	--	--	--	7.7% *	32.6% *	10.3% *
Oklahoma	32.5%	--	--	--	--	18.8% *	33.2%	32.3% *
Texas	17.0% *	--	--	--	--	10.9% *	38.7%	14.8% *
Mountain:								
Arizona	39.4%	--	--	--	--	45.4%	23.4%	43.7%
Colorado	29.0%	--	--	--	--	23.8% *	36.4%	26.5% *
Nevada	25.3% *	--	--	--	--	25.3% *	31.3% *	24.2% *
New Mexico	35.3%	--	--	--	--	20.4% *	23.3% *	38.5%
Utah	36.6%	--	--	--	--	43.6% *	44.8%	34.6%
Pacific:								
California	37.1%	--	--	--	--	44.9%	36.2%	37.4%
Hawaii	61.9%	--	--	--	--	78.4%	41.3%	69.5%
Oregon	38.8%	--	--	--	--	61.1%	39.4%	38.5%
Washington	24.0%	--	--	--	--	13.9% *	29.4%	22.1% *
States not shown separately	38.6%	--	--	--	--	37.0%	38.3%	38.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.B.4.b.(1)(1996) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.89%	1.74%	2.21%	2.06%	3.30%	3.36%	1.06%	2.36%
New England:								
Connecticut	6.76%	--	--	--	--	11.03%	4.66%	8.44%
Maine	6.06%	--	--	--	--	10.10%	3.26%	9.36%
Massachusetts	5.59%	--	--	--	--	9.81%	7.08%	6.35%
Middle Atlantic:								
New Jersey	4.55%	--	--	--	--	12.75% *	7.41%	6.24%
New York	6.14%	--	--	--	--	6.88%	5.74%	8.56%
Pennsylvania	4.38%	--	--	--	--	9.11%	6.30%	6.39%
East North Central:								
Illinois	6.26%	--	--	--	--	11.66% *	8.14%	8.13%
Indiana	6.50%	--	--	--	--	7.70% *	3.49%	7.56%
Michigan	8.70%	--	--	--	--	14.48%	6.18%	10.79%
Ohio	9.21%	--	--	--	--	14.66%	6.44%	10.87%
Wisconsin	5.80%	--	--	--	--	10.60%	7.03%	6.86%
West North Central:								
Iowa	6.02%	--	--	--	--	9.54%	8.76%	6.73%
Kansas	6.30% *	--	--	--	--	7.34% *	5.41%	7.58% *
Minnesota	4.69%	--	--	--	--	8.14%	5.59%	6.63%
Missouri	6.86%	--	--	--	--	4.90%	11.87% *	6.61%
Nebraska	5.06% *	--	--	--	--	13.98% *	8.35% *	5.60% *
South Atlantic:								
Florida	8.12%	--	--	--	--	11.44% *	8.12%	9.43%
Georgia	6.15%	--	--	--	--	10.72% *	14.02% *	6.89% *
Maryland	6.99%	--	--	--	--	11.90%	9.65%	7.46%
North Carolina	3.55%	--	--	--	--	10.60% *	7.70%	3.02%
South Carolina	7.62%	--	--	--	--	8.89%	9.95% *	7.56%
Virginia	6.07%	--	--	--	--	12.76% *	5.68%	11.40% *
West Virginia	7.76%	--	--	--	--	10.13% *	8.69%	8.28%
East South Central:								
Alabama	9.40%	--	--	--	--	15.97% *	7.47%	11.77%
Kentucky	5.47%	--	--	--	--	10.31%	6.02%	8.71%
Mississippi	6.61%	--	--	--	--	10.84%	10.15% *	8.58%
Tennessee	9.14% *	--	--	--	--	11.70% *	10.00%	11.55% *
West South Central:								
Arkansas	4.52% *	--	--	--	--	9.25% *	7.10% *	4.44% *
Louisiana	6.75% *	--	--	--	--	13.15% *	10.36% *	10.51% *
Oklahoma	6.49%	--	--	--	--	12.40% *	6.84%	10.37% *
Texas	6.66% *	--	--	--	--	6.19% *	10.80%	8.58% *
Mountain:								
Arizona	7.93%	--	--	--	--	12.81%	6.62%	9.28%
Colorado	5.62%	--	--	--	--	15.01% *	8.75%	10.21% *
Nevada	9.28% *	--	--	--	--	12.10% *	9.44% *	10.64% *
New Mexico	8.23%	--	--	--	--	12.67% *	11.50% *	8.96%
Utah	7.63%	--	--	--	--	13.13% *	6.07%	9.62%
Pacific:								
California	4.36%	--	--	--	--	7.63%	5.64%	5.76%
Hawaii	5.51%	--	--	--	--	9.22%	4.98%	7.72%
Oregon	5.44%	--	--	--	--	12.99%	8.42%	8.22%
Washington	5.45%	--	--	--	--	12.88% *	7.00%	9.14% *
States not shown separately	5.08%	--	--	--	--	10.41%	4.79%	6.59%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.B.4.b.(1).(a)(1996) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	64.0%	56.7%	51.8%	57.7%	61.9%	70.1%	52.9%	67.3%
New England:								
Connecticut	69.3%	--	--	--	--	63.8%	57.6%	71.1%
Maine	63.2%	--	--	--	--	68.8%	45.4%	66.9%
Massachusetts	60.5%	--	--	--	--	78.6%	40.0%	65.8%
Middle Atlantic:								
New Jersey	73.9%	--	--	--	--	92.4%	38.8%	91.6%
New York	66.8%	--	--	--	--	90.3%	49.7%	74.9%
Pennsylvania	63.5%	--	--	--	--	70.9%	52.7%	66.3%
East North Central:								
Illinois	75.9%	--	--	--	--	84.2%	58.6%	82.1%
Indiana	65.3%	--	--	--	--	65.1%	66.2%	65.2%
Michigan	66.1%	--	--	--	--	67.7%	64.9%	66.4%
Ohio	43.2%	--	--	--	--	38.3% *	44.0%	43.0%
Wisconsin	70.1%	--	--	--	--	84.5%	37.6%	75.0%
West North Central:								
Iowa	59.3%	--	--	--	--	47.4%	55.5%	60.5%
Kansas	53.8%	--	--	--	--	65.4%	59.0%	50.5%
Minnesota	60.6%	--	--	--	--	57.7%	58.9%	61.2%
Missouri	56.0%	--	--	--	--	51.1%	58.5%	55.7%
Nebraska	60.9%	--	--	--	--	42.6% *	65.0%	59.3%
South Atlantic:								
Florida	68.6%	--	--	--	--	91.7%	42.8%	77.4%
Georgia	68.3%	--	--	--	--	86.4%	31.5% *	77.3%
Maryland	37.1% *	--	--	--	--	52.6%	19.1% *	57.6%
North Carolina	57.3%	--	--	--	--	78.9%	24.7% *	80.3%
South Carolina	80.3%	--	--	--	--	87.2%	70.7%	81.6%
Virginia	77.2%	--	--	--	--	93.5%	46.9%	84.3%
West Virginia	57.1%	--	--	--	--	26.8% *	46.8%	59.6%
East South Central:								
Alabama	32.0% *	--	--	--	--	49.6% *	70.2%	26.2% *
Kentucky	47.4%	--	--	--	--	28.7% *	71.0%	39.7%
Mississippi	93.1%	--	--	--	--	97.3%	81.6%	94.4%
Tennessee	57.2%	--	--	--	--	76.8%	43.3%	62.7%
West South Central:								
Arkansas	73.2%	--	--	--	--	78.9%	76.4%	68.8%
Louisiana	64.8%	--	--	--	--	68.8%	65.1%	64.6%
Oklahoma	63.2%	--	--	--	--	84.7%	55.2%	66.6%
Texas	50.6%	--	--	--	--	54.8%	50.2%	50.6%
Mountain:								
Arizona	80.9%	--	--	--	--	91.5%	35.1% *	87.4%
Colorado	58.6%	--	--	--	--	41.2% *	64.3%	56.0%
Nevada	78.2%	--	--	--	--	82.1%	64.9%	81.4%
New Mexico	48.9%	--	--	--	--	87.7%	63.9%	46.6%
Utah	63.7%	--	--	--	--	68.5%	50.2%	68.1%
Pacific:								
California	69.1%	--	--	--	--	69.0%	68.4%	69.3%
Hawaii	65.0%	--	--	--	--	60.3%	70.4%	63.9%
Oregon	71.8%	--	--	--	--	72.5%	62.5%	76.6%
Washington	78.2%	--	--	--	--	78.1%	70.3%	81.8%
States not shown separately	66.7%	--	--	--	--	70.1%	53.2%	72.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.B.4.b.(1).(a)(1996) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.56%	3.02%	3.42%	3.83%	4.07%	2.90%	2.34%	1.87%
New England:								
Connecticut	6.59%	--	--	--	--	12.51%	11.09%	6.96%
Maine	5.36%	--	--	--	--	11.83%	8.42%	8.94%
Massachusetts	7.10%	--	--	--	--	13.27%	6.73%	8.39%
Middle Atlantic:								
New Jersey	8.94%	--	--	--	--	14.31%	11.37%	10.76%
New York	3.88%	--	--	--	--	4.48%	7.53%	6.09%
Pennsylvania	7.63%	--	--	--	--	13.01%	10.19%	9.88%
East North Central:								
Illinois	4.90%	--	--	--	--	16.76%	7.88%	7.89%
Indiana	7.79%	--	--	--	--	15.80%	11.10%	9.83%
Michigan	8.98%	--	--	--	--	14.16%	10.91%	9.78%
Ohio	5.00%	--	--	--	--	12.08% *	8.01%	7.65%
Wisconsin	6.24%	--	--	--	--	5.46%	9.23%	6.09%
West North Central:								
Iowa	9.14%	--	--	--	--	13.20%	9.70%	12.06%
Kansas	7.86%	--	--	--	--	16.37%	11.07%	12.89%
Minnesota	8.94%	--	--	--	--	10.64%	10.84%	8.69%
Missouri	8.06%	--	--	--	--	14.69%	12.63%	10.64%
Nebraska	9.92%	--	--	--	--	14.47% *	9.55%	11.39%
South Atlantic:								
Florida	8.67%	--	--	--	--	16.86%	11.96%	9.95%
Georgia	9.73%	--	--	--	--	18.60%	12.34% *	11.61%
Maryland	12.61% *	--	--	--	--	14.29%	13.30% *	9.46%
North Carolina	8.92%	--	--	--	--	13.74%	12.82% *	7.74%
South Carolina	12.64%	--	--	--	--	17.19%	15.14%	13.68%
Virginia	5.98%	--	--	--	--	11.68%	11.37%	7.07%
West Virginia	9.56%	--	--	--	--	17.89% *	13.37%	11.64%
East South Central:								
Alabama	13.39% *	--	--	--	--	15.28% *	13.45%	16.08% *
Kentucky	7.22%	--	--	--	--	14.40% *	11.79%	10.89%
Mississippi	15.55%	--	--	--	--	20.56%	20.14%	20.22%
Tennessee	5.07%	--	--	--	--	10.52%	12.50%	8.37%
West South Central:								
Arkansas	8.53%	--	--	--	--	19.88%	12.09%	14.22%
Louisiana	11.51%	--	--	--	--	17.83%	12.12%	13.50%
Oklahoma	10.36%	--	--	--	--	20.41%	10.65%	15.87%
Texas	10.04%	--	--	--	--	13.61%	9.75%	12.21%
Mountain:								
Arizona	11.18%	--	--	--	--	17.35%	13.38% *	11.87%
Colorado	8.62%	--	--	--	--	16.63% *	10.81%	11.10%
Nevada	7.25%	--	--	--	--	19.06%	13.32%	9.01%
New Mexico	11.60%	--	--	--	--	16.16%	12.73%	13.59%
Utah	8.13%	--	--	--	--	15.44%	10.38%	10.55%
Pacific:								
California	3.02%	--	--	--	--	8.09%	4.60%	5.85%
Hawaii	5.67%	--	--	--	--	11.12%	4.38%	7.15%
Oregon	10.06%	--	--	--	--	16.01%	9.67%	12.19%
Washington	5.75%	--	--	--	--	15.12%	8.86%	11.50%
States not shown separately	5.46%	--	--	--	--	9.14%	5.06%	7.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.B.4.b.(2)(1996) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.5%	23.6%	15.7%	17.7%	21.1%	23.6%	18.2%	22.5%
New England:								
Connecticut	30.7%	--	--	--	--	37.2%	13.9%	36.1%
Maine	38.6%	--	--	--	--	53.5%	16.7%	47.7%
Massachusetts	23.9%	--	--	--	--	30.4% *	12.3% *	28.0%
Middle Atlantic:								
New Jersey	22.1%	--	--	--	--	22.0% *	15.2% *	24.4%
New York	21.9%	--	--	--	--	26.4%	20.9%	22.3% *
Pennsylvania	21.5%	--	--	--	--	26.8%	15.2%	23.5%
East North Central:								
Illinois	28.9%	--	--	--	--	31.9% *	22.7%	31.1%
Indiana	16.8%	--	--	--	--	12.4% *	13.2%	17.8% *
Michigan	32.0%	--	--	--	--	38.1%	23.6%	34.4%
Ohio	21.4%	--	--	--	--	24.5%	14.6% *	23.1%
Wisconsin	27.6%	--	--	--	--	38.2%	11.1%	31.0%
West North Central:								
Iowa	26.7%	--	--	--	--	24.3%	18.4%	30.6%
Kansas	9.5% *	--	--	--	--	4.4% *	16.9%	7.2% *
Minnesota	18.7%	--	--	--	--	24.1% *	17.8%	19.0% *
Missouri	15.8%	--	--	--	--	9.4% *	15.0% *	16.0%
Nebraska	10.0%	--	--	--	--	7.6% *	8.3% *	11.0% *
South Atlantic:								
Florida	24.6%	--	--	--	--	31.7% *	20.4% *	25.6%
Georgia	15.5%	--	--	--	--	16.7% *	10.2% *	16.4%
Maryland	18.0% *	--	--	--	--	23.3% *	10.0% *	25.6%
North Carolina	10.1%	--	--	--	--	15.1% *	6.9% *	11.2%
South Carolina	21.0% *	--	--	--	--	31.7% *	13.4% *	22.5% *
Virginia	22.0%	--	--	--	--	21.9% *	12.8% *	24.3% *
West Virginia	21.6%	--	--	--	--	7.8% *	15.0% *	23.6%
East South Central:								
Alabama	15.2%	--	--	--	--	11.8% *	22.9% *	13.3% *
Kentucky	18.5%	--	--	--	--	14.7%	21.2%	17.2%
Mississippi	30.4%	--	--	--	--	43.8%	20.1%	32.0%
Tennessee	9.5% *	--	--	--	--	4.9% *	21.2% *	8.3% *
West South Central:								
Arkansas	9.1% *	--	--	--	--	4.9% *	13.4% *	6.1% *
Louisiana	8.9% *	--	--	--	--	5.3% *	21.2%	6.6% *
Oklahoma	20.6%	--	--	--	--	15.9% *	18.4%	21.5% *
Texas	8.6% *	--	--	--	--	6.0% *	19.4%	7.5% *
Mountain:								
Arizona	31.9%	--	--	--	--	41.5%	8.2% *	38.2%
Colorado	17.0%	--	--	--	--	9.8% *	23.4% *	14.8% *
Nevada	19.8% *	--	--	--	--	20.8% *	20.3% *	19.7% *
New Mexico	17.3%	--	--	--	--	17.9% *	14.9% *	17.9% *
Utah	23.3%	--	--	--	--	29.8% *	22.5%	23.5% *
Pacific:								
California	25.7%	--	--	--	--	31.0%	24.8%	25.9%
Hawaii	40.3%	--	--	--	--	47.3%	29.1%	44.4%
Oregon	27.8%	--	--	--	--	44.3%	24.6% *	29.5%
Washington	18.8%	--	--	--	--	10.8% *	20.6%	18.1% *
States not shown separately	25.7%	--	--	--	--	25.9%	20.4%	27.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.B.4.b.(2)(1996) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.20%	1.55%	1.97%	1.67%	1.76%	1.98%	0.83%	1.45%
New England:								
Connecticut	5.02%	--	--	--	--	6.90%	3.66%	6.36%
Maine	4.55%	--	--	--	--	9.30%	2.99%	6.96%
Massachusetts	5.40%	--	--	--	--	9.37% *	4.34% *	6.53%
Middle Atlantic:								
New Jersey	4.00%	--	--	--	--	11.51% *	9.91% *	5.53%
New York	4.96%	--	--	--	--	7.16%	3.41%	7.78% *
Pennsylvania	3.36%	--	--	--	--	6.86%	3.70%	4.76%
East North Central:								
Illinois	4.99%	--	--	--	--	11.46% *	6.13%	8.20%
Indiana	4.96%	--	--	--	--	7.57% *	3.56%	6.03% *
Michigan	7.23%	--	--	--	--	10.40%	6.28%	8.04%
Ohio	4.52%	--	--	--	--	6.51%	4.41% *	6.19%
Wisconsin	5.37%	--	--	--	--	9.72%	2.63%	6.37%
West North Central:								
Iowa	6.20%	--	--	--	--	6.90%	5.43%	7.12%
Kansas	2.97% *	--	--	--	--	6.51% *	3.84%	4.03% *
Minnesota	4.79%	--	--	--	--	9.18% *	4.11%	7.02% *
Missouri	4.32%	--	--	--	--	5.72% *	9.70% *	4.61%
Nebraska	2.72%	--	--	--	--	10.90% *	5.61% *	4.78% *
South Atlantic:								
Florida	6.02%	--	--	--	--	11.16% *	6.35% *	7.08%
Georgia	3.77%	--	--	--	--	5.31% *	13.68% *	3.85%
Maryland	5.72% *	--	--	--	--	8.27% *	6.38% *	5.38%
North Carolina	2.20%	--	--	--	--	10.13% *	2.77% *	2.73%
South Carolina	6.55% *	--	--	--	--	8.35%	7.40% *	6.82% *
Virginia	5.37%	--	--	--	--	9.31% *	4.14% *	7.58% *
West Virginia	5.36%	--	--	--	--	5.53% *	7.95% *	6.70%
East South Central:								
Alabama	2.68%	--	--	--	--	11.42% *	7.08% *	5.12% *
Kentucky	3.39%	--	--	--	--	3.90%	5.62%	4.40%
Mississippi	6.62%	--	--	--	--	10.53%	5.93%	8.20%
Tennessee	5.07% *	--	--	--	--	4.84% *	7.26% *	4.58% *
West South Central:								
Arkansas	3.99% *	--	--	--	--	7.33% *	6.44% *	4.43% *
Louisiana	5.73% *	--	--	--	--	9.37% *	4.76%	8.74% *
Oklahoma	5.05%	--	--	--	--	12.26% *	2.89%	9.45% *
Texas	4.69% *	--	--	--	--	6.81% *	4.91%	6.06% *
Mountain:								
Arizona	8.19%	--	--	--	--	11.91%	4.13% *	9.10%
Colorado	4.65%	--	--	--	--	14.97% *	8.30% *	8.41% *
Nevada	8.50% *	--	--	--	--	11.44% *	7.69% *	10.13% *
New Mexico	4.87%	--	--	--	--	10.20% *	10.43% *	5.38% *
Utah	6.58%	--	--	--	--	10.88% *	4.53%	8.32% *
Pacific:								
California	2.76%	--	--	--	--	6.84%	4.95%	3.62%
Hawaii	3.65%	--	--	--	--	11.38%	4.31%	5.74%
Oregon	6.55%	--	--	--	--	12.86%	7.73% *	7.08%
Washington	4.90%	--	--	--	--	7.50% *	4.26%	8.14% *
States not shown separately	3.97%	--	--	--	--	7.22%	2.11%	5.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.1(1996) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,992	2,229	2,016	1,923	1,901	2,015	2,070	1,965
New England:								
Connecticut	2,562	2,861	2,047	2,440	2,366	2,667	2,436	2,594
Maine	2,073	2,345	1,895	2,092	1,898	2,189	2,144	2,043
Massachusetts	2,329	2,430	2,365	2,379	2,315	2,297	2,369	2,320
Middle Atlantic:								
New Jersey	2,354	2,937	2,367	2,148	2,356	2,277	2,560	2,286
New York	2,250	2,668	2,258	2,413	2,118	2,119	2,530	2,136
Pennsylvania	1,999	2,169	2,036	1,797	2,013	2,005	2,035	1,986
East North Central:								
Illinois	2,093	2,540	2,354	1,951	2,048	2,004	2,353	2,001
Indiana	2,004	2,245	1,968	1,926	2,055	1,977	1,944	2,016
Michigan	1,923	2,140	2,079	1,811	1,732	2,059	2,032	1,894
Ohio	1,826	2,143	1,764	1,655	1,937	1,794	1,826	1,826
Wisconsin	2,132	2,219	1,741	1,876	1,861	2,498	2,065	2,155
West North Central:								
Iowa	1,912	2,187	2,044	1,984	1,815	1,869	2,241	1,808
Kansas	1,865	2,062	1,859	1,738	1,926	1,839	1,842	1,874
Minnesota	1,923	1,772	1,790	1,856	1,829	2,061	1,791	1,977
Missouri	1,848	1,939	1,846	1,800	1,689	1,941	1,894	1,834
Nebraska	1,858	2,553	2,098	1,682	1,612	1,883	2,164	1,739
South Atlantic:								
Florida	1,979	2,138	1,843	1,980	1,794	2,063	2,056	1,954
Georgia	1,990	2,439	2,153	2,041	1,928	1,942	2,246	1,937
Maryland	1,880	2,192	2,183	2,090	1,839	1,685	2,149	1,790
North Carolina	1,892	1,988	2,070	1,721	1,799	1,944	1,876	1,897
South Carolina	1,525	1,768	1,778	1,738	1,573	1,359	1,761	1,450
Virginia	2,075	1,944	1,735	1,996	2,103	2,177	1,903	2,137
West Virginia	2,004	2,429	2,318	1,775	2,150	1,848	2,281	1,922
East South Central:								
Alabama	1,851	2,451	1,963	1,878	1,865	1,735	2,185	1,768
Kentucky	1,825	1,752	2,017	1,583	2,129	1,759	1,790	1,838
Mississippi	1,930	2,696	1,831	1,805	1,765	1,992	2,096	1,889
Tennessee	1,917	2,086	2,071	1,932	1,643	1,994	1,957	1,907
West South Central:								
Arkansas	1,763	2,458	2,000	1,750	1,850	1,616	2,015	1,672
Louisiana	1,906	2,428	2,374	2,045	1,629	1,820	2,315	1,761
Oklahoma	1,732	1,807	1,816	1,744	1,403	1,863	1,770	1,720
Texas	1,969	2,205	1,955	2,092	1,926	1,892	2,086	1,932
Mountain:								
Arizona	1,792	1,813	1,917	1,575	1,735	1,866	1,792	1,792
Colorado	1,910	1,986	1,814	1,771	1,977	1,952	1,877	1,925
Nevada	2,019	2,782	2,209	1,907	1,914	1,911	2,365	1,907
New Mexico	1,751	1,929	1,984	1,692	1,616	1,743	1,889	1,698
Utah	1,996	1,933	1,353	1,817	1,873	2,196	1,753	2,060
Pacific:								
California	1,968	2,078	1,891	1,792	1,685	2,236	1,933	1,981
Hawaii	2,005	2,103	2,047	1,948	1,861	2,123	2,071	1,962
Oregon	1,869	1,751	1,841	1,809	1,916	1,917	1,850	1,877
Washington	1,886	2,419	2,025	1,818	1,950	1,680	2,075	1,816
States not shown separately	1,998	2,108	1,963	1,899	2,056	2,018	1,987	2,003

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.C.1(1996) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14.46	41.78	32.07	13.59	20.07	33.48	12.81	18.36
New England:								
Connecticut	108.92	173.62	74.41	102.00	95.14	170.96	128.41	127.68
Maine	52.17	180.53	300.88	182.46	72.56	63.72	130.86	59.79
Massachusetts	68.91	77.75	97.20	116.76	130.73	72.90	54.66	78.61
Middle Atlantic:								
New Jersey	101.72	101.34	174.15	135.32	112.84	184.92	105.75	115.29
New York	55.71	214.74	97.14	99.39	130.88	83.04	68.32	72.41
Pennsylvania	51.81	148.07	112.48	39.04	148.83	50.09	75.07	63.37
East North Central:								
Illinois	55.35	129.96	165.94	110.36	175.85	77.99	93.08	80.87
Indiana	42.97	196.26	143.57	122.76	147.68	153.10	96.50	50.81
Michigan	81.20	178.42	108.98	71.01	108.75	90.76	89.73	92.69
Ohio	53.27	135.27	65.84	122.35	116.62	147.52	41.12	65.39
Wisconsin	113.24	241.28	207.79	102.79	95.73	254.21	144.10	137.57
West North Central:								
Iowa	96.61	169.88	148.44	258.78	102.94	101.53	221.22	51.55
Kansas	58.48	131.66	54.31	106.52	101.04	154.33	73.91	89.85
Minnesota	61.45	185.04	84.60	118.00	73.05	133.35	84.18	86.69
Missouri	48.48	167.05	153.14	88.47	90.77	127.58	101.26	71.90
Nebraska	50.44	208.28	248.24	83.03	47.65	97.34	105.60	47.08
South Atlantic:								
Florida	54.59	90.26	136.84	177.84	138.87	83.11	67.21	66.98
Georgia	65.16	369.15	223.56	129.73	207.69	107.30	143.04	71.92
Maryland	121.30	149.21	91.14	115.47	197.25	352.83	54.76	143.10
North Carolina	69.15	178.93	158.78	118.01	80.56	118.23	90.09	74.58
South Carolina	52.83	131.90	251.66	72.07	129.54	76.34	84.72	66.28
Virginia	135.68	88.68	117.66	156.14	208.99	190.36	75.41	171.49
West Virginia	117.25	188.05	160.29	159.55	200.02	68.03	148.37	123.31
East South Central:								
Alabama	43.12	234.18	66.19	94.27	212.24	68.77	92.30	51.44
Kentucky	52.39	178.44	144.18	97.76	89.48	110.25	54.93	70.43
Mississippi	109.23	190.88	278.83	187.28	162.48	231.77	102.98	125.57
Tennessee	73.85	186.95	269.58	190.84	87.17	94.85	88.04	80.82
West South Central:								
Arkansas	93.11	426.48	253.65	64.96	114.73	167.11	162.14	134.80
Louisiana	70.10	373.59	308.67	277.11	126.71	105.31	144.39	79.13
Oklahoma	94.59	224.00	308.73	123.05	223.41	140.06	96.22	126.34
Texas	85.95	181.02	106.60	107.44	196.26	117.93	98.57	96.73
Mountain:								
Arizona	72.90	207.25	179.90	61.64	75.55	173.14	71.16	90.09
Colorado	56.95	153.02	216.42	122.69	107.52	117.06	90.98	76.77
Nevada	121.73	309.33	165.64	63.80	321.04	274.91	219.22	170.57
New Mexico	116.46	122.23	336.96	64.73	154.87	182.51	138.88	105.22
Utah	173.63	215.31	179.54	237.48	118.77	245.77	124.86	213.72
Pacific:								
California	77.12	149.08	69.69	79.80	66.77	173.77	79.52	103.58
Hawaii	40.71	84.47	70.07	121.64	44.24	122.28	46.28	47.34
Oregon	85.02	88.77	128.76	279.18	129.96	203.59	105.39	106.16
Washington	44.47	184.43	130.39	93.29	168.44	42.72	85.73	62.66
States not shown separately	42.85	87.91	134.69	52.41	138.60	75.13	69.47	55.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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



