

**Table II.A.1(1997) Number of private-sector establishments by firm size and State: United States, 1997**

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	6,135,778	3,750,584	774,556	480,377	390,600	739,661	4,798,696	1,337,083
New England:								
Connecticut	78,722	49,334	9,520	6,155	4,269	9,443	62,787	15,934
Maine	32,293	19,907	5,334	1,862	2,124	3,066	26,642	5,652
Massachusetts	146,244	89,334	18,089	11,231	10,109	17,481	113,517	32,727
Rhode Island	25,878	17,324	2,929	1,978	1,054	2,592	21,211	4,667
Middle Atlantic:								
New Jersey	211,148	147,531	20,450	14,518	12,641	16,007	175,960	35,187
New York	414,209	288,097	45,592	24,090	23,528	32,902	348,208	66,001
Pennsylvania	263,414	155,057	35,101	22,959	15,101	35,197	201,247	62,167
East North Central:								
Illinois	272,073	161,952	37,601	21,063	17,645	33,812	212,593	59,479
Indiana	130,050	72,169	17,043	12,908	10,498	17,431	96,093	33,957
Michigan	205,748	119,293	30,708	18,732	11,858	25,157	160,740	45,007
Ohio	243,316	138,944	31,672	23,240	13,726	35,734	183,815	59,501
Wisconsin	133,897	78,092	19,177	9,860	9,871	16,897	103,012	30,886
West North Central:								
Iowa	87,789	58,451	9,065	7,007	4,577	8,689	70,618	17,170
Kansas	73,022	45,057	9,002	5,081	5,895	7,985	57,638	15,384
Minnesota	121,763	74,832	16,746	11,293	6,373	12,520	97,499	24,265
Missouri	126,634	74,902	17,351	9,261	8,226	16,894	97,729	28,905
South Atlantic:								
District of Columbia	17,760	9,331	2,196	1,826	1,741	2,667	12,653	5,107
Florida	347,950	214,611	40,361	18,413	25,319	49,246	266,760	81,190
Georgia	156,810	89,243	19,867	10,912	11,445	25,343	115,712	41,098
Maryland	110,124	63,506	16,300	9,694	6,980	13,644	85,124	25,000
North Carolina	181,886	106,145	20,278	13,581	12,162	29,721	134,442	47,445
South Carolina	83,315	50,589	9,409	6,180	5,538	11,600	63,595	19,720
Virginia	161,491	100,175	18,270	10,172	10,839	22,034	124,590	36,900
East South Central:								
Alabama	88,841	52,896	11,555	7,011	6,902	10,477	68,098	20,743
Kentucky	78,569	45,644	11,233	6,699	5,245	9,747	60,911	17,658
Mississippi	52,766	32,268	6,359	4,649	3,195	6,295	41,351	11,416
Tennessee	112,472	62,386	13,436	10,758	7,841	18,051	80,957	31,515
West South Central:								
Arkansas	57,728	36,320	7,290	4,514	3,497	6,107	46,145	11,583
Louisiana	89,389	54,651	10,876	8,055	5,354	10,453	70,348	19,041
Oklahoma	74,833	46,076	9,393	4,786	5,943	8,636	58,491	16,342
Texas	415,982	242,346	54,569	33,980	26,154	58,932	314,540	101,442
Mountain:								
Arizona	91,912	51,501	13,030	8,068	6,419	12,894	68,963	22,949
Colorado	110,068	71,161	12,934	8,708	4,968	12,297	88,806	21,262
Nevada	36,407	19,100	5,558	2,983	2,985	5,781	26,553	9,854
Utah	42,916	24,470	6,115	3,799	2,606	5,925	32,844	10,072
Pacific:								
Alaska	15,247	9,745	2,024	1,095	969	1,413	12,378	2,869
California	667,545	405,162	86,758	60,819	41,178	73,629	526,765	140,779
Hawaii	25,559	14,065	3,883	2,350	2,206	3,056	19,354	6,205
Oregon	80,900	51,262	11,112	5,934	4,712	7,881	66,040	14,860
Washington	143,716	90,256	19,609	11,216	8,322	14,312	117,085	26,631
States not shown separately	325,394	217,397	36,764	22,937	20,583	27,712	266,883	58,510

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for number of private-sector establishments by firm size and State: United States, 1997**

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	18,167	21,660	13,325	12,068	9,642	16,190	20,496	17,575
New England:								
Connecticut	2,868	1,601	760	679	686	1,395	1,811	1,399
Maine	1,767	571	1,653	242	171	476	1,538	446
Massachusetts	5,263	5,084	2,292	1,348	1,283	3,131	5,149	2,677
Rhode Island	2,801	2,470	447	123	69	365	2,521	396
Middle Atlantic:								
New Jersey	9,917	8,323	2,221	2,201	2,327	3,046	8,374	2,803
New York	6,518	6,282	3,494	2,243	2,482	4,526	5,776	5,331
Pennsylvania	7,935	5,134	2,577	1,877	2,265	2,887	4,872	3,636
East North Central:								
Illinois	6,151	6,648	2,933	2,480	1,907	3,954	5,939	4,014
Indiana	3,910	2,332	1,304	684	884	1,474	3,036	1,666
Michigan	4,721	4,927	2,390	2,658	1,309	2,998	4,428	4,116
Ohio	5,190	5,398	2,769	1,836	1,791	2,656	5,874	3,795
Wisconsin	2,523	3,051	1,201	858	1,613	2,565	3,012	2,521
West North Central:								
Iowa	2,658	2,802	727	815	526	1,743	2,511	1,582
Kansas	2,813	2,332	891	690	725	1,244	2,799	1,536
Minnesota	5,801	3,276	1,147	931	1,129	2,063	3,773	2,514
Missouri	5,229	4,440	2,419	1,141	850	3,218	5,003	2,918
South Atlantic:								
District of Columbia	662	404	209	166	211	331	549	356
Florida	15,927	9,177	3,286	1,986	2,771	4,868	11,022	7,129
Georgia	6,516	4,387	2,511	1,554	2,187	3,098	5,104	3,502
Maryland	2,784	2,062	1,823	557	1,339	2,389	2,924	2,426
North Carolina	5,323	7,514	1,543	1,911	1,444	6,273	6,695	6,548
South Carolina	4,168	2,482	1,382	669	736	2,145	2,550	2,579
Virginia	5,672	6,832	1,355	660	793	3,285	6,579	3,160
East South Central:								
Alabama	2,982	3,357	1,251	939	614	1,035	3,401	1,192
Kentucky	2,833	1,977	807	1,007	637	750	1,993	1,283
Mississippi	1,875	2,241	385	445	265	489	1,876	555
Tennessee	4,379	4,219	924	1,952	959	1,763	3,815	1,704
West South Central:								
Arkansas	1,070	854	568	495	466	510	1,122	800
Louisiana	3,292	2,912	676	821	1,146	1,198	3,718	1,556
Oklahoma	3,212	2,886	559	648	824	1,166	3,190	1,242
Texas	9,724	7,208	5,119	2,641	3,155	7,134	5,986	6,990
Mountain:								
Arizona	4,044	3,712	1,518	926	721	1,898	3,827	2,119
Colorado	4,337	3,444	1,475	1,409	867	1,861	3,716	2,512
Nevada	1,371	619	762	289	387	846	828	994
Utah	2,060	1,443	608	341	329	797	1,624	911
Pacific:								
Alaska	246	387	186	113	139	119	276	198
California	14,098	9,672	4,180	3,970	4,099	6,994	10,169	8,287
Hawaii	758	472	293	272	210	406	522	453
Oregon	3,763	1,877	865	850	367	1,852	2,204	1,970
Washington	5,550	4,419	1,517	1,854	1,583	1,224	5,069	2,324
States not shown separately	5,930	4,256	3,683	2,543	1,071	3,833	5,327	4,646

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of number of private-sector establishments by firm size and State: United States, 1997**

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	6,135,778	61.1%	12.6%	7.8%	6.4%	12.1%	78.2%	21.8%
New England:								
Connecticut	78,722	62.7%	12.1%	7.8%	5.4%	12.0%	79.8%	20.2%
Maine	32,293	61.6%	16.5%	5.8%	6.6%	9.5%	82.5%	17.5%
Massachusetts	146,244	61.1%	12.4%	7.7%	6.9%	12.0%	77.6%	22.4%
Rhode Island	25,878	66.9%	11.3%	7.6%	4.1%	10.0%	82.0%	18.0%
Middle Atlantic:								
New Jersey	211,148	69.9%	9.7%	6.9%	6.0%	7.6%	83.3%	16.7%
New York	414,209	69.6%	11.0%	5.8%	5.7%	7.9%	84.1%	15.9%
Pennsylvania	263,414	58.9%	13.3%	8.7%	5.7%	13.4%	76.4%	23.6%
East North Central:								
Illinois	272,073	59.5%	13.8%	7.7%	6.5%	12.4%	78.1%	21.9%
Indiana	130,050	55.5%	13.1%	9.9%	8.1%	13.4%	73.9%	26.1%
Michigan	205,748	58.0%	14.9%	9.1%	5.8%	12.2%	78.1%	21.9%
Ohio	243,316	57.1%	13.0%	9.6%	5.6%	14.7%	75.5%	24.5%
Wisconsin	133,897	58.3%	14.3%	7.4%	7.4%	12.6%	76.9%	23.1%
West North Central:								
Iowa	87,789	66.6%	10.3%	8.0%	5.2%	9.9%	80.4%	19.6%
Kansas	73,022	61.7%	12.3%	7.0%	8.1%	10.9%	78.9%	21.1%
Minnesota	121,763	61.5%	13.8%	9.3%	5.2%	10.3%	80.1%	19.9%
Missouri	126,634	59.1%	13.7%	7.3%	6.5%	13.3%	77.2%	22.8%
South Atlantic:								
District of Columbia	17,760	52.5%	12.4%	10.3%	9.8%	15.0%	71.2%	28.8%
Florida	347,950	61.7%	11.6%	5.3%	7.3%	14.2%	76.7%	23.3%
Georgia	156,810	56.9%	12.7%	7.0%	7.3%	16.2%	73.8%	26.2%
Maryland	110,124	57.7%	14.8%	8.8%	6.3%	12.4%	77.3%	22.7%
North Carolina	181,886	58.4%	11.1%	7.5%	6.7%	16.3%	73.9%	26.1%
South Carolina	83,315	60.7%	11.3%	7.4%	6.6%	13.9%	76.3%	23.7%
Virginia	161,491	62.0%	11.3%	6.3%	6.7%	13.6%	77.2%	22.8%
East South Central:								
Alabama	88,841	59.5%	13.0%	7.9%	7.8%	11.8%	76.7%	23.3%
Kentucky	78,569	58.1%	14.3%	8.5%	6.7%	12.4%	77.5%	22.5%
Mississippi	52,766	61.2%	12.1%	8.8%	6.1%	11.9%	78.4%	21.6%
Tennessee	112,472	55.5%	11.9%	9.6%	7.0%	16.0%	72.0%	28.0%
West South Central:								
Arkansas	57,728	62.9%	12.6%	7.8%	6.1%	10.6%	79.9%	20.1%
Louisiana	89,389	61.1%	12.2%	9.0%	6.0%	11.7%	78.7%	21.3%
Oklahoma	74,833	61.6%	12.6%	6.4%	7.9%	11.5%	78.2%	21.8%
Texas	415,982	58.3%	13.1%	8.2%	6.3%	14.2%	75.6%	24.4%
Mountain:								
Arizona	91,912	56.0%	14.2%	8.8%	7.0%	14.0%	75.0%	25.0%
Colorado	110,068	64.7%	11.8%	7.9%	4.5%	11.2%	80.7%	19.3%
Nevada	36,407	52.5%	15.3%	8.2%	8.2%	15.9%	72.9%	27.1%
Utah	42,916	57.0%	14.2%	8.9%	6.1%	13.8%	76.5%	23.5%
Pacific:								
Alaska	15,247	63.9%	13.3%	7.2%	6.4%	9.3%	81.2%	18.8%
California	667,545	60.7%	13.0%	9.1%	6.2%	11.0%	78.9%	21.1%
Hawaii	25,559	55.0%	15.2%	9.2%	8.6%	12.0%	75.7%	24.3%
Oregon	80,900	63.4%	13.7%	7.3%	5.8%	9.7%	81.6%	18.4%
Washington	143,716	62.8%	13.6%	7.8%	5.8%	10.0%	81.5%	18.5%
States not shown separately	325,394	66.8%	11.3%	7.0%	6.3%	8.5%	82.0%	18.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for percent of number of private-sector establishments by firm size and State: United States, 1997**