**Table II.C.1.a(1996) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,912	2,145	1,917	1,759	1,732	2,024	1,948	1,900
New England:								
Connecticut	2,601	2,447	2,208	2,259	2,341	2,811	2,320	2,687
Maine	2,202	2,770	1,682	2,218	2,087	2,252	2,251	2,193
Massachusetts	2,329	2,413	2,331	2,304	2,120	2,410	2,337	2,327
Middle Atlantic:								
New Jersey	2,331	2,873	2,409	2,367	2,361	2,134	2,530	2,249
New York	1,934	2,406	1,917	1,901	1,765	1,876	2,176	1,853
Pennsylvania	1,824	2,148	1,671	1,884	1,799	1,770	1,954	1,790
East North Central:								
Illinois	1,860	2,346	2,359	1,691	1,735	1,869	2,213	1,808
Indiana	2,006	1,756	2,273	1,754	1,923	2,082	2,061	2,002
Michigan	2,040	2,493	2,334	1,870	1,832	2,110	2,200	1,991
Ohio	1,778	2,120	1,709	1,759	1,738	1,756	1,807	1,768
Wisconsin	1,830	1,790	1,723	1,574	1,748	2,033	1,796	1,842
West North Central:								
Iowa	1,940	2,090	1,462	1,640	1,900	2,124	1,711	2,050
Kansas	1,794	1,919	1,587	1,697	1,888	1,783	1,777	1,799
Minnesota	2,047	2,529	1,801	1,719	2,134	2,255	1,934	2,196
Missouri	1,846	1,717	2,041	1,768	1,765	1,901	1,881	1,834
Nebraska	1,849	1,870	2,044	1,580	1,796	1,974	1,804	1,866
South Atlantic:								
Florida	1,785	2,082	1,818	1,646	1,563	1,937	1,876	1,755
Georgia	1,948	1,864	2,058	1,809	1,901	2,079	1,984	1,938
Maryland	1,752	2,065	2,120	1,858	1,666	1,666	2,106	1,665
North Carolina	2,128	2,008	3,020	1,401	1,911	2,068	2,543	2,031
South Carolina	1,724	1,712	2,067	1,667	2,245	1,487	1,701	1,732
Virginia	2,207	1,728	1,443	2,122	1,764	2,460	1,834	2,317
West Virginia	1,801	2,257	1,996	1,502	1,653	1,853	1,794	1,802
East South Central:								
Alabama	2,127	2,881	2,453	1,851	1,747	1,779	2,594	1,764
Kentucky	1,774	2,473	1,907	1,622	1,686	1,655	1,976	1,631
Mississippi	1,868	2,229	1,332 *	1,983 *	1,584 *	1,889 *	1,796 *	1,888
Tennessee	1,660	2,019	1,710	1,385	1,787	1,647	1,606	1,666
West South Central:								
Arkansas	1,759	1,358	2,003	1,675	1,655	1,795	1,777	1,746
Louisiana	1,652	2,401	1,596	1,367	1,476	1,736	1,862	1,570
Oklahoma	1,687	1,688	1,588	1,489	1,656	1,897	1,626	1,715
Texas	1,823	2,247 *	1,633	2,016	1,621	1,840	1,815	1,826
Mountain:								
Arizona	1,700	1,689	1,567	1,522	1,795	1,731	1,625	1,729
Colorado	1,827	1,771	1,665	1,503	2,354	1,741	1,678	1,904
Nevada	2,100	3,020	3,719	1,762	1,818	1,876	2,954	1,842
New Mexico	1,555	1,490	1,604	1,617	1,570	1,540	1,548	1,557
Utah	1,931	1,820	1,247	1,510	1,819	2,118	1,540	1,996
Pacific:								
California	1,872	2,097	1,657	1,662	1,481	2,302	1,784	1,902
Hawaii	1,914	2,017	2,146	1,741	1,792	2,077	1,978	1,884
Oregon	1,729	1,391	1,721	1,652	1,760	1,967	1,557	1,812
Washington	1,767	2,539	2,251	1,510 *	1,801	1,595	2,067	1,666
States not shown separately	1,995	2,040	2,326	1,826	2,036	2,020	2,156	1,938

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.C.1.a(1996) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.63	62.87	66.74	49.70	30.94	72.22	36.68	39.13
New England:								
Connecticut	140.28	236.12	187.37	483.65	367.00	291.01	188.76	205.18
Maine	96.31	628.86	436.43	353.20	443.95	258.61	431.17	121.69
Massachusetts	123.51	268.71	156.17	91.00	78.57	173.09	75.07	134.26
Middle Atlantic:								
New Jersey	56.53	509.58	553.41	612.52	393.86	139.93	127.76	82.90
New York	50.55	207.50	65.93	108.83	279.61	78.25	95.81	59.08
Pennsylvania	53.11	417.99	311.38	53.82	61.52	227.46	205.26	50.70
East North Central:								
Illinois	134.54	490.71	657.00	187.67	212.62	97.30	426.85	58.76
Indiana	131.24	418.07	607.22	489.56	370.34	460.05	403.30	255.17
Michigan	70.17	476.95	562.30	115.58	344.77	388.65	170.97	65.94
Ohio	84.60	368.86	364.40	279.84	419.18	195.27	133.06	80.18
Wisconsin	85.51	364.68	331.28	351.98	327.48	245.67	254.06	92.82
West North Central:								
Iowa	144.70	458.06	320.90	489.60	504.70	397.26	333.96	330.89
Kansas	44.78	457.99	443.09	376.76	348.10	354.92	273.12	270.57
Minnesota	110.34	541.52	232.17	322.71	348.20	370.54	221.58	260.39
Missouri	84.68	483.29	478.16	345.50	333.80	246.87	317.53	71.15
Nebraska	124.76	457.33	609.40	356.30	386.92	252.30	335.83	131.55
South Atlantic:								
Florida	52.85	149.65	289.65	177.14	196.20	123.35	90.81	89.92
Georgia	81.76	423.14	500.37	399.66	421.71	290.96	332.29	233.09
Maryland	91.64	442.75	358.63	386.87	188.40	306.51	165.48	93.92
North Carolina	175.12	517.89	828.99	338.54	570.03	254.63	540.04	152.85
South Carolina	106.83	303.18	583.07	396.89	513.93	165.42	224.32	149.32
Virginia	150.76	284.02	349.30	307.87	271.60	201.20	224.09	176.56
West Virginia	72.27	604.35	484.79	363.87	435.13	425.87	323.33	82.05
East South Central:								
Alabama	108.80	476.96	595.68	485.28	522.06	383.16	222.95	269.99
Kentucky	80.49	429.35	362.86	244.67	398.49	265.41	229.78	191.10
Mississippi	275.72	596.09	401.49*	627.08*	500.90*	420.90*	409.30*	420.47
Tennessee	107.87	566.81	477.41	333.96	464.55	82.65	380.09	66.58
West South Central:								
Arkansas	91.57	336.73	503.10	433.20	351.67	164.70	288.65	165.56
Louisiana	156.21	651.43	379.78	393.56	401.55	202.41	252.48	204.72
Oklahoma	106.78	384.80	443.40	415.55	322.40	529.04	257.27	214.35
Texas	94.52	892.88*	255.73	434.02	301.98	75.07	301.75	63.37
Mountain:								
Arizona	72.35	430.03	300.11	258.65	200.99	182.59	124.73	71.20
Colorado	109.60	228.62	311.67	176.66	400.87	213.72	152.91	137.51
Nevada	321.94	764.15	1,038.43	380.27	334.65	260.68	584.52	212.38
New Mexico	48.43	171.83	341.40	247.56	175.69	315.95	72.50	174.91
Utah	245.27	375.56	285.33	171.87	327.09	282.48	90.21	279.28
Pacific:								
California	92.45	176.31	117.31	102.78	53.32	195.15	108.09	104.94
Hawaii	66.43	121.79	334.57	153.23	61.22	139.09	98.72	75.58
Oregon	113.08	83.33	171.46	69.82	151.37	306.24	118.16	145.70
Washington	79.33	469.46	563.78	483.97*	224.37	175.79	454.85	60.94
States not shown separately	71.49	130.93	275.52	219.14	381.63	268.71	115.82	113.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.C.1.b(1996) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,019	2,202	2,044	1,967	1,967	2,028	2,083	1,998
New England:								
Connecticut	2,499	3,288	1,915	2,588	2,282	2,504	2,583	2,484
Maine	2,046	2,335	2,052	1,963	1,746	2,283	2,132	2,017
Massachusetts	2,299	2,418	2,370	2,506	2,416	2,127	2,332	2,292
Middle Atlantic:								
New Jersey	2,405	2,827	2,177	2,032	2,299	2,610	2,436	2,395
New York	2,508	2,733	2,457	2,739	2,402	2,409	2,674	2,427
Pennsylvania	2,028	2,087	2,232	1,787	1,981	2,040	2,104	2,001
East North Central:								
Illinois	2,070	2,466	2,423	1,889	1,917	2,019	2,308	1,955
Indiana	1,981	1,815	1,956	2,018	2,210	1,804	1,805	2,014
Michigan	1,979	1,861	1,693	1,743	2,039	2,050	1,779	2,023
Ohio	1,861	2,063	1,804	1,627	1,899	1,878	1,839	1,867
Wisconsin	2,223	2,153	1,756	1,915	1,750	2,848	2,032	2,281
West North Central:								
Iowa	1,859	1,678	2,179	1,663	1,859	1,934	1,901	1,849
Kansas	1,889	1,926	2,007	1,721	1,963	1,825	1,900	1,884
Minnesota	1,930	1,549	1,840	1,836	1,714	2,207	1,700	2,018
Missouri	1,853	1,956	1,819	1,830	1,629	2,006	1,911	1,835
Nebraska	1,896	3,047	2,144	1,719	1,560	1,969	2,384	1,727
South Atlantic:								
Florida	2,070	1,973	1,889	2,395	1,982	2,065	2,135	2,049
Georgia	1,976	2,560	2,273	2,113	1,914	1,863	2,334	1,898
Maryland	2,050	2,211	2,147	2,222	2,006	1,880	2,129	2,015
North Carolina	1,837	2,224	1,761	1,682	1,817	1,879	1,795	1,849
South Carolina	1,411	1,713	1,358	1,631	1,574	1,237	1,605	1,354
Virginia	2,049	2,057	1,916	1,851	2,039	2,140	1,970	2,072
West Virginia	2,070	2,242	2,264	1,871	2,176	1,925	2,234	2,041
East South Central:								
Alabama	1,805	2,136	1,849	1,820	1,852	1,743	1,949	1,779
Kentucky	1,788	1,599	1,851	1,454	2,146	1,716	1,634	1,819
Mississippi	1,896	2,843	1,835	1,734	1,548	2,022	2,100	1,843
Tennessee	1,981	2,000	2,051	1,869	1,604	2,262	1,974	1,983
West South Central:								
Arkansas	1,664	2,620	1,663	1,753	1,882	1,482	1,999	1,588
Louisiana	1,878	2,419	2,443	1,820	1,636	1,901	2,223	1,761
Oklahoma	1,694	2,085	1,890	1,781	1,268	1,770	1,884	1,648
Texas	1,925	2,107	1,926	1,926	1,916	1,898	1,960	1,915
Mountain:								
Arizona	1,857	1,855	2,354	1,612	1,694	1,930	1,943	1,829
Colorado	1,968	1,943	1,862	1,852	1,932	2,080	1,875	2,006
Nevada	2,054	2,800	1,837	1,855	1,978	2,009	2,255	1,987
New Mexico	2,011	2,160	2,409	1,666	1,716	2,217	2,122	1,968
Utah	2,057	1,867	1,433	2,072	1,897	2,272	1,843	2,120
Pacific:								
California	2,121	2,139	2,137	2,001	2,012	2,241	2,118	2,123
Hawaii	2,034	2,094	1,982	2,084	1,927	2,117	2,093	1,996
Oregon	2,082	2,033	1,865	2,096	2,080	2,166	2,129	2,064
Washington	1,908	2,150	1,950	1,706	2,086	1,756	1,916	1,905
States not shown separately	2,031	2,219	1,687	1,958	2,298	2,007	1,940	2,074

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.C.1.b(1996) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.27	48.97	40.64	17.70	38.08	30.79	12.48	15.92
New England:								
Connecticut	135.32	355.00	304.15	348.07	303.40	125.00	206.89	162.31
Maine	80.99	263.26	296.18	101.20	278.84	124.90	134.65	87.04
Massachusetts	79.17	359.82	364.16	414.03	453.44	86.88	115.09	53.17
Middle Atlantic:								
New Jersey	145.35	193.14	342.68	263.94	286.37	285.93	165.74	156.39
New York	77.67	289.45	222.68	169.12	213.37	130.24	128.36	121.43
Pennsylvania	91.84	241.44	158.03	132.71	229.71	72.39	92.27	137.06
East North Central:								
Illinois	53.07	85.18	183.17	149.09	86.52	96.57	97.40	74.87
Indiana	65.70	363.46	252.26	153.13	162.30	130.90	111.24	92.00
Michigan	113.99	209.00	262.16	62.83	127.06	179.72	70.81	125.38
Ohio	81.67	160.15	87.34	165.19	126.79	197.01	93.53	86.31
Wisconsin	154.36	317.00	398.84	113.21	166.24	356.53	246.69	175.95
West North Central:								
Iowa	55.19	227.75	286.81	190.19	115.00	142.70	94.45	63.87
Kansas	76.90	305.30	238.41	101.28	132.99	125.25	142.76	88.40
Minnesota	92.02	210.68	145.60	140.17	216.69	167.87	54.24	133.74
Missouri	70.77	183.77	166.11	104.24	243.05	246.22	109.11	195.97
Nebraska	59.57	343.93	271.66	167.55	76.71	246.38	228.58	68.24
South Atlantic:								
Florida	62.26	105.15	234.57	331.70	85.52	111.29	125.41	68.22
Georgia	104.51	660.83	274.40	150.58	284.24	125.69	185.56	99.16
Maryland	133.96	102.29	255.75	284.03	366.01	374.12	68.69	179.69
North Carolina	37.18	209.33	194.12	190.02	91.05	104.03	101.85	38.04
South Carolina	87.72	148.34	212.27	188.69	125.46	129.64	139.32	104.95
Virginia	131.49	161.10	231.77	154.43	269.80	203.26	84.77	160.59
West Virginia	126.89	505.07	438.08	292.69	315.32	216.26	147.23	139.67
East South Central:								
Alabama	45.56	324.63	204.70	67.29	218.12	76.82	164.19	62.10
Kentucky	87.07	81.71	313.53	178.18	203.13	170.19	77.82	157.53
Mississippi	187.95	513.96	359.38	215.90	196.24	296.83	99.48	226.61
Tennessee	143.11	317.58	331.23	104.81	106.01	238.30	88.59	171.41
West South Central:								
Arkansas	99.69	441.97	374.84	203.81	225.29	211.11	167.04	143.81
Louisiana	76.69	618.90	535.59	312.60	260.67	146.66	140.29	94.69
Oklahoma	111.51	205.52	329.94	146.79	276.70	78.61	79.53	142.99
Texas	102.29	115.60	254.00	163.46	143.00	138.35	84.56	116.75
Mountain:								
Arizona	118.47	291.51	393.19	90.89	215.43	194.92	123.35	142.31
Colorado	74.10	236.76	224.33	201.28	145.97	208.40	115.39	123.59
Nevada	196.01	474.29	216.92	81.38	333.90	370.18	302.30	281.81
New Mexico	144.97	521.13	536.40	337.20	306.60	266.61	349.86	115.75
Utah	172.91	125.43	185.67	312.36	199.16	269.41	154.40	219.01
Pacific:								
California	83.23	216.52	137.73	123.92	84.57	187.53	132.79	128.33
Hawaii	48.81	112.94	94.27	89.81	93.37	131.91	45.34	63.35
Oregon	92.62	88.38	401.55	398.49	168.84	298.45	171.62	147.43
Washington	65.81	242.36	153.61	195.86	257.27	104.64	122.13	93.81
States not shown separately	53.81	193.29	200.58	104.60	401.66	128.53	101.25	80.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.C.1.c(1996) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,050	2,390	2,093	2,082	1,996	1,959	2,220	1,982
New England:								
Connecticut	2,681	--	--	--	--	--	2,390	2,808
Maine	2,036	--	--	--	--	--	2,132	1,974
Massachusetts	2,481	--	--	--	--	--	2,671	2,416
Middle Atlantic:								
New Jersey	2,230	--	--	--	--	--	2,975	1,995
New York	2,160	--	--	--	--	--	2,667	1,985
Pennsylvania	2,164	--	--	--	--	--	2,010	2,245
East North Central:								
Illinois	2,591	--	--	--	--	--	2,672	2,561
Indiana	2,058	--	--	--	--	--	2,134	2,033
Michigan	1,782	--	--	--	--	--	2,159	1,664
Ohio	1,761	--	--	--	--	--	1,813	1,743
Wisconsin	2,218	--	--	--	--	--	2,432	2,122
West North Central:								
Iowa	2,052	--	--	--	--	--	3,030	1,561
Kansas	1,866	--	--	--	--	--	1,754	1,909
Minnesota	1,820	--	--	--	--	--	1,814	1,821
Missouri	1,826	--	--	--	--	--	1,834	1,822
Nebraska	1,748	--	--	--	--	--	1,914	1,656
South Atlantic:								
Florida	2,374	--	--	--	--	--	2,622	2,322
Georgia	2,047	--	--	--	--	--	2,298	2,015
Maryland	1,652	--	--	--	--	--	2,486 *	1,425
North Carolina	1,856	--	--	--	--	--	1,773	1,902
South Carolina	1,840	--	--	--	--	--	2,296	1,662
Virginia	1,963	--	--	--	--	--	1,855	2,045
West Virginia	1,983	--	--	--	--	--	2,390	1,748
East South Central:								
Alabama	1,952	--	--	--	--	--	2,513	1,680
Kentucky	1,946	--	--	--	--	--	1,798	2,036
Mississippi	2,004	--	--	--	--	--	2,158	1,969
Tennessee	2,049	--	--	--	--	--	2,131	2,028
West South Central:								
Arkansas	2,095	--	--	--	--	--	2,257	1,984
Louisiana	2,111	--	--	--	--	--	2,780	1,853
Oklahoma	1,927	--	--	--	--	--	1,632	2,115
Texas	2,432	--	--	--	--	--	2,810	2,233
Mountain:								
Arizona	1,947	--	--	--	--	--	1,980	1,931
Colorado	1,859	--	--	--	--	--	2,589	1,587
Nevada	1,738	--	--	--	--	--	2,289	1,566
New Mexico	1,786	--	--	--	--	--	2,083	1,432
Utah	1,797	--	--	--	--	--	1,674	1,866
Pacific:								
California	1,924	--	--	--	--	--	1,986	1,897
Hawaii	2,121	--	--	--	--	--	2,141	2,094
Oregon	1,781	--	--	--	--	--	2,345	1,636
Washington	2,154	--	--	--	--	--	2,521	1,938
States not shown separately	1,945	--	--	--	--	--	1,941	1,948

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.1.c(1996) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.78	75.28	51.35	58.99	66.25	44.27	46.39	43.83
New England:								
Connecticut	265.02	--	--	--	--	--	496.93	365.41
Maine	124.48	--	--	--	--	--	179.10	65.03
Massachusetts	232.44	--	--	--	--	--	454.32	328.05
Middle Atlantic:								
New Jersey	195.32	--	--	--	--	--	477.80	171.54
New York	120.13	--	--	--	--	--	157.69	146.00
Pennsylvania	99.42	--	--	--	--	--	102.93	122.10
East North Central:								
Illinois	237.34	--	--	--	--	--	207.36	294.70
Indiana	124.83	--	--	--	--	--	157.51	162.69
Michigan	96.76	--	--	--	--	--	129.06	109.72
Ohio	93.78	--	--	--	--	--	143.25	116.70
Wisconsin	192.58	--	--	--	--	--	446.83	135.03
West North Central:								
Iowa	196.65	--	--	--	--	--	425.16	83.64
Kansas	128.06	--	--	--	--	--	219.32	168.35
Minnesota	101.89	--	--	--	--	--	229.64	103.32
Missouri	245.01	--	--	--	--	--	319.45	333.94
Nebraska	115.62	--	--	--	--	--	276.21	86.72
South Atlantic:								
Florida	259.69	--	--	--	--	--	499.51	255.82
Georgia	152.56	--	--	--	--	--	417.48	155.06
Maryland	250.96	--	--	--	--	--	302.67*	328.01
North Carolina	157.83	--	--	--	--	--	407.77	206.29
South Carolina	138.23	--	--	--	--	--	298.93	138.40
Virginia	322.00	--	--	--	--	--	329.75	414.10
West Virginia	211.33	--	--	--	--	--	190.73	154.97
East South Central:								
Alabama	231.90	--	--	--	--	--	411.94	229.77
Kentucky	108.11	--	--	--	--	--	295.06	128.26
Mississippi	124.36	--	--	--	--	--	191.64	202.35
Tennessee	153.43	--	--	--	--	--	417.79	196.79
West South Central:								
Arkansas	117.96	--	--	--	--	--	253.71	233.65
Louisiana	93.41	--	--	--	--	--	297.28	92.02
Oklahoma	237.07	--	--	--	--	--	437.87	249.15
Texas	264.39	--	--	--	--	--	231.54	178.79
Mountain:								
Arizona	223.24	--	--	--	--	--	97.52	367.76
Colorado	164.35	--	--	--	--	--	434.68	203.49
Nevada	129.72	--	--	--	--	--	342.76	192.92
New Mexico	158.17	--	--	--	--	--	308.64	256.81
Utah	228.86	--	--	--	--	--	314.08	253.95
Pacific:								
California	123.34	--	--	--	--	--	337.10	165.22
Hawaii	65.91	--	--	--	--	--	64.01	324.43
Oregon	210.75	--	--	--	--	--	378.72	267.61
Washington	184.00	--	--	--	--	--	406.82	270.10
States not shown separately	106.86	--	--	--	--	--	228.01	109.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.2(1996) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	342	326	285	320	330	373	304	355
New England:								
Connecticut	450	343	242	410	493	482	372	470
Maine	343	317*	240*	389	304	380	317	354
Massachusetts	547	424	432	605	486	592	502	558
Middle Atlantic:								
New Jersey	263	435*	221	184*	193*	306	312	247
New York	379	400	436	522	349	327	463	344
Pennsylvania	315	219	150	245	446	325	207	353
East North Central:								
Illinois	340	311	358	312	386	323	337	341
Indiana	394	297*	270*	286	615	325	301	413
Michigan	207	197*	152*	266	204	207	198	209
Ohio	278	440	262	255	445	199	304	271
Wisconsin	368	348*	366	372	479	298	385	362
West North Central:								
Iowa	423	185*	325*	450	471	439	312	458
Kansas	297	335	189*	305	340	283	283	302
Minnesota	328	234*	249	337	305	382	264	355
Missouri	249	229*	253	212*	222*	279	222	257
Nebraska	415	234	479	418	315	520	376	430
South Atlantic:								
Florida	463	424	256	357	283	647	361	495
Georgia	329	328*	176*	292	360*	347	246	346
Maryland	391	422	429*	636	363*	281*	497	356
North Carolina	339	347*	248*	389	297	359	261	366
South Carolina	274	401*	314*	368	232	241	363*	246
Virginia	468	475	291*	477	452*	501	388	496
West Virginia	326*	251*	444	262*	408*	285	397	305*
East South Central:								
Alabama	468	491	400	401	384	525	437	475
Kentucky	355	196*	397*	258*	328	426	253	392
Mississippi	336	508*	119*	462*	181*	437	354*	332
Tennessee	446	167	248*	189	283	666	226*	497
West South Central:								
Arkansas	334	210*	559*	243*	260	366	340	332
Louisiana	301	430	328*	311	197*	349	359	280
Oklahoma	238	362*	169*	267*	186*	237	268*	229
Texas	342	154	409	311*	280	403	250	371
Mountain:								
Arizona	309	237*	223*	177*	389	339	215	344
Colorado	350	301	466	197	309	468	266	386
Nevada	241	103*	239*	296	244*	254*	212	250
New Mexico	519	576	239	254	542	649	360	579
Utah	324	294	164*	329	284	367	254	343
Pacific:								
California	298	352	257	237	293	331	257	314
Hawaii	208	159	101	181	229	295*	146	248
Oregon	219	187*	60*	188*	171*	318	170	238
Washington	203*	330	383*	170*	115*	208	286*	173
States not shown separately	411	311	250	400	494*	472	280	471

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.C.2(1996) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	7.00	21.09	20.89	13.70	13.33	13.59	9.15	10.38
New England:								
Connecticut	49.76	97.92	55.03	122.27	118.04	51.77	70.71	43.75
Maine	40.21	123.98 *	240.77 *	81.74	64.31	61.83	69.94	50.55
Massachusetts	36.14	84.72	101.44	109.92	62.58	62.68	63.94	42.68
Middle Atlantic:								
New Jersey	30.97	134.05 *	55.11	58.51 *	85.70 *	31.18	39.97	31.70
New York	32.70	81.08	82.93	84.17	66.31	38.57	63.90	38.69
Pennsylvania	48.95	53.51	35.46	51.20	94.37	73.65	36.83	67.59
East North Central:								
Illinois	33.62	64.06	94.76	51.23	64.17	27.90	54.69	33.51
Indiana	45.38	89.09 *	140.43 *	77.61	118.01	28.18	55.91	48.21
Michigan	22.86	69.80 *	87.12 *	46.06	28.06	53.66	30.53	28.23
Ohio	45.68	54.54	71.84	64.34	102.18	44.01	37.26	61.36
Wisconsin	32.01	129.73 *	84.71	67.04	109.56	63.05	94.18	30.65
West North Central:								
Iowa	30.90	74.23 *	100.26 *	132.66	77.64	48.97	49.82	57.28
Kansas	40.26	79.80	117.27 *	82.07	77.61	53.20	74.94	55.65
Minnesota	37.92	82.67 *	74.11	45.97	36.62	71.19	53.80	36.61
Missouri	33.42	109.71 *	59.26	73.50 *	73.49 *	69.31	41.78	46.59
Nebraska	49.89	62.28	130.57	62.00	67.09	86.34	71.22	56.26
South Atlantic:								
Florida	57.92	88.34	65.87	58.13	56.74	90.60	46.94	65.51
Georgia	42.92	154.37 *	82.39 *	85.51	295.98 *	41.99	61.25	44.40
Maryland	39.51	109.36	158.87 *	91.14	125.10 *	121.50 *	81.25	47.25
North Carolina	17.69	134.57 *	84.33 *	90.22	48.81	38.11	49.37	19.20
South Carolina	23.47	177.72 *	107.04 *	68.16	59.14	42.34	154.58 *	23.53
Virginia	30.96	83.68	118.25 *	88.99	185.86 *	60.35	58.66	42.59
West Virginia	123.90 *	75.35 *	99.46	100.82 *	277.88 *	25.14	90.99	166.47 *
East South Central:								
Alabama	45.07	132.15	104.83	118.48	88.15	69.61	88.95	48.09
Kentucky	47.60	81.32 *	128.46 *	77.39 *	93.49	80.78	64.73	70.68
Mississippi	83.94	341.51 *	43.06 *	290.91 *	109.64 *	51.12	144.36 *	77.48
Tennessee	104.49	46.20	162.87 *	51.65	73.60	145.73	105.62 *	118.16
West South Central:								
Arkansas	41.46	73.21 *	174.31 *	132.32 *	50.03	42.60	90.52	31.20
Louisiana	48.33	113.28	131.05 *	70.36	111.88 *	59.62	46.18	54.00
Oklahoma	24.07	164.44 *	112.79 *	88.84 *	59.91 *	53.72	113.03 *	21.45
Texas	40.69	36.86	108.27	110.83 *	83.72	58.62	50.40	49.52
Mountain:								
Arizona	54.81	83.33 *	81.56 *	53.53 *	100.73	72.98	60.47	62.95
Colorado	31.13	56.23	102.36	46.99	59.23	48.32	48.26	35.65
Nevada	32.31	47.09 *	81.63 *	77.72	230.55 *	140.50 *	36.70	52.39
New Mexico	96.89	142.11	71.83	57.48	129.14	135.89	91.92	126.50
Utah	22.40	83.48	70.31 *	43.26	45.78	53.74	39.25	26.27
Pacific:								
California	20.43	62.71	53.84	36.28	50.89	25.59	29.65	26.22
Hawaii	29.25	41.27	27.59	51.68	49.09	120.40 *	29.23	38.76
Oregon	26.90	58.42 *	45.06 *	98.07 *	70.08 *	68.13	35.29	35.02
Washington	80.93 *	88.97	276.65 *	84.11 *	59.81 *	28.03	133.18 *	48.57
States not shown separately	24.35	63.52	45.21	68.44	231.35 *	88.77	21.04	29.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.C.2.a(1996) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	332	347	329	309	294	361	313	339
New England:								
Connecticut	406	--	--	--	--	--	332	428
Maine	458	--	--	--	--	--	518 *	447
Massachusetts	558	--	--	--	--	--	507	572
Middle Atlantic:								
New Jersey	280	--	--	--	--	--	246 *	294
New York	313	--	--	--	--	--	414	279
Pennsylvania	326	--	--	--	--	--	179	365
East North Central:								
Illinois	326 *	--	--	--	--	--	369 *	320 *
Indiana	614	--	--	--	--	--	648 *	612
Michigan	163 *	--	--	--	--	--	192 *	154 *
Ohio	195	--	--	--	--	--	172 *	203
Wisconsin	304 *	--	--	--	--	--	221	335 *
West North Central:								
Iowa	347	--	--	--	--	--	262 *	387
Kansas	316	--	--	--	--	--	280 *	327
Minnesota	360	--	--	--	--	--	342	384
Missouri	232	--	--	--	--	--	286 *	214
Nebraska	411	--	--	--	--	--	537	365
South Atlantic:								
Florida	425	--	--	--	--	--	393	436
Georgia	449	--	--	--	--	--	309 *	492 *
Maryland	396	--	--	--	--	--	747	309 *
North Carolina	271 *	--	--	--	--	--	256 *	274 *
South Carolina	422	--	--	--	--	--	581	368
Virginia	550	--	--	--	--	--	544	552
West Virginia	391	--	--	--	--	--	456 *	378
East South Central:								
Alabama	625	--	--	--	--	--	670 *	591
Kentucky	240	--	--	--	--	--	197 *	270 *
Mississippi	539	--	--	--	--	--	0	681
Tennessee	438	--	--	--	--	--	259 *	458
West South Central:								
Arkansas	431	--	--	--	--	--	516 *	369
Louisiana	350	--	--	--	--	--	364 *	345
Oklahoma	228	--	--	--	--	--	412	141 *
Texas	266	--	--	--	--	--	374	235
Mountain:								
Arizona	300	--	--	--	--	--	301	300
Colorado	402	--	--	--	--	--	345	432
Nevada	264	--	--	--	--	--	169 *	292
New Mexico	632	--	--	--	--	--	400	694
Utah	274	--	--	--	--	--	252 *	278
Pacific:								
California	263	--	--	--	--	--	196	286
Hawaii	331	--	--	--	--	--	246	372
Oregon	184	--	--	--	--	--	139	206 *
Washington	256 *	--	--	--	--	--	475 *	183
States not shown separately	400	--	--	--	--	--	332	424

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.2.a(1996) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.07	35.67	46.89	25.82	20.73	18.63	18.65	15.31
New England:								
Connecticut	32.59	--	--	--	--	--	70.57	56.09
Maine	90.18	--	--	--	--	--	156.66 *	93.38
Massachusetts	50.33	--	--	--	--	--	74.35	58.46
Middle Atlantic:								
New Jersey	61.61	--	--	--	--	--	110.70 *	42.99
New York	57.38	--	--	--	--	--	105.14	59.08
Pennsylvania	38.64	--	--	--	--	--	45.82	41.24
East North Central:								
Illinois	143.42 *	--	--	--	--	--	230.13 *	109.04 *
Indiana	124.79	--	--	--	--	--	234.02 *	151.36
Michigan	66.94 *	--	--	--	--	--	63.77 *	79.18 *
Ohio	49.48	--	--	--	--	--	70.53 *	45.98
Wisconsin	98.66 *	--	--	--	--	--	63.32	104.35 *
West North Central:								
Iowa	68.15	--	--	--	--	--	89.49 *	71.38
Kansas	59.87	--	--	--	--	--	166.43 *	69.06
Minnesota	57.15	--	--	--	--	--	85.57	63.10
Missouri	56.56	--	--	--	--	--	142.56 *	58.13
Nebraska	75.84	--	--	--	--	--	136.36	76.11
South Atlantic:								
Florida	67.34	--	--	--	--	--	57.27	74.01
Georgia	81.25	--	--	--	--	--	107.25 *	179.51 *
Maryland	96.09	--	--	--	--	--	200.20	98.51 *
North Carolina	129.88 *	--	--	--	--	--	153.66 *	133.83 *
South Carolina	48.02	--	--	--	--	--	122.27	45.46
Virginia	49.48	--	--	--	--	--	96.40	57.80
West Virginia	50.16	--	--	--	--	--	147.19 *	63.51
East South Central:								
Alabama	138.65	--	--	--	--	--	208.88 *	122.64
Kentucky	52.14	--	--	--	--	--	92.27 *	145.32 *
Mississippi	136.17	--	--	--	--	--	0.00	157.30
Tennessee	60.37	--	--	--	--	--	110.13 *	70.46
West South Central:								
Arkansas	123.72	--	--	--	--	--	175.34 *	41.74
Louisiana	52.10	--	--	--	--	--	132.10 *	63.37
Oklahoma	47.14	--	--	--	--	--	84.08	161.69 *
Texas	41.13	--	--	--	--	--	95.03	57.48
Mountain:								
Arizona	58.01	--	--	--	--	--	84.64	62.93
Colorado	54.13	--	--	--	--	--	94.91	88.89
Nevada	42.15	--	--	--	--	--	102.23 *	82.45
New Mexico	117.45	--	--	--	--	--	105.14	140.97
Utah	48.63	--	--	--	--	--	120.95 *	48.85
Pacific:								
California	22.97	--	--	--	--	--	32.83	22.12
Hawaii	78.75	--	--	--	--	--	51.59	96.73
Oregon	53.71	--	--	--	--	--	40.41	79.83 *
Washington	115.10 *	--	--	--	--	--	431.91 *	35.28
States not shown separately	56.40	--	--	--	--	--	57.93	68.00

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.2.b(1996) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	352	333	277	336	348	381	314	365
New England:								
Connecticut	531	--	--	--	--	--	566	525
Maine	382	--	--	--	--	--	376	384
Massachusetts	538	--	--	--	--	--	545	537
Middle Atlantic:								
New Jersey	262	--	--	--	--	--	379	226
New York	421	--	--	--	--	--	506	379
Pennsylvania	291	--	--	--	--	--	167	333*
East North Central:								
Illinois	352	--	--	--	--	--	341	357
Indiana	371	--	--	--	--	--	306	383
Michigan	231	--	--	--	--	--	216	235
Ohio	272	--	--	--	--	--	401	240
Wisconsin	428	--	--	--	--	--	578*	382
West North Central:								
Iowa	462	--	--	--	--	--	390	480
Kansas	353	--	--	--	--	--	336	360
Minnesota	308	--	--	--	--	--	223	340
Missouri	266	--	--	--	--	--	203	285
Nebraska	431	--	--	--	--	--	319*	470
South Atlantic:								
Florida	452	--	--	--	--	--	326	493
Georgia	301	--	--	--	--	--	201	322
Maryland	401	--	--	--	--	--	397	403
North Carolina	328	--	--	--	--	--	293	339
South Carolina	242	--	--	--	--	--	356*	208
Virginia	454	--	--	--	--	--	259	510
West Virginia	371*	--	--	--	--	--	589	332*
East South Central:								
Alabama	450	--	--	--	--	--	341	470
Kentucky	405	--	--	--	--	--	280	430
Mississippi	404	--	--	--	--	--	447*	393
Tennessee	529*	--	--	--	--	--	230*	614*
West South Central:								
Arkansas	337	--	--	--	--	--	338	337
Louisiana	276	--	--	--	--	--	392	237*
Oklahoma	243	--	--	--	--	--	269*	237
Texas	352	--	--	--	--	--	192	398
Mountain:								
Arizona	329	--	--	--	--	--	149*	387
Colorado	340	--	--	--	--	--	258*	373
Nevada	260	--	--	--	--	--	221	274*
New Mexico	368	--	--	--	--	--	262*	408
Utah	359	--	--	--	--	--	290	379
Pacific:								
California	354	--	--	--	--	--	319	370
Hawaii	154	--	--	--	--	--	132	168
Oregon	207	--	--	--	--	--	184*	215
Washington	187*	--	--	--	--	--	232*	171*
States not shown separately	405	--	--	--	--	--	284	462

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.2.b(1996) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11.72	24.73	21.34	16.93	19.15	18.85	13.82	12.72
New England:								
Connecticut	62.83	--	--	--	--	--	166.84	60.42
Maine	63.57	--	--	--	--	--	105.97	90.87
Massachusetts	81.91	--	--	--	--	--	88.77	109.37
Middle Atlantic:								
New Jersey	25.36	--	--	--	--	--	78.78	31.61
New York	43.83	--	--	--	--	--	99.45	48.09
Pennsylvania	66.59	--	--	--	--	--	38.44	110.66*
East North Central:								
Illinois	48.40	--	--	--	--	--	66.39	47.80
Indiana	37.66	--	--	--	--	--	71.52	39.69
Michigan	33.15	--	--	--	--	--	51.73	41.16
Ohio	48.70	--	--	--	--	--	46.36	61.73
Wisconsin	47.10	--	--	--	--	--	209.24*	44.72
West North Central:								
Iowa	57.28	--	--	--	--	--	84.45	77.74
Kansas	35.52	--	--	--	--	--	72.66	53.75
Minnesota	43.35	--	--	--	--	--	50.43	48.11
Missouri	39.20	--	--	--	--	--	48.90	69.40
Nebraska	66.79	--	--	--	--	--	194.19*	67.97
South Atlantic:								
Florida	50.18	--	--	--	--	--	57.32	55.30
Georgia	50.92	--	--	--	--	--	51.88	57.69
Maryland	40.04	--	--	--	--	--	91.74	75.77
North Carolina	35.49	--	--	--	--	--	70.55	48.65
South Carolina	30.59	--	--	--	--	--	170.25*	25.86
Virginia	40.78	--	--	--	--	--	53.95	51.64
West Virginia	188.39*	--	--	--	--	--	122.01	196.26*
East South Central:								
Alabama	59.25	--	--	--	--	--	76.86	62.74
Kentucky	75.70	--	--	--	--	--	72.72	77.31
Mississippi	73.41	--	--	--	--	--	140.59*	63.25
Tennessee	192.64*	--	--	--	--	--	173.98*	230.96*
West South Central:								
Arkansas	44.60	--	--	--	--	--	89.14	56.07
Louisiana	78.61	--	--	--	--	--	82.44	90.93*
Oklahoma	59.95	--	--	--	--	--	121.86*	58.03
Texas	39.20	--	--	--	--	--	41.99	44.11
Mountain:								
Arizona	73.01	--	--	--	--	--	72.42*	90.41
Colorado	59.98	--	--	--	--	--	109.61*	63.70
Nevada	57.73	--	--	--	--	--	59.75	102.95*
New Mexico	77.65	--	--	--	--	--	85.51*	112.57
Utah	31.14	--	--	--	--	--	42.70	34.63
Pacific:								
California	34.48	--	--	--	--	--	37.87	45.67
Hawaii	27.18	--	--	--	--	--	36.02	42.01
Oregon	29.46	--	--	--	--	--	66.25*	36.75
Washington	75.20*	--	--	--	--	--	120.31*	93.22*
States not shown separately	39.91	--	--	--	--	--	74.67	30.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.2.c(1996) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	330	283	236	292	338	371	262	356
New England:								
Connecticut	285 *	--	--	--	--	--	119	358 *
Maine	267	--	--	--	--	--	257	273
Massachusetts	510	--	--	--	--	--	342 *	568
Middle Atlantic:								
New Jersey	246	--	--	--	--	--	216 *	255 *
New York	387	--	--	--	--	--	413	377
Pennsylvania	340	--	--	--	--	--	275 *	375 *
East North Central:								
Illinois	321	--	--	--	--	--	289 *	332
Indiana	318	--	--	--	--	--	239 *	344 *
Michigan	205	--	--	--	--	--	187	211
Ohio	395	--	--	--	--	--	195 *	463
Wisconsin	258	--	--	--	--	--	111 *	324
West North Central:								
Iowa	343	--	--	--	--	--	203 *	413
Kansas	169 *	--	--	--	--	--	172 *	168 *
Minnesota	356	--	--	--	--	--	237 *	375
Missouri	177 *	--	--	--	--	--	183 *	175 *
Nebraska	369	--	--	--	--	--	394 *	354
South Atlantic:								
Florida	681	--	--	--	--	--	409 *	739
Georgia	311	--	--	--	--	--	320 *	310
Maryland	322	--	--	--	--	--	109 *	380 *
North Carolina	394 *	--	--	--	--	--	228 *	484 *
South Carolina	303 *	--	--	--	--	--	253 *	322
Virginia	390 *	--	--	--	--	--	465 *	333 *
West Virginia	236 *	--	--	--	--	--	272 *	216 *
East South Central:								
Alabama	468	--	--	--	--	--	507 *	449
Kentucky	326	--	--	--	--	--	271	359 *
Mississippi	175 *	--	--	--	--	--	255 *	157 *
Tennessee	184	--	--	--	--	--	189 *	183
West South Central:								
Arkansas	239	--	--	--	--	--	179 *	280
Louisiana	348	--	--	--	--	--	271 *	378
Oklahoma	227 *	--	--	--	--	--	170 *	264 *
Texas	406 *	--	--	--	--	--	341 *	439 *
Mountain:								
Arizona	258	--	--	--	--	--	72 *	350 *
Colorado	249	--	--	--	--	--	22 *	334
Nevada	109	--	--	--	--	--	217 *	76 *
New Mexico	499	--	--	--	--	--	446 *	563
Utah	273	--	--	--	--	--	73 *	383
Pacific:								
California	290	--	--	--	--	--	376 *	252
Hawaii	94 *	--	--	--	--	--	55 *	149 *
Oregon	348	--	--	--	--	--	271 *	367
Washington	110 *	--	--	--	--	--	46 *	148 *
States not shown separately	431	--	--	--	--	--	238	540

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.2.c(1996) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.12	29.18	33.81	30.24	50.57	22.15	11.92	21.27
New England:								
Connecticut	98.03*	--	--	--	--	--	33.07	192.15*
Maine	50.60	--	--	--	--	--	62.88	43.89
Massachusetts	91.25	--	--	--	--	--	107.29*	107.42
Middle Atlantic:								
New Jersey	60.98	--	--	--	--	--	136.91*	76.60*
New York	52.13	--	--	--	--	--	109.10	59.13
Pennsylvania	87.11	--	--	--	--	--	131.54*	126.74*
East North Central:								
Illinois	45.57	--	--	--	--	--	133.05*	58.22
Indiana	91.79	--	--	--	--	--	91.66*	107.44*
Michigan	44.60	--	--	--	--	--	52.30	57.47
Ohio	94.05	--	--	--	--	--	78.25*	113.07
Wisconsin	43.84	--	--	--	--	--	36.90*	64.19
West North Central:								
Iowa	47.92	--	--	--	--	--	73.45*	48.07
Kansas	76.34*	--	--	--	--	--	142.58*	94.73*
Minnesota	103.28	--	--	--	--	--	79.54*	107.05
Missouri	102.95*	--	--	--	--	--	160.69*	81.27*
Nebraska	76.95	--	--	--	--	--	148.98*	48.46
South Atlantic:								
Florida	130.61	--	--	--	--	--	154.42*	151.01
Georgia	59.15	--	--	--	--	--	136.12*	69.50
Maryland	62.38	--	--	--	--	--	40.70*	128.16*
North Carolina	118.12*	--	--	--	--	--	71.79*	154.54*
South Carolina	91.70*	--	--	--	--	--	152.46*	78.94
Virginia	183.80*	--	--	--	--	--	176.40*	256.12*
West Virginia	77.88*	--	--	--	--	--	114.08*	84.43*
East South Central:								
Alabama	111.25	--	--	--	--	--	157.81*	107.49
Kentucky	74.07	--	--	--	--	--	65.96	108.50*
Mississippi	239.25*	--	--	--	--	--	122.19*	380.67*
Tennessee	36.63	--	--	--	--	--	83.75*	46.56
West South Central:								
Arkansas	65.29	--	--	--	--	--	171.96*	75.95
Louisiana	67.00	--	--	--	--	--	181.37*	81.58
Oklahoma	110.62*	--	--	--	--	--	57.25*	116.78*
Texas	202.82*	--	--	--	--	--	149.16*	227.97*
Mountain:								
Arizona	51.99	--	--	--	--	--	78.52*	116.14*
Colorado	50.80	--	--	--	--	--	21.38*	65.18
Nevada	26.25	--	--	--	--	--	72.62*	81.56*
New Mexico	112.23	--	--	--	--	--	174.02*	127.63
Utah	58.34	--	--	--	--	--	29.51*	66.95
Pacific:								
California	54.03	--	--	--	--	--	499.08*	54.98
Hawaii	30.45*	--	--	--	--	--	21.22*	54.59*
Oregon	78.06	--	--	--	--	--	94.44*	86.67
Washington	58.88*	--	--	--	--	--	39.68*	115.45*
States not shown separately	76.97	--	--	--	--	--	57.14	88.94