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	18,167	0.26%	0.23%	0.20%	0.15%	0.26%	0.27%	0.27%
New England:								
Connecticut	2,868	1.13%	1.14%	0.77%	0.82%	1.48%	1.22%	1.22%
Maine	1,767	3.01%	3.22%	0.81%	0.58%	1.41%	1.13%	1.13%
Massachusetts	5,263	1.93%	1.53%	0.98%	0.97%	2.03%	1.79%	1.79%
Rhode Island	2,801	2.07%	1.61%	0.84%	0.35%	0.96%	1.17%	1.17%
Middle Atlantic:								
New Jersey	9,917	2.22%	1.15%	1.15%	1.17%	1.25%	1.02%	1.02%
New York	6,518	1.53%	0.75%	0.52%	0.51%	1.07%	1.18%	1.18%
Pennsylvania	7,935	0.97%	1.11%	0.64%	0.82%	0.90%	0.82%	0.82%
East North Central:								
Illinois	6,151	1.59%	1.25%	0.87%	0.79%	1.36%	1.37%	1.37%
Indiana	3,910	1.17%	0.81%	0.56%	0.61%	0.92%	0.89%	0.89%
Michigan	4,721	2.54%	1.00%	1.19%	0.58%	1.38%	1.80%	1.80%
Ohio	5,190	1.95%	1.13%	0.66%	0.76%	1.08%	1.60%	1.60%
Wisconsin	2,523	1.74%	1.07%	0.66%	1.17%	1.88%	1.83%	1.83%
West North Central:								
Iowa	2,658	2.09%	0.91%	0.98%	0.63%	1.85%	1.61%	1.61%
Kansas	2,813	2.38%	0.89%	1.05%	1.09%	1.54%	2.07%	2.07%
Minnesota	5,801	1.21%	1.09%	0.49%	0.89%	1.25%	1.33%	1.33%
Missouri	5,229	1.74%	1.87%	0.86%	0.84%	2.32%	2.02%	2.02%
South Atlantic:								
District of Columbia	662	1.62%	0.98%	1.03%	1.13%	1.64%	1.69%	1.69%
Florida	15,927	0.91%	0.97%	0.53%	0.51%	1.08%	1.36%	1.36%
Georgia	6,516	1.72%	1.43%	1.19%	1.20%	1.75%	1.72%	1.72%
Maryland	2,784	1.77%	1.51%	0.51%	1.23%	1.89%	1.99%	1.99%
North Carolina	5,323	3.56%	1.11%	1.03%	0.84%	3.13%	3.21%	3.21%
South Carolina	4,168	1.88%	1.71%	0.58%	0.92%	1.80%	1.93%	1.93%
Virginia	5,672	2.68%	1.08%	0.40%	0.66%	2.12%	2.17%	2.17%
East South Central:								
Alabama	2,982	2.21%	1.37%	1.07%	0.81%	1.30%	1.74%	1.74%
Kentucky	2,833	1.65%	1.06%	1.21%	0.70%	0.69%	1.05%	1.05%
Mississippi	1,875	2.06%	0.99%	0.94%	0.52%	0.99%	1.17%	1.17%
Tennessee	4,379	2.09%	1.00%	1.52%	0.98%	1.53%	1.38%	1.38%
West South Central:								
Arkansas	1,070	1.19%	0.90%	0.83%	0.82%	0.78%	1.30%	1.30%
Louisiana	3,292	1.27%	0.59%	0.99%	1.32%	1.34%	1.79%	1.79%
Oklahoma	3,212	1.70%	0.86%	0.75%	1.11%	1.65%	1.68%	1.68%
Texas	9,724	1.65%	1.17%	0.74%	0.74%	1.43%	1.27%	1.27%
Mountain:								
Arizona	4,044	2.40%	1.54%	0.97%	0.84%	2.05%	2.11%	2.11%
Colorado	4,337	2.45%	1.25%	1.20%	0.81%	1.46%	2.02%	2.02%
Nevada	1,371	1.80%	1.89%	0.84%	1.03%	1.69%	1.90%	1.90%
Utah	2,060	2.09%	1.29%	0.84%	0.71%	1.55%	1.65%	1.65%
Pacific:								
Alaska	246	2.22%	1.30%	0.74%	0.93%	0.74%	1.27%	1.27%
California	14,098	1.25%	0.57%	0.60%	0.57%	0.93%	1.00%	1.00%
Hawaii	758	1.77%	0.86%	1.14%	0.72%	1.43%	1.40%	1.40%
Oregon	3,763	2.04%	1.10%	0.98%	0.41%	1.82%	1.68%	1.68%
Washington	5,550	2.08%	1.09%	1.15%	1.06%	0.70%	1.41%	1.41%
States not shown separately	5,930	1.05%	1.07%	0.88%	0.29%	1.08%	1.28%	1.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1997**

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	52.4%	20.1%	35.0%	46.1%	22.6%	65.4%	6.2%	22.7%	4.2%
New England:									
Connecticut	56.8%	13.1%	32.9%	35.1%	25.4%	57.3%	8.1%	21.2%	5.5%
Maine	48.7%	25.3%	34.5%	38.9%	26.6%	56.2%	4.3%	19.1%	1.7%
Massachusetts	64.8%	12.5%	24.5%	46.6%	22.1%	64.5%	7.0%	23.1%	2.8%
Rhode Island	54.0%	11.9%	22.6%	40.9%	23.1%	64.0%	8.7%	17.6%	3.0%
Middle Atlantic:									
New Jersey	52.8%	13.8%	25.8%	38.1%	20.3%	67.5%	6.8%	16.2%	6.3%
New York	49.1%	15.1%	29.7%	38.0%	20.2%	65.4%	5.7%	16.5%	7.1%
Pennsylvania	58.0%	21.6%	40.2%	37.1%	24.5%	61.3%	7.6%	23.8%	4.6%
East North Central:									
Illinois	51.9%	18.3%	26.7%	44.5%	22.1%	64.8%	6.7%	22.2%	6.5%
Indiana	55.3%	21.6%	28.6%	47.1%	22.5%	64.1%	8.4%	26.9%	4.6%
Michigan	60.4%	20.0%	27.0%	44.4%	23.1%	59.0%	8.0%	22.5%	6.6%
Ohio	55.7%	24.5%	35.3%	45.5%	24.9%	61.0%	6.5%	26.6%	4.8%
Wisconsin	58.1%	20.7%	40.1%	40.7%	23.0%	59.2%	7.5%	22.8%	5.9%
West North Central:									
Iowa	47.0%	26.8%	51.7%	53.8%	23.0%	59.1%	5.2%	21.1%	3.0%
Kansas	54.9%	27.3%	42.7%	53.0%	19.7%	59.5%	6.5%	24.4%	2.4%
Minnesota	52.6%	17.9%	32.0%	43.7%	23.1%	56.9%	7.6%	21.1%	5.9%
Missouri	51.8%	20.3%	32.7%	44.8%	22.1%	68.9%	6.1%	24.0%	6.2%
South Atlantic:									
District of Columbia	73.7%	7.5%	32.2%	44.8%	17.2%	75.5%	1.9%	31.7%	7.3%
Florida	53.6%	20.4%	23.1%	51.7%	24.5%	72.7%	4.0%	23.4%	2.3%
Georgia	50.5%	22.1%	23.4%	53.0%	28.3%	68.2%	5.3%	27.3%	1.8%
Maryland	59.2%	15.8%	27.1%	38.5%	18.1%	65.8%	3.0%	23.1%	3.9%
North Carolina	55.2%	23.0%	33.1%	43.5%	23.1%	67.0%	6.8%	27.2%	1.2%
South Carolina	53.6%	22.4%	34.8%	44.3%	28.2%	67.3%	5.5%	24.4%	2.6%
Virginia	50.1%	22.8%	31.5%	49.1%	21.6%	68.7%	4.3%	22.5%	1.8%
East South Central:									
Alabama	53.9%	25.8%	36.5%	50.9%	28.1%	66.1%	6.0%	24.5%	3.4%
Kentucky	51.9%	26.1%	36.2%	50.4%	24.7%	69.0%	5.8%	23.9%	3.8%
Mississippi	45.3%	28.4%	42.4%	50.5%	24.1%	68.0%	5.8%	23.3%	3.6%
Tennessee	50.8%	24.4%	44.0%	48.5%	25.5%	69.7%	9.1%	27.3%	3.3%
West South Central:									
Arkansas	44.2%	28.8%	36.7%	50.4%	25.7%	68.1%	6.3%	22.0%	4.3%
Louisiana	46.8%	27.2%	30.5%	46.2%	26.8%	68.3%	3.2%	22.5%	4.1%
Oklahoma	49.4%	26.5%	35.2%	49.9%	21.9%	68.9%	7.8%	22.9%	4.1%
Texas	46.6%	24.2%	41.9%	52.9%	20.4%	72.7%	6.0%	26.3%	3.0%
Mountain:									
Arizona	53.2%	18.8%	28.6%	44.7%	21.4%	69.4%	6.6%	26.0%	2.6%
Colorado	52.7%	14.8%	28.2%	54.2%	20.6%	63.3%	4.0%	20.4%	2.2%
Nevada	57.5%	18.3%	28.5%	55.3%	24.3%	67.2%	2.6%	28.2%	4.3%
Utah	52.1%	17.6%	31.7%	48.8%	19.9%	63.2%	7.0%	23.3%	4.5%
Pacific:									
Alaska	42.2%	9.1%	43.8%	51.9%	22.3%	63.5%	3.4%	22.2%	5.0%
California	51.1%	18.1%	46.6%	45.3%	20.9%	65.8%	7.6%	21.3%	5.0%
Hawaii	83.3%	16.4%	22.0%	39.8%	26.5%	64.8%	3.2%	28.1%	6.8%
Oregon	54.6%	14.2%	38.7%	50.0%	21.7%	64.6%	7.4%	19.2%	3.9%
Washington	49.1%	12.0%	42.2%	43.6%	18.8%	62.9%	5.4%	21.5%	5.2%
States not shown separately	45.3%	24.7%	47.6%	54.5%	23.4%	58.8%	3.5%	20.4%	1.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1997**