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.3(1996) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.2%	14.6%	14.2%	16.6%	17.4%	18.5%	14.7%	18.1%
New England:								
Connecticut	17.6%	12.0%	11.8%	16.8% *	20.9%	18.1%	15.3%	18.1%
Maine	16.6%	13.5%	12.7% *	18.6%	16.0%	17.4%	14.8%	17.3%
Massachusetts	23.5%	17.5%	18.3%	25.4%	21.0%	25.8%	21.2%	24.1%
Middle Atlantic:								
New Jersey	11.2%	14.8%	9.3%	8.6% *	8.2% *	13.4%	12.2%	10.8%
New York	16.8%	15.0%	19.3%	21.6%	16.5%	15.4%	18.3%	16.1%
Pennsylvania	15.7%	10.1%	7.3%	13.7%	22.2%	16.2%	10.2%	17.8%
East North Central:								
Illinois	16.2%	12.2%	15.2%	16.0%	18.8%	16.1%	14.3%	17.1%
Indiana	19.7%	13.2%	13.7% *	14.8%	29.9%	16.4%	15.5%	20.5%
Michigan	10.8%	9.2%	7.3% *	14.7%	11.8%	10.1%	9.8%	11.0%
Ohio	15.2%	20.5%	14.9%	15.4%	23.0%	11.1%	16.6%	14.8%
Wisconsin	17.2%	15.7%	21.0%	19.8%	25.7% *	11.9%	18.6%	16.8%
West North Central:								
Iowa	22.1%	8.4% *	15.9% *	22.7% *	25.9%	23.5%	13.9%	25.3%
Kansas	15.9%	16.2%	10.2% *	17.6%	17.6% *	15.4%	15.4%	16.1%
Minnesota	17.1%	13.2% *	13.9%	18.2%	16.7%	18.5%	14.8%	17.9%
Missouri	13.5%	11.8% *	13.7% *	11.8% *	13.1% *	14.4%	11.7%	14.0%
Nebraska	22.3%	9.2% *	22.8%	24.8%	19.5%	27.6%	17.4%	24.7%
South Atlantic:								
Florida	23.4%	19.8%	13.9%	18.0%	15.8%	31.4%	17.6%	25.4%
Georgia	16.5%	13.5% *	8.2% *	14.3%	18.6% *	17.9%	11.0%	17.9%
Maryland	20.8%	19.2%	19.7% *	30.4%	19.7% *	16.7%	23.1%	19.9%
North Carolina	17.9%	17.4% *	12.0% *	22.6%	16.5%	18.5%	13.9%	19.3%
South Carolina	18.0%	22.7% *	17.7% *	21.2%	14.7% *	17.8%	20.6% *	17.0%
Virginia	22.5%	24.4%	16.7% *	23.9%	21.5%	23.0%	20.4%	23.2%
West Virginia	16.3%	10.3% *	19.2%	14.7% *	19.0% *	15.4%	17.4%	15.9% *
East South Central:								
Alabama	25.3%	20.0% *	20.4%	21.3%	20.6%	30.3%	20.0%	26.9%
Kentucky	19.5%	11.2% *	19.7% *	16.3% *	15.4%	24.2%	14.2%	21.3%
Mississippi	17.4%	18.9% *	6.5% *	25.6% *	10.2% *	22.0%	16.9% *	17.6%
Tennessee	23.3%	8.0%	12.0% *	9.8% *	17.2%	33.4%	11.5% *	26.1%
West South Central:								
Arkansas	19.0%	8.5% *	27.9%	13.9% *	14.0%	22.7%	16.9%	19.9%
Louisiana	15.8%	17.7%	13.8% *	15.2%	12.1% *	19.1%	15.5%	15.9%
Oklahoma	13.8%	20.1% *	9.3% *	15.3% *	13.3%	12.7%	15.2% *	13.3%
Texas	17.4%	7.0%	20.9%	14.9%	14.6%	21.3%	12.0%	19.2%
Mountain:								
Arizona	17.2%	13.1% *	11.6% *	11.2% *	22.4%	18.1%	12.0%	19.2%
Colorado	18.3%	15.1%	25.7%	11.1%	15.6%	24.0%	14.2%	20.1%
Nevada	11.9%	3.7% *	10.8% *	15.5%	12.7% *	13.3%	9.0%	13.1%
New Mexico	29.6%	29.8%	12.1% *	15.0%	33.5%	37.2%	19.1%	34.1%
Utah	16.3%	15.2%	12.1% *	18.1%	15.2%	16.7%	14.5%	16.6%
Pacific:								
California	15.2%	16.9%	13.6%	13.3%	17.4%	14.8%	13.3%	15.9%
Hawaii	10.4%	7.6%	5.0%	9.3% *	12.3%	13.9%	7.1%	12.6%
Oregon	11.7%	10.7% *	3.2% *	10.4% *	8.9% *	16.6%	9.2%	12.7%
Washington	10.8% *	13.6%	18.9% *	9.3% *	5.9% *	12.4%	13.8% *	9.5%
States not shown separately	20.6%	14.8%	12.7%	21.0%	24.0% *	23.4%	14.1%	23.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.C.3(1996) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	0.97%	1.04%	0.72%	0.70%	0.68%	0.48%	0.45%
New England:								
Connecticut	1.97%	3.58%	2.82%	5.76% *	4.95%	2.59%	2.76%	1.73%
Maine	2.04%	3.68%	6.23% *	3.82%	3.59%	2.77%	3.61%	2.45%
Massachusetts	1.66%	3.68%	3.94%	5.19%	2.77%	2.85%	2.67%	1.87%
Middle Atlantic:								
New Jersey	1.38%	4.30%	2.64%	2.77% *	2.92% *	1.27%	1.54%	1.48%
New York	1.46%	3.75%	3.92%	3.16%	3.42%	2.08%	2.41%	1.90%
Pennsylvania	2.27%	2.78%	2.06%	2.86%	3.95%	3.87%	1.95%	2.91%
East North Central:								
Illinois	1.20%	2.43%	3.81%	2.48%	2.16%	1.57%	2.38%	1.50%
Indiana	2.38%	3.59%	8.01% *	4.34%	4.83%	1.82%	2.82%	2.52%
Michigan	1.38%	2.49%	4.38% *	2.79%	1.85%	2.78%	1.47%	1.90%
Ohio	2.43%	3.10%	3.81%	4.05%	4.85%	2.60%	2.30%	3.01%
Wisconsin	1.41%	4.01%	4.62%	3.25%	8.30% *	2.88%	3.37%	1.30%
West North Central:								
Iowa	1.84%	3.79% *	5.22% *	7.55% *	5.12%	2.49%	2.31%	3.55%
Kansas	2.02%	3.39%	6.53% *	4.77%	6.57% *	2.67%	3.16%	3.05%
Minnesota	2.13%	4.85% *	4.00%	4.03%	2.06%	3.74%	3.12%	1.98%
Missouri	1.99%	4.44% *	4.59% *	3.78% *	4.98% *	2.97%	1.47%	2.48%
Nebraska	3.02%	3.59% *	6.45%	4.02%	4.32%	4.48%	4.06%	3.23%
South Atlantic:								
Florida	2.77%	4.13%	3.38%	4.24%	3.39%	4.44%	2.00%	3.29%
Georgia	1.71%	6.79% *	3.59% *	3.76%	9.26% *	1.83%	2.75%	1.95%
Maryland	2.29%	4.91%	7.66% *	5.02%	9.25% *	4.40%	4.08%	2.94%
North Carolina	0.99%	5.66% *	5.17% *	5.02%	2.99%	2.02%	2.48%	0.98%
South Carolina	1.47%	8.55% *	6.23% *	3.50%	4.60% *	2.88%	7.45% *	1.62%
Virginia	2.07%	4.84%	6.59% *	3.57%	6.06%	2.69%	3.56%	2.56%
West Virginia	4.12%	5.02% *	4.93%	5.32% *	7.48% *	1.71%	4.28%	5.20% *
East South Central:								
Alabama	2.68%	7.29% *	5.12%	5.96%	4.43%	4.86%	3.58%	3.07%
Kentucky	2.37%	4.92% *	6.29% *	4.94% *	3.64%	4.21%	3.62%	3.34%
Mississippi	4.59%	10.11% *	2.16% *	9.22% *	7.50% *	3.55%	5.98% *	4.64%
Tennessee	4.49%	2.21%	8.79% *	3.10% *	4.00%	6.13%	5.12% *	5.02%
West South Central:								
Arkansas	1.84%	4.52% *	8.07%	7.08% *	2.99%	2.82%	4.67%	2.16%
Louisiana	2.70%	4.46%	5.06% *	3.01%	7.04% *	4.23%	1.87%	3.88%
Oklahoma	1.59%	9.72% *	5.15% *	5.37% *	3.64%	2.67%	5.83% *	1.44%
Texas	1.61%	1.69%	6.12%	4.46%	3.41%	2.57%	2.41%	2.08%
Mountain:								
Arizona	2.41%	5.18% *	5.17% *	3.95% *	5.69%	3.46%	3.46%	2.77%
Colorado	1.99%	3.61%	5.89%	3.08%	3.37%	3.10%	3.05%	2.21%
Nevada	1.24%	1.72% *	4.92% *	3.47%	4.68% *	3.80%	1.67%	2.29%
New Mexico	5.47%	7.00%	3.82% *	3.07%	5.71%	8.05%	5.23%	6.56%
Utah	1.66%	4.32%	4.07% *	3.35%	3.34%	2.92%	2.35%	1.95%
Pacific:								
California	1.31%	2.51%	2.91%	2.15%	2.86%	2.14%	1.25%	1.79%
Hawaii	1.44%	2.18%	1.40%	3.72% *	2.74%	4.15%	1.57%	1.73%
Oregon	1.74%	3.41% *	2.70% *	5.39% *	2.87% *	3.53%	1.83%	2.41%
Washington	3.85% *	3.49%	11.35% *	5.71% *	2.92% *	1.80%	5.33% *	2.83%
States not shown separately	1.03%	2.19%	2.59%	3.69%	7.56% *	3.96%	0.99%	1.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.C.3.a(1996) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.4%	16.2%	17.2%	17.5%	17.0%	17.9%	16.1%	17.8%
New England:								
Connecticut	15.6%	--	--	--	--	--	14.3%	15.9%
Maine	20.8%	--	--	--	--	--	23.0%	20.4%
Massachusetts	24.0%	--	--	--	--	--	21.7%	24.6%
Middle Atlantic:								
New Jersey	12.0%	--	--	--	--	--	9.7% *	13.1%
New York	16.2%	--	--	--	--	--	19.0%	15.1%
Pennsylvania	17.9%	--	--	--	--	--	9.1%	20.4%
East North Central:								
Illinois	17.5%	--	--	--	--	--	16.7%	17.7% *
Indiana	30.6%	--	--	--	--	--	31.4% *	30.6%
Michigan	8.0% *	--	--	--	--	--	8.7% *	7.7% *
Ohio	11.0%	--	--	--	--	--	9.5% *	11.5%
Wisconsin	16.6% *	--	--	--	--	--	12.3%	18.2% *
West North Central:								
Iowa	17.9%	--	--	--	--	--	15.3% *	18.9%
Kansas	17.6%	--	--	--	--	--	15.8% *	18.2%
Minnesota	17.6%	--	--	--	--	--	17.7%	17.5%
Missouri	12.6% *	--	--	--	--	--	15.2% *	11.7% *
Nebraska	22.2%	--	--	--	--	--	29.8%	19.6%
South Atlantic:								
Florida	23.8%	--	--	--	--	--	20.9%	24.8%
Georgia	23.1%	--	--	--	--	--	15.6% *	25.4%
Maryland	22.6%	--	--	--	--	--	35.5%	18.6%
North Carolina	12.7% *	--	--	--	--	--	10.1% *	13.5% *
South Carolina	24.5%	--	--	--	--	--	34.2%	21.3%
Virginia	24.9%	--	--	--	--	--	29.7%	23.8%
West Virginia	21.7%	--	--	--	--	--	25.4% *	21.0%
East South Central:								
Alabama	29.4%	--	--	--	--	--	25.8% *	33.5%
Kentucky	13.5%	--	--	--	--	--	10.0% *	16.5% *
Mississippi	28.8%	--	--	--	--	--	0.0%	36.1%
Tennessee	26.4%	--	--	--	--	--	16.1% *	27.5%
West South Central:								
Arkansas	24.5%	--	--	--	--	--	29.1% *	21.1%
Louisiana	21.2%	--	--	--	--	--	19.6% *	22.0% *
Oklahoma	13.5%	--	--	--	--	--	25.4%	8.2% *
Texas	14.6%	--	--	--	--	--	20.6%	12.9%
Mountain:								
Arizona	17.7%	--	--	--	--	--	18.5%	17.3%
Colorado	22.0%	--	--	--	--	--	20.6%	22.7%
Nevada	12.6%	--	--	--	--	--	5.7% *	15.9%
New Mexico	40.6%	--	--	--	--	--	25.9%	44.6%
Utah	14.2%	--	--	--	--	--	16.4% *	13.9%
Pacific:								
California	14.1%	--	--	--	--	--	11.0%	15.0%
Hawaii	17.3%	--	--	--	--	--	12.4%	19.7%
Oregon	10.6%	--	--	--	--	--	8.9%	11.4% *
Washington	14.5% *	--	--	--	--	--	23.0% *	11.0%
States not shown separately	20.1%	--	--	--	--	--	15.4%	21.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.3.a(1996) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	1.77%	2.43%	1.46%	1.21%	1.06%	1.12%	0.79%
New England:								
Connecticut	1.59%	--	--	--	--	--	3.29%	2.88%
Maine	3.58%	--	--	--	--	--	6.13%	3.90%
Massachusetts	1.56%	--	--	--	--	--	3.43%	1.69%
Middle Atlantic:								
New Jersey	2.71%	--	--	--	--	--	4.08% *	2.20%
New York	3.14%	--	--	--	--	--	4.79%	3.52%
Pennsylvania	2.33%	--	--	--	--	--	2.54%	2.50%
East North Central:								
Illinois	4.58%	--	--	--	--	--	4.85%	6.28% *
Indiana	5.48%	--	--	--	--	--	9.77% *	6.89%
Michigan	3.88% *	--	--	--	--	--	2.98% *	4.78% *
Ohio	2.56%	--	--	--	--	--	3.95% *	2.20%
Wisconsin	5.45% *	--	--	--	--	--	3.57%	5.75% *
West North Central:								
Iowa	4.10%	--	--	--	--	--	5.45% *	3.59%
Kansas	3.50%	--	--	--	--	--	10.22% *	3.87%
Minnesota	2.85%	--	--	--	--	--	4.74%	2.51%
Missouri	3.98% *	--	--	--	--	--	7.16% *	3.89% *
Nebraska	4.16%	--	--	--	--	--	7.53%	4.12%
South Atlantic:								
Florida	3.53%	--	--	--	--	--	3.38%	4.18%
Georgia	3.97%	--	--	--	--	--	5.48% *	7.12%
Maryland	4.23%	--	--	--	--	--	7.88%	4.52%
North Carolina	6.90% *	--	--	--	--	--	6.31% *	9.76% *
South Carolina	2.62%	--	--	--	--	--	6.53%	2.71%
Virginia	3.09%	--	--	--	--	--	5.64%	3.32%
West Virginia	2.56%	--	--	--	--	--	9.06% *	3.60%
East South Central:								
Alabama	6.67%	--	--	--	--	--	9.38% *	7.38%
Kentucky	3.17%	--	--	--	--	--	4.68% *	6.20% *
Mississippi	7.40%	--	--	--	--	--	0.00%	8.52%
Tennessee	3.28%	--	--	--	--	--	5.93% *	3.64%
West South Central:								
Arkansas	5.78%	--	--	--	--	--	9.47% *	2.66%
Louisiana	4.35%	--	--	--	--	--	10.51% *	8.89% *
Oklahoma	2.79%	--	--	--	--	--	5.24%	9.97% *
Texas	2.39%	--	--	--	--	--	5.07%	3.65%
Mountain:								
Arizona	2.80%	--	--	--	--	--	5.48%	3.19%
Colorado	3.07%	--	--	--	--	--	5.96%	4.83%
Nevada	2.06%	--	--	--	--	--	6.81% *	4.39%
New Mexico	7.29%	--	--	--	--	--	7.61%	8.90%
Utah	3.38%	--	--	--	--	--	7.55% *	3.43%
Pacific:								
California	1.63%	--	--	--	--	--	2.21%	1.74%
Hawaii	3.74%	--	--	--	--	--	3.03%	4.35%
Oregon	2.74%	--	--	--	--	--	2.20%	4.22% *
Washington	4.82% *	--	--	--	--	--	11.79% *	2.00%
States not shown separately	2.67%	--	--	--	--	--	2.53%	3.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.3.b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.5%	15.1%	13.6%	17.1%	17.7%	18.8%	15.1%	18.3%
New England:								
Connecticut	21.3%	--	--	--	--	--	21.9%	21.1%
Maine	18.7%	--	--	--	--	--	17.7%	19.0%
Massachusetts	23.4%	--	--	--	--	--	23.3%	23.4%
Middle Atlantic:								
New Jersey	10.9%	--	--	--	--	--	15.5%	9.4%
New York	16.8%	--	--	--	--	--	18.9%	15.6%
Pennsylvania	14.3%	--	--	--	--	--	8.0% *	16.6%
East North Central:								
Illinois	17.0%	--	--	--	--	--	14.8%	18.3%
Indiana	18.7%	--	--	--	--	--	17.0%	19.0%
Michigan	11.7%	--	--	--	--	--	12.1%	11.6%
Ohio	14.6%	--	--	--	--	--	21.8%	12.9%
Wisconsin	19.2%	--	--	--	--	--	28.5%	16.8%
West North Central:								
Iowa	24.9%	--	--	--	--	--	20.5%	26.0%
Kansas	18.7%	--	--	--	--	--	17.7%	19.1%
Minnesota	15.9%	--	--	--	--	--	13.1%	16.8%
Missouri	14.4%	--	--	--	--	--	10.6%	15.5%
Nebraska	22.7%	--	--	--	--	--	13.4% *	27.2%
South Atlantic:								
Florida	21.8%	--	--	--	--	--	15.3%	24.1%
Georgia	15.2%	--	--	--	--	--	8.6% *	17.0%
Maryland	19.6%	--	--	--	--	--	18.7%	20.0%
North Carolina	17.9%	--	--	--	--	--	16.3%	18.3%
South Carolina	17.1%	--	--	--	--	--	22.2% *	15.4%
Virginia	22.2%	--	--	--	--	--	13.1%	24.6%
West Virginia	17.9% *	--	--	--	--	--	26.4%	16.3% *
East South Central:								
Alabama	25.0%	--	--	--	--	--	17.5%	26.4%
Kentucky	22.7%	--	--	--	--	--	17.2%	23.7%
Mississippi	21.3%	--	--	--	--	--	21.3%	21.3%
Tennessee	26.7%	--	--	--	--	--	11.6% *	30.9%
West South Central:								
Arkansas	20.3%	--	--	--	--	--	16.9% *	21.2%
Louisiana	14.7%	--	--	--	--	--	17.6%	13.5% *
Oklahoma	14.3%	--	--	--	--	--	14.3% *	14.4%
Texas	18.3%	--	--	--	--	--	9.8%	20.8%
Mountain:								
Arizona	17.7%	--	--	--	--	--	7.7% *	21.2%
Colorado	17.3%	--	--	--	--	--	13.8% *	18.6%
Nevada	12.7%	--	--	--	--	--	9.8% *	13.8%
New Mexico	18.3%	--	--	--	--	--	12.3% *	20.7%
Utah	17.4%	--	--	--	--	--	15.7%	17.9%
Pacific:								
California	16.7%	--	--	--	--	--	15.0%	17.4%
Hawaii	7.6%	--	--	--	--	--	6.3%	8.4%
Oregon	9.9%	--	--	--	--	--	8.7% *	10.4%
Washington	9.8% *	--	--	--	--	--	12.1% *	9.0% *
States not shown separately	19.9%	--	--	--	--	--	14.7%	22.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.3.b(1996) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	1.09%	1.09%	0.84%	0.78%	0.94%	0.65%	0.57%
New England:								
Connecticut	2.76%	--	--	--	--	--	6.25%	2.06%
Maine	3.01%	--	--	--	--	--	5.29%	4.32%
Massachusetts	3.70%	--	--	--	--	--	3.31%	4.87%
Middle Atlantic:								
New Jersey	1.41%	--	--	--	--	--	2.87%	1.80%
New York	1.44%	--	--	--	--	--	4.03%	1.98%
Pennsylvania	2.58%	--	--	--	--	--	2.44% *	3.26%
East North Central:								
Illinois	2.20%	--	--	--	--	--	2.73%	2.62%
Indiana	2.02%	--	--	--	--	--	4.34%	2.16%
Michigan	1.71%	--	--	--	--	--	3.01%	2.12%
Ohio	3.00%	--	--	--	--	--	2.27%	3.51%
Wisconsin	2.31%	--	--	--	--	--	7.51%	2.53%
West North Central:								
Iowa	3.00%	--	--	--	--	--	4.08%	4.45%
Kansas	1.63%	--	--	--	--	--	2.27%	3.43%
Minnesota	2.03%	--	--	--	--	--	3.06%	2.05%
Missouri	2.33%	--	--	--	--	--	2.16%	2.76%
Nebraska	3.98%	--	--	--	--	--	7.69% *	3.79%
South Atlantic:								
Florida	2.41%	--	--	--	--	--	2.90%	2.76%
Georgia	2.22%	--	--	--	--	--	2.91% *	2.64%
Maryland	2.35%	--	--	--	--	--	4.97%	3.73%
North Carolina	1.94%	--	--	--	--	--	3.49%	2.71%
South Carolina	1.71%	--	--	--	--	--	7.59% *	1.50%
Virginia	1.89%	--	--	--	--	--	2.33%	2.33%
West Virginia	6.19% *	--	--	--	--	--	6.28%	5.95% *
East South Central:								
Alabama	3.74%	--	--	--	--	--	3.33%	4.01%
Kentucky	3.76%	--	--	--	--	--	4.41%	3.76%
Mississippi	4.04%	--	--	--	--	--	6.05%	3.69%
Tennessee	6.10%	--	--	--	--	--	11.01% *	6.74%
West South Central:								
Arkansas	2.27%	--	--	--	--	--	5.59% *	3.43%
Louisiana	3.94%	--	--	--	--	--	3.29%	5.60% *
Oklahoma	3.01%	--	--	--	--	--	6.58% *	2.67%
Texas	1.81%	--	--	--	--	--	2.11%	2.27%
Mountain:								
Arizona	3.19%	--	--	--	--	--	3.82% *	3.66%
Colorado	3.13%	--	--	--	--	--	5.40% *	3.63%
Nevada	1.96%	--	--	--	--	--	3.14% *	3.84%
New Mexico	3.85%	--	--	--	--	--	5.10% *	5.12%
Utah	2.02%	--	--	--	--	--	2.37%	2.27%
Pacific:								
California	1.78%	--	--	--	--	--	1.33%	2.60%
Hawaii	1.35%	--	--	--	--	--	1.83%	2.19%
Oregon	1.57%	--	--	--	--	--	3.46% *	2.35%
Washington	4.46% *	--	--	--	--	--	7.05% *	5.02% *
States not shown separately	1.79%	--	--	--	--	--	2.91%	1.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

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**Table II.C.3.c(1996) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.1%	11.8%	11.3%	14.0%	16.9%	18.9%	11.8%	18.0%
New England:								
Connecticut	10.6% *	--	--	--	--	--	5.0% *	12.7% *
Maine	13.1%	--	--	--	--	--	12.0%	13.8%
Massachusetts	20.6%	--	--	--	--	--	12.8% *	23.5%
Middle Atlantic:								
New Jersey	11.0%	--	--	--	--	--	7.3% *	12.8%
New York	17.9%	--	--	--	--	--	15.5%	19.0%
Pennsylvania	15.7%	--	--	--	--	--	13.7% *	16.7% *
East North Central:								
Illinois	12.4%	--	--	--	--	--	10.8% *	13.0%
Indiana	15.5% *	--	--	--	--	--	11.2% *	16.9% *
Michigan	11.5%	--	--	--	--	--	8.7% *	12.7% *
Ohio	22.4%	--	--	--	--	--	10.8% *	26.6%
Wisconsin	11.6%	--	--	--	--	--	4.5%	15.3%
West North Central:								
Iowa	16.7%	--	--	--	--	--	6.7% *	26.5%
Kansas	9.1% *	--	--	--	--	--	9.8% *	8.8% *
Minnesota	19.6%	--	--	--	--	--	13.1%	20.6%
Missouri	9.7% *	--	--	--	--	--	10.0% *	9.6% *
Nebraska	21.1%	--	--	--	--	--	20.6% *	21.4%
South Atlantic:								
Florida	28.7%	--	--	--	--	--	15.6% *	31.8%
Georgia	15.2%	--	--	--	--	--	13.9% *	15.4%
Maryland	19.5%	--	--	--	--	--	4.4% *	26.7%
North Carolina	21.2%	--	--	--	--	--	12.9% *	25.4% *
South Carolina	16.5%	--	--	--	--	--	11.0% *	19.4%
Virginia	19.9% *	--	--	--	--	--	25.0% *	16.3% *
West Virginia	11.9% *	--	--	--	--	--	11.4% *	12.3% *
East South Central:								
Alabama	24.0%	--	--	--	--	--	20.2%	26.7%
Kentucky	16.7%	--	--	--	--	--	15.1%	17.7%
Mississippi	8.7% *	--	--	--	--	--	11.8% *	8.0% *
Tennessee	9.0%	--	--	--	--	--	8.9% *	9.0% *
West South Central:								
Arkansas	11.4%	--	--	--	--	--	7.9% *	14.1%
Louisiana	16.5%	--	--	--	--	--	9.7% *	20.4%
Oklahoma	11.8% *	--	--	--	--	--	10.4% *	12.5% *
Texas	16.7% *	--	--	--	--	--	12.1% *	19.7% *
Mountain:								
Arizona	13.3% *	--	--	--	--	--	3.6% *	18.1% *
Colorado	13.4%	--	--	--	--	--	0.8% *	21.0%
Nevada	6.3%	--	--	--	--	--	9.5% *	4.8% *
New Mexico	28.0% *	--	--	--	--	--	21.4%	39.3%
Utah	15.2%	--	--	--	--	--	4.4% *	20.5%
Pacific:								
California	15.1%	--	--	--	--	--	19.0% *	13.3%
Hawaii	4.4% *	--	--	--	--	--	2.6% *	7.1% *
Oregon	19.5%	--	--	--	--	--	11.5% *	22.5%
Washington	5.1% *	--	--	--	--	--	1.8% *	7.6% *
States not shown separately	22.2%	--	--	--	--	--	12.3%	27.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.3.c(1996) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.92%	1.14%	1.69%	1.64%	2.43%	1.27%	0.53%	1.16%
New England:								
Connecticut	3.35% *	--	--	--	--	--	1.53% *	8.64% *
Maine	2.74%	--	--	--	--	--	3.41%	2.17%
Massachusetts	3.83%	--	--	--	--	--	3.88% *	4.20%
Middle Atlantic:								
New Jersey	2.80%	--	--	--	--	--	4.55% *	3.76%
New York	2.98%	--	--	--	--	--	3.69%	3.58%
Pennsylvania	3.91%	--	--	--	--	--	5.42% *	5.05% *
East North Central:								
Illinois	1.97%	--	--	--	--	--	8.95% *	3.63%
Indiana	4.89% *	--	--	--	--	--	3.58% *	6.09% *
Michigan	2.49%	--	--	--	--	--	2.62% *	3.89% *
Ohio	4.03%	--	--	--	--	--	4.00% *	5.35%
Wisconsin	1.86%	--	--	--	--	--	1.36%	2.98%
West North Central:								
Iowa	3.95%	--	--	--	--	--	4.55% *	3.52%
Kansas	5.30% *	--	--	--	--	--	6.57% *	5.75% *
Minnesota	4.91%	--	--	--	--	--	3.89%	5.33%
Missouri	3.66% *	--	--	--	--	--	7.93% *	3.31% *
Nebraska	4.55%	--	--	--	--	--	6.44% *	3.31%
South Atlantic:								
Florida	5.31%	--	--	--	--	--	7.39% *	6.25%
Georgia	2.47%	--	--	--	--	--	5.74% *	2.63%
Maryland	2.95%	--	--	--	--	--	1.72% *	4.78%
North Carolina	6.03%	--	--	--	--	--	4.10% *	8.17% *
South Carolina	4.67%	--	--	--	--	--	6.05% *	4.84%
Virginia	6.36% *	--	--	--	--	--	9.85% *	5.06% *
West Virginia	3.59% *	--	--	--	--	--	5.19% *	4.23% *
East South Central:								
Alabama	3.51%	--	--	--	--	--	5.99%	5.42%
Kentucky	3.09%	--	--	--	--	--	3.14%	4.35%
Mississippi	9.18% *	--	--	--	--	--	4.36% *	12.05% *
Tennessee	2.10%	--	--	--	--	--	3.52% *	2.75% *
West South Central:								
Arkansas	3.14%	--	--	--	--	--	5.16% *	3.63%
Louisiana	3.86%	--	--	--	--	--	7.24% *	4.89%
Oklahoma	4.85% *	--	--	--	--	--	10.04% *	5.87% *
Texas	6.64% *	--	--	--	--	--	4.97% *	8.09% *
Mountain:								
Arizona	6.27% *	--	--	--	--	--	3.25% *	10.50% *
Colorado	2.73%	--	--	--	--	--	1.06% *	2.90%
Nevada	1.48%	--	--	--	--	--	3.98% *	5.21% *
New Mexico	9.15% *	--	--	--	--	--	5.72%	9.38%
Utah	3.17%	--	--	--	--	--	2.79% *	3.90%
Pacific:								
California	3.00%	--	--	--	--	--	10.47% *	3.02%
Hawaii	1.52% *	--	--	--	--	--	1.07% *	3.04% *
Oregon	4.89%	--	--	--	--	--	4.96% *	5.73%
Washington	2.38% *	--	--	--	--	--	1.09% *	6.85% *
States not shown separately	3.69%	--	--	--	--	--	2.97%	4.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.4(1996) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	43.9%	53.1%	52.2%	51.1%	47.4%	37.6%	52.3%	41.7%
New England:								
Connecticut	39.3%	41.9%	43.0%	46.7%	47.7%	35.1%	43.7%	38.3%
Maine	44.5%	54.3%	53.9%	50.8%	52.1%	34.2%	53.6%	41.5%
Massachusetts	43.5%	54.1%	55.1%	47.0%	44.6%	39.5%	53.5%	41.6%
Middle Atlantic:								
New Jersey	41.4%	52.9%	59.8%	47.4%	46.2%	33.3%	52.8%	38.7%
New York	42.8%	53.1%	49.9%	44.7%	42.3%	38.5%	49.7%	40.6%
Pennsylvania	40.9%	53.0%	53.7%	47.8%	42.7%	34.6%	52.3%	37.9%
East North Central:								
Illinois	42.9%	48.3%	49.2%	44.8%	50.5%	36.7%	48.8%	41.1%
Indiana	40.9%	54.1%	48.0%	46.8%	50.5%	33.5%	45.8%	40.1%
Michigan	42.0%	43.8%	47.0%	39.4%	47.5%	37.4%	43.8%	41.5%
Ohio	39.5%	49.7%	40.2%	40.0%	39.4%	38.2%	44.6%	38.2%
Wisconsin	39.4%	57.6%	44.4%	47.3%	37.6%	33.3%	52.3%	36.3%
West North Central:								
Iowa	38.4%	35.7%	44.8%	40.3%	37.0%	38.0%	38.9%	38.3%
Kansas	42.4%	44.6%	49.7%	47.1%	50.6%	33.6%	48.0%	40.7%
Minnesota	45.0%	54.5%	52.3%	49.5%	48.6%	39.5%	51.0%	42.9%
Missouri	47.2%	50.8%	53.6%	64.9%	48.8%	40.7%	56.9%	44.7%
Nebraska	41.4%	45.8%	50.1%	51.0%	47.3%	32.6%	48.2%	39.2%
South Atlantic:								
Florida	50.0%	59.3%	50.1%	63.4%	53.0%	43.5%	58.1%	47.9%
Georgia	46.1%	52.6%	56.6%	54.1%	53.7%	39.9%	54.4%	44.7%
Maryland	45.2%	56.4%	52.7%	53.5%	47.0%	38.9%	54.0%	42.9%
North Carolina	45.4%	59.3%	61.2%	67.0%	46.5%	37.7%	63.5%	41.3%
South Carolina	46.7%	57.5%	56.6%	60.8%	53.9%	39.2%	58.4%	43.9%
Virginia	41.1%	52.4%	55.3%	54.9%	41.3%	34.8%	55.3%	37.6%
West Virginia	42.4%	59.8%	41.9%	55.5%	52.4%	31.4%	49.5%	40.7%
East South Central:								
Alabama	43.0%	53.3%	50.4%	46.3%	51.3%	38.1%	48.8%	41.8%
Kentucky	41.0%	43.6%	55.8%	55.0%	43.4%	35.7%	49.7%	38.6%
Mississippi	45.2%	58.3%	49.9%	49.9%	56.7%	36.3%	53.2%	43.6%
Tennessee	41.5%	50.0%	54.3%	47.3%	47.2%	36.2%	49.0%	40.1%
West South Central:								
Arkansas	40.3%	46.9%	56.6%	51.6%	43.8%	35.0%	53.4%	37.0%
Louisiana	41.7%	34.7%	53.4%	49.9%	53.0%	32.5%	45.3%	40.5%
Oklahoma	44.9%	45.9%	47.5%	49.7%	44.7%	42.6%	47.4%	44.2%
Texas	44.0%	59.6%	57.8%	60.6%	42.1%	37.2%	60.4%	40.5%
Mountain:								
Arizona	44.6%	39.2%	50.4%	60.9%	52.8%	37.5%	49.2%	43.1%
Colorado	48.6%	56.2%	48.7%	56.5%	52.2%	41.4%	55.9%	46.0%
Nevada	50.7%	61.8%	68.2%	52.8%	53.8%	46.1%	61.5%	47.9%
New Mexico	45.4%	50.3%	55.6%	44.1%	41.2%	45.2%	45.7%	45.3%
Utah	34.4%	38.5%	39.8%	34.3%	36.8%	32.5%	37.8%	33.6%
Pacific:								
California	48.2%	61.0%	57.3%	57.0%	54.9%	38.6%	57.7%	45.3%
Hawaii	56.3%	62.2%	70.2%	65.5%	59.3%	41.9%	65.6%	51.5%
Oregon	45.9%	56.5%	58.4%	41.3%	49.9%	40.6%	52.8%	43.6%
Washington	47.9%	60.8%	49.9%	52.7%	47.7%	42.7%	51.1%	46.8%
States not shown separately	42.4%	49.1%	49.2%	44.1%	45.4%	35.1%	47.2%	40.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.C.4(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	1.08%	0.71%	1.17%	0.82%	0.52%	0.89%	0.34%
New England:								
Connecticut	1.11%	5.42%	2.28%	3.29%	4.06%	2.19%	2.33%	1.79%
Maine	2.25%	3.67%	6.32%	3.97%	2.37%	2.28%	2.28%	2.53%
Massachusetts	2.45%	4.48%	5.99%	4.80%	4.01%	2.49%	2.42%	2.57%
Middle Atlantic:								
New Jersey	2.12%	3.98%	5.18%	5.39%	5.49%	1.93%	2.59%	2.21%
New York	1.14%	3.73%	2.96%	1.83%	2.98%	2.95%	2.76%	1.94%
Pennsylvania	1.31%	1.80%	4.08%	2.82%	2.89%	1.36%	1.57%	1.51%
East North Central:								
Illinois	2.13%	5.68%	2.93%	4.96%	4.79%	3.11%	2.29%	2.40%
Indiana	1.90%	3.04%	7.37%	3.38%	6.18%	2.09%	2.89%	2.43%
Michigan	2.37%	5.45%	5.06%	2.90%	4.70%	1.70%	2.30%	3.29%
Ohio	1.11%	2.51%	3.87%	2.36%	3.75%	1.99%	2.50%	1.26%
Wisconsin	1.36%	3.47%	5.19%	3.51%	3.00%	2.43%	2.72%	1.67%
West North Central:								
Iowa	2.83%	4.98%	4.15%	3.31%	5.99%	2.57%	3.99%	2.81%
Kansas	1.98%	4.17%	4.93%	3.35%	6.68%	2.47%	2.91%	2.57%
Minnesota	2.04%	3.67%	3.01%	6.53%	5.99%	4.00%	2.21%	2.92%
Missouri	2.95%	4.77%	7.90%	3.06%	5.24%	3.32%	3.58%	3.26%
Nebraska	1.98%	4.01%	4.62%	5.08%	3.76%	3.00%	2.60%	2.14%
South Atlantic:								
Florida	2.50%	1.28%	4.40%	3.94%	5.23%	3.28%	2.62%	3.03%
Georgia	2.28%	6.26%	6.26%	3.68%	3.52%	3.04%	3.02%	2.53%
Maryland	2.44%	1.85%	5.42%	3.78%	3.09%	2.62%	3.60%	2.30%
North Carolina	2.01%	6.24%	3.64%	3.28%	4.37%	3.00%	2.00%	2.41%
South Carolina	2.34%	4.82%	7.05%	5.67%	4.96%	2.90%	4.29%	2.21%
Virginia	3.04%	4.82%	6.27%	2.38%	8.42%	4.11%	2.12%	3.66%
West Virginia	2.69%	6.16%	9.93%	5.27%	4.02%	3.08%	4.48%	2.89%
East South Central:								
Alabama	1.58%	5.19%	4.14%	2.93%	6.31%	2.23%	2.79%	2.16%
Kentucky	3.47%	6.82%	5.20%	4.31%	4.06%	2.83%	5.34%	2.79%
Mississippi	2.46%	4.74%	7.83%	7.05%	7.40%	3.60%	3.16%	3.65%
Tennessee	0.88%	8.39%	8.66%	4.51%	2.82%	1.28%	4.84%	1.23%
West South Central:								
Arkansas	2.96%	6.98%	8.78%	3.87%	4.05%	2.44%	3.98%	2.50%
Louisiana	2.93%	6.74%	3.61%	8.84%	5.27%	1.92%	4.87%	2.60%
Oklahoma	3.42%	5.58%	8.03%	4.92%	8.17%	5.28%	4.02%	4.33%
Texas	1.92%	4.21%	4.62%	2.02%	4.08%	2.41%	2.01%	2.36%
Mountain:								
Arizona	1.82%	7.90%	4.92%	4.07%	4.85%	2.77%	4.37%	2.27%
Colorado	1.41%	4.60%	8.05%	3.29%	3.68%	3.19%	2.55%	2.00%
Nevada	1.46%	6.64%	4.74%	3.84%	7.41%	2.17%	1.58%	1.95%
New Mexico	1.42%	5.11%	6.71%	7.20%	5.03%	3.78%	4.15%	2.49%
Utah	1.65%	4.03%	6.30%	3.43%	2.68%	1.87%	2.59%	1.82%
Pacific:								
California	1.37%	3.17%	2.51%	2.97%	1.89%	1.87%	2.10%	1.52%
Hawaii	1.45%	3.25%	2.36%	3.39%	2.10%	2.92%	1.93%	1.68%
Oregon	1.42%	4.02%	4.73%	4.34%	4.38%	1.76%	2.15%	1.75%
Washington	3.80%	3.18%	7.12%	8.71%	6.34%	1.98%	3.06%	4.41%
States not shown separately	0.51%	3.21%	3.68%	3.51%	2.83%	1.87%	2.36%	1.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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



**Table II.C.4.a(1996) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.1%	65.7%	64.0%	46.0%	36.9%	22.1%	60.6%	29.2%
New England:								
Connecticut	20.4% *	60.4% *	61.5%	35.1%	--	--	49.7% *	12.9%
Maine	39.4%	75.6%	68.7%	40.5%	--	--	58.5% *	31.3%
Massachusetts	19.4%	60.4%	57.5%	15.2% *	--	--	50.2% *	11.8% *
Middle Atlantic:								
New Jersey	44.1%	66.3%	69.8%	64.8%	--	--	64.7% *	37.2%
New York	38.5%	69.9%	59.2%	31.7%	--	--	60.2%	29.6%
Pennsylvania	41.7%	75.8%	76.9%	45.6%	--	--	68.5%	32.0%
East North Central:								
Illinois	26.2%	59.4%	66.5%	45.5%	--	--	60.9% *	13.8%
Indiana	26.7%	74.8%	64.1%	41.9%	--	--	61.2%	19.8%
Michigan	43.0%	72.5%	82.7%	50.2%	--	--	73.8%	34.7%
Ohio	38.3%	55.6%	57.5%	39.4%	--	--	55.2%	33.6%
Wisconsin	33.5%	69.3%	45.2%	28.2%	--	--	51.0% *	27.4%
West North Central:								
Iowa	25.7% *	69.1% *	56.6%	41.4%	--	--	53.6% *	16.9%
Kansas	39.5%	65.0%	59.5%	46.5%	--	--	53.3% *	34.3%
Minnesota	26.6%	67.5%	53.0%	27.8%	--	--	53.6% *	15.5% *
Missouri	50.5%	84.8%	63.2%	56.8%	--	--	67.0%	45.3%
Nebraska	27.9%	64.2%	42.7%	28.8% *	--	--	47.3% *	20.3%
South Atlantic:								
Florida	27.4%	54.2%	55.3%	37.2%	--	--	46.8% *	21.2% *
Georgia	40.5% *	80.3% *	62.9%	50.9%	--	--	65.0%	35.5%
Maryland	38.5%	57.6%	67.2%	21.2% *	--	--	50.7%	34.4%
North Carolina	31.8%	78.5%	68.1%	53.1%	--	--	68.9% *	18.7%
South Carolina	29.5%	58.8%	39.3%	53.7%	--	--	51.7% *	22.4% *
Virginia	22.9%	49.4%	68.3%	30.0%	--	--	48.8% *	13.6%
West Virginia	37.6%	68.6%	38.9% *	66.1%	--	--	53.8% *	32.8%
East South Central:								
Alabama	23.7%	50.5%	66.0%	50.0%	--	--	56.9% *	15.6%
Kentucky	36.3% *	54.2% *	62.0%	48.1%	--	--	59.6% *	27.8% *
Mississippi	47.9%	76.4%	83.0%	37.9% *	--	--	68.9% *	42.6%
Tennessee	36.8% *	71.9% *	73.2%	62.1%	--	--	69.7% *	29.2%
West South Central:								
Arkansas	31.8%	59.7%	42.8% *	70.2%	--	--	60.3% *	21.5% *
Louisiana	48.0% *	50.7% *	63.6%	47.5%	--	--	58.3% *	44.4%
Oklahoma	38.7%	38.9%	68.9%	48.1%	--	--	49.7% *	35.1%
Texas	41.4%	70.6%	52.0%	60.4%	--	--	62.5%	34.7%
Mountain:								
Arizona	41.6% *	71.3% *	58.4%	57.0%	--	--	62.9%	33.8%
Colorado	32.5%	64.7%	42.2%	54.0%	--	--	57.8% *	21.6% *
Nevada	45.9%	88.8%	66.8%	51.0%	--	--	68.6%	38.4%
New Mexico	31.6% *	41.4% *	72.3%	46.8%	--	--	53.6% *	23.3% *
Utah	23.3%	59.2%	76.2%	35.6%	--	--	54.1% *	15.2%
Pacific:								
California	46.1%	63.9%	65.5%	52.4%	--	--	62.5%	39.8%
Hawaii	51.9%	72.3%	70.8%	52.7%	--	--	69.4%	40.3%
Oregon	54.8%	76.1%	89.2%	72.5%	--	--	76.4% *	46.1%
Washington	52.9%	75.7%	66.9%	58.2%	--	--	73.7% *	45.3%
States not shown separately	37.1%	65.8%	72.4%	30.1% *	--	--	64.7% *	24.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.C.4.a(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.93%	1.17%	1.64%	1.52%	1.72%	1.68%	0.68%	1.25%
New England:								
Connecticut	3.85% *	7.98% *	10.91%	9.99%	--	--	6.65% *	3.86%
Maine	6.20%	4.52%	9.65%	6.71%	--	--	6.39% *	7.32%
Massachusetts	4.26%	7.87%	10.57%	6.96% *	--	--	4.96% *	5.16% *
Middle Atlantic:								
New Jersey	3.70%	8.24%	9.63%	10.93%	--	--	4.65% *	5.03%
New York	4.74%	6.93%	6.93%	6.86%	--	--	5.84%	5.35%
Pennsylvania	4.55%	4.87%	7.24%	9.45%	--	--	4.95%	5.08%
East North Central:								
Illinois	3.24%	9.47%	8.20%	8.19%	--	--	6.25% *	2.82%
Indiana	3.75%	4.79%	11.53%	9.18%	--	--	6.00%	4.21%
Michigan	5.98%	8.14%	11.54%	4.70%	--	--	4.09%	6.62%
Ohio	6.92%	2.94%	6.80%	11.36%	--	--	4.33%	8.27%
Wisconsin	3.44%	6.06%	6.31%	6.71%	--	--	3.25% *	4.38%
West North Central:								
Iowa	3.63% *	10.64% *	10.33%	11.92%	--	--	5.67% *	3.21%
Kansas	5.92%	6.68%	11.52%	11.17%	--	--	7.08% *	9.69%
Minnesota	4.06%	7.03%	10.56%	7.08%	--	--	6.88% *	5.24% *
Missouri	6.05%	5.65%	10.42%	9.18%	--	--	4.63%	7.93%
Nebraska	4.08%	8.93%	8.80%	8.82% *	--	--	5.61% *	4.80%
South Atlantic:								
Florida	5.11%	7.65%	9.11%	6.88%	--	--	6.49% *	6.46% *
Georgia	6.31% *	8.50% *	10.60%	9.81%	--	--	4.69%	7.10%
Maryland	5.27%	8.17%	11.37%	8.64% *	--	--	6.57%	7.35%
North Carolina	3.81%	5.99%	10.78%	9.50%	--	--	5.96% *	3.65%
South Carolina	5.50%	11.29%	9.95%	8.50%	--	--	6.92% *	7.02% *
Virginia	2.81%	9.14%	12.46%	7.04%	--	--	6.56% *	3.54%
West Virginia	5.21%	10.63%	13.40% *	8.80%	--	--	7.42% *	6.93%
East South Central:								
Alabama	2.63%	8.94%	6.71%	10.83%	--	--	6.29% *	3.22%
Kentucky	6.24% *	9.96% *	10.65%	10.66%	--	--	6.15% *	8.50% *
Mississippi	6.25%	9.04%	10.01%	12.59% *	--	--	5.67% *	8.88%
Tennessee	4.93% *	7.84% *	12.99%	9.47%	--	--	6.14% *	5.52%
West South Central:								
Arkansas	6.70%	12.61%	13.60% *	10.25%	--	--	7.35% *	7.45% *
Louisiana	7.45% *	12.11% *	9.63%	10.84%	--	--	6.08% *	9.16%
Oklahoma	6.71%	10.45%	14.07%	11.30%	--	--	9.59% *	8.18%
Texas	3.87%	6.92%	10.03%	8.45%	--	--	6.19%	5.60%
Mountain:								
Arizona	5.54% *	9.60% *	11.64%	9.23%	--	--	7.66%	6.40%
Colorado	4.64%	5.06%	10.83%	7.60%	--	--	5.60% *	6.55% *
Nevada	4.87%	5.28%	9.74%	9.32%	--	--	5.48%	6.85%
New Mexico	6.00% *	8.92% *	12.23%	7.80%	--	--	7.79% *	7.44% *
Utah	2.77%	9.44%	12.79%	9.03%	--	--	5.81% *	4.00%
Pacific:								
California	2.63%	5.59%	6.76%	6.36%	--	--	3.60%	4.01%
Hawaii	4.06%	6.64%	6.78%	8.17%	--	--	4.00%	4.72%
Oregon	5.40%	7.92%	10.09%	10.15%	--	--	5.07% *	6.36%
Washington	6.49%	6.28%	10.73%	7.98%	--	--	5.86% *	9.06%
States not shown separately	4.39%	6.16%	5.41%	9.75% *	--	--	3.74% *	5.33%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.1(1996) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,954	4,936	4,944	4,883	4,836	5,019	4,938	4,957
New England:								
Connecticut	5,706	6,094	6,115	6,075	5,920	5,533	5,925	5,661
Maine	5,184	5,415	4,332	4,581	4,615	5,684	4,767	5,292
Massachusetts	6,002	5,552	6,079	5,803	5,886	6,144	5,780	6,037
Middle Atlantic:								
New Jersey	5,846	5,934	6,646	5,683	6,271	5,631	6,218	5,777
New York	5,315	5,941	5,382	5,716	4,829	5,353	5,763	5,189
Pennsylvania	5,037	4,737	4,923	4,798	4,852	5,200	4,859	5,072
East North Central:								
Illinois	5,388	5,906	5,705	5,177	5,026	5,455	5,656	5,319
Indiana	4,943	4,205	4,902	4,772	4,965	5,016	4,392	5,031
Michigan	4,752	4,324	4,624	4,727	4,985	4,696	4,590	4,792
Ohio	4,538	4,506	4,885	4,528	4,198	4,626	4,644	4,515
Wisconsin	5,104	5,056	4,868	4,809	5,023	5,274	4,954	5,131
West North Central:								
Iowa	4,563	4,475	4,798	4,399	4,423	4,759	4,771	4,506
Kansas	4,837	4,777	5,412	4,760	4,760	4,806	5,043	4,780
Minnesota	5,070	4,358	4,776	4,962	4,658	5,369	4,678	5,180
Missouri	4,715	5,641	4,281	4,283	4,340	4,894	4,782	4,703
Nebraska	4,680	5,161	3,873	4,579	4,451	4,847	4,665	4,685
South Atlantic:								
Florida	4,871	4,782	5,059	4,945	5,084	4,764	4,977	4,848
Georgia	4,789	5,042	5,004	5,051	3,869	5,005	5,030	4,756
Maryland	4,968	5,301	6,195	5,130	4,698	4,877	5,470	4,858
North Carolina	4,626	4,877	4,884	4,709	4,613	4,589	4,831	4,597
South Carolina	4,259	4,760	4,073	4,864	3,535	4,374	4,679	4,187
Virginia	5,043	4,566	4,605	5,019	5,251	5,056	4,771	5,090
West Virginia	5,056	5,339	5,236	4,752	4,908	5,122	5,113	5,044
East South Central:								
Alabama	4,625	4,702	4,721	4,114	4,865	4,667	4,633	4,623
Kentucky	4,745	4,278	4,426	4,157	5,332	4,750	4,303	4,847
Mississippi	4,351	4,878	4,291	4,173	4,279	4,376	4,382	4,346
Tennessee	4,758	3,860	4,402	3,896	4,658	5,054	4,023	4,874
West South Central:								
Arkansas	4,157	4,250	4,341	4,247	3,972	4,164	4,270	4,136
Louisiana	4,863	4,072	4,594	4,853	4,296	5,291	4,493	4,967
Oklahoma	4,651	4,368	5,019	4,449	3,883	5,099	4,625	4,658
Texas	4,899	4,623	5,220	5,021	4,881	4,883	5,070	4,875
Mountain:								
Arizona	4,605	4,361	4,209	4,368	4,143	4,902	4,371	4,672
Colorado	4,717	4,000	4,003	4,406	4,008	5,309	4,244	4,852
Nevada	4,454	4,591	4,636	4,548	4,983	4,279	4,429	4,459
New Mexico	4,283	4,304	4,290	4,356	4,117	4,357	4,332	4,265
Utah	4,914	4,000	4,211	4,461	5,333	5,039	4,249	5,066
Pacific:								
California	4,887	4,889	4,827	4,605	4,972	4,936	4,844	4,897
Hawaii	5,319	5,440	5,056	5,296	5,128	5,437	5,329	5,316
Oregon	4,452	4,437	4,172	4,758	4,702	4,237	4,462	4,449
Washington	4,455	4,557	4,903	4,416	4,267	4,488	4,602	4,408
States not shown separately	5,097	4,659	3,787	5,243	5,064	5,458	4,376	5,350

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.D.1(1996) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	36.06	49.99	25.10	40.06	29.55	60.76	32.70	43.09
New England:								
Connecticut	146.75	234.20	395.87	199.66	201.31	257.98	191.59	193.74
Maine	85.32	174.05	513.83	137.53	240.88	149.32	141.23	116.95
Massachusetts	133.14	182.66	315.54	158.53	308.23	148.15	185.94	145.52
Middle Atlantic:								
New Jersey	266.71	337.64	461.72	338.69	360.13	369.85	242.53	293.15
New York	143.87	256.25	226.31	206.78	259.66	193.03	196.97	172.71
Pennsylvania	97.54	180.64	233.10	109.43	275.80	170.75	98.58	117.56
East North Central:								
Illinois	115.43	247.42	230.95	206.09	224.82	222.82	111.83	160.84
Indiana	298.70	198.61	354.57	307.65	233.54	397.58	159.47	331.26
Michigan	290.99	139.98	269.50	143.58	217.10	461.51	98.41	345.95
Ohio	125.98	243.40	193.80	201.80	215.31	200.99	108.33	143.11
Wisconsin	223.59	345.74	319.71	273.06	242.59	343.82	178.10	260.87
West North Central:								
Iowa	143.23	250.22	301.05	236.28	175.41	207.71	123.75	151.74
Kansas	109.34	289.70	252.93	222.22	571.60	301.47	198.97	211.01
Minnesota	157.29	206.90	258.90	592.78	188.57	280.17	121.28	213.83
Missouri	133.40	407.74	300.01	299.94	326.32	203.93	249.63	206.59
Nebraska	80.99	506.13	276.63	252.27	253.41	165.35	217.94	86.69
South Atlantic:								
Florida	130.30	231.40	275.31	255.26	159.90	179.46	153.96	164.44
Georgia	226.97	478.03	433.47	247.13	513.54	309.40	265.47	255.63
Maryland	359.87	178.77	381.38	271.05	425.86	457.59	152.89	387.62
North Carolina	204.54	402.94	331.70	282.88	249.94	280.32	226.47	242.23
South Carolina	174.33	237.65	516.23	319.52	336.19	210.96	250.46	190.59
Virginia	284.45	193.32	606.29	214.19	614.75	429.36	170.21	372.77
West Virginia	185.26	196.41	832.87	255.36	484.71	227.14	226.46	245.18
East South Central:								
Alabama	135.03	118.11	92.73	175.09	553.82	158.08	137.58	145.20
Kentucky	173.64	138.30	277.31	261.02	373.55	210.98	149.52	224.87
Mississippi	222.03	596.44	401.34	482.75	237.71	370.12	135.22	264.88
Tennessee	189.24	226.89	739.23	220.56	155.76	294.97	168.42	200.04
West South Central:								
Arkansas	121.53	391.22	513.30	271.22	160.88	264.29	177.13	185.82
Louisiana	168.23	609.45	259.77	615.15	317.21	289.42	260.70	208.94
Oklahoma	166.16	292.17	825.97	271.38	547.60	180.80	181.31	231.24
Texas	125.84	278.11	296.52	222.08	201.41	145.47	148.23	126.64
Mountain:								
Arizona	139.72	247.96	399.31	220.06	306.76	312.18	176.13	193.42
Colorado	189.87	199.24	539.74	256.44	387.95	185.63	205.36	232.23
Nevada	178.66	122.58	476.41	359.13	447.79	236.07	142.34	227.03
New Mexico	175.59	311.61	501.91	242.61	293.62	330.52	187.74	213.11
Utah	174.99	172.98	211.40	162.05	281.97	312.28	91.71	208.96
Pacific:								
California	109.75	198.53	174.72	149.11	131.53	193.52	170.68	147.74
Hawaii	55.87	176.99	326.68	150.07	147.31	114.66	116.27	86.32
Oregon	114.52	233.99	127.99	161.93	183.65	152.76	121.21	148.41
Washington	106.58	250.34	572.88	188.55	264.60	189.84	216.96	120.92
States not shown separately	104.87	231.26	266.08	253.96	251.92	172.28	240.32	149.76

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.D.1.a(1996) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,868	4,713	4,826	4,699	4,744	4,961	4,754	4,890
New England:								
Connecticut	5,522	6,076	6,634	6,151	5,699	5,211	6,082	5,366
Maine	5,480	4,992	4,221	5,389	4,799	5,672	4,935	5,527
Massachusetts	5,801	5,395	5,725	5,598	5,365	6,050	5,622	5,831
Middle Atlantic:								
New Jersey	5,576	4,903	6,597	6,027	5,765	5,457	5,703	5,556
New York	4,903	5,234	5,123	4,561	4,906	4,876	5,123	4,848
Pennsylvania	4,728	4,514	4,333	5,145	4,608	4,738	4,859	4,704
East North Central:								
Illinois	5,255	5,725	6,016	4,440	4,820	5,387	5,733	5,218
Indiana	5,385	4,130	2,376 *	3,733	5,230	5,617	4,132	5,419
Michigan	4,633	4,074	4,978	4,848	4,791	4,503	4,619	4,636
Ohio	4,418	4,459	4,339	4,307	3,970	4,489	4,148	4,465
Wisconsin	5,173	4,872	4,909	4,949	4,784	5,447	4,915	5,223
West North Central:								
Iowa	5,557	4,926	4,911	4,930	5,146	5,822	4,975	5,653
Kansas	4,856	4,280	4,235	4,889	5,039	4,911	4,383	4,965
Minnesota	5,176	3,751	5,092	5,490	5,671	5,251	4,879	5,459
Missouri	4,914	6,617	3,369	3,742	4,287	5,128	5,334	4,837
Nebraska	4,854	4,366	2,770	5,078	4,460	5,132	4,489	4,939
South Atlantic:								
Florida	4,548	4,146	4,810	4,400	4,817	4,486	4,377	4,593
Georgia	4,655	4,526	4,604	3,873	4,681	4,873	3,727	4,817
Maryland	5,144	5,139	5,938	5,027	4,231	5,404	5,485	5,082
North Carolina	4,830	5,679	3,816	3,472	5,916 *	4,848 *	4,573 *	4,847
South Carolina	4,356	4,055	4,037	4,774	4,797	4,277	4,367	4,353
Virginia	5,679	3,956	3,384	4,777	4,990	6,005	3,961	5,863
West Virginia	5,089	6,261	3,798	4,320	4,232	5,276	4,298	5,172
East South Central:								
Alabama	5,044	5,313	5,255	4,846	5,105	5,031	5,171	4,986
Kentucky	4,695	4,302	4,752	4,239	4,357	4,893	4,540	4,747
Mississippi	4,799	3,334	4,200 *	4,668 *	4,692 *	4,975 *	4,021 *	4,936
Tennessee	4,709	2,893	5,152	4,613	4,663	4,797	3,648	4,782
West South Central:								
Arkansas	4,503	5,013	4,212	4,595	4,161	4,623	4,608	4,476
Louisiana	4,808	3,391	3,771	5,054 *	4,278	4,992	4,613	4,835
Oklahoma	4,928	5,613	4,785	4,127	3,666	5,701	4,984	4,905
Texas	4,701	4,536	4,908	4,524	4,841	4,684	4,794	4,686
Mountain:								
Arizona	4,558	4,317	3,892	3,983	4,745	4,789	4,209	4,704
Colorado	4,477	3,977	3,549	4,018	4,916	4,830	3,854	4,725
Nevada	4,340	4,611	5,081	3,804	4,309	4,375	4,656	4,252
New Mexico	4,017	4,141	4,392	4,060	4,147	3,879	4,159	3,979
Utah	4,457	3,556	3,750	4,151	4,616	4,578	3,898	4,555
Pacific:								
California	4,505	4,457	4,558	4,496	4,285	4,579	4,579	4,489
Hawaii	5,012	5,115	5,118	4,805	5,167	4,941	5,058	5,001
Oregon	4,275	3,723	4,288	4,604	4,444	4,100	4,089	4,332
Washington	4,673	3,774	5,053	3,768	4,733	4,702	4,604	4,684
States not shown separately	5,364	5,352	4,988	5,098	5,063	5,739	5,001	5,435

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.D.1.a(1996) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.91	131.65	86.20	96.80	66.10	76.85	64.85	49.48
New England:								
Connecticut	186.41	781.07	375.82	1,323.83	858.65	314.30	439.24	278.71
Maine	202.92	1,112.97	1,104.80	821.17	1,045.19	633.57	787.77	222.40
Massachusetts	176.37	240.59	311.83	178.39	272.06	267.45	193.48	193.65
Middle Atlantic:								
New Jersey	243.55	907.47	1,451.77	1,432.08	909.58	416.09	687.69	269.56
New York	99.74	277.81	388.47	275.73	554.27	193.68	174.22	150.80
Pennsylvania	50.29	794.69	548.86	406.79	232.91	124.94	210.21	87.95
East North Central:								
Illinois	219.63	1,363.04	1,595.34	705.78	556.97	276.50	920.27	256.79
Indiana	271.86	1,117.81	740.28*	1,037.65	1,008.49	750.68	909.72	628.11
Michigan	283.57	876.36	1,052.61	566.23	750.90	898.41	696.66	333.46
Ohio	155.23	764.96	670.06	667.02	951.18	515.51	159.96	164.75
Wisconsin	164.24	1,132.20	1,057.76	1,059.81	1,016.39	637.15	799.76	171.47
West North Central:								
Iowa	368.29	905.23	1,191.54	1,278.72	1,353.19	917.74	718.42	357.61
Kansas	173.63	1,018.19	1,184.09	1,061.24	936.35	920.37	809.84	752.80
Minnesota	119.91	880.60	618.72	1,057.87	1,069.00	807.12	568.10	837.71
Missouri	257.77	1,685.82	1,004.70	712.58	803.11	609.53	1,238.27	205.10
Nebraska	269.00	1,030.64	775.49	1,106.49	1,059.47	602.08	733.45	222.11
South Atlantic:								
Florida	216.08	350.22	893.24	492.20	787.51	322.19	195.35	276.68
Georgia	212.04	1,121.38	1,309.68	909.28	1,233.75	632.49	860.57	677.23
Maryland	153.99	779.99	371.23	759.46	575.54	191.00	280.11	186.74
North Carolina	278.24	1,407.50	1,001.40	969.57	1,870.80*	263.13*	862.82*	245.29
South Carolina	272.78	677.20	1,131.93	1,139.52	1,253.61	452.50	502.45	411.73
Virginia	312.71	757.07	760.12	684.51	916.38	368.02	486.14	325.42
West Virginia	282.00	1,659.91	982.74	1,024.16	1,180.24	839.58	919.80	304.81
East South Central:								
Alabama	203.46	981.21	1,414.21	1,256.37	1,524.33	1,080.42	581.36	764.64
Kentucky	142.16	718.12	754.27	651.90	1,030.79	788.53	505.07	572.33
Mississippi	662.00	973.92	1,266.98*	1,476.15*	1,483.74*	980.48*	910.31*	976.21
Tennessee	208.25	776.39	1,373.35	1,199.39	1,225.01	256.97	846.88	243.51
West South Central:								
Arkansas	150.85	1,329.96	1,115.50	1,287.16	887.39	199.69	882.17	193.60
Louisiana	347.70	955.81	1,053.03	1,533.81*	1,038.82	581.96	898.83	434.96
Oklahoma	255.07	1,359.37	1,339.70	1,145.69	818.16	1,477.93	771.39	632.30
Texas	180.77	1,011.60	1,051.54	994.26	758.77	205.66	576.63	180.83
Mountain:								
Arizona	141.26	791.03	795.99	624.65	731.34	379.38	260.60	187.60
Colorado	234.98	272.28	681.17	465.04	884.90	540.93	169.69	363.94
Nevada	211.62	907.53	1,271.14	830.70	829.78	814.17	794.12	493.72
New Mexico	194.43	234.38	811.59	627.70	492.66	744.82	166.47	485.80
Utah	152.48	453.33	696.27	476.04	741.23	238.37	86.19	157.82
Pacific:								
California	113.33	166.45	180.62	190.50	73.38	199.21	174.67	142.50
Hawaii	145.43	308.89	1,099.81	145.64	95.80	358.88	152.81	240.55
Oregon	109.25	573.69	555.00	516.82	417.64	487.99	128.92	168.43
Washington	137.76	851.73	1,074.72	895.48	935.42	505.19	692.89	175.31
States not shown separately	253.26	853.60	768.06	611.86	939.10	724.54	256.57	286.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.D.1.b(1996) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,007	5,111	5,010	4,965	4,889	5,059	5,036	5,001
New England:								
Connecticut	5,737	6,059	5,614	6,086	5,828	5,658	5,700	5,743
Maine	5,178	5,475	4,294	4,481	4,073	5,925	4,808	5,245
Massachusetts	6,089	5,494	6,696	6,124	5,819	6,211	5,953	6,111
Middle Atlantic:								
New Jersey	6,081	6,099	6,471	5,517	6,534	5,948	6,202	6,056
New York	5,873	6,651	5,591	6,359	5,313	6,014	6,256	5,745
Pennsylvania	4,916	4,686	5,165	4,821	4,673	5,020	4,932	4,914
East North Central:								
Illinois	5,229	5,801	5,715	5,164	5,132	5,053	5,566	5,109
Indiana	4,859	4,433	4,933	5,134	5,075	4,737	4,530	4,919
Michigan	4,941	4,324	4,393	4,438	5,313	4,955	4,452	5,035
Ohio	4,598	4,425	5,015	4,557	4,063	4,829	4,770	4,559
Wisconsin	5,070	4,826	4,839	4,610	5,024	5,290	4,748	5,118
West North Central:								
Iowa	4,424	4,722	5,188	3,918	4,445	4,500	4,725	4,359
Kansas	5,014	5,041	5,654	4,692	4,821	5,078	5,238	4,945
Minnesota	4,951	4,397	4,295	4,826	4,542	5,286	4,579	5,062
Missouri	4,740	4,992	4,364	4,278	4,606	4,884	4,595	4,766
Nebraska	4,696	5,405	3,906	4,688	4,366	4,921	4,892	4,657
South Atlantic:								
Florida	5,113	5,436	5,334	5,515	5,136	4,985	5,478	5,038
Georgia	4,893	5,257	5,173	5,289	3,553	5,303	5,353	4,824
Maryland	5,189	5,545	6,418	5,117	5,030	5,155	5,459	5,117
North Carolina	4,583	4,750	4,679	4,504	4,357	4,694	4,559	4,585
South Carolina	4,189	4,824	3,730	3,854	3,754	4,301	4,317	4,169
Virginia	4,825	4,725	4,975	5,025	5,458	4,504	5,080	4,789
West Virginia	5,429	6,083	5,441	5,069	5,075	5,678	5,437	5,428
East South Central:								
Alabama	4,676	4,492	4,801	4,196	4,714	4,754	4,549	4,693
Kentucky	4,734	3,992	3,943	4,029	5,337	4,677	4,045	4,803
Mississippi	4,298	5,073	4,073	4,286	4,249	4,305	4,389	4,287
Tennessee	4,773	4,444	4,340	3,921	4,687	5,123	4,048	4,922
West South Central:								
Arkansas	3,824	4,083	4,188	4,256	3,891	3,734	4,159	3,779
Louisiana	5,058	4,820	4,420	4,770	4,232	5,754	4,809	5,114
Oklahoma	4,540	4,493	5,077	4,546	3,869	4,931	4,760	4,486
Texas	4,856	4,802	4,962	5,350	4,724	4,835	5,009	4,839
Mountain:								
Arizona	4,686	4,658	4,469	4,668	3,809	4,963	4,652	4,693
Colorado	4,892	3,669	4,392	4,278	4,333	5,532	4,247	5,059
Nevada	4,515	4,606	4,693	4,329	4,955	4,402	4,418	4,535
New Mexico	4,545	4,760	4,311	3,957	4,120	5,008	4,248	4,643
Utah	5,156	4,096	4,398	4,606	5,559	5,310	4,317	5,347
Pacific:								
California	5,466	5,167	5,158	4,889	5,708	5,585	5,238	5,524
Hawaii	5,407	5,474	4,508	5,516	5,140	5,627	5,311	5,444
Oregon	4,653	4,606	3,727	4,605	4,920	4,594	4,591	4,671
Washington	4,283	4,286	4,973	4,339	3,997	4,287	4,422	4,231
States not shown separately	5,054	4,858	3,473	5,612	5,576	4,943	4,355	5,313