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	0.23%	0.17%	0.31%	0.56%	0.15%	0.28%	0.10%	0.27%	0.26%
New England:									
Connecticut	2.83%	2.52%	2.04%	1.92%	1.40%	2.64%	0.97%	1.73%	1.24%
Maine	2.74%	4.06%	2.71%	4.19%	1.73%	2.10%	0.82%	1.51%	0.61%
Massachusetts	2.01%	1.63%	2.13%	3.05%	2.05%	3.33%	0.72%	2.22%	0.83%
Rhode Island	3.45%	1.43%	1.97%	4.33%	1.86%	2.64%	0.83%	1.17%	0.77%
Middle Atlantic:									
New Jersey	2.23%	3.39%	1.44%	1.82%	1.76%	2.75%	0.82%	0.94%	1.51%
New York	1.38%	0.65%	1.26%	2.06%	0.91%	1.40%	0.68%	0.93%	1.47%
Pennsylvania	1.79%	1.81%	1.41%	2.41%	1.64%	1.62%	0.68%	1.23%	1.31%
East North Central:									
Illinois	1.91%	1.67%	2.24%	2.59%	1.33%	1.74%	0.66%	1.10%	0.94%
Indiana	1.01%	1.08%	2.22%	3.08%	1.13%	2.12%	1.03%	1.07%	1.01%
Michigan	2.34%	2.17%	2.74%	2.08%	1.87%	2.67%	0.61%	2.34%	1.19%
Ohio	2.54%	1.91%	2.43%	3.28%	1.66%	2.96%	0.82%	1.56%	0.88%
Wisconsin	2.63%	2.23%	3.53%	3.53%	1.16%	3.08%	0.64%	2.11%	1.13%
West North Central:									
Iowa	1.88%	2.23%	3.27%	3.50%	1.59%	1.72%	0.78%	2.00%	0.53%
Kansas	1.87%	2.83%	2.61%	5.51%	1.26%	2.28%	2.26%	1.88%	1.03%
Minnesota	2.65%	1.06%	2.97%	2.88%	1.90%	2.44%	1.27%	1.65%	1.21%
Missouri	2.95%	2.20%	2.72%	2.40%	1.81%	2.82%	1.15%	2.03%	0.78%
South Atlantic:									
District of Columbia	2.42%	1.28%	1.87%	4.54%	1.25%	2.67%	0.70%	1.48%	1.27%
Florida	2.44%	1.79%	1.27%	2.77%	1.74%	1.85%	0.64%	1.42%	0.80%
Georgia	2.48%	2.98%	1.66%	3.39%	3.01%	1.56%	0.70%	1.73%	0.42%
Maryland	2.43%	2.07%	2.14%	3.38%	1.70%	1.76%	0.87%	1.99%	1.27%
North Carolina	3.26%	2.78%	2.78%	2.65%	2.13%	2.96%	0.58%	3.57%	0.40%
South Carolina	1.67%	1.89%	1.99%	3.88%	2.49%	2.02%	0.55%	2.01%	1.21%
Virginia	2.83%	3.80%	2.68%	3.38%	1.42%	2.88%	0.68%	2.36%	0.63%
East South Central:									
Alabama	4.29%	2.65%	3.46%	2.45%	2.72%	2.78%	0.84%	1.44%	1.07%
Kentucky	2.04%	2.34%	2.26%	2.43%	1.48%	1.91%	0.77%	1.58%	0.56%
Mississippi	1.78%	2.36%	3.02%	2.65%	1.43%	2.14%	0.53%	1.48%	0.97%
Tennessee	2.47%	2.27%	3.11%	3.00%	2.62%	2.24%	1.46%	1.76%	1.29%
West South Central:									
Arkansas	1.57%	1.53%	1.48%	3.33%	1.21%	2.11%	0.54%	1.16%	1.13%
Louisiana	2.20%	2.85%	3.26%	2.99%	1.88%	1.72%	0.74%	1.03%	1.52%
Oklahoma	3.07%	1.27%	3.08%	3.58%	2.19%	2.60%	2.01%	1.67%	0.86%
Texas	1.73%	1.47%	1.89%	3.26%	1.39%	2.05%	0.67%	1.69%	0.57%
Mountain:									
Arizona	3.09%	2.11%	2.20%	1.97%	2.21%	1.95%	1.07%	2.14%	0.90%
Colorado	2.69%	1.77%	2.35%	4.04%	2.57%	3.66%	0.51%	2.13%	0.61%
Nevada	1.93%	1.71%	1.50%	3.80%	1.44%	2.73%	0.58%	2.12%	1.30%
Utah	2.57%	2.76%	3.50%	4.08%	1.29%	2.66%	1.11%	1.79%	0.93%
Pacific:									
Alaska	2.05%	0.59%	1.73%	2.78%	1.15%	2.64%	0.72%	1.34%	1.17%
California	1.05%	0.96%	1.67%	1.63%	1.11%	1.21%	0.57%	1.25%	0.61%
Hawaii	1.34%	1.54%	2.24%	3.60%	2.39%	1.61%	0.99%	2.38%	1.13%
Oregon	1.87%	2.11%	2.58%	3.32%	2.52%	2.39%	1.09%	1.80%	0.70%
Washington	1.48%	1.47%	2.58%	2.87%	1.50%	1.86%	0.59%	1.43%	1.17%
States not shown separately	1.61%	1.55%	2.25%	2.30%	1.69%	2.21%	0.52%	1.44%	0.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1997**

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	52.4%	32.9%	63.5%	82.7%	93.8%	98.2%	40.4%	95.6%
New England:								
Connecticut	56.8%	39.2%	69.6%	85.0%	95.4%	100.0%	46.9%	95.8%
Maine	48.7%	32.8%	47.6%	85.1%	95.5%	99.7%	38.4%	97.4%
Massachusetts	64.8%	50.5%	74.9%	81.4%	100.0%	96.2%	55.9%	95.6%
Rhode Island	54.0%	37.3%	76.7%	85.8%	99.1%	97.5%	44.9%	95.3%
Middle Atlantic:								
New Jersey	52.8%	38.1%	72.5%	88.0%	91.6%	100.0%	44.5%	93.9%
New York	49.1%	33.7%	70.8%	81.4%	93.5%	97.8%	40.5%	94.3%
Pennsylvania	58.0%	38.1%	76.3%	88.0%	94.4%	92.6%	47.0%	93.6%
East North Central:								
Illinois	51.9%	29.3%	69.1%	84.6%	96.0%	97.8%	39.4%	96.7%
Indiana	55.3%	30.1%	60.4%	94.6%	99.6%	99.0%	39.8%	99.1%
Michigan	60.4%	42.3%	67.6%	90.3%	91.9%	100.0%	50.4%	95.9%
Ohio	55.7%	34.8%	60.8%	89.2%	90.6%	97.6%	43.2%	94.5%
Wisconsin	58.1%	36.7%	75.1%	84.1%	95.9%	100.0%	46.0%	98.1%
West North Central:								
Iowa	47.0%	27.6%	65.4%	88.4%	96.4%	98.5%	35.0%	96.1%
Kansas	54.9%	36.2%	71.3%	82.2%	92.9%	96.2%	44.4%	94.0%
Minnesota	52.6%	32.4%	73.1%	83.5%	92.0%	98.6%	41.7%	96.5%
Missouri	51.8%	30.3%	62.2%	85.8%	93.6%	97.2%	38.7%	96.1%
South Atlantic:								
District of Columbia	73.7%	58.8%	83.8%	85.7%	97.5%	93.8%	65.2%	94.8%
Florida	53.6%	36.0%	59.3%	78.0%	86.2%	100.0%	41.0%	95.0%
Georgia	50.5%	26.8%	51.9%	76.0%	100.0%	100.0%	33.3%	99.2%
Maryland	59.2%	39.6%	65.0%	92.6%	99.3%	99.1%	47.6%	98.5%
North Carolina	55.2%	31.0%	75.7%	76.9%	98.4%	100.0%	39.7%	99.0%
South Carolina	53.6%	33.3%	60.8%	81.5%	99.1%	99.8%	40.0%	97.6%
Virginia	50.1%	29.6%	63.2%	93.0%	90.5%	92.8%	37.7%	91.9%
East South Central:								
Alabama	53.9%	31.3%	74.7%	92.7%	88.8%	96.2%	41.9%	93.4%
Kentucky	51.9%	28.6%	62.6%	85.6%	100.0%	100.0%	38.9%	97.0%
Mississippi	45.3%	24.6%	56.2%	72.0%	92.5%	96.2%	32.0%	93.5%
Tennessee	50.8%	24.4%	55.9%	83.6%	94.5%	100.0%	33.1%	96.4%
West South Central:								
Arkansas	44.2%	24.8%	53.2%	71.1%	96.3%	99.1%	31.7%	94.1%
Louisiana	46.8%	25.9%	60.8%	74.0%	86.9%	100.0%	34.2%	93.3%
Oklahoma	49.4%	28.9%	60.2%	87.7%	88.6%	99.1%	36.9%	94.4%
Texas	46.6%	25.7%	43.0%	78.3%	91.7%	97.6%	31.0%	95.0%
Mountain:								
Arizona	53.2%	31.3%	50.0%	87.7%	100.0%	99.2%	38.4%	97.5%
Colorado	52.7%	35.9%	68.2%	82.8%	93.9%	95.7%	42.8%	94.2%
Nevada	57.5%	34.7%	68.0%	79.4%	86.9%	96.2%	44.2%	93.2%
Utah	52.1%	31.7%	55.4%	78.3%	91.1%	99.1%	39.0%	94.9%
Pacific:								
Alaska	42.2%	21.1%	56.9%	82.0%	94.0%	100.0%	29.6%	96.7%
California	51.1%	32.6%	59.9%	73.8%	95.1%	98.8%	39.3%	95.0%
Hawaii	83.3%	72.2%	97.0%	97.7%	96.6%	96.4%	78.9%	97.0%
Oregon	54.6%	37.6%	68.7%	91.5%	83.0%	100.0%	45.6%	94.3%
Washington	49.1%	30.3%	61.7%	77.7%	98.5%	100.0%	37.9%	98.7%
States not shown separately	45.3%	27.6%	60.1%	81.5%	92.8%	99.1%	34.3%	95.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 1997**

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	0.23%	0.33%	1.00%	0.64%	0.69%	0.39%	0.30%	0.24%
New England:								
Connecticut	2.83%	2.97%	5.31%	4.82%	7.77%	0.00%	2.87%	2.25%
Maine	2.74%	3.16%	7.99%	3.75%	2.75%	0.63%	3.15%	0.84%
Massachusetts	2.01%	3.16%	9.38%	6.03%	0.00%	1.96%	2.55%	1.92%
Rhode Island	3.45%	3.58%	6.62%	6.71%	0.67%	2.27%	3.78%	2.21%
Middle Atlantic:								
New Jersey	2.23%	2.67%	7.96%	5.90%	3.30%	0.00%	1.97%	3.14%
New York	1.38%	1.36%	5.28%	4.69%	3.23%	0.85%	1.61%	1.44%
Pennsylvania	1.79%	1.92%	4.34%	3.44%	3.48%	6.15%	2.05%	3.04%
East North Central:								
Illinois	1.91%	2.77%	3.94%	5.27%	3.73%	1.28%	2.27%	1.15%
Indiana	1.01%	1.66%	6.17%	2.39%	0.39%	0.64%	1.28%	0.46%
Michigan	2.34%	3.38%	5.73%	3.34%	4.87%	0.00%	2.76%	1.35%
Ohio	2.54%	2.72%	6.40%	4.62%	6.34%	2.05%	2.66%	1.60%
Wisconsin	2.63%	3.64%	3.68%	5.65%	2.90%	0.00%	2.78%	1.50%
West North Central:								
Iowa	1.88%	2.30%	5.09%	4.06%	2.37%	1.75%	1.96%	1.09%
Kansas	1.87%	2.64%	5.99%	4.48%	2.89%	2.22%	2.42%	2.36%
Minnesota	2.65%	3.92%	6.58%	5.14%	4.64%	1.07%	3.56%	2.38%
Missouri	2.95%	4.10%	9.58%	4.05%	6.69%	2.40%	3.62%	1.50%
South Atlantic:								
District of Columbia	2.42%	4.27%	3.77%	4.70%	1.96%	4.76%	3.47%	1.85%
Florida	2.44%	2.58%	6.51%	5.16%	7.01%	0.00%	2.57%	2.84%
Georgia	2.48%	1.85%	8.63%	5.78%	0.00%	0.04%	2.15%	0.56%
Maryland	2.43%	2.63%	6.67%	4.25%	0.41%	1.29%	1.83%	2.22%
North Carolina	3.26%	3.54%	5.60%	5.63%	1.08%	0.00%	2.98%	0.39%
South Carolina	1.67%	1.39%	4.07%	6.59%	0.75%	0.08%	1.40%	1.28%
Virginia	2.83%	3.63%	6.50%	2.86%	2.76%	3.60%	3.03%	2.79%
East South Central:								
Alabama	4.29%	5.19%	7.61%	4.77%	5.86%	3.30%	4.80%	2.57%
Kentucky	2.04%	2.90%	6.04%	10.09%	0.00%	0.00%	2.41%	2.05%
Mississippi	1.78%	2.38%	5.90%	7.12%	4.45%	2.52%	2.26%	3.20%
Tennessee	2.47%	4.35%	3.23%	6.67%	4.90%	0.00%	3.36%	1.58%
West South Central:								
Arkansas	1.57%	1.34%	5.85%	8.59%	1.96%	1.06%	1.99%	1.57%
Louisiana	2.20%	2.95%	6.39%	5.18%	3.82%	0.00%	2.35%	1.25%
Oklahoma	3.07%	3.74%	5.48%	3.16%	7.83%	1.02%	3.41%	3.88%
Texas	1.73%	2.03%	5.23%	6.16%	3.47%	1.04%	1.98%	1.06%
Mountain:								
Arizona	3.09%	4.08%	7.38%	3.66%	0.00%	1.21%	3.73%	0.96%
Colorado	2.69%	4.43%	2.43%	5.09%	3.32%	3.18%	3.56%	1.88%
Nevada	1.93%	3.29%	5.76%	5.42%	6.34%	3.78%	2.74%	2.98%
Utah	2.57%	3.72%	4.76%	4.87%	5.75%	0.64%	3.35%	1.38%
Pacific:								
Alaska	2.05%	1.97%	3.13%	7.62%	3.27%	0.00%	1.97%	1.22%
California	1.05%	1.08%	2.90%	3.47%	1.27%	0.48%	1.16%	0.68%
Hawaii	1.34%	2.79%	1.62%	1.54%	2.55%	3.51%	1.92%	1.72%
Oregon	1.87%	2.67%	4.13%	6.38%	4.62%	0.00%	1.91%	1.41%
Washington	1.48%	2.20%	5.26%	5.38%	4.40%	0.00%	1.48%	0.89%
States not shown separately	1.61%	1.80%	3.81%	4.10%	2.88%	0.66%	1.79%	1.11%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 1997**