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.D.1.b(1996) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.31	98.61	58.30	43.79	61.52	97.07	38.41	66.39
New England:								
Connecticut	224.53	300.29	919.30	703.38	680.35	296.13	200.30	298.60
Maine	197.67	674.10	685.85	264.17	648.18	298.46	329.28	199.44
Massachusetts	264.61	450.83	1,042.71	957.04	918.81	361.52	298.95	303.58
Middle Atlantic:								
New Jersey	240.28	513.08	1,008.06	698.77	762.05	259.79	200.21	278.82
New York	288.94	488.85	365.56	380.25	414.58	317.94	299.88	344.06
Pennsylvania	102.13	549.65	446.05	220.65	256.96	157.89	247.91	131.15
East North Central:								
Illinois	126.03	257.94	455.33	233.23	258.67	294.29	131.15	154.19
Indiana	321.73	600.05	642.03	314.09	249.70	460.90	235.12	364.27
Michigan	394.34	487.88	752.07	164.57	248.01	577.99	173.86	461.38
Ohio	230.41	310.12	260.54	294.82	223.23	434.86	127.42	259.12
Wisconsin	271.59	391.42	1,071.60	190.09	494.06	462.60	277.62	327.19
West North Central:								
Iowa	157.03	401.15	994.95	249.47	193.77	482.65	198.82	242.73
Kansas	144.09	889.33	676.51	229.00	624.75	331.22	268.33	163.14
Minnesota	189.23	376.58	696.94	579.27	539.62	269.04	183.24	243.72
Missouri	132.06	394.21	387.35	340.29	278.27	323.76	248.94	269.35
Nebraska	171.03	787.53	486.62	293.53	251.82	297.20	390.81	171.79
South Atlantic:								
Florida	133.29	291.31	618.34	682.28	283.61	172.25	207.26	156.32
Georgia	266.77	788.92	439.93	221.12	483.15	437.55	239.84	295.53
Maryland	376.76	372.77	775.82	373.96	899.70	213.64	204.87	401.54
North Carolina	212.81	808.15	549.53	534.22	265.44	297.40	204.82	250.12
South Carolina	254.70	299.63	639.77	290.01	333.43	335.34	296.73	265.31
Virginia	386.45	550.53	1,006.27	317.92	637.58	591.19	261.96	498.53
West Virginia	206.14	1,699.67	1,025.01	585.82	597.83	628.67	623.70	253.32
East South Central:								
Alabama	172.64	690.98	521.08	135.59	541.64	252.24	158.09	199.03
Kentucky	306.58	641.32	754.38	516.91	703.52	353.97	193.75	380.90
Mississippi	263.87	1,109.50	753.79	668.08	482.07	371.94	217.92	294.93
Tennessee	236.86	669.38	740.59	280.43	217.25	412.66	261.83	249.74
West South Central:								
Arkansas	204.88	499.03	687.08	537.70	179.03	474.17	282.77	290.35
Louisiana	172.20	804.28	291.35	591.48	711.39	259.65	269.15	209.55
Oklahoma	205.09	198.33	836.84	587.54	728.01	243.38	238.20	280.86
Texas	115.37	294.54	596.95	352.33	273.13	126.00	174.95	128.10
Mountain:								
Arizona	185.18	764.35	717.03	264.36	496.48	396.97	200.86	236.61
Colorado	196.30	283.13	608.90	268.57	130.14	413.89	273.73	258.52
Nevada	223.30	332.19	645.61	338.90	491.71	333.20	205.46	303.12
New Mexico	132.72	903.31	1,018.54	718.46	737.71	313.35	343.59	173.59
Utah	263.41	225.38	309.90	148.15	601.05	449.66	157.00	318.97
Pacific:								
California	202.43	285.17	606.73	306.64	161.28	375.61	197.36	253.82
Hawaii	75.32	210.09	538.79	148.93	262.43	177.62	175.23	94.69
Oregon	136.95	241.72	822.34	187.98	307.32	609.83	159.80	254.42
Washington	173.44	167.95	612.30	200.71	671.43	358.34	242.21	211.43
States not shown separately	185.03	289.89	578.37	404.12	466.42	389.50	356.31	211.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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



**Table II.D.1.c(1996) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4,924	4,827	4,901	4,907	4,774	4,998	4,915	4,927
New England:								
Connecticut	6,073	--	--	--	--	--	6,051	6,080
Maine	4,976	--	--	--	--	--	4,722	5,110
Massachusetts	7,011	--	--	--	--	--	6,344	7,095
Middle Atlantic:								
New Jersey	5,611	--	--	--	--	--	6,849	5,407
New York	4,834	--	--	--	--	--	5,484	4,680
Pennsylvania	5,470	--	--	--	--	--	4,786	5,650
East North Central:								
Illinois	6,201	--	--	--	--	--	6,112	6,221
Indiana	4,841	--	--	--	--	--	4,164	4,975
Michigan	4,425	--	--	--	--	--	4,740	4,291
Ohio	4,483	--	--	--	--	--	4,725	4,424
Wisconsin	5,152	--	--	--	--	--	5,392	5,092
West North Central:								
Iowa	4,500	--	--	--	--	--	4,795	4,354
Kansas	4,420	--	--	--	--	--	4,924	4,299
Minnesota	5,243	--	--	--	--	--	4,626	5,292
Missouri	4,320	--	--	--	--	--	4,877	4,212
Nebraska	4,535	--	--	--	--	--	4,427	4,582
South Atlantic:								
Florida	4,637	--	--	--	--	--	4,470	4,658
Georgia	4,562	--	--	--	--	--	4,834	4,536
Maryland	3,334	--	--	--	--	--	5,508 *	3,069
North Carolina	4,556	--	--	--	--	--	5,171	4,378
South Carolina	4,427	--	--	--	--	--	5,862	4,127
Virginia	4,551	--	--	--	--	--	4,783	4,401
West Virginia	4,483	--	--	--	--	--	5,082	4,214
East South Central:								
Alabama	4,028	--	--	--	--	--	4,406	3,901
Kentucky	4,797	--	--	--	--	--	4,353	5,043
Mississippi	4,368	--	--	--	--	--	4,437	4,347
Tennessee	4,772	--	--	--	--	--	4,172	4,849
West South Central:								
Arkansas	4,971	--	--	--	--	--	4,261	5,196
Louisiana	4,401	--	--	--	--	--	4,072	4,598
Oklahoma	4,832	--	--	--	--	--	4,100	5,120
Texas	5,495	--	--	--	--	--	5,530	5,485
Mountain:								
Arizona	4,439	--	--	--	--	--	4,277	4,475
Colorado	4,483	--	--	--	--	--	5,407	4,291
Nevada	4,234	--	--	--	--	--	3,908	4,257
New Mexico	4,559	--	--	--	--	--	4,691	4,393
Utah	4,848	--	--	--	--	--	4,557	4,990
Pacific:								
California	4,750	--	--	--	--	--	4,532	4,796
Hawaii	5,643	--	--	--	--	--	5,626	5,654
Oregon	4,344	--	--	--	--	--	5,439	4,187
Washington	4,813	--	--	--	--	--	5,348	4,296
States not shown separately	4,940	--	--	--	--	--	4,135	5,327

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.1.c(1996) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	95.12	83.22	127.05	130.36	148.08	154.77	82.84	121.47
New England:								
Connecticut	375.75	--	--	--	--	--	770.48	448.59
Maine	118.83	--	--	--	--	--	317.29	126.12
Massachusetts	374.59	--	--	--	--	--	730.34	838.22
Middle Atlantic:								
New Jersey	508.31	--	--	--	--	--	1,099.09	549.92
New York	284.04	--	--	--	--	--	319.21	342.93
Pennsylvania	285.67	--	--	--	--	--	243.26	374.58
East North Central:								
Illinois	287.48	--	--	--	--	--	836.84	391.38
Indiana	312.89	--	--	--	--	--	314.64	344.58
Michigan	184.94	--	--	--	--	--	209.58	292.86
Ohio	197.50	--	--	--	--	--	223.37	278.00
Wisconsin	368.32	--	--	--	--	--	527.73	403.82
West North Central:								
Iowa	291.52	--	--	--	--	--	358.45	365.55
Kansas	239.30	--	--	--	--	--	233.52	554.05
Minnesota	369.20	--	--	--	--	--	746.56	429.83
Missouri	397.65	--	--	--	--	--	610.35	487.77
Nebraska	213.92	--	--	--	--	--	414.62	592.66
South Atlantic:								
Florida	424.28	--	--	--	--	--	899.26	640.75
Georgia	332.63	--	--	--	--	--	711.71	438.82
Maryland	777.28	--	--	--	--	--	1,352.30*	840.19
North Carolina	468.77	--	--	--	--	--	451.91	578.10
South Carolina	303.23	--	--	--	--	--	951.87	399.46
Virginia	251.29	--	--	--	--	--	675.04	531.20
West Virginia	247.43	--	--	--	--	--	282.60	330.39
East South Central:								
Alabama	181.37	--	--	--	--	--	513.48	696.08
Kentucky	170.74	--	--	--	--	--	428.36	280.64
Mississippi	310.87	--	--	--	--	--	428.52	367.51
Tennessee	545.47	--	--	--	--	--	673.95	551.16
West South Central:								
Arkansas	581.17	--	--	--	--	--	524.97	624.33
Louisiana	404.90	--	--	--	--	--	766.55	424.11
Oklahoma	359.50	--	--	--	--	--	745.07	468.89
Texas	464.62	--	--	--	--	--	522.35	476.29
Mountain:								
Arizona	577.98	--	--	--	--	--	741.25	754.96
Colorado	468.78	--	--	--	--	--	670.31	556.55
Nevada	716.52	--	--	--	--	--	889.14	716.06
New Mexico	574.39	--	--	--	--	--	770.79	804.00
Utah	563.41	--	--	--	--	--	692.60	705.51
Pacific:								
California	348.27	--	--	--	--	--	280.38	396.77
Hawaii	256.16	--	--	--	--	--	295.81	883.20
Oregon	409.01	--	--	--	--	--	919.32	726.68
Washington	243.31	--	--	--	--	--	669.25	566.82
States not shown separately	217.90	--	--	--	--	--	253.97	287.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.2(1996) Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,275	1,130	1,361	1,612	1,478	1,127	1,367	1,255
New England:								
Connecticut	1,164	988	839	1,413	1,349	1,131	1,154	1,166
Maine	1,558	1,153	1,765	2,317	1,631	1,307	1,888	1,472
Massachusetts	1,474	1,013	1,367	1,858	1,428	1,437	1,292	1,502
Middle Atlantic:								
New Jersey	1,375	1,415	1,375	1,598	2,344	947	1,631	1,328
New York	1,175	1,457	1,478	1,478	1,211	966	1,550	1,069
Pennsylvania	1,218	820	908	1,183	1,420	1,219	1,025	1,257
East North Central:								
Illinois	1,133	859	1,032*	1,421*	1,364	1,029	1,072	1,149
Indiana	1,118	877	1,884	1,588	1,542	831	1,607	1,040
Michigan	662	449*	356*	653*	692	720	509	699
Ohio	815	613	698	942	819	814	829	812
Wisconsin	1,015	649	1,293	1,195	1,185	874	1,048	1,009
West North Central:								
Iowa	1,327	820*	1,710	1,396	1,459	1,172	1,177	1,368
Kansas	1,330	1,679	1,311	1,905	1,846	865	1,627	1,248
Minnesota	1,184	885	1,114	1,708	1,252	1,120	1,240	1,168
Missouri	1,117	887	1,858	1,257	1,040	1,061	1,324	1,079
Nebraska	1,525	730*	1,486	1,621	1,619	1,576	1,291	1,586
South Atlantic:								
Florida	1,889	1,856	1,851	1,841	1,860	1,917	1,694	1,930
Georgia	1,391	1,027	1,325	2,051	1,880	1,162	1,386	1,392
Maryland	1,370	1,524	1,951	2,572	1,466	905	1,900	1,255
North Carolina	1,366	1,266	2,473	2,209	1,421	1,184	1,953	1,284
South Carolina	1,255	2,515	2,092	1,757	1,657	913	2,209	1,093
Virginia	1,471	1,553	1,401	2,260	1,614	1,295	1,776	1,418
West Virginia	1,097	438*	614	1,896	1,357*	962*	784*	1,162
East South Central:								
Alabama	1,858	1,253	2,425	1,792	2,136	1,808	1,879	1,854
Kentucky	1,282	928*	862*	1,932*	1,080*	1,348*	1,122*	1,319
Mississippi	1,462	1,562	1,642	1,964	1,952	1,181	1,609	1,437
Tennessee	1,578	834*	1,714	1,284	1,526	1,690	1,302	1,622
West South Central:								
Arkansas	1,085	516*	1,881	1,529	1,451	932	1,157	1,072
Louisiana	1,451	2,356	1,001*	1,837*	2,117	945	1,881	1,331
Oklahoma	1,346	1,195	1,205	2,083	967*	1,335*	1,287*	1,363
Texas	1,469	1,144	2,238	2,146	2,039	1,154	1,881	1,412
Mountain:								
Arizona	1,074	713*	1,296*	1,511*	1,600	876	1,060	1,078
Colorado	1,522	1,285	1,972	1,585	1,580	1,458	1,717	1,467
Nevada	1,222	1,503	2,005	1,608	1,611	987	1,738	1,121
New Mexico	1,509	1,994	1,669	1,126	1,692	1,410	1,464	1,525
Utah	1,175	691	1,113	1,651	1,148	1,113	1,264	1,155
Pacific:								
California	1,307	1,124	1,437	1,929	1,794	988	1,573	1,246
Hawaii	1,259	1,363	1,214	1,566	1,691	898	1,312	1,239
Oregon	1,437	1,243	1,232*	1,474*	1,835	1,299	1,293	1,476
Washington	989	1,116*	1,615	1,028	901	854	1,172	929
States not shown separately	1,300	654	901	1,658	1,525	1,194	1,093	1,373

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.D.2(1996) Standard error for average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.90	49.86	28.23	35.02	39.43	33.23	28.60	29.66
New England:								
Connecticut	55.44	283.32	181.95	395.81	220.01	109.04	153.88	88.73
Maine	116.99	264.75	484.92	148.15	276.07	199.09	178.89	135.61
Massachusetts	102.98	133.53	218.57	250.28	188.35	159.68	150.82	127.00
Middle Atlantic:								
New Jersey	232.61	220.47	360.69	322.53	647.35	82.06	201.91	248.68
New York	75.51	275.85	206.39	168.69	164.82	79.74	156.27	106.49
Pennsylvania	252.69	157.70	212.74	185.72	315.34	361.79	142.78	310.31
East North Central:								
Illinois	108.37	212.56	318.10*	210.69*	191.45	154.70	155.90	122.38
Indiana	112.79	211.65	317.50	264.26	162.62	114.02	169.48	108.91
Michigan	101.22	210.95*	217.93*	182.11*	119.07	167.46	132.04	113.06
Ohio	85.66	116.50	117.40	150.61	157.09	107.19	74.06	92.77
Wisconsin	123.13	149.65	204.17	259.58	263.58	148.71	146.43	138.54
West North Central:								
Iowa	76.19	251.18*	379.12	198.37	220.00	103.32	154.73	90.78
Kansas	149.17	264.72	386.96	231.87	241.12	229.08	191.43	198.35
Minnesota	137.17	226.96	284.59	305.19	357.52	189.73	198.94	168.66
Missouri	105.56	237.95	171.99	230.64	213.24	167.34	219.36	150.63
Nebraska	157.10	267.50*	381.02	234.54	118.77	253.43	214.91	188.45
South Atlantic:								
Florida	76.58	185.33	362.41	279.19	236.22	190.79	117.68	96.32
Georgia	104.48	270.46	358.23	398.36	463.33	150.33	241.61	125.22
Maryland	150.60	281.00	310.35	340.00	328.64	258.30	223.12	168.66
North Carolina	103.46	376.67	369.36	198.75	162.63	146.24	205.36	114.19
South Carolina	108.00	489.79	346.94	445.52	149.92	178.28	316.90	123.38
Virginia	78.17	266.19	296.51	192.34	306.61	127.97	135.46	103.69
West Virginia	175.95	279.68*	156.41	356.40	738.15*	134.23*	203.70*	278.37
East South Central:								
Alabama	67.58	358.62	317.88	137.56	403.12	135.93	244.09	96.89
Kentucky	135.77	349.42*	290.94*	253.80*	344.58*	198.01*	215.12*	154.22
Mississippi	149.25	394.74	379.78	344.23	164.08	177.62	169.83	166.38
Tennessee	191.60	313.94*	431.99	191.88	138.08	259.22	260.38	195.23
West South Central:								
Arkansas	138.03	226.49*	373.70	395.59	199.60	254.09	169.68	155.49
Louisiana	192.93	519.36	397.08*	245.67*	219.08	204.05	297.38	188.62
Oklahoma	135.92	189.98	260.10	220.42	312.34*	193.25*	164.21*	189.18
Texas	115.33	208.19	377.82	217.16	231.32	180.69	178.25	132.33
Mountain:								
Arizona	161.24	443.23*	437.00*	272.34*	261.51	175.74	175.88	182.67
Colorado	116.50	133.29	527.29	222.05	358.52	132.63	256.12	132.97
Nevada	137.24	371.53	497.93	387.11	468.82	229.59	151.92	151.11
New Mexico	83.37	480.06	312.65	212.87	176.22	155.79	106.26	116.20
Utah	125.26	123.36	206.95	179.58	214.74	205.66	173.63	145.30
Pacific:								
California	85.08	141.20	184.24	131.25	157.04	113.47	111.06	100.84
Hawaii	79.84	207.91	248.85	295.63	189.49	132.48	113.94	122.11
Oregon	154.51	363.25	371.72*	225.34*	313.18	156.41	193.41	183.19
Washington	121.91	355.61*	251.84	257.04	234.05	131.47	160.73	166.38
States not shown separately	69.55	143.24	197.92	137.74	175.59	139.05	127.79	89.31

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.D.2.a(1996) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,288	1,174	1,442	1,787	1,603	1,081	1,534	1,239
New England:								
Connecticut	1,095	--	--	--	--	--	1,085	1,098
Maine	1,471	--	--	--	--	--	1,509	1,468
Massachusetts	1,383	--	--	--	--	--	1,227	1,409
Middle Atlantic:								
New Jersey	1,175	--	--	--	--	--	1,940	1,053
New York	1,063	--	--	--	--	--	1,728	899
Pennsylvania	1,286	--	--	--	--	--	1,206	1,301
East North Central:								
Illinois	1,205	--	--	--	--	--	1,101 *	1,213
Indiana	1,020	--	--	--	--	--	1,750	1,000
Michigan	699	--	--	--	--	--	1,160	610
Ohio	702	--	--	--	--	--	876	672
Wisconsin	997	--	--	--	--	--	1,420	914
West North Central:								
Iowa	1,515	--	--	--	--	--	1,349	1,542
Kansas	1,459	--	--	--	--	--	1,223	1,514
Minnesota	1,494	--	--	--	--	--	1,353	1,627
Missouri	1,259	--	--	--	--	--	1,042	1,299
Nebraska	1,533	--	--	--	--	--	1,615	1,514
South Atlantic:								
Florida	2,039	--	--	--	--	--	1,779	2,107
Georgia	1,789	--	--	--	--	--	620	1,993
Maryland	1,347	--	--	--	--	--	2,422	1,152
North Carolina	942	--	--	--	--	--	1,994 *	871
South Carolina	1,480	--	--	--	--	--	2,116	1,366
Virginia	1,612	--	--	--	--	--	1,669	1,606
West Virginia	1,540	--	--	--	--	--	606 *	1,638
East South Central:								
Alabama	1,717	--	--	--	--	--	865 *	2,105
Kentucky	1,260	--	--	--	--	--	714 *	1,441 *
Mississippi	2,191	--	--	--	--	--	1,913	2,239
Tennessee	1,879 *	--	--	--	--	--	1,718	1,890
West South Central:								
Arkansas	1,525	--	--	--	--	--	2,282	1,335
Louisiana	1,060	--	--	--	--	--	1,012 *	1,066
Oklahoma	1,397	--	--	--	--	--	1,851	1,206 *
Texas	1,332 *	--	--	--	--	--	2,173	1,203
Mountain:								
Arizona	1,046	--	--	--	--	--	849 *	1,128
Colorado	1,684	--	--	--	--	--	1,927	1,587
Nevada	1,522	--	--	--	--	--	1,841	1,434
New Mexico	1,500	--	--	--	--	--	1,778	1,425
Utah	1,149	--	--	--	--	--	1,182	1,143
Pacific:								
California	1,261	--	--	--	--	--	1,782	1,149
Hawaii	1,430	--	--	--	--	--	1,513	1,411
Oregon	1,665 *	--	--	--	--	--	1,441	1,735
Washington	1,101	--	--	--	--	--	1,609	1,019 *
States not shown separately	1,407	--	--	--	--	--	1,382	1,412

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.2.a(1996) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39.69	89.90	43.43	106.34	85.83	49.72	61.52	50.37
New England:								
Connecticut	112.59	--	--	--	--	--	233.18	96.81
Maine	233.42	--	--	--	--	--	369.76	311.64
Massachusetts	93.26	--	--	--	--	--	118.69	121.22
Middle Atlantic:								
New Jersey	235.56	--	--	--	--	--	447.71	144.89
New York	141.35	--	--	--	--	--	220.60	143.51
Pennsylvania	107.71	--	--	--	--	--	342.93	134.28
East North Central:								
Illinois	189.57	--	--	--	--	--	450.54*	289.20
Indiana	265.55	--	--	--	--	--	433.46	272.94
Michigan	162.73	--	--	--	--	--	316.67	157.94
Ohio	113.36	--	--	--	--	--	208.05	129.51
Wisconsin	231.08	--	--	--	--	--	339.81	242.99
West North Central:								
Iowa	235.05	--	--	--	--	--	400.85	211.57
Kansas	145.62	--	--	--	--	--	314.25	330.15
Minnesota	251.54	--	--	--	--	--	332.02	349.41
Missouri	291.95	--	--	--	--	--	259.54	301.78
Nebraska	282.44	--	--	--	--	--	452.02	262.11
South Atlantic:								
Florida	106.75	--	--	--	--	--	243.88	117.78
Georgia	203.04	--	--	--	--	--	166.64	457.04
Maryland	229.10	--	--	--	--	--	383.91	237.03
North Carolina	148.00	--	--	--	--	--	626.36*	178.01
South Carolina	164.77	--	--	--	--	--	478.40	285.29
Virginia	170.36	--	--	--	--	--	354.78	222.32
West Virginia	183.54	--	--	--	--	--	237.85*	216.99
East South Central:								
Alabama	396.44	--	--	--	--	--	587.11*	426.67
Kentucky	257.16	--	--	--	--	--	317.88*	464.24*
Mississippi	397.02	--	--	--	--	--	554.95	457.94
Tennessee	183.59*	--	--	--	--	--	481.73	205.04
West South Central:								
Arkansas	275.26	--	--	--	--	--	572.72	332.80
Louisiana	252.01	--	--	--	--	--	481.88*	257.30
Oklahoma	394.06	--	--	--	--	--	416.05	522.99*
Texas	205.13*	--	--	--	--	--	439.13	210.18
Mountain:								
Arizona	184.89	--	--	--	--	--	290.47*	200.00
Colorado	147.47	--	--	--	--	--	241.52	223.08
Nevada	172.77	--	--	--	--	--	500.34	233.97
New Mexico	192.91	--	--	--	--	--	300.71	217.24
Utah	206.64	--	--	--	--	--	265.48	237.07
Pacific:								
California	103.31	--	--	--	--	--	174.38	114.84
Hawaii	111.97	--	--	--	--	--	259.85	106.33
Oregon	224.48*	--	--	--	--	--	278.06	312.48
Washington	268.16	--	--	--	--	--	379.23	383.17*
States not shown separately	154.66	--	--	--	--	--	297.43	156.32

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

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**Table II.D.2.b(1996) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,314	1,126	1,413	1,603	1,532	1,156	1,373	1,302
New England:								
Connecticut	1,263	--	--	--	--	--	1,318	1,256
Maine	1,540	--	--	--	--	--	1,650	1,520
Massachusetts	1,618	--	--	--	--	--	1,333	1,663
Middle Atlantic:								
New Jersey	1,680	--	--	--	--	--	1,624	1,691
New York	1,320	--	--	--	--	--	1,605	1,224
Pennsylvania	856	--	--	--	--	--	973	837
East North Central:								
Illinois	1,156	--	--	--	--	--	1,186	1,145
Indiana	1,230	--	--	--	--	--	1,601	1,162
Michigan	699	--	--	--	--	--	289	778
Ohio	857	--	--	--	--	--	869	855
Wisconsin	1,062	--	--	--	--	--	1,020	1,068
West North Central:								
Iowa	1,406	--	--	--	--	--	1,179	1,454
Kansas	1,477	--	--	--	--	--	1,861	1,359
Minnesota	1,323	--	--	--	--	--	1,261	1,341
Missouri	1,155	--	--	--	--	--	1,520	1,089
Nebraska	1,651	--	--	--	--	--	1,132	1,756
South Atlantic:								
Florida	1,828	--	--	--	--	--	1,679	1,859
Georgia	1,376	--	--	--	--	--	1,535	1,352
Maryland	1,511	--	--	--	--	--	1,789	1,437
North Carolina	1,427	--	--	--	--	--	1,986	1,364
South Carolina	1,283	--	--	--	--	--	2,476	1,098
Virginia	1,421	--	--	--	--	--	1,865	1,358
West Virginia	1,143	--	--	--	--	--	1,453 *	1,106
East South Central:								
Alabama	1,959	--	--	--	--	--	2,356	1,905
Kentucky	1,368	--	--	--	--	--	1,427	1,362
Mississippi	1,354	--	--	--	--	--	1,835	1,297
Tennessee	1,678	--	--	--	--	--	1,240	1,768
West South Central:								
Arkansas	1,035	--	--	--	--	--	1,177	1,016
Louisiana	1,347	--	--	--	--	--	1,267	1,365
Oklahoma	1,371	--	--	--	--	--	1,269	1,397
Texas	1,483	--	--	--	--	--	1,787	1,449
Mountain:								
Arizona	1,047	--	--	--	--	--	1,510	954
Colorado	1,575	--	--	--	--	--	1,708	1,540
Nevada	1,221	--	--	--	--	--	1,703	1,121
New Mexico	1,553	--	--	--	--	--	1,371 *	1,613
Utah	1,129	--	--	--	--	--	1,102	1,135
Pacific:								
California	1,530	--	--	--	--	--	1,503	1,538
Hawaii	1,268	--	--	--	--	--	1,368	1,230
Oregon	1,195	--	--	--	--	--	1,330	1,156
Washington	907	--	--	--	--	--	1,131	824
States not shown separately	1,211	--	--	--	--	--	820	1,356