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	31.8%	14.7%	32.3%	76.0%	14.4%	58.1%
New England:						
Connecticut	24.2%	10.9% *	16.6% *	68.6%	10.4%	50.7%
Maine	29.2%	14.9%	19.5% *	74.1%	14.7%	56.1%
Massachusetts	28.9%	18.1%	27.9%	68.9%	17.6%	52.0%
Rhode Island	29.9%	17.5%	24.6%	78.0%	18.3%	54.6%
Middle Atlantic:						
New Jersey	23.1%	9.4%	50.9%	70.7%	8.3% *	58.3%
New York	28.4%	21.1%	17.9% *	62.2%	21.7%	43.7%
Pennsylvania	30.9%	15.8%	29.3%	75.3%	16.2%	54.8%
East North Central:						
Illinois	33.6%	13.4%	39.0%	79.2%	12.8%	63.8%
Indiana	37.8%	15.0%	62.4%	79.0%	11.7%	67.6%
Michigan	27.3%	13.4%	24.8%	73.1%	12.5%	55.0%
Ohio	37.6%	14.5%	46.5%	88.2%	14.4%	70.4%
Wisconsin	27.4%	13.4%	16.9% *	67.4%	12.4%	50.9%
West North Central:						
Iowa	33.4%	14.0%	50.9%	85.4%	12.2%	65.0%
Kansas	34.4%	16.8%	54.4%	78.6%	16.2%	66.7%
Minnesota	34.1%	17.5%	44.8%	86.3%	17.6%	62.9%
Missouri	31.6%	10.8%	41.9%	76.2%	11.1%	59.6%
South Atlantic:						
District of Columbia	32.0%	21.0%	34.7%	64.0%	21.8%	49.4%
Florida	28.8%	11.3%	18.8% *	72.1%	11.6%	53.3%
Georgia	39.6%	10.0%	55.0%	79.5%	10.1%	67.5%
Maryland	25.0%	9.0%	45.0%	64.6%	8.9%	51.5%
North Carolina	38.6%	10.9%	39.1%	90.2%	11.0%	70.0%
South Carolina	37.0%	17.6%	38.0%	77.8%	17.7%	62.5%
Virginia	30.2%	16.2%	14.2% *	66.5%	16.6%	49.0%
East South Central:						
Alabama	30.4%	17.5%	13.6% *	74.7%	16.8% *	50.3%
Kentucky	31.4%	8.6%	30.7% *	83.9%	7.9%	64.0%
Mississippi	35.6%	15.5%	40.7%	77.1%	14.5%	61.8%
Tennessee	41.2%	15.4% *	33.6%	83.9%	14.5% *	64.8%
West South Central:						
Arkansas	35.5%	15.2% *	19.6% *	90.1%	15.8% *	62.1%
Louisiana	34.3%	11.2%	38.1% *	87.2%	10.2% *	66.9%
Oklahoma	27.6%	9.3%	16.8% *	73.5%	9.0%	53.6%
Texas	39.5%	13.9%	60.4%	77.9%	11.2%	68.2%
Mountain:						
Arizona	31.6%	16.4%	14.9% *	70.2%	15.5%	50.6%
Colorado	27.4%	8.5% *	26.9% *	90.7%	7.3% *	65.7%
Nevada	35.4%	15.5%	26.8% *	80.8%	14.7%	62.0%
Utah	30.9%	13.7%	25.0% *	69.8%	13.4%	54.3%
Pacific:						
Alaska	36.6%	17.3%	26.7%	87.5%	18.0%	61.2%
California	30.4%	16.6%	26.4%	70.6%	17.2%	50.8%
Hawaii	30.3%	25.9%	7.3% *	59.9%	27.1%	38.6%
Oregon	22.2%	10.7%	15.2% *	66.2%	10.6%	47.2%
Washington	33.8%	18.7%	21.8%	85.4%	17.9%	60.7%
States not shown separately	31.4%	17.8%	29.6% *	76.5%	17.4%	54.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	0.34%	0.26%	1.16%	0.95%	0.23%	0.57%
New England:						
Connecticut	2.97%	3.39% *	5.68% *	7.15%	3.10%	5.66%
Maine	2.34%	3.13%	8.03% *	8.37%	3.01%	5.01%
Massachusetts	2.93%	1.94%	8.13%	6.88%	2.34%	5.17%
Rhode Island	2.02%	1.51%	7.12%	6.81%	1.85%	6.52%
Middle Atlantic:						
New Jersey	1.98%	2.62%	11.21%	8.27%	2.55% *	5.67%
New York	1.98%	2.87%	6.14% *	3.28%	3.25%	3.33%
Pennsylvania	2.72%	1.72%	6.29%	5.32%	2.00%	4.54%
East North Central:						
Illinois	2.67%	1.93%	8.63%	4.25%	2.21%	3.40%
Indiana	2.81%	1.41%	11.59%	5.99%	2.30%	5.09%
Michigan	2.49%	2.07%	4.90%	5.81%	1.89%	4.31%
Ohio	1.80%	2.96%	11.81%	2.34%	3.15%	4.34%
Wisconsin	2.88%	3.10%	6.18% *	6.79%	2.87%	5.98%
West North Central:						
Iowa	2.87%	3.40%	9.47%	5.29%	3.51%	4.94%
Kansas	3.02%	2.22%	10.49%	6.10%	2.50%	6.42%
Minnesota	2.46%	1.65%	7.94%	5.03%	1.70%	4.75%
Missouri	2.14%	1.99%	10.16%	5.28%	2.04%	5.01%
South Atlantic:						
District of Columbia	2.88%	3.65%	7.90%	5.90%	3.96%	4.66%
Florida	2.76%	2.29%	7.41% *	6.27%	2.69%	5.07%
Georgia	2.92%	1.94%	10.10%	4.93%	2.07%	4.84%
Maryland	2.95%	2.01%	12.61%	6.51%	2.06%	5.00%
North Carolina	4.32%	2.15%	9.61%	4.39%	2.45%	5.39%
South Carolina	2.90%	3.21%	8.82%	5.47%	3.54%	5.03%
Virginia	4.25%	1.92%	6.26% *	8.10%	1.98%	6.83%
East South Central:						
Alabama	3.41%	4.71%	4.76% *	4.28%	5.85% *	4.43%
Kentucky	1.67%	1.34%	10.54% *	5.26%	1.53%	3.32%
Mississippi	2.39%	1.64%	9.90%	5.02%	1.34%	4.86%
Tennessee	5.16%	4.81% *	8.41%	4.84%	4.94% *	5.68%
West South Central:						
Arkansas	3.12%	4.72% *	6.41% *	2.16%	5.16% *	2.76%
Louisiana	3.73%	3.08%	11.71% *	3.16%	3.09% *	5.27%
Oklahoma	2.86%	2.51%	5.59% *	4.76%	2.54%	4.07%
Texas	2.88%	2.18%	6.69%	3.36%	1.86%	3.23%
Mountain:						
Arizona	3.25%	2.55%	8.49% *	4.62%	2.75%	4.63%
Colorado	4.59%	3.62% *	11.53% *	6.82%	3.24% *	6.54%
Nevada	3.34%	2.50%	9.48% *	4.94%	3.32%	4.26%
Utah	2.61%	2.82%	8.10% *	8.45%	3.05%	7.46%
Pacific:						
Alaska	3.29%	3.00%	6.86%	4.52%	3.31%	4.42%
California	1.85%	1.30%	4.31%	4.49%	1.57%	4.17%
Hawaii	2.67%	2.45%	5.73% *	6.29%	2.37%	5.32%
Oregon	4.11%	2.91%	5.28% *	9.84%	3.12%	7.05%
Washington	2.61%	3.08%	5.64%	5.26%	3.09%	4.74%
States not shown separately	2.43%	1.73%	9.18% *	3.75%	2.12%	3.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	51.2%	75.9%	57.0%	47.1%	32.6%	16.8%	68.3%	25.2%
New England:								
Connecticut	45.6%	69.6%	53.4%	31.2%	--	--	60.9%	16.0%
Maine	50.4%	78.8%	38.9%	45.8%	--	--	65.8%	22.0%
Massachusetts	47.0%	69.9%	54.3%	22.7%	--	--	62.9%	14.9%
Rhode Island	60.4%	82.4%	74.5%	44.1%	--	--	77.9%	22.9%
Middle Atlantic:								
New Jersey	56.1%	73.4%	61.9%	42.8%	--	--	68.6%	26.6%
New York	58.7%	78.3%	53.2%	53.7%	--	--	70.6%	31.7%
Pennsylvania	56.5%	81.1%	63.2%	51.8%	--	--	73.3%	29.1%
East North Central:								
Illinois	49.8%	74.8%	63.8%	55.3%	--	--	69.4%	21.1%
Indiana	44.8%	70.7%	58.1%	46.1%	--	--	63.1%	24.0%
Michigan	62.8%	90.7%	61.6%	61.0%	--	--	79.9%	30.8%
Ohio	41.7%	70.5%	56.6%	27.6%	--	--	60.9%	14.6%
Wisconsin	43.8%	65.6%	53.9%	27.1% *	--	--	58.4%	20.9%
West North Central:								
Iowa	46.6%	72.3%	52.4%	39.1%	--	--	65.3%	18.5%
Kansas	53.1%	75.7%	60.7%	36.5%	--	--	68.9%	25.1%
Minnesota	48.0%	72.1%	49.0%	40.3%	--	--	61.8%	24.0%
Missouri	50.8%	83.1%	61.7%	46.8%	--	--	72.4%	21.3%
South Atlantic:								
District of Columbia	55.7%	80.7%	70.3%	50.8%	--	--	75.8%	21.4%
Florida	44.6%	73.7%	34.7%	47.7%	--	--	63.3%	18.1%
Georgia	36.8%	58.3%	46.8%	46.4%	--	--	55.3%	19.4%
Maryland	44.5%	66.2%	40.6%	36.9%	--	--	55.8%	25.9%
North Carolina	49.7%	75.1%	66.9%	51.7%	--	--	71.3%	25.2%
South Carolina	57.3%	71.4%	75.1%	47.5%	--	--	69.4%	41.2%
Virginia	44.8%	72.4%	52.7%	30.4%	--	--	63.0%	19.7%
East South Central:								
Alabama	49.4%	64.7%	55.7%	49.1%	--	--	60.5%	33.1%
Kentucky	46.1%	72.9%	50.9%	44.9%	--	--	62.6%	23.4%
Mississippi	54.8%	79.3%	67.4%	57.7%	--	--	74.1%	30.9%
Tennessee	39.5%	70.2%	59.5%	41.6%	--	--	63.4%	18.4%
West South Central:								
Arkansas	53.0%	85.6%	62.7%	49.9%	--	--	74.3%	24.5%
Louisiana	50.9%	79.4%	58.5%	43.9%	--	--	69.0%	26.5%
Oklahoma	51.2%	86.9%	48.8%	41.9%	--	--	71.6%	22.8%
Texas	44.9%	70.8%	57.7%	48.0%	--	--	65.6%	24.0%
Mountain:								
Arizona	46.2%	75.5%	39.9%	45.2%	--	--	61.7%	27.9%
Colorado	56.3%	80.9%	58.4%	54.8%	--	--	73.8%	23.3%
Nevada	56.8%	88.2%	61.2%	55.8%	--	--	77.0%	31.0%
Utah	44.3%	63.5%	63.2%	32.8%	--	--	60.3%	22.9%
Pacific:								
Alaska	59.2%	73.5%	61.8%	65.9%	--	--	70.2%	44.8%
California	59.4%	84.7%	62.8%	55.8%	--	--	76.7%	32.8%
Hawaii	73.6%	88.3%	80.4%	79.4%	--	--	85.6%	43.0%
Oregon	66.1%	83.0%	76.9%	61.0%	--	--	79.4%	37.6%
Washington	61.1%	80.5%	69.6%	62.7%	--	--	75.2%	37.3%
States not shown separately	48.1%	69.5%	43.4%	48.1%	--	--	62.6%	24.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	0.45%	0.70%	0.99%	1.61%	1.09%	0.73%	0.42%	0.59%
New England:								
Connecticut	3.16%	7.00%	7.32%	5.18%	--	--	5.03%	2.08%
Maine	2.95%	4.95%	8.19%	6.65%	--	--	3.04%	4.56%
Massachusetts	2.42%	5.28%	9.94%	5.70%	--	--	3.48%	3.08%
Rhode Island	3.35%	4.03%	7.59%	9.38%	--	--	4.18%	4.48%
Middle Atlantic:								
New Jersey	4.64%	6.54%	6.74%	8.95%	--	--	5.72%	6.49%
New York	2.30%	3.33%	6.10%	6.80%	--	--	2.60%	4.81%
Pennsylvania	2.60%	2.16%	5.38%	4.78%	--	--	2.49%	4.36%
East North Central:								
Illinois	3.10%	4.89%	7.27%	5.27%	--	--	4.08%	2.90%
Indiana	2.86%	5.83%	11.30%	6.97%	--	--	5.10%	3.82%
Michigan	4.21%	3.35%	7.87%	6.50%	--	--	3.93%	5.00%
Ohio	2.60%	4.20%	9.10%	6.77%	--	--	2.86%	1.88%
Wisconsin	4.44%	4.49%	8.86%	11.57% *	--	--	4.68%	5.58%
West North Central:								
Iowa	4.11%	6.81%	5.60%	3.54%	--	--	4.17%	3.14%
Kansas	3.92%	6.56%	7.41%	7.74%	--	--	4.92%	4.35%
Minnesota	3.39%	7.06%	6.15%	6.88%	--	--	3.77%	3.60%
Missouri	4.14%	5.27%	9.98%	5.90%	--	--	3.56%	4.34%
South Atlantic:								
District of Columbia	3.54%	3.74%	4.74%	6.91%	--	--	3.57%	4.12%
Florida	1.94%	5.65%	8.82%	6.62%	--	--	5.39%	3.67%
Georgia	3.14%	6.98%	10.89%	8.93%	--	--	6.01%	4.33%
Maryland	2.86%	5.84%	8.55%	6.96%	--	--	5.41%	3.88%
North Carolina	2.29%	7.57%	7.08%	10.96%	--	--	3.70%	2.59%
South Carolina	3.27%	5.60%	8.34%	9.25%	--	--	3.39%	6.89%
Virginia	3.94%	6.16%	10.47%	7.73%	--	--	4.32%	3.94%
East South Central:								
Alabama	2.89%	4.82%	6.59%	8.18%	--	--	3.44%	5.76%
Kentucky	3.39%	7.15%	7.27%	7.56%	--	--	4.31%	4.06%
Mississippi	2.85%	5.10%	9.73%	11.85%	--	--	4.26%	2.93%
Tennessee	3.57%	7.85%	8.29%	8.04%	--	--	3.31%	4.37%
West South Central:								
Arkansas	3.14%	4.38%	13.16%	12.55%	--	--	3.83%	4.91%
Louisiana	4.12%	6.43%	7.19%	6.76%	--	--	4.69%	5.47%
Oklahoma	3.37%	3.71%	10.59%	7.48%	--	--	4.50%	4.45%
Texas	1.68%	5.50%	9.07%	4.18%	--	--	4.80%	3.06%
Mountain:								
Arizona	2.79%	5.83%	6.19%	7.94%	--	--	4.75%	3.77%
Colorado	3.50%	5.07%	9.71%	9.55%	--	--	3.22%	3.37%
Nevada	3.65%	3.38%	8.75%	10.43%	--	--	3.96%	3.88%
Utah	3.49%	7.36%	8.37%	6.98%	--	--	4.42%	4.30%
Pacific:								
Alaska	2.73%	5.37%	6.03%	10.04%	--	--	2.65%	3.97%
California	1.43%	1.78%	3.27%	5.56%	--	--	1.50%	1.99%
Hawaii	2.33%	1.90%	5.43%	5.50%	--	--	2.17%	4.93%
Oregon	3.26%	2.97%	7.35%	8.02%	--	--	3.15%	6.01%
Washington	4.11%	5.24%	7.68%	7.86%	--	--	4.70%	3.36%
States not shown separately	2.10%	5.29%	10.03%	5.67%	--	--	4.36%	4.09%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	16.5%	23.4%	16.5%	15.7%	12.8%	7.4%	20.8%	10.1%
New England:								
Connecticut	22.3%	--	--	--	--	--	28.9%	--
Maine	12.1%	--	--	--	--	--	16.2%	--
Massachusetts	27.6%	--	--	--	--	--	37.7%	--
Rhode Island	25.1%	--	--	--	--	--	32.4%	--
Middle Atlantic:								
New Jersey	16.8%	--	--	--	--	--	22.2%	--
New York	22.1%	--	--	--	--	--	23.4%	--
Pennsylvania	20.1%	--	--	--	--	--	23.9%	--
East North Central:								
Illinois	8.0%	--	--	--	--	--	8.8%	--
Indiana	6.0%	--	--	--	--	--	8.7%	--
Michigan	14.7%	--	--	--	--	--	13.6%	--
Ohio	11.4%	--	--	--	--	--	17.1%	--
Wisconsin	10.7%	--	--	--	--	--	13.8%	--
West North Central:								
Iowa	8.3% *	--	--	--	--	--	12.6%	--
Kansas	11.7%	--	--	--	--	--	12.5%	--
Minnesota	12.7%	--	--	--	--	--	18.0%	--
Missouri	9.5%	--	--	--	--	--	10.9% *	--
South Atlantic:								
District of Columbia	18.7%	--	--	--	--	--	24.3%	--
Florida	18.9%	--	--	--	--	--	26.7%	--
Georgia	6.8%	--	--	--	--	--	7.5% *	--
Maryland	16.2%	--	--	--	--	--	15.8%	--
North Carolina	8.2%	--	--	--	--	--	10.2%	--
South Carolina	10.2%	--	--	--	--	--	8.7%	--
Virginia	12.8%	--	--	--	--	--	19.0%	--
East South Central:								
Alabama	11.3%	--	--	--	--	--	12.6%	--
Kentucky	8.4%	--	--	--	--	--	10.9%	--
Mississippi	5.5% *	--	--	--	--	--	5.0% *	--
Tennessee	10.1% *	--	--	--	--	--	15.1% *	--
West South Central:								
Arkansas	14.0%	--	--	--	--	--	17.4%	--
Louisiana	11.2%	--	--	--	--	--	11.6%	--
Oklahoma	8.5%	--	--	--	--	--	11.0%	--
Texas	7.6%	--	--	--	--	--	10.5%	--
Mountain:								
Arizona	19.6%	--	--	--	--	--	24.6%	--
Colorado	29.2%	--	--	--	--	--	36.2%	--
Nevada	15.4%	--	--	--	--	--	18.7%	--
Utah	15.8%	--	--	--	--	--	19.9%	--
Pacific:								
Alaska	4.1% *	--	--	--	--	--	1.5% *	--
California	33.4%	--	--	--	--	--	39.1%	--
Hawaii	35.0%	--	--	--	--	--	36.3%	--
Oregon	31.5%	--	--	--	--	--	38.8%	--
Washington	18.0%	--	--	--	--	--	23.2%	--
States not shown separately	10.8%	--	--	--	--	--	14.5%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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%	1.03%	0.88%	1.35%	0.62%	0.82%	0.64%	0.36%
New England:								
Connecticut	2.87%	--	--	--	--	--	4.23%	--
Maine	2.03%	--	--	--	--	--	2.36%	--
Massachusetts	2.47%	--	--	--	--	--	3.93%	--
Rhode Island	1.94%	--	--	--	--	--	1.88%	--
Middle Atlantic:								
New Jersey	2.75%	--	--	--	--	--	3.82%	--
New York	1.51%	--	--	--	--	--	2.72%	--
Pennsylvania	2.58%	--	--	--	--	--	2.65%	--
East North Central:								
Illinois	0.96%	--	--	--	--	--	2.12%	--
Indiana	1.35%	--	--	--	--	--	1.80%	--
Michigan	2.76%	--	--	--	--	--	3.96%	--
Ohio	2.01%	--	--	--	--	--	3.01%	--
Wisconsin	2.49%	--	--	--	--	--	3.18%	--
West North Central:								
Iowa	2.87% *	--	--	--	--	--	3.76%	--
Kansas	1.97%	--	--	--	--	--	2.21%	--
Minnesota	2.70%	--	--	--	--	--	3.78%	--
Missouri	2.14%	--	--	--	--	--	3.43% *	--
South Atlantic:								
District of Columbia	2.33%	--	--	--	--	--	3.12%	--
Florida	1.74%	--	--	--	--	--	3.24%	--
Georgia	1.80%	--	--	--	--	--	2.82% *	--
Maryland	2.25%	--	--	--	--	--	3.54%	--
North Carolina	1.61%	--	--	--	--	--	2.38%	--
South Carolina	2.23%	--	--	--	--	--	2.01%	--
Virginia	2.65%	--	--	--	--	--	5.06%	--
East South Central:								
Alabama	1.55%	--	--	--	--	--	2.82%	--
Kentucky	1.98%	--	--	--	--	--	2.59%	--
Mississippi	1.89% *	--	--	--	--	--	3.07% *	--
Tennessee	3.05% *	--	--	--	--	--	5.06% *	--
West South Central:								
Arkansas	2.87%	--	--	--	--	--	4.17%	--
Louisiana	2.15%	--	--	--	--	--	2.41%	--
Oklahoma	1.95%	--	--	--	--	--	2.24%	--
Texas	1.46%	--	--	--	--	--	2.04%	--
Mountain:								
Arizona	1.34%	--	--	--	--	--	2.51%	--
Colorado	3.93%	--	--	--	--	--	4.70%	--
Nevada	2.92%	--	--	--	--	--	4.42%	--
Utah	2.62%	--	--	--	--	--	3.12%	--
Pacific:								
Alaska	2.15% *	--	--	--	--	--	1.65% *	--
California	2.35%	--	--	--	--	--	3.40%	--
Hawaii	2.34%	--	--	--	--	--	3.21%	--
Oregon	2.86%	--	--	--	--	--	3.90%	--
Washington	3.30%	--	--	--	--	--	5.15%	--
States not shown separately	1.83%	--	--	--	--	--	2.85%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	27.6%	37.1%	32.8%	27.2%	18.7%	12.7%	35.3%	16.1%
New England:								
Connecticut	16.7%	--	--	--	--	--	22.5%	--
Maine	19.6%	--	--	--	--	--	23.9%	--
Massachusetts	14.6%	--	--	--	--	--	18.2%	--
Rhode Island	25.0%	--	--	--	--	--	30.7%	--
Middle Atlantic:								
New Jersey	32.9%	--	--	--	--	--	38.6%	--
New York	32.3%	--	--	--	--	--	38.0%	--
Pennsylvania	23.5%	--	--	--	--	--	28.4%	--
East North Central:								
Illinois	30.4%	--	--	--	--	--	40.6%	--
Indiana	24.5%	--	--	--	--	--	37.1%	--
Michigan	33.1%	--	--	--	--	--	38.6%	--
Ohio	24.0%	--	--	--	--	--	35.4%	--
Wisconsin	22.6%	--	--	--	--	--	27.6%	--
West North Central:								
Iowa	26.8%	--	--	--	--	--	38.4%	--
Kansas	29.5%	--	--	--	--	--	35.6%	--
Minnesota	21.6%	--	--	--	--	--	25.1%	--
Missouri	36.0%	--	--	--	--	--	50.7%	--
South Atlantic:								
District of Columbia	34.7%	--	--	--	--	--	47.9%	--
Florida	24.3%	--	--	--	--	--	32.9%	--
Georgia	24.8%	--	--	--	--	--	37.8%	--
Maryland	26.2%	--	--	--	--	--	32.4%	--
North Carolina	34.1%	--	--	--	--	--	44.8%	--
South Carolina	33.6%	--	--	--	--	--	36.9%	--
Virginia	26.7%	--	--	--	--	--	35.7%	--
East South Central:								
Alabama	29.5%	--	--	--	--	--	33.5%	--
Kentucky	25.2%	--	--	--	--	--	33.6%	--
Mississippi	33.5%	--	--	--	--	--	46.5%	--
Tennessee	28.7%	--	--	--	--	--	42.1%	--
West South Central:								
Arkansas	26.3%	--	--	--	--	--	31.9%	--
Louisiana	32.4%	--	--	--	--	--	43.5%	--
Oklahoma	35.0%	--	--	--	--	--	48.7%	--
Texas	28.5%	--	--	--	--	--	38.8%	--
Mountain:								
Arizona	21.3%	--	--	--	--	--	28.5%	--
Colorado	25.7%	--	--	--	--	--	32.8%	--
Nevada	37.8%	--	--	--	--	--	50.7%	--
Utah	23.8%	--	--	--	--	--	29.2%	--
Pacific:								
Alaska	25.0%	--	--	--	--	--	23.3%	--
California	27.9%	--	--	--	--	--	35.7%	--
Hawaii	39.5%	--	--	--	--	--	46.1%	--
Oregon	28.5%	--	--	--	--	--	33.1%	--
Washington	38.3%	--	--	--	--	--	44.3%	--
States not shown separately	22.2%	--	--	--	--	--	25.6%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.b.(2)(1997) 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, 1997**

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%	0.99%	0.78%	1.45%	0.87%	0.63%	0.62%	0.51%
New England:								
Connecticut	2.19%	--	--	--	--	--	3.13%	--
Maine	1.98%	--	--	--	--	--	4.09%	--
Massachusetts	1.47%	--	--	--	--	--	2.29%	--
Rhode Island	3.29%	--	--	--	--	--	4.67%	--
Middle Atlantic:								
New Jersey	4.07%	--	--	--	--	--	5.06%	--
New York	2.15%	--	--	--	--	--	2.28%	--
Pennsylvania	2.09%	--	--	--	--	--	3.09%	--
East North Central:								
Illinois	2.92%	--	--	--	--	--	3.67%	--
Indiana	1.79%	--	--	--	--	--	3.74%	--
Michigan	3.55%	--	--	--	--	--	3.96%	--
Ohio	2.21%	--	--	--	--	--	3.12%	--
Wisconsin	3.35%	--	--	--	--	--	3.55%	--
West North Central:								
Iowa	2.90%	--	--	--	--	--	3.08%	--
Kansas	3.64%	--	--	--	--	--	5.05%	--
Minnesota	2.55%	--	--	--	--	--	3.00%	--
Missouri	3.66%	--	--	--	--	--	4.07%	--
South Atlantic:								
District of Columbia	3.42%	--	--	--	--	--	3.71%	--
Florida	2.06%	--	--	--	--	--	4.83%	--
Georgia	3.22%	--	--	--	--	--	5.79%	--
Maryland	2.54%	--	--	--	--	--	4.83%	--
North Carolina	2.10%	--	--	--	--	--	2.18%	--
South Carolina	4.15%	--	--	--	--	--	4.70%	--
Virginia	4.99%	--	--	--	--	--	5.82%	--
East South Central:								
Alabama	3.11%	--	--	--	--	--	3.74%	--
Kentucky	3.23%	--	--	--	--	--	4.74%	--
Mississippi	3.86%	--	--	--	--	--	7.56%	--
Tennessee	4.19%	--	--	--	--	--	5.01%	--
West South Central:								
Arkansas	2.58%	--	--	--	--	--	2.91%	--
Louisiana	3.34%	--	--	--	--	--	4.58%	--
Oklahoma	4.08%	--	--	--	--	--	5.86%	--
Texas	2.00%	--	--	--	--	--	4.26%	--
Mountain:								
Arizona	2.60%	--	--	--	--	--	4.34%	--
Colorado	4.33%	--	--	--	--	--	5.77%	--
Nevada	2.14%	--	--	--	--	--	1.78%	--
Utah	2.94%	--	--	--	--	--	4.51%	--
Pacific:								
Alaska	1.92%	--	--	--	--	--	4.08%	--
California	2.38%	--	--	--	--	--	2.79%	--
Hawaii	3.08%	--	--	--	--	--	2.97%	--
Oregon	2.25%	--	--	--	--	--	2.99%	--
Washington	2.48%	--	--	--	--	--	3.88%	--
States not shown separately	1.89%	--	--	--	--	--	3.00%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.b.(3)(1997) 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, 1997**