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

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**Table II.D.2.b(1996) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.45	56.57	48.57	40.59	67.68	34.31	38.88	30.76
New England:								
Connecticut	101.84	--	--	--	--	--	182.50	127.04
Maine	81.70	--	--	--	--	--	310.41	82.75
Massachusetts	229.64	--	--	--	--	--	202.77	293.97
Middle Atlantic:								
New Jersey	299.43	--	--	--	--	--	324.74	345.41
New York	103.54	--	--	--	--	--	257.03	133.85
Pennsylvania	112.20	--	--	--	--	--	195.25	132.51
East North Central:								
Illinois	114.95	--	--	--	--	--	148.23	132.28
Indiana	133.59	--	--	--	--	--	238.89	128.49
Michigan	88.88	--	--	--	--	--	80.43	105.97
Ohio	110.85	--	--	--	--	--	144.74	121.03
Wisconsin	153.15	--	--	--	--	--	221.69	175.37
West North Central:								
Iowa	70.85	--	--	--	--	--	210.08	84.75
Kansas	171.71	--	--	--	--	--	197.12	202.05
Minnesota	156.53	--	--	--	--	--	216.89	182.53
Missouri	130.05	--	--	--	--	--	252.88	196.81
Nebraska	275.81	--	--	--	--	--	243.85	309.91
South Atlantic:								
Florida	122.52	--	--	--	--	--	220.59	140.36
Georgia	191.75	--	--	--	--	--	305.32	214.01
Maryland	119.68	--	--	--	--	--	269.89	145.41
North Carolina	185.96	--	--	--	--	--	177.00	200.91
South Carolina	133.39	--	--	--	--	--	356.22	152.94
Virginia	136.82	--	--	--	--	--	200.36	163.67
West Virginia	302.02	--	--	--	--	--	546.63 *	307.31
East South Central:								
Alabama	116.10	--	--	--	--	--	222.60	147.66
Kentucky	187.08	--	--	--	--	--	293.91	202.77
Mississippi	179.42	--	--	--	--	--	359.25	190.84
Tennessee	272.01	--	--	--	--	--	324.60	290.67
West South Central:								
Arkansas	145.57	--	--	--	--	--	268.56	169.96
Louisiana	209.72	--	--	--	--	--	142.54	297.69
Oklahoma	129.95	--	--	--	--	--	291.17	199.32
Texas	142.65	--	--	--	--	--	209.21	156.77
Mountain:								
Arizona	160.56	--	--	--	--	--	205.04	192.96
Colorado	224.98	--	--	--	--	--	351.74	189.59
Nevada	149.13	--	--	--	--	--	180.79	166.33
New Mexico	132.24	--	--	--	--	--	434.91 *	155.41
Utah	145.34	--	--	--	--	--	176.25	201.84
Pacific:								
California	86.05	--	--	--	--	--	172.91	94.62
Hawaii	191.94	--	--	--	--	--	163.53	257.41
Oregon	158.30	--	--	--	--	--	350.93	154.81
Washington	111.71	--	--	--	--	--	203.06	163.79
States not shown separately	115.93	--	--	--	--	--	156.19	162.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.



**Table II.D.2.c(1996) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,140	1,096	1,095	1,383	1,083	1,117	1,160	1,135
New England:								
Connecticut	903*	--	--	--	--	--	952*	886*
Maine	1,638	--	--	--	--	--	2,048	1,421
Massachusetts	1,549	--	--	--	--	--	1,660*	1,535
Middle Atlantic:								
New Jersey	894	--	--	--	--	--	1,301*	827
New York	1,057	--	--	--	--	--	1,123	1,042
Pennsylvania	1,689	--	--	--	--	--	961	1,880
East North Central:								
Illinois	940	--	--	--	--	--	422*	1,055
Indiana	957	--	--	--	--	--	1,605	828*
Michigan	557*	--	--	--	--	--	530*	568
Ohio	815	--	--	--	--	--	643*	857
Wisconsin	884	--	--	--	--	--	843*	895*
West North Central:								
Iowa	1,072	--	--	--	--	--	1,145	1,036
Kansas	909	--	--	--	--	--	1,233	832*
Minnesota	774	--	--	--	--	--	757*	775*
Missouri	739*	--	--	--	--	--	831*	721*
Nebraska	1,216	--	--	--	--	--	1,381	1,144
South Atlantic:								
Florida	1,771	--	--	--	--	--	1,399*	1,817
Georgia	1,219	--	--	--	--	--	1,456	1,197
Maryland	769*	--	--	--	--	--	566*	794*
North Carolina	1,581	--	--	--	--	--	1,909	1,487
South Carolina	987	--	--	--	--	--	1,549	870
Virginia	1,369	--	--	--	--	--	1,703	1,154*
West Virginia	788	--	--	--	--	--	469*	931
East South Central:								
Alabama	1,348	--	--	--	--	--	1,398*	1,331*
Kentucky	1,113	--	--	--	--	--	1,110*	1,114
Mississippi	1,542	--	--	--	--	--	1,289	1,620
Tennessee	819	--	--	--	--	--	1,310*	756
West South Central:								
Arkansas	954	--	--	--	--	--	520*	1,092
Louisiana	1,988	--	--	--	--	--	2,846	1,473
Oklahoma	1,234	--	--	--	--	--	969	1,339
Texas	1,623	--	--	--	--	--	1,832	1,564
Mountain:								
Arizona	1,302	--	--	--	--	--	605*	1,454
Colorado	1,027	--	--	--	--	--	1,126*	1,007*
Nevada	954*	--	--	--	--	--	1,918*	885*
New Mexico	1,413	--	--	--	--	--	1,118	1,784
Utah	1,607	--	--	--	--	--	2,058	1,386
Pacific:								
California	669	--	--	--	--	--	686*	666*
Hawaii	902	--	--	--	--	--	1,000	842
Oregon	1,533	--	--	--	--	--	508*	1,680
Washington	1,112	--	--	--	--	--	806*	1,407*
States not shown separately	1,362	--	--	--	--	--	1,362	1,362

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.2.c(1996) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.91	130.77	140.54	129.45	87.19	109.56	72.59	85.24
New England:								
Connecticut	429.41 *	--	--	--	--	--	627.90 *	395.18 *
Maine	214.52	--	--	--	--	--	296.38	209.09
Massachusetts	284.30	--	--	--	--	--	536.37 *	322.47
Middle Atlantic:								
New Jersey	150.40	--	--	--	--	--	608.17 *	142.96
New York	146.52	--	--	--	--	--	301.07	153.58
Pennsylvania	438.87	--	--	--	--	--	239.14	491.74
East North Central:								
Illinois	265.62	--	--	--	--	--	222.64 *	290.29
Indiana	199.21	--	--	--	--	--	347.06	315.11 *
Michigan	181.82 *	--	--	--	--	--	273.68 *	169.12
Ohio	164.45	--	--	--	--	--	245.94 *	206.26
Wisconsin	238.56	--	--	--	--	--	278.38 *	277.91 *
West North Central:								
Iowa	129.13	--	--	--	--	--	233.02	242.86
Kansas	202.55	--	--	--	--	--	363.64	256.79 *
Minnesota	213.46	--	--	--	--	--	280.24 *	265.73 *
Missouri	228.16 *	--	--	--	--	--	273.22 *	234.15 *
Nebraska	258.86	--	--	--	--	--	373.58	338.65
South Atlantic:								
Florida	305.45	--	--	--	--	--	495.96 *	311.40
Georgia	176.07	--	--	--	--	--	367.27	183.97
Maryland	249.02 *	--	--	--	--	--	201.37 *	347.83 *
North Carolina	386.94	--	--	--	--	--	428.93	290.13
South Carolina	147.78	--	--	--	--	--	357.62	193.58
Virginia	220.84	--	--	--	--	--	497.44	378.04 *
West Virginia	131.28	--	--	--	--	--	159.02 *	182.77
East South Central:								
Alabama	390.40	--	--	--	--	--	433.23 *	671.01 *
Kentucky	279.51	--	--	--	--	--	528.08 *	262.15
Mississippi	302.64	--	--	--	--	--	337.51	422.55
Tennessee	130.33	--	--	--	--	--	400.66 *	126.87
West South Central:								
Arkansas	207.19	--	--	--	--	--	177.17 *	234.54
Louisiana	377.41	--	--	--	--	--	705.89	345.35
Oklahoma	215.62	--	--	--	--	--	246.30	256.47
Texas	200.23	--	--	--	--	--	452.77	208.33
Mountain:								
Arizona	290.67	--	--	--	--	--	240.95 *	369.87
Colorado	172.27	--	--	--	--	--	392.71 *	412.78 *
Nevada	383.82 *	--	--	--	--	--	590.47 *	396.74 *
New Mexico	307.01	--	--	--	--	--	315.73	379.50
Utah	369.38	--	--	--	--	--	509.91	265.07
Pacific:								
California	155.77	--	--	--	--	--	520.11 *	203.99 *
Hawaii	92.81	--	--	--	--	--	173.33	160.47
Oregon	227.87	--	--	--	--	--	454.68 *	313.14
Washington	320.70	--	--	--	--	--	264.66 *	427.82 *
States not shown separately	150.30	--	--	--	--	--	194.54	178.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.3(1996) Percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	25.7%	22.9%	27.5%	33.0%	30.6%	22.4%	27.7%	25.3%
New England:								
Connecticut	20.4%	16.2%	13.7%	23.3% *	22.8%	20.4%	19.5%	20.6%
Maine	30.1%	21.3%	40.7%	50.6%	35.3%	23.0%	39.6%	27.8%
Massachusetts	24.5%	18.3%	22.5%	32.0%	24.3%	23.4%	22.4%	24.9%
Middle Atlantic:								
New Jersey	23.5%	23.8%	20.7% *	28.1%	37.4%	16.8%	26.2%	23.0%
New York	22.1%	24.5%	27.5%	25.9%	25.1%	18.0%	26.9%	20.6%
Pennsylvania	24.2%	17.3%	18.4%	24.7%	29.3%	23.4%	21.1%	24.8%
East North Central:								
Illinois	21.0%	14.5%	18.1% *	27.4%	27.1%	18.9%	19.0%	21.6%
Indiana	22.6%	20.9%	38.4%	33.3%	31.1%	16.6%	36.6%	20.7%
Michigan	13.9%	10.4% *	7.7% *	13.8% *	13.9%	15.3%	11.1%	14.6%
Ohio	18.0%	13.6%	14.3%	20.8%	19.5%	17.6%	17.8%	18.0%
Wisconsin	19.9%	12.8%	26.6%	24.8%	23.6%	16.6%	21.2%	19.7%
West North Central:								
Iowa	29.1%	18.3%	35.6%	31.7%	33.0%	24.6%	24.7%	30.4%
Kansas	27.5%	35.1%	24.2% *	40.0%	38.8%	18.0%	32.3%	26.1%
Minnesota	23.4%	20.3%	23.3% *	34.4%	26.9%	20.9%	26.5%	22.6%
Missouri	23.7%	15.7% *	43.4%	29.4%	24.0% *	21.7% *	27.7% *	22.9%
Nebraska	32.6%	14.1% *	38.4%	35.4%	36.4%	32.5%	27.7%	33.8%
South Atlantic:								
Florida	38.8%	38.8%	36.6%	37.2%	36.6%	40.2%	34.0%	39.8%
Georgia	29.1%	20.4% *	26.5%	40.6%	48.6%	23.2%	27.6%	29.3%
Maryland	27.6%	28.7%	31.5%	50.1%	31.2%	18.5%	34.7%	25.8%
North Carolina	29.5%	26.0%	50.6%	46.9%	30.8%	25.8%	40.4%	27.9%
South Carolina	29.5%	52.8%	51.4%	36.1%	46.9%	20.9%	47.2%	26.1%
Virginia	29.2%	34.0%	30.4%	45.0%	30.7%	25.6%	37.2%	27.9%
West Virginia	21.7%	8.2% *	11.7%	39.9%	27.6%	18.8%	15.3%	23.0%
East South Central:								
Alabama	40.2%	26.7% *	51.4%	43.5%	43.9%	38.7%	40.6%	40.1%
Kentucky	27.0%	21.7% *	19.5% *	46.5%	20.2% *	28.4% *	26.1% *	27.2%
Mississippi	33.6%	32.0%	38.3%	47.1%	45.6%	27.0%	36.7%	33.1%
Tennessee	33.2%	21.6% *	38.9%	33.0%	32.8%	33.4%	32.4%	33.3%
West South Central:								
Arkansas	26.1%	12.1% *	43.3%	36.0%	36.5%	22.4%	27.1%	25.9%
Louisiana	29.8%	57.9%	21.8% *	37.9%	49.3%	17.9%	41.9%	26.8%
Oklahoma	28.9%	27.4%	24.0%	46.8%	24.9% *	26.2% *	27.8% *	29.3%
Texas	30.0%	24.7%	42.9%	42.7%	41.8%	23.6%	37.1%	29.0%
Mountain:								
Arizona	23.3%	16.3% *	30.8%	34.6%	38.6%	17.9%	24.3%	23.1%
Colorado	32.3%	32.1%	49.3%	36.0%	39.4%	27.5%	40.5%	30.2%
Nevada	27.4%	32.7%	43.2%	35.4%	32.3%	23.1%	39.2%	25.1%
New Mexico	35.2%	46.3%	38.9%	25.9%	41.1%	32.4%	33.8%	35.8%
Utah	23.9%	17.3%	26.4%	37.0%	21.5%	22.1%	29.7%	22.8%
Pacific:								
California	26.7%	23.0%	29.8%	41.9%	36.1%	20.0%	32.5%	25.4%
Hawaii	23.7%	25.0%	24.0%	29.6%	33.0%	16.5%	24.6%	23.3%
Oregon	32.3%	28.0%	29.5% *	31.0%	39.0%	30.7%	29.0%	33.2%
Washington	22.2%	24.5% *	32.9%	23.3%	21.1%	19.0%	25.5%	21.1%
States not shown separately	25.5%	14.0%	23.8%	31.6%	30.1%	21.9%	25.0%	25.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.D.3(1996) Standard error for percent of total premiums contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	1.12%	0.60%	0.65%	0.72%	0.65%	0.54%	0.58%
New England:								
Connecticut	1.09%	4.86%	2.98%	8.54% *	4.20%	1.94%	2.32%	1.60%
Maine	2.52%	5.68%	8.77%	3.74%	5.62%	3.49%	4.02%	2.91%
Massachusetts	1.87%	2.51%	3.65%	4.22%	3.42%	2.83%	2.62%	2.23%
Middle Atlantic:								
New Jersey	3.27%	4.77%	6.38% *	4.50%	8.82%	2.18%	3.52%	3.67%
New York	1.34%	5.01%	4.35%	2.70%	3.95%	2.06%	2.61%	2.26%
Pennsylvania	4.41%	3.80%	5.35%	3.76%	6.65%	6.00%	3.12%	5.22%
East North Central:								
Illinois	2.07%	3.34%	6.40% *	4.45%	3.76%	2.83%	2.88%	2.40%
Indiana	3.11%	5.30%	9.30%	6.63%	3.93%	3.24%	4.04%	3.08%
Michigan	1.68%	4.78% *	5.02% *	4.36% *	2.88%	2.74%	3.07%	1.80%
Ohio	2.19%	2.56%	2.32%	3.45%	3.54%	2.94%	1.76%	2.36%
Wisconsin	2.35%	3.02%	4.98%	4.81%	5.12%	2.75%	3.62%	2.47%
West North Central:								
Iowa	1.73%	4.68%	7.24%	5.89%	4.76%	2.42%	3.45%	1.77%
Kansas	2.81%	5.69%	7.95% *	4.79%	7.50%	4.73%	4.13%	4.13%
Minnesota	2.83%	4.88%	7.10% *	6.01%	6.33%	3.73%	3.70%	3.25%
Missouri	2.33%	6.11% *	4.23%	5.87%	7.95% *	2.82% *	5.15% *	3.16%
Nebraska	3.24%	4.98% *	9.47%	4.64%	7.16%	4.86%	4.26%	3.69%
South Atlantic:								
Florida	1.71%	3.83%	6.30%	6.27%	4.84%	4.41%	2.52%	2.25%
Georgia	3.49%	9.22% *	5.92%	8.40%	5.26%	4.60%	3.89%	4.35%
Maryland	2.32%	4.82%	5.17%	6.33%	7.38%	4.07%	3.90%	2.94%
North Carolina	2.39%	5.81%	5.49%	5.70%	4.09%	3.30%	3.58%	2.94%
South Carolina	2.51%	9.98%	7.65%	8.64%	6.47%	3.29%	6.13%	2.96%
Virginia	1.05%	5.80%	6.52%	3.91%	4.72%	1.37%	2.64%	1.03%
West Virginia	2.86%	4.69% *	2.70%	6.09%	8.12%	2.90%	3.45%	3.98%
East South Central:								
Alabama	1.98%	8.03% *	6.57%	3.26%	7.31%	3.37%	5.53%	2.64%
Kentucky	3.22%	7.59% *	10.14% *	5.77%	6.55% *	4.69% *	4.92% *	3.73%
Mississippi	2.93%	7.91%	7.01%	7.95%	4.14%	4.01%	3.73%	3.19%
Tennessee	3.37%	10.34% *	8.47%	5.43%	3.25%	4.35%	5.89%	3.48%
West South Central:								
Arkansas	2.99%	6.01% *	7.21%	6.99%	5.24%	4.34%	3.84%	3.43%
Louisiana	4.68%	13.41%	9.28% *	6.40%	4.11%	4.48%	7.20%	4.23%
Oklahoma	2.82%	4.48%	6.42%	5.03%	8.06% *	3.82% *	3.73% *	3.86%
Texas	2.18%	4.47%	8.27%	3.58%	5.25%	3.45%	4.00%	2.43%
Mountain:								
Arizona	3.69%	8.39% *	7.24%	7.92%	9.34%	3.74%	4.60%	4.08%
Colorado	2.62%	3.94%	9.74%	5.23%	5.61%	2.61%	4.57%	2.74%
Nevada	2.82%	7.63%	9.43%	5.80%	6.30%	4.73%	4.26%	3.05%
New Mexico	1.28%	8.47%	6.78%	5.58%	5.65%	3.24%	2.97%	1.52%
Utah	2.83%	2.31%	4.30%	5.21%	4.02%	4.22%	3.76%	3.26%
Pacific:								
California	1.53%	2.91%	4.04%	2.60%	3.38%	1.97%	1.91%	1.72%
Hawaii	1.33%	3.73%	4.50%	5.77%	3.23%	2.14%	1.94%	1.99%
Oregon	3.58%	7.04%	9.10% *	4.81%	7.15%	4.17%	4.63%	4.29%
Washington	2.58%	9.68% *	5.09%	5.99%	5.59%	2.46%	3.42%	3.89%
States not shown separately	1.62%	3.44%	4.28%	3.94%	5.46%	3.34%	1.96%	2.14%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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 II.D.3.a(1996) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.5%	24.9%	29.9%	38.0%	33.8%	21.8%	32.3%	25.3%
New England:								
Connecticut	19.8%	--	--	--	--	--	17.8%	20.5%
Maine	26.8%	--	--	--	--	--	30.6%	26.6%
Massachusetts	23.8%	--	--	--	--	--	21.8%	24.2%
Middle Atlantic:								
New Jersey	21.1%	--	--	--	--	--	34.0%	19.0%
New York	21.7%	--	--	--	--	--	33.7%	18.5%
Pennsylvania	27.2%	--	--	--	--	--	24.8%	27.7%
East North Central:								
Illinois	22.9%	--	--	--	--	--	19.2%*	23.3%*
Indiana	18.9%	--	--	--	--	--	42.4%	18.5%
Michigan	15.1%	--	--	--	--	--	25.1%	13.2%
Ohio	15.9%	--	--	--	--	--	21.1%	15.0%
Wisconsin	19.3%	--	--	--	--	--	28.9%	17.5%
West North Central:								
Iowa	27.3%	--	--	--	--	--	27.1%*	27.3%
Kansas	30.1%	--	--	--	--	--	27.9%	30.5%
Minnesota	28.9%	--	--	--	--	--	27.7%	29.8%
Missouri	25.6%	--	--	--	--	--	19.5%*	26.8%
Nebraska	31.6%	--	--	--	--	--	36.0%	30.7%
South Atlantic:								
Florida	44.8%	--	--	--	--	--	40.6%	45.9%
Georgia	38.4%	--	--	--	--	--	16.6%	41.4%
Maryland	26.2%	--	--	--	--	--	44.2%	22.7%
North Carolina	19.5%	--	--	--	--	--	43.6%	18.0%
South Carolina	34.0%	--	--	--	--	--	48.4%	31.4%
Virginia	28.4%	--	--	--	--	--	42.1%	27.4%
West Virginia	30.3%	--	--	--	--	--	14.1%*	31.7%
East South Central:								
Alabama	34.0%	--	--	--	--	--	16.7%*	42.2%
Kentucky	26.8%	--	--	--	--	--	15.7%*	30.4%
Mississippi	45.6%	--	--	--	--	--	47.6%	45.4%
Tennessee	39.9%	--	--	--	--	--	47.1%	39.5%
West South Central:								
Arkansas	33.9%	--	--	--	--	--	49.5%	29.8%
Louisiana	22.0%*	--	--	--	--	--	21.9%*	22.1%*
Oklahoma	28.4%*	--	--	--	--	--	37.1%	24.6%*
Texas	28.3%	--	--	--	--	--	45.3%	25.7%
Mountain:								
Arizona	22.9%	--	--	--	--	--	20.2%*	24.0%
Colorado	37.6%	--	--	--	--	--	50.0%	33.6%
Nevada	35.1%	--	--	--	--	--	39.5%	33.7%
New Mexico	37.3%	--	--	--	--	--	42.8%	35.8%
Utah	25.8%	--	--	--	--	--	30.3%	25.1%
Pacific:								
California	28.0%	--	--	--	--	--	38.9%	25.6%
Hawaii	28.5%	--	--	--	--	--	29.9%	28.2%
Oregon	39.0%	--	--	--	--	--	35.2%	40.0%
Washington	23.6%	--	--	--	--	--	34.9%	21.8%*
States not shown separately	26.2%	--	--	--	--	--	27.6%	26.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.3.a(1996) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.88%	2.05%	1.25%	1.67%	1.85%	1.07%	1.13%	1.10%
New England:								
Connecticut	1.96%	--	--	--	--	--	3.81%	1.51%
Maine	4.39%	--	--	--	--	--	7.22%	5.56%
Massachusetts	1.64%	--	--	--	--	--	2.04%	2.11%
Middle Atlantic:								
New Jersey	3.87%	--	--	--	--	--	8.22%	2.62%
New York	2.66%	--	--	--	--	--	4.32%	3.02%
Pennsylvania	2.41%	--	--	--	--	--	6.68%	2.97%
East North Central:								
Illinois	4.37%	--	--	--	--	--	7.28%*	7.40%*
Indiana	5.60%	--	--	--	--	--	9.54%	5.22%
Michigan	3.40%	--	--	--	--	--	6.91%	3.33%
Ohio	2.58%	--	--	--	--	--	5.04%	2.63%
Wisconsin	4.73%	--	--	--	--	--	6.88%	5.03%
West North Central:								
Iowa	4.28%	--	--	--	--	--	8.45%*	3.66%
Kansas	2.90%	--	--	--	--	--	7.23%	6.49%
Minnesota	4.55%	--	--	--	--	--	6.73%	5.64%
Missouri	6.09%	--	--	--	--	--	7.36%*	6.20%
Nebraska	5.74%	--	--	--	--	--	9.83%	5.56%
South Atlantic:								
Florida	2.79%	--	--	--	--	--	5.79%	3.09%
Georgia	4.51%	--	--	--	--	--	4.92%	6.24%
Maryland	4.50%	--	--	--	--	--	5.95%	4.94%
North Carolina	2.86%	--	--	--	--	--	10.79%	3.44%
South Carolina	4.00%	--	--	--	--	--	11.22%	4.84%
Virginia	4.21%	--	--	--	--	--	7.51%	5.12%
West Virginia	3.97%	--	--	--	--	--	4.83%*	4.92%
East South Central:								
Alabama	8.57%	--	--	--	--	--	11.48%*	8.58%
Kentucky	5.18%	--	--	--	--	--	6.26%*	7.02%
Mississippi	8.66%	--	--	--	--	--	13.43%	9.89%
Tennessee	3.32%	--	--	--	--	--	12.18%	3.70%
West South Central:								
Arkansas	5.43%	--	--	--	--	--	12.23%	6.35%
Louisiana	6.65%*	--	--	--	--	--	12.79%*	6.99%*
Oklahoma	9.42%*	--	--	--	--	--	10.36%	10.59%*
Texas	3.96%	--	--	--	--	--	8.70%	3.98%
Mountain:								
Arizona	3.80%	--	--	--	--	--	8.43%*	4.16%
Colorado	2.01%	--	--	--	--	--	5.39%	3.34%
Nevada	3.29%	--	--	--	--	--	10.89%	4.51%
New Mexico	3.70%	--	--	--	--	--	6.51%	4.57%
Utah	5.11%	--	--	--	--	--	6.62%	5.70%
Pacific:								
California	2.60%	--	--	--	--	--	3.09%	2.75%
Hawaii	1.97%	--	--	--	--	--	5.50%	2.24%
Oregon	4.51%	--	--	--	--	--	6.14%	5.62%
Washington	5.05%	--	--	--	--	--	8.24%	6.59%*
States not shown separately	2.78%	--	--	--	--	--	6.54%	2.85%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.3.b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.2%	22.0%	28.2%	32.3%	31.3%	22.8%	27.3%	26.0%
New England:								
Connecticut	22.0%	--	--	--	--	--	23.1%	21.9%
Maine	29.7%	--	--	--	--	--	34.3%	29.0%
Massachusetts	26.6%	--	--	--	--	--	22.4%	27.2%
Middle Atlantic:								
New Jersey	27.6%	--	--	--	--	--	26.2%	27.9%
New York	22.5%	--	--	--	--	--	25.7%	21.3%
Pennsylvania	17.4%	--	--	--	--	--	19.7%	17.0%
East North Central:								
Illinois	22.1%	--	--	--	--	--	21.3%	22.4%
Indiana	25.3%	--	--	--	--	--	35.3%	23.6%
Michigan	14.1%	--	--	--	--	--	6.5%*	15.4%
Ohio	18.6%	--	--	--	--	--	18.2%	18.8%
Wisconsin	20.9%	--	--	--	--	--	21.5%	20.9%
West North Central:								
Iowa	31.8%	--	--	--	--	--	25.0%	33.4%
Kansas	29.5%	--	--	--	--	--	35.5%	27.5%
Minnesota	26.7%	--	--	--	--	--	27.5%	26.5%
Missouri	24.4%	--	--	--	--	--	33.1%	22.8%
Nebraska	35.2%	--	--	--	--	--	23.1%*	37.7%
South Atlantic:								
Florida	35.8%	--	--	--	--	--	30.6%	36.9%
Georgia	28.1%	--	--	--	--	--	28.7%	28.0%
Maryland	29.1%	--	--	--	--	--	32.8%	28.1%
North Carolina	31.1%	--	--	--	--	--	43.6%	29.8%
South Carolina	30.6%	--	--	--	--	--	57.3%	26.3%
Virginia	29.4%	--	--	--	--	--	36.7%	28.4%
West Virginia	21.1%	--	--	--	--	--	26.7%*	20.4%
East South Central:								
Alabama	41.9%	--	--	--	--	--	51.8%	40.6%
Kentucky	28.9%	--	--	--	--	--	35.3%	28.4%
Mississippi	31.5%	--	--	--	--	--	41.8%	30.2%
Tennessee	35.2%	--	--	--	--	--	30.6%	35.9%
West South Central:								
Arkansas	27.1%	--	--	--	--	--	28.3%	26.9%
Louisiana	26.6%	--	--	--	--	--	26.3%	26.7%
Oklahoma	30.2%	--	--	--	--	--	26.7%	31.1%
Texas	30.5%	--	--	--	--	--	35.7%	29.9%
Mountain:								
Arizona	22.3%	--	--	--	--	--	32.5%	20.3%
Colorado	32.2%	--	--	--	--	--	40.2%	30.4%
Nevada	27.0%	--	--	--	--	--	38.5%	24.7%
New Mexico	34.2%	--	--	--	--	--	32.3%*	34.7%
Utah	21.9%	--	--	--	--	--	25.5%	21.2%
Pacific:								
California	28.0%	--	--	--	--	--	28.7%	27.8%
Hawaii	23.5%	--	--	--	--	--	25.8%	22.6%
Oregon	25.7%	--	--	--	--	--	29.0%	24.7%
Washington	21.2%	--	--	--	--	--	25.6%	19.5%
States not shown separately	24.0%	--	--	--	--	--	18.8%	25.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.3.b(1996) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	1.00%	0.96%	0.67%	1.26%	0.53%	0.74%	0.61%
New England:								
Connecticut	2.24%	--	--	--	--	--	2.90%	2.76%
Maine	1.88%	--	--	--	--	--	5.63%	1.71%
Massachusetts	3.68%	--	--	--	--	--	3.32%	4.64%
Middle Atlantic:								
New Jersey	4.06%	--	--	--	--	--	4.92%	4.97%
New York	1.64%	--	--	--	--	--	3.87%	2.32%
Pennsylvania	2.40%	--	--	--	--	--	4.81%	2.87%
East North Central:								
Illinois	1.86%	--	--	--	--	--	2.78%	2.34%
Indiana	3.23%	--	--	--	--	--	5.85%	3.00%
Michigan	1.54%	--	--	--	--	--	1.98%*	2.16%
Ohio	2.60%	--	--	--	--	--	3.12%	2.73%
Wisconsin	2.99%	--	--	--	--	--	4.94%	3.19%
West North Central:								
Iowa	1.93%	--	--	--	--	--	4.89%	2.02%
Kansas	3.50%	--	--	--	--	--	4.21%	4.39%
Minnesota	2.80%	--	--	--	--	--	4.36%	2.99%
Missouri	2.59%	--	--	--	--	--	5.34%	3.36%
Nebraska	4.88%	--	--	--	--	--	7.36%*	5.33%
South Atlantic:								
Florida	2.76%	--	--	--	--	--	3.72%	3.38%
Georgia	4.54%	--	--	--	--	--	5.34%	5.67%
Maryland	2.31%	--	--	--	--	--	5.25%	2.23%
North Carolina	3.48%	--	--	--	--	--	6.98%	3.65%
South Carolina	3.29%	--	--	--	--	--	6.30%	3.91%
Virginia	1.37%	--	--	--	--	--	4.73%	1.58%
West Virginia	4.39%	--	--	--	--	--	10.57%*	4.49%
East South Central:								
Alabama	3.45%	--	--	--	--	--	5.12%	4.02%
Kentucky	4.92%	--	--	--	--	--	6.58%	5.36%
Mississippi	3.68%	--	--	--	--	--	6.82%	3.69%
Tennessee	4.42%	--	--	--	--	--	6.93%	4.84%
West South Central:								
Arkansas	3.10%	--	--	--	--	--	5.43%	4.25%
Louisiana	4.34%	--	--	--	--	--	3.18%	6.10%
Oklahoma	2.49%	--	--	--	--	--	6.42%	3.61%
Texas	2.79%	--	--	--	--	--	4.45%	2.95%
Mountain:								
Arizona	3.49%	--	--	--	--	--	4.89%	4.05%
Colorado	5.00%	--	--	--	--	--	6.28%	4.98%
Nevada	3.05%	--	--	--	--	--	4.60%	3.34%
New Mexico	2.84%	--	--	--	--	--	9.85%*	3.13%
Utah	3.33%	--	--	--	--	--	3.50%	4.52%
Pacific:								
California	1.32%	--	--	--	--	--	3.03%	2.40%
Hawaii	3.49%	--	--	--	--	--	2.86%	4.48%
Oregon	3.68%	--	--	--	--	--	7.17%	3.76%
Washington	2.30%	--	--	--	--	--	4.05%	3.50%
States not shown separately	2.25%	--	--	--	--	--	3.08%	3.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.