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	12.9%	19.5%	12.3%	9.8%	7.5%	6.4%	16.6%	7.1%
New England:								
Connecticut	11.8%	--	--	--	--	--	16.4%	--
Maine	21.0%	--	--	--	--	--	27.2%	--
Massachusetts	8.8%	--	--	--	--	--	11.2%	--
Rhode Island	20.8%	--	--	--	--	--	26.4%	--
Middle Atlantic:								
New Jersey	12.3%	--	--	--	--	--	13.8%	--
New York	13.2%	--	--	--	--	--	15.3%	--
Pennsylvania	21.1%	--	--	--	--	--	26.9%	--
East North Central:								
Illinois	16.5%	--	--	--	--	--	24.0%	--
Indiana	15.2%	--	--	--	--	--	18.0%	--
Michigan	26.7%	--	--	--	--	--	35.0%	--
Ohio	9.5%	--	--	--	--	--	11.9%	--
Wisconsin	13.7%	--	--	--	--	--	17.8%	--
West North Central:								
Iowa	13.7%	--	--	--	--	--	17.7%	--
Kansas	18.7%	--	--	--	--	--	24.4%	--
Minnesota	14.5%	--	--	--	--	--	18.8%	--
Missouri	12.4%	--	--	--	--	--	16.7%	--
South Atlantic:								
District of Columbia	8.9%	--	--	--	--	--	10.6%	--
Florida	6.0%	--	--	--	--	--	6.5%*	--
Georgia	8.2%	--	--	--	--	--	12.1%	--
Maryland	8.3%	--	--	--	--	--	11.1%	--
North Carolina	11.3%	--	--	--	--	--	17.4%	--
South Carolina	20.6%	--	--	--	--	--	26.8%	--
Virginia	10.0%	--	--	--	--	--	12.3%	--
East South Central:								
Alabama	12.7%	--	--	--	--	--	16.0%	--
Kentucky	16.1%	--	--	--	--	--	21.0%	--
Mississippi	18.9%	--	--	--	--	--	23.3%	--
Tennessee	6.0%	--	--	--	--	--	11.3%	--
West South Central:								
Arkansas	20.9%	--	--	--	--	--	27.1%	--
Louisiana	15.0%	--	--	--	--	--	19.2%	--
Oklahoma	12.2%	--	--	--	--	--	16.3%	--
Texas	13.2%	--	--	--	--	--	18.8%	--
Mountain:								
Arizona	10.7%	--	--	--	--	--	12.0%	--
Colorado	8.1%	--	--	--	--	--	7.7%	--
Nevada	9.3%	--	--	--	--	--	11.6%	--
Utah	11.1%	--	--	--	--	--	14.2%	--
Pacific:								
Alaska	34.7%	--	--	--	--	--	45.4%	--
California	6.8%	--	--	--	--	--	8.4%	--
Hawaii	16.6%	--	--	--	--	--	19.4%	--
Oregon	10.3%	--	--	--	--	--	11.3%	--
Washington	11.9%	--	--	--	--	--	14.6%	--
States not shown separately	19.2%	--	--	--	--	--	25.8%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	0.28%	0.80%	0.72%	0.72%	0.75%	0.46%	0.44%	0.41%
New England:								
Connecticut	1.27%	--	--	--	--	--	1.76%	--
Maine	2.31%	--	--	--	--	--	3.54%	--
Massachusetts	1.75%	--	--	--	--	--	2.44%	--
Rhode Island	2.45%	--	--	--	--	--	3.42%	--
Middle Atlantic:								
New Jersey	1.28%	--	--	--	--	--	2.11%	--
New York	2.41%	--	--	--	--	--	3.11%	--
Pennsylvania	1.57%	--	--	--	--	--	1.74%	--
East North Central:								
Illinois	2.63%	--	--	--	--	--	4.48%	--
Indiana	1.62%	--	--	--	--	--	2.99%	--
Michigan	2.55%	--	--	--	--	--	4.08%	--
Ohio	1.66%	--	--	--	--	--	2.26%	--
Wisconsin	2.29%	--	--	--	--	--	2.43%	--
West North Central:								
Iowa	3.63%	--	--	--	--	--	5.07%	--
Kansas	3.17%	--	--	--	--	--	4.53%	--
Minnesota	2.29%	--	--	--	--	--	3.35%	--
Missouri	2.40%	--	--	--	--	--	3.50%	--
South Atlantic:								
District of Columbia	1.49%	--	--	--	--	--	1.56%	--
Florida	1.36%	--	--	--	--	--	2.39%*	--
Georgia	1.93%	--	--	--	--	--	3.12%	--
Maryland	1.70%	--	--	--	--	--	2.99%	--
North Carolina	2.01%	--	--	--	--	--	4.00%	--
South Carolina	2.37%	--	--	--	--	--	3.80%	--
Virginia	2.39%	--	--	--	--	--	3.07%	--
East South Central:								
Alabama	2.49%	--	--	--	--	--	2.83%	--
Kentucky	2.19%	--	--	--	--	--	3.38%	--
Mississippi	3.17%	--	--	--	--	--	4.14%	--
Tennessee	1.27%	--	--	--	--	--	2.52%	--
West South Central:								
Arkansas	3.42%	--	--	--	--	--	4.50%	--
Louisiana	2.70%	--	--	--	--	--	4.21%	--
Oklahoma	2.00%	--	--	--	--	--	4.35%	--
Texas	1.74%	--	--	--	--	--	3.10%	--
Mountain:								
Arizona	2.87%	--	--	--	--	--	3.30%	--
Colorado	1.73%	--	--	--	--	--	2.07%	--
Nevada	1.76%	--	--	--	--	--	2.95%	--
Utah	2.30%	--	--	--	--	--	3.45%	--
Pacific:								
Alaska	4.08%	--	--	--	--	--	5.02%	--
California	0.81%	--	--	--	--	--	0.84%	--
Hawaii	2.26%	--	--	--	--	--	2.43%	--
Oregon	2.04%	--	--	--	--	--	2.88%	--
Washington	1.97%	--	--	--	--	--	3.18%	--
States not shown separately	2.13%	--	--	--	--	--	3.90%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	28.7%	48.2%	29.6%	19.8%	10.5%	9.1%	40.6%	10.7%
New England:								
Connecticut	30.8%	47.8%	41.4%	--	--	--	43.0%	--
Maine	19.8%	34.4%	15.8%*	--	--	--	26.8%	--
Massachusetts	32.8%	53.2%	30.7%	--	--	--	44.9%	--
Rhode Island	39.3%	54.6%	44.4%	--	--	--	50.2%	--
Middle Atlantic:								
New Jersey	40.3%	55.9%	34.7%*	--	--	--	50.2%	--
New York	38.3%	53.3%	32.0%	--	--	--	47.0%	--
Pennsylvania	35.1%	54.2%	34.9%	--	--	--	46.5%	--
East North Central:								
Illinois	27.3%	42.2%	35.4%	--	--	--	37.9%	--
Indiana	27.5%	52.1%	38.1%	--	--	--	42.2%	--
Michigan	44.9%	64.2%	40.4%	--	--	--	56.2%	--
Ohio	31.8%	57.9%	40.8%	--	--	--	47.7%	--
Wisconsin	34.4%	51.3%	40.4%	--	--	--	45.3%	--
West North Central:								
Iowa	30.7%	57.2%	26.6%	--	--	--	45.9%	--
Kansas	37.0%	56.2%	47.0%	--	--	--	49.8%	--
Minnesota	30.1%	52.4%	33.7%	--	--	--	42.5%	--
Missouri	32.7%	66.1%	26.6%	--	--	--	48.7%	--
South Atlantic:								
District of Columbia	33.2%	55.4%	32.1%	--	--	--	46.0%	--
Florida	20.6%	37.7%	18.2%	--	--	--	31.8%	--
Georgia	15.6%	37.9%	15.9%*	--	--	--	29.2%	--
Maryland	24.5%	45.8%	19.3%	--	--	--	35.4%	--
North Carolina	16.1%	30.9%	17.4%*	--	--	--	25.3%	--
South Carolina	23.5%	45.6%	22.3%*	--	--	--	35.8%	--
Virginia	22.7%	42.5%	25.0%	--	--	--	34.9%	--
East South Central:								
Alabama	24.8%	35.9%	34.5%	--	--	--	34.4%	--
Kentucky	25.8%	42.3%	30.9%	--	--	--	34.7%	--
Mississippi	20.3%	33.0%	31.9%	--	--	--	32.0%	--
Tennessee	18.8%	48.9%	15.0%*	--	--	--	34.6%	--
West South Central:								
Arkansas	26.9%	45.4%	25.7%	--	--	--	36.0%	--
Louisiana	21.2%	36.1%	19.5%*	--	--	--	27.8%	--
Oklahoma	30.0%	58.8%	27.2%	--	--	--	46.5%	--
Texas	19.8%	36.9%	24.4%*	--	--	--	30.8%	--
Mountain:								
Arizona	23.2%	47.1%	13.1%*	--	--	--	32.7%	--
Colorado	25.7%	37.5%	27.9%	--	--	--	33.5%	--
Nevada	28.4%	56.7%	28.7%	--	--	--	42.6%	--
Utah	30.6%	51.9%	38.3%	--	--	--	43.5%	--
Pacific:								
Alaska	30.3%	51.9%	27.4%*	--	--	--	41.8%	--
California	28.6%	47.4%	29.5%	--	--	--	40.2%	--
Hawaii	38.2%	49.8%	41.1%	--	--	--	46.9%	--
Oregon	32.3%	51.6%	19.4%	--	--	--	40.1%	--
Washington	33.4%	50.5%	36.1%	--	--	--	44.3%	--
States not shown separately	25.9%	45.1%	19.5%*	--	--	--	37.6%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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%	1.23%	1.17%	1.41%	0.43%	0.68%	0.66%	0.52%
New England:								
Connecticut	2.59%	5.39%	8.38%	--	--	--	3.40%	--
Maine	3.18%	6.24%	6.18%*	--	--	--	4.91%	--
Massachusetts	2.92%	6.89%	6.20%	--	--	--	4.24%	--
Rhode Island	3.01%	3.55%	8.22%	--	--	--	4.10%	--
Middle Atlantic:								
New Jersey	4.43%	5.51%	12.06%*	--	--	--	5.12%	--
New York	2.02%	4.36%	3.87%	--	--	--	2.44%	--
Pennsylvania	1.42%	3.24%	3.13%	--	--	--	2.41%	--
East North Central:								
Illinois	3.08%	6.28%	6.91%	--	--	--	4.50%	--
Indiana	2.58%	5.02%	9.44%	--	--	--	4.49%	--
Michigan	3.64%	6.30%	9.66%	--	--	--	4.56%	--
Ohio	2.13%	3.95%	6.73%	--	--	--	2.62%	--
Wisconsin	4.41%	5.18%	8.89%	--	--	--	4.95%	--
West North Central:								
Iowa	3.63%	5.70%	6.42%	--	--	--	4.03%	--
Kansas	4.23%	7.23%	8.54%	--	--	--	5.45%	--
Minnesota	4.24%	9.76%	6.47%	--	--	--	6.00%	--
Missouri	3.36%	4.78%	5.77%	--	--	--	3.75%	--
South Atlantic:								
District of Columbia	2.49%	4.86%	8.49%	--	--	--	3.51%	--
Florida	2.37%	5.51%	5.18%	--	--	--	4.38%	--
Georgia	2.84%	8.27%	7.26%*	--	--	--	7.18%	--
Maryland	2.60%	5.08%	5.47%	--	--	--	3.68%	--
North Carolina	2.51%	5.84%	6.64%*	--	--	--	5.01%	--
South Carolina	3.05%	6.53%	10.56%*	--	--	--	4.08%	--
Virginia	3.93%	7.13%	6.91%	--	--	--	5.42%	--
East South Central:								
Alabama	2.99%	2.92%	9.51%	--	--	--	3.07%	--
Kentucky	3.36%	5.60%	9.14%	--	--	--	4.85%	--
Mississippi	3.61%	8.20%	7.57%	--	--	--	4.94%	--
Tennessee	3.80%	9.33%	5.69%*	--	--	--	5.65%	--
West South Central:								
Arkansas	3.62%	5.38%	7.42%	--	--	--	4.76%	--
Louisiana	3.41%	6.45%	6.01%*	--	--	--	4.14%	--
Oklahoma	3.31%	9.51%	5.91%	--	--	--	6.58%	--
Texas	1.76%	3.84%	8.77%*	--	--	--	2.87%	--
Mountain:								
Arizona	3.00%	4.27%	6.25%*	--	--	--	3.34%	--
Colorado	4.06%	8.53%	4.98%	--	--	--	5.64%	--
Nevada	2.43%	4.60%	6.51%	--	--	--	3.35%	--
Utah	2.17%	5.36%	6.69%	--	--	--	3.40%	--
Pacific:								
Alaska	2.89%	5.54%	8.86%*	--	--	--	4.37%	--
California	1.17%	4.74%	4.73%	--	--	--	2.24%	--
Hawaii	1.72%	2.98%	6.46%	--	--	--	2.13%	--
Oregon	3.87%	5.65%	4.98%	--	--	--	4.04%	--
Washington	3.28%	5.92%	6.91%	--	--	--	3.37%	--
States not shown separately	1.72%	4.45%	5.90%*	--	--	--	2.96%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	8.7%	14.1%	8.4%	5.9%	3.9%	3.6%	11.8%	3.9%
New England:								
Connecticut	13.9%	--	--	--	--	--	--	--
Maine	3.2%*	--	--	--	--	--	--	--
Massachusetts	20.6%	--	--	--	--	--	--	--
Rhode Island	13.0%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	13.3%	--	--	--	--	--	--	--
New York	14.5%	--	--	--	--	--	--	--
Pennsylvania	11.4%	--	--	--	--	--	--	--
East North Central:								
Illinois	3.2%	--	--	--	--	--	--	--
Indiana	2.6%	--	--	--	--	--	--	--
Michigan	11.2%	--	--	--	--	--	--	--
Ohio	8.4%	--	--	--	--	--	--	--
Wisconsin	6.9%	--	--	--	--	--	--	--
West North Central:								
Iowa	6.0%*	--	--	--	--	--	--	--
Kansas	8.8%	--	--	--	--	--	--	--
Minnesota	7.6%	--	--	--	--	--	--	--
Missouri	4.7%*	--	--	--	--	--	--	--
South Atlantic:								
District of Columbia	10.2%	--	--	--	--	--	--	--
Florida	7.4%	--	--	--	--	--	--	--
Georgia	2.3%*	--	--	--	--	--	--	--
Maryland	7.5%	--	--	--	--	--	--	--
North Carolina	3.4%*	--	--	--	--	--	--	--
South Carolina	4.6%*	--	--	--	--	--	--	--
Virginia	7.1%	--	--	--	--	--	--	--
East South Central:								
Alabama	5.2%*	--	--	--	--	--	--	--
Kentucky	6.1%	--	--	--	--	--	--	--
Mississippi	3.7%*	--	--	--	--	--	--	--
Tennessee	3.0%*	--	--	--	--	--	--	--
West South Central:								
Arkansas	5.7%*	--	--	--	--	--	--	--
Louisiana	5.8%	--	--	--	--	--	--	--
Oklahoma	3.7%	--	--	--	--	--	--	--
Texas	3.7%	--	--	--	--	--	--	--
Mountain:								
Arizona	10.3%	--	--	--	--	--	--	--
Colorado	13.6%	--	--	--	--	--	--	--
Nevada	4.5%	--	--	--	--	--	--	--
Utah	9.0%	--	--	--	--	--	--	--
Pacific:								
Alaska	0.6%*	--	--	--	--	--	--	--
California	13.4%	--	--	--	--	--	--	--
Hawaii	16.1%	--	--	--	--	--	--	--
Oregon	13.0%	--	--	--	--	--	--	--
Washington	8.8%	--	--	--	--	--	--	--
States not shown separately	5.9%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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**Table II.A.2.c.(1)(1997) 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, 1997**

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	0.27%	0.70%	0.42%	0.73%	0.49%	0.58%	0.41%	0.38%
New England:								
Connecticut	3.22%	--	--	--	--	--	--	--
Maine	1.36%*	--	--	--	--	--	--	--
Massachusetts	2.34%	--	--	--	--	--	--	--
Rhode Island	2.05%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	2.09%	--	--	--	--	--	--	--
New York	1.52%	--	--	--	--	--	--	--
Pennsylvania	1.63%	--	--	--	--	--	--	--
East North Central:								
Illinois	0.91%	--	--	--	--	--	--	--
Indiana	0.74%	--	--	--	--	--	--	--
Michigan	2.40%	--	--	--	--	--	--	--
Ohio	1.48%	--	--	--	--	--	--	--
Wisconsin	1.70%	--	--	--	--	--	--	--
West North Central:								
Iowa	2.41%*	--	--	--	--	--	--	--
Kansas	2.27%	--	--	--	--	--	--	--
Minnesota	1.81%	--	--	--	--	--	--	--
Missouri	1.97%*	--	--	--	--	--	--	--
South Atlantic:								
District of Columbia	2.06%	--	--	--	--	--	--	--
Florida	1.57%	--	--	--	--	--	--	--
Georgia	0.89%*	--	--	--	--	--	--	--
Maryland	1.77%	--	--	--	--	--	--	--
North Carolina	1.42%*	--	--	--	--	--	--	--
South Carolina	1.65%*	--	--	--	--	--	--	--
Virginia	1.33%	--	--	--	--	--	--	--
East South Central:								
Alabama	1.78%*	--	--	--	--	--	--	--
Kentucky	1.35%	--	--	--	--	--	--	--
Mississippi	2.01%*	--	--	--	--	--	--	--
Tennessee	1.48%*	--	--	--	--	--	--	--
West South Central:								
Arkansas	2.11%*	--	--	--	--	--	--	--
Louisiana	1.41%	--	--	--	--	--	--	--
Oklahoma	0.76%	--	--	--	--	--	--	--
Texas	0.80%	--	--	--	--	--	--	--
Mountain:								
Arizona	1.77%	--	--	--	--	--	--	--
Colorado	2.92%	--	--	--	--	--	--	--
Nevada	1.20%	--	--	--	--	--	--	--
Utah	1.99%	--	--	--	--	--	--	--
Pacific:								
Alaska	0.44%*	--	--	--	--	--	--	--
California	2.07%	--	--	--	--	--	--	--
Hawaii	1.88%	--	--	--	--	--	--	--
Oregon	2.39%	--	--	--	--	--	--	--
Washington	2.35%	--	--	--	--	--	--	--
States not shown separately	1.24%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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**Table II.A.2.c.(2)(1997) 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, 1997**