**Table II.D.3.c(1996) Percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.2%	22.7%	22.3%	28.2%	22.7%	22.3%	23.6%	23.0%
New England:								
Connecticut	14.9% *	--	--	--	--	--	15.7% *	14.6% *
Maine	32.9%	--	--	--	--	--	43.4%	27.8%
Massachusetts	22.1%	--	--	--	--	--	26.2% *	21.6%
Middle Atlantic:								
New Jersey	15.9%	--	--	--	--	--	19.0% *	15.3%
New York	21.9%	--	--	--	--	--	20.5%	22.3%
Pennsylvania	30.9%	--	--	--	--	--	20.1%	33.3%
East North Central:								
Illinois	15.2% *	--	--	--	--	--	6.9% *	17.0% *
Indiana	19.8%	--	--	--	--	--	38.5%	16.7% *
Michigan	12.6% *	--	--	--	--	--	11.2% *	13.2% *
Ohio	18.2%	--	--	--	--	--	13.6% *	19.4%
Wisconsin	17.2%	--	--	--	--	--	15.6% *	17.6% *
West North Central:								
Iowa	23.8%	--	--	--	--	--	23.9%	23.8%
Kansas	20.6%	--	--	--	--	--	25.0%	19.3% *
Minnesota	14.8% *	--	--	--	--	--	16.4% *	14.6% *
Missouri	17.1% *	--	--	--	--	--	17.0% *	17.1% *
Nebraska	26.8%	--	--	--	--	--	31.2%	25.0%
South Atlantic:								
Florida	38.2%	--	--	--	--	--	31.3% *	39.0%
Georgia	26.7%	--	--	--	--	--	30.1%	26.4%
Maryland	23.1%	--	--	--	--	--	10.3% *	25.9% *
North Carolina	34.7%	--	--	--	--	--	36.9%	34.0%
South Carolina	22.3%	--	--	--	--	--	26.4%	21.1%
Virginia	30.1%	--	--	--	--	--	35.6%	26.2%
West Virginia	17.6%	--	--	--	--	--	9.2% *	22.1%
East South Central:								
Alabama	33.5%	--	--	--	--	--	31.7% *	34.1%
Kentucky	23.2%	--	--	--	--	--	25.5% *	22.1%
Mississippi	35.3%	--	--	--	--	--	29.0%	37.3%
Tennessee	17.2%	--	--	--	--	--	31.4% *	15.6%
West South Central:								
Arkansas	19.2%	--	--	--	--	--	12.2% *	21.0%
Louisiana	45.2%	--	--	--	--	--	69.9%	32.0%
Oklahoma	25.5%	--	--	--	--	--	23.6%	26.2%
Texas	29.5%	--	--	--	--	--	33.1%	28.5%
Mountain:								
Arizona	29.3%	--	--	--	--	--	14.1% *	32.5%
Colorado	22.9%	--	--	--	--	--	20.8% *	23.5%
Nevada	22.5% *	--	--	--	--	--	49.1%	20.8% *
New Mexico	31.0%	--	--	--	--	--	23.8% *	40.6%
Utah	33.2%	--	--	--	--	--	45.2%	27.8%
Pacific:								
California	14.1%	--	--	--	--	--	15.1% *	13.9%
Hawaii	16.0%	--	--	--	--	--	17.8%	14.9%
Oregon	35.3%	--	--	--	--	--	9.3% *	40.1%
Washington	23.1% *	--	--	--	--	--	15.1% *	32.8% *
States not shown separately	27.6%	--	--	--	--	--	32.9%	25.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

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**Table II.D.3.c(1996) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.08%	2.96%	2.89%	2.19%	1.98%	2.08%	1.44%	1.57%
New England:								
Connecticut	7.24% *	--	--	--	--	--	11.09% *	7.56% *
Maine	4.77%	--	--	--	--	--	6.94%	4.71%
Massachusetts	4.27%	--	--	--	--	--	8.74% *	4.53%
Middle Atlantic:								
New Jersey	2.48%	--	--	--	--	--	7.32% *	2.97%
New York	4.08%	--	--	--	--	--	4.61%	4.87%
Pennsylvania	7.04%	--	--	--	--	--	5.01%	7.75%
East North Central:								
Illinois	5.00% *	--	--	--	--	--	6.65% *	5.43% *
Indiana	5.15%	--	--	--	--	--	7.58%	6.94% *
Michigan	4.23% *	--	--	--	--	--	5.98% *	4.46% *
Ohio	3.37%	--	--	--	--	--	6.66% *	4.28%
Wisconsin	4.46%	--	--	--	--	--	4.96% *	5.37% *
West North Central:								
Iowa	3.19%	--	--	--	--	--	6.39%	5.11%
Kansas	5.20%	--	--	--	--	--	7.21%	6.16% *
Minnesota	5.34% *	--	--	--	--	--	6.51% *	6.80% *
Missouri	8.59% *	--	--	--	--	--	7.49% *	9.60% *
Nebraska	5.76%	--	--	--	--	--	8.71%	6.36%
South Atlantic:								
Florida	6.05%	--	--	--	--	--	9.47% *	6.82%
Georgia	3.86%	--	--	--	--	--	6.82%	4.35%
Maryland	3.34%	--	--	--	--	--	3.44% *	8.85% *
North Carolina	4.14%	--	--	--	--	--	6.40%	6.89%
South Carolina	4.12%	--	--	--	--	--	7.81%	4.13%
Virginia	4.03%	--	--	--	--	--	10.45%	5.00%
West Virginia	2.30%	--	--	--	--	--	3.08% *	3.11%
East South Central:								
Alabama	8.81%	--	--	--	--	--	9.68% *	9.58%
Kentucky	5.66%	--	--	--	--	--	9.43% *	5.28%
Mississippi	5.82%	--	--	--	--	--	7.48%	7.24%
Tennessee	3.64%	--	--	--	--	--	11.89% *	3.15%
West South Central:								
Arkansas	4.35%	--	--	--	--	--	4.85% *	5.00%
Louisiana	8.58%	--	--	--	--	--	17.77%	6.98%
Oklahoma	4.50%	--	--	--	--	--	5.44%	5.68%
Texas	1.90%	--	--	--	--	--	9.03%	2.36%
Mountain:								
Arizona	7.91%	--	--	--	--	--	6.78% *	9.28%
Colorado	3.30%	--	--	--	--	--	9.60% *	6.81%
Nevada	9.21% *	--	--	--	--	--	13.19%	9.68% *
New Mexico	6.52%	--	--	--	--	--	8.47% *	8.37%
Utah	6.40%	--	--	--	--	--	10.32%	4.80%
Pacific:								
California	3.17%	--	--	--	--	--	10.14% *	3.49%
Hawaii	1.86%	--	--	--	--	--	2.87%	2.89%
Oregon	5.87%	--	--	--	--	--	8.19% *	8.08%
Washington	7.48% *	--	--	--	--	--	5.78% *	11.10% *
States not shown separately	3.35%	--	--	--	--	--	4.06%	3.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.4(1996) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	56.1%	46.9%	47.8%	48.9%	52.6%	62.4%	47.7%	58.3%
New England:								
Connecticut	60.7%	58.1%	57.0%	53.3%	52.3%	64.9%	56.3%	61.7%
Maine	55.5%	45.7%	46.1%	49.2%	47.9%	65.8%	46.4%	58.5%
Massachusetts	56.5%	45.9%	44.9%	53.0%	55.4%	60.5%	46.5%	58.4%
Middle Atlantic:								
New Jersey	58.6%	47.1%	40.2%	52.6%	53.8%	66.7%	47.2%	61.3%
New York	57.2%	46.9%	50.1%	55.3%	57.7%	61.5%	50.3%	59.4%
Pennsylvania	59.1%	47.0%	46.3%	52.2%	57.3%	65.4%	47.7%	62.1%
East North Central:								
Illinois	57.1%	51.7%	50.8%	55.2%	49.5%	63.3%	51.2%	58.9%
Indiana	59.1%	45.9%	52.0%	53.2%	49.5%	66.5%	54.2%	59.9%
Michigan	58.0%	56.2%	53.0%	60.6%	52.5%	62.6%	56.2%	58.5%
Ohio	60.5%	50.3%	59.8%	60.0%	60.6%	61.8%	55.4%	61.8%
Wisconsin	60.6%	42.4%	55.6%	52.7%	62.4%	66.7%	47.7%	63.7%
West North Central:								
Iowa	61.6%	64.3%	55.2%	59.7%	63.0%	62.0%	61.1%	61.7%
Kansas	57.6%	55.4%	50.3%	52.9%	49.4%	66.4%	52.0%	59.3%
Minnesota	55.0%	45.5%	47.7%	50.5%	51.4%	60.5%	49.0%	57.1%
Missouri	52.8%	49.2%	46.4%	35.1%	51.2%	59.3%	43.1%	55.3%
Nebraska	58.6%	54.2%	49.9%	49.0%	52.7%	67.4%	51.8%	60.8%
South Atlantic:								
Florida	50.0%	40.7%	49.9%	36.6%	47.0%	56.5%	41.9%	52.1%
Georgia	53.9%	47.4%	43.4%	45.9%	46.3%	60.1%	45.6%	55.3%
Maryland	54.8%	43.6%	47.3%	46.5%	53.0%	61.1%	46.0%	57.1%
North Carolina	54.6%	40.7%	38.8%	33.0%	53.5%	62.3%	36.5%	58.7%
South Carolina	53.3%	42.5%	43.4%	39.2%	46.1%	60.8%	41.6%	56.1%
Virginia	58.9%	47.6%	44.7%	45.1%	58.7%	65.2%	44.7%	62.4%
West Virginia	57.6%	40.2%	58.1%	44.5%	47.6%	68.6%	50.5%	59.3%
East South Central:								
Alabama	57.0%	46.7%	49.6%	53.7%	48.7%	61.9%	51.2%	58.2%
Kentucky	59.0%	56.4%	44.2%	45.0%	56.6%	64.3%	50.3%	61.4%
Mississippi	54.8%	41.7%	50.1%	50.1%	43.3%	63.7%	46.8%	56.4%
Tennessee	58.5%	50.0%	45.7%	52.7%	52.8%	63.8%	51.0%	59.9%
West South Central:								
Arkansas	59.7%	53.1%	43.4%	48.4%	56.2%	65.0%	46.6%	63.0%
Louisiana	58.3%	65.3%	46.6%	50.1%	47.0%	67.5%	54.7%	59.5%
Oklahoma	55.1%	54.1%	52.5%	50.3%	55.3%	57.4%	52.6%	55.8%
Texas	56.0%	40.4%	42.2%	39.4%	57.9%	62.8%	39.6%	59.5%
Mountain:								
Arizona	55.4%	60.8%	49.6%	39.1%	47.2%	62.5%	50.8%	56.9%
Colorado	51.4%	43.8%	51.3%	43.5%	47.8%	58.6%	44.1%	54.0%
Nevada	49.3%	38.2%	31.8%	47.2%	46.2%	53.9%	38.5%	52.1%
New Mexico	54.6%	49.7%	44.4%	55.9%	58.8%	54.8%	54.3%	54.7%
Utah	65.6%	61.5%	60.2%	65.7%	63.2%	67.5%	62.2%	66.4%
Pacific:								
California	51.8%	39.0%	42.7%	43.0%	45.1%	61.4%	42.3%	54.7%
Hawaii	43.7%	37.8%	29.8%	34.5%	40.7%	58.1%	34.4%	48.5%
Oregon	54.1%	43.5%	41.6%	58.7%	50.1%	59.4%	47.2%	56.4%
Washington	52.1%	39.2%	50.1%	47.3%	52.3%	57.3%	48.9%	53.2%
States not shown separately	57.6%	50.9%	50.8%	55.9%	54.6%	64.9%	52.8%	59.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.D.4(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	1.08%	0.71%	1.17%	0.82%	0.52%	0.89%	0.34%
New England:								
Connecticut	1.11%	5.42%	2.28%	3.29%	4.06%	2.19%	2.33%	1.79%
Maine	2.25%	3.67%	6.32%	3.97%	2.37%	2.28%	2.28%	2.53%
Massachusetts	2.45%	4.48%	5.99%	4.80%	4.01%	2.49%	2.42%	2.57%
Middle Atlantic:								
New Jersey	2.12%	3.98%	5.18%	5.39%	5.49%	1.93%	2.59%	2.21%
New York	1.14%	3.73%	2.96%	1.83%	2.98%	2.95%	2.76%	1.94%
Pennsylvania	1.31%	1.80%	4.08%	2.82%	2.89%	1.36%	1.57%	1.51%
East North Central:								
Illinois	2.13%	5.68%	2.93%	4.96%	4.79%	3.11%	2.29%	2.40%
Indiana	1.90%	3.04%	7.37%	3.38%	6.18%	2.09%	2.89%	2.43%
Michigan	2.37%	5.45%	5.06%	2.90%	4.70%	1.70%	2.30%	3.29%
Ohio	1.11%	2.51%	3.87%	2.36%	3.75%	1.99%	2.50%	1.26%
Wisconsin	1.36%	3.47%	5.19%	3.51%	3.00%	2.43%	2.72%	1.67%
West North Central:								
Iowa	2.83%	4.98%	4.15%	3.31%	5.99%	2.57%	3.99%	2.81%
Kansas	1.98%	4.17%	4.93%	3.35%	6.68%	2.47%	2.91%	2.57%
Minnesota	2.04%	3.67%	3.01%	6.53%	5.99%	4.00%	2.21%	2.92%
Missouri	2.95%	4.77%	7.90%	3.06%	5.24%	3.32%	3.58%	3.26%
Nebraska	1.98%	4.01%	4.62%	5.08%	3.76%	3.00%	2.60%	2.14%
South Atlantic:								
Florida	2.50%	1.28%	4.40%	3.94%	5.23%	3.28%	2.62%	3.03%
Georgia	2.28%	6.26%	6.26%	3.68%	3.52%	3.04%	3.02%	2.53%
Maryland	2.44%	1.85%	5.42%	3.78%	3.09%	2.62%	3.60%	2.30%
North Carolina	2.01%	6.24%	3.64%	3.28%	4.37%	3.00%	2.00%	2.41%
South Carolina	2.34%	4.82%	5.92%	5.67%	4.96%	2.90%	4.29%	2.21%
Virginia	3.04%	4.82%	6.27%	2.38%	8.42%	4.11%	2.12%	3.66%
West Virginia	2.69%	6.16%	9.93%	5.27%	4.02%	3.08%	4.48%	2.89%
East South Central:								
Alabama	1.58%	5.19%	4.14%	2.93%	6.08%	2.23%	2.79%	2.16%
Kentucky	3.47%	6.82%	5.20%	4.31%	4.06%	2.83%	5.34%	2.79%
Mississippi	2.46%	4.74%	7.83%	7.05%	7.40%	3.60%	3.16%	3.65%
Tennessee	0.88%	8.39%	8.09%	4.51%	2.82%	1.28%	4.84%	1.23%
West South Central:								
Arkansas	2.96%	6.98%	7.90%	3.87%	4.05%	2.44%	3.98%	2.50%
Louisiana	2.93%	6.74%	3.61%	8.85%	5.27%	1.92%	4.87%	2.60%
Oklahoma	3.42%	5.58%	8.70%	4.92%	8.86%	5.28%	4.02%	4.33%
Texas	1.92%	4.21%	4.62%	2.02%	4.08%	2.41%	2.01%	2.36%
Mountain:								
Arizona	1.82%	7.90%	4.92%	4.07%	4.85%	2.77%	4.37%	2.27%
Colorado	1.41%	4.60%	8.23%	3.29%	3.68%	3.19%	2.55%	2.00%
Nevada	1.46%	6.64%	4.74%	3.84%	7.41%	2.17%	1.58%	1.95%
New Mexico	1.42%	5.11%	5.71%	7.20%	5.03%	3.78%	4.15%	2.49%
Utah	1.65%	4.03%	6.30%	3.43%	2.68%	1.87%	2.59%	1.82%
Pacific:								
California	1.37%	3.17%	2.51%	2.97%	1.89%	1.87%	2.10%	1.52%
Hawaii	1.45%	3.25%	2.36%	3.39%	2.10%	2.92%	1.93%	1.68%
Oregon	1.42%	4.02%	4.73%	4.34%	4.38%	1.76%	2.15%	1.75%
Washington	3.80%	3.18%	7.12%	8.71%	6.34%	1.98%	3.06%	4.41%
States not shown separately	0.51%	3.21%	3.68%	3.51%	2.83%	1.87%	2.36%	1.42%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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

**Table II.D.4.a(1996) Percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.3%	48.0%	41.9%	22.1%	14.5%	14.7%	39.5%	14.9%
New England:								
Connecticut	12.3%	--	--	--	--	--	31.3%	--
Maine	9.0%	--	--	--	--	--	26.4%	--
Massachusetts	15.9%	--	--	--	--	--	46.6%	--
Middle Atlantic:								
New Jersey	19.3%	--	--	--	--	--	38.7%	--
New York	21.4%	--	--	--	--	--	44.1%	--
Pennsylvania	29.1%	--	--	--	--	--	49.1%	--
East North Central:								
Illinois	17.7%	--	--	--	--	--	49.9%	--
Indiana	18.4%	--	--	--	--	--	27.7% *	--
Michigan	32.4%	--	--	--	--	--	74.6%	--
Ohio	22.3%	--	--	--	--	--	51.2%	--
Wisconsin	26.1%	--	--	--	--	--	40.0%	--
West North Central:								
Iowa	12.2%	--	--	--	--	--	34.7%	--
Kansas	22.9%	--	--	--	--	--	32.4%	--
Minnesota	14.9%	--	--	--	--	--	29.5%	--
Missouri	19.2%	--	--	--	--	--	32.7%	--
Nebraska	10.4%	--	--	--	--	--	39.5%	--
South Atlantic:								
Florida	7.8%	--	--	--	--	--	35.5%	--
Georgia	30.3%	--	--	--	--	--	44.1%	--
Maryland	11.4% *	--	--	--	--	--	32.8%	--
North Carolina	12.2% *	--	--	--	--	--	34.5%	--
South Carolina	17.9%	--	--	--	--	--	10.3% *	--
Virginia	7.2%	--	--	--	--	--	26.1%	--
West Virginia	26.1%	--	--	--	--	--	61.0%	--
East South Central:								
Alabama	8.5%	--	--	--	--	--	27.7%	--
Kentucky	22.2%	--	--	--	--	--	32.8%	--
Mississippi	13.0% *	--	--	--	--	--	24.0%	--
Tennessee	15.5%	--	--	--	--	--	36.6%	--
West South Central:								
Arkansas	10.3% *	--	--	--	--	--	44.1%	--
Louisiana	25.0%	--	--	--	--	--	34.2%	--
Oklahoma	12.8%	--	--	--	--	--	30.2%	--
Texas	20.1%	--	--	--	--	--	24.9%	--
Mountain:								
Arizona	23.0%	--	--	--	--	--	16.7% *	--
Colorado	12.8%	--	--	--	--	--	26.4%	--
Nevada	20.5%	--	--	--	--	--	23.5%	--
New Mexico	13.6%	--	--	--	--	--	32.7%	--
Utah	17.7%	--	--	--	--	--	31.7%	--
Pacific:								
California	20.4%	--	--	--	--	--	36.1%	--
Hawaii	25.1%	--	--	--	--	--	34.6%	--
Oregon	19.3%	--	--	--	--	--	43.0%	--
Washington	29.2%	--	--	--	--	--	44.9%	--
States not shown separately	20.9%	--	--	--	--	--	46.7%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.

**Table II.D.4.a(1996) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage that required no employee contribution by firm size and State: United States, 1996**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.83%	2.57%	1.72%	1.49%	1.46%	1.29%	1.58%	1.03%
New England:								
Connecticut	2.44%	--	--	--	--	--	6.14%	--
Maine	1.91%	--	--	--	--	--	4.94%	--
Massachusetts	3.82%	--	--	--	--	--	6.40%	--
Middle Atlantic:								
New Jersey	4.24%	--	--	--	--	--	5.31%	--
New York	2.64%	--	--	--	--	--	5.49%	--
Pennsylvania	4.13%	--	--	--	--	--	7.26%	--
East North Central:								
Illinois	3.44%	--	--	--	--	--	7.28%	--
Indiana	3.34%	--	--	--	--	--	8.35% *	--
Michigan	5.73%	--	--	--	--	--	6.08%	--
Ohio	5.17%	--	--	--	--	--	5.58%	--
Wisconsin	4.02%	--	--	--	--	--	3.95%	--
West North Central:								
Iowa	3.36%	--	--	--	--	--	6.53%	--
Kansas	5.77%	--	--	--	--	--	5.70%	--
Minnesota	4.46%	--	--	--	--	--	6.23%	--
Missouri	2.80%	--	--	--	--	--	7.98%	--
Nebraska	2.48%	--	--	--	--	--	6.11%	--
South Atlantic:								
Florida	1.06%	--	--	--	--	--	4.58%	--
Georgia	6.64%	--	--	--	--	--	6.57%	--
Maryland	3.93% *	--	--	--	--	--	6.48%	--
North Carolina	4.64% *	--	--	--	--	--	5.08%	--
South Carolina	3.76%	--	--	--	--	--	3.36% *	--
Virginia	2.11%	--	--	--	--	--	4.16%	--
West Virginia	3.93%	--	--	--	--	--	7.61%	--
East South Central:								
Alabama	2.17%	--	--	--	--	--	4.13%	--
Kentucky	4.59%	--	--	--	--	--	7.14%	--
Mississippi	4.03% *	--	--	--	--	--	4.90%	--
Tennessee	3.34%	--	--	--	--	--	7.72%	--
West South Central:								
Arkansas	4.39% *	--	--	--	--	--	7.73%	--
Louisiana	5.76%	--	--	--	--	--	7.03%	--
Oklahoma	2.44%	--	--	--	--	--	4.75%	--
Texas	3.71%	--	--	--	--	--	4.26%	--
Mountain:								
Arizona	6.20%	--	--	--	--	--	7.35% *	--
Colorado	2.68%	--	--	--	--	--	6.03%	--
Nevada	4.58%	--	--	--	--	--	6.81%	--
New Mexico	2.79%	--	--	--	--	--	4.66%	--
Utah	4.79%	--	--	--	--	--	5.88%	--
Pacific:								
California	3.61%	--	--	--	--	--	3.45%	--
Hawaii	1.71%	--	--	--	--	--	4.74%	--
Oregon	4.12%	--	--	--	--	--	6.15%	--
Washington	4.83%	--	--	--	--	--	6.54%	--
States not shown separately	3.99%	--	--	--	--	--	4.84%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 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.

-- Data suppressed due to high standard errors or no reported values in cell.