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	14.7%	23.6%	16.0%	10.6%	5.5%	5.4%	20.4%	6.0%
New England:								
Connecticut	11.0%	--	--	--	--	--	--	--
Maine	8.4%	--	--	--	--	--	--	--
Massachusetts	9.8%	--	--	--	--	--	--	--
Rhode Island	19.0%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	23.2%	--	--	--	--	--	--	--
New York	20.3%	--	--	--	--	--	--	--
Pennsylvania	12.2%	--	--	--	--	--	--	--
East North Central:								
Illinois	15.5%	--	--	--	--	--	--	--
Indiana	14.2%	--	--	--	--	--	--	--
Michigan	23.5%	--	--	--	--	--	--	--
Ohio	17.9%	--	--	--	--	--	--	--
Wisconsin	15.9%	--	--	--	--	--	--	--
West North Central:								
Iowa	17.0%	--	--	--	--	--	--	--
Kansas	19.0%	--	--	--	--	--	--	--
Minnesota	12.9%	--	--	--	--	--	--	--
Missouri	21.3%	--	--	--	--	--	--	--
South Atlantic:								
District of Columbia	20.4%	--	--	--	--	--	--	--
Florida	11.9%	--	--	--	--	--	--	--
Georgia	10.4%	--	--	--	--	--	--	--
Maryland	14.1%	--	--	--	--	--	--	--
North Carolina	10.4%	--	--	--	--	--	--	--
South Carolina	12.9%	--	--	--	--	--	--	--
Virginia	10.9%	--	--	--	--	--	--	--
East South Central:								
Alabama	12.7%	--	--	--	--	--	--	--
Kentucky	13.1%	--	--	--	--	--	--	--
Mississippi	11.9%	--	--	--	--	--	--	--
Tennessee	12.6%	--	--	--	--	--	--	--
West South Central:								
Arkansas	13.1%	--	--	--	--	--	--	--
Louisiana	13.0%	--	--	--	--	--	--	--
Oklahoma	20.5%	--	--	--	--	--	--	--
Texas	11.6%	--	--	--	--	--	--	--
Mountain:								
Arizona	7.2%*	--	--	--	--	--	--	--
Colorado	8.8%	--	--	--	--	--	--	--
Nevada	19.4%	--	--	--	--	--	--	--
Utah	16.5%	--	--	--	--	--	--	--
Pacific:								
Alaska	12.3%	--	--	--	--	--	--	--
California	14.1%	--	--	--	--	--	--	--
Hawaii	19.7%	--	--	--	--	--	--	--
Oregon	14.2%	--	--	--	--	--	--	--
Washington	19.7%	--	--	--	--	--	--	--
States not shown separately	10.5%	--	--	--	--	--	--	--

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**Table II.A.2.c.(2)(1997) 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, 1997**

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	0.21%	0.66%	0.84%	0.86%	0.40%	0.60%	0.31%	0.37%
New England:								
Connecticut	1.97%	--	--	--	--	--	--	--
Maine	1.59%	--	--	--	--	--	--	--
Massachusetts	1.15%	--	--	--	--	--	--	--
Rhode Island	3.20%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	3.21%	--	--	--	--	--	--	--
New York	2.06%	--	--	--	--	--	--	--
Pennsylvania	1.13%	--	--	--	--	--	--	--
East North Central:								
Illinois	1.90%	--	--	--	--	--	--	--
Indiana	1.91%	--	--	--	--	--	--	--
Michigan	2.45%	--	--	--	--	--	--	--
Ohio	1.82%	--	--	--	--	--	--	--
Wisconsin	2.99%	--	--	--	--	--	--	--
West North Central:								
Iowa	2.98%	--	--	--	--	--	--	--
Kansas	2.60%	--	--	--	--	--	--	--
Minnesota	1.95%	--	--	--	--	--	--	--
Missouri	3.45%	--	--	--	--	--	--	--
South Atlantic:								
District of Columbia	2.10%	--	--	--	--	--	--	--
Florida	1.65%	--	--	--	--	--	--	--
Georgia	2.02%	--	--	--	--	--	--	--
Maryland	2.05%	--	--	--	--	--	--	--
North Carolina	1.77%	--	--	--	--	--	--	--
South Carolina	2.20%	--	--	--	--	--	--	--
Virginia	2.77%	--	--	--	--	--	--	--
East South Central:								
Alabama	2.76%	--	--	--	--	--	--	--
Kentucky	2.39%	--	--	--	--	--	--	--
Mississippi	3.39%	--	--	--	--	--	--	--
Tennessee	3.60%	--	--	--	--	--	--	--
West South Central:								
Arkansas	3.15%	--	--	--	--	--	--	--
Louisiana	2.60%	--	--	--	--	--	--	--
Oklahoma	3.25%	--	--	--	--	--	--	--
Texas	1.90%	--	--	--	--	--	--	--
Mountain:								
Arizona	2.37% *	--	--	--	--	--	--	--
Colorado	2.32%	--	--	--	--	--	--	--
Nevada	2.10%	--	--	--	--	--	--	--
Utah	1.88%	--	--	--	--	--	--	--
Pacific:								
Alaska	1.54%	--	--	--	--	--	--	--
California	1.62%	--	--	--	--	--	--	--
Hawaii	1.87%	--	--	--	--	--	--	--
Oregon	1.55%	--	--	--	--	--	--	--
Washington	2.37%	--	--	--	--	--	--	--
States not shown separately	1.55%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

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**Table II.A.2.c.(3)(1997) 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, 1997**

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	7.9%	12.7%	6.7%	4.9%	3.2%	4.5%	10.3%	4.1%
New England:								
Connecticut	8.0%	--	--	--	--	--	--	--
Maine	9.0%	--	--	--	--	--	--	--
Massachusetts	6.4%	--	--	--	--	--	--	--
Rhode Island	15.1%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	5.2%*	--	--	--	--	--	--	--
New York	8.4%	--	--	--	--	--	--	--
Pennsylvania	14.3%	--	--	--	--	--	--	--
East North Central:								
Illinois	9.6%	--	--	--	--	--	--	--
Indiana	11.3%	--	--	--	--	--	--	--
Michigan	19.4%	--	--	--	--	--	--	--
Ohio	7.6%	--	--	--	--	--	--	--
Wisconsin	12.5%	--	--	--	--	--	--	--
West North Central:								
Iowa	9.7%	--	--	--	--	--	--	--
Kansas	13.3%	--	--	--	--	--	--	--
Minnesota	10.5%	--	--	--	--	--	--	--
Missouri	8.4%	--	--	--	--	--	--	--
South Atlantic:								
District of Columbia	4.9%*	--	--	--	--	--	--	--
Florida	3.6%	--	--	--	--	--	--	--
Georgia	4.5%*	--	--	--	--	--	--	--
Maryland	5.1%	--	--	--	--	--	--	--
North Carolina	4.0%*	--	--	--	--	--	--	--
South Carolina	8.5%	--	--	--	--	--	--	--
Virginia	6.2%	--	--	--	--	--	--	--
East South Central:								
Alabama	8.9%	--	--	--	--	--	--	--
Kentucky	9.0%	--	--	--	--	--	--	--
Mississippi	6.4%	--	--	--	--	--	--	--
Tennessee	4.6%	--	--	--	--	--	--	--
West South Central:								
Arkansas	13.1%	--	--	--	--	--	--	--
Louisiana	7.2%	--	--	--	--	--	--	--
Oklahoma	7.6%	--	--	--	--	--	--	--
Texas	6.4%	--	--	--	--	--	--	--
Mountain:								
Arizona	5.9%*	--	--	--	--	--	--	--
Colorado	6.0%	--	--	--	--	--	--	--
Nevada	5.7%	--	--	--	--	--	--	--
Utah	8.6%	--	--	--	--	--	--	--
Pacific:								
Alaska	17.4%	--	--	--	--	--	--	--
California	3.1%	--	--	--	--	--	--	--
Hawaii	9.8%	--	--	--	--	--	--	--
Oregon	6.7%	--	--	--	--	--	--	--
Washington	8.6%	--	--	--	--	--	--	--
States not shown separately	10.1%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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%	0.90%	0.60%	0.44%	0.42%	0.28%	0.59%	0.22%
New England:								
Connecticut	1.50%	--	--	--	--	--	--	--
Maine	1.72%	--	--	--	--	--	--	--
Massachusetts	1.83%	--	--	--	--	--	--	--
Rhode Island	2.51%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	1.77%*	--	--	--	--	--	--	--
New York	1.80%	--	--	--	--	--	--	--
Pennsylvania	1.09%	--	--	--	--	--	--	--
East North Central:								
Illinois	2.51%	--	--	--	--	--	--	--
Indiana	1.71%	--	--	--	--	--	--	--
Michigan	3.25%	--	--	--	--	--	--	--
Ohio	1.11%	--	--	--	--	--	--	--
Wisconsin	2.33%	--	--	--	--	--	--	--
West North Central:								
Iowa	2.21%	--	--	--	--	--	--	--
Kansas	3.39%	--	--	--	--	--	--	--
Minnesota	2.48%	--	--	--	--	--	--	--
Missouri	2.09%	--	--	--	--	--	--	--
South Atlantic:								
District of Columbia	1.51%*	--	--	--	--	--	--	--
Florida	0.83%	--	--	--	--	--	--	--
Georgia	1.54%*	--	--	--	--	--	--	--
Maryland	1.30%	--	--	--	--	--	--	--
North Carolina	1.42%*	--	--	--	--	--	--	--
South Carolina	1.69%	--	--	--	--	--	--	--
Virginia	1.52%	--	--	--	--	--	--	--
East South Central:								
Alabama	2.05%	--	--	--	--	--	--	--
Kentucky	1.79%	--	--	--	--	--	--	--
Mississippi	1.76%	--	--	--	--	--	--	--
Tennessee	0.99%	--	--	--	--	--	--	--
West South Central:								
Arkansas	2.63%	--	--	--	--	--	--	--
Louisiana	1.58%	--	--	--	--	--	--	--
Oklahoma	1.79%	--	--	--	--	--	--	--
Texas	1.37%	--	--	--	--	--	--	--
Mountain:								
Arizona	1.96%*	--	--	--	--	--	--	--
Colorado	1.60%	--	--	--	--	--	--	--
Nevada	1.60%	--	--	--	--	--	--	--
Utah	2.04%	--	--	--	--	--	--	--
Pacific:								
Alaska	2.98%	--	--	--	--	--	--	--
California	0.80%	--	--	--	--	--	--	--
Hawaii	2.13%	--	--	--	--	--	--	--
Oregon	1.63%	--	--	--	--	--	--	--
Washington	1.22%	--	--	--	--	--	--	--
States not shown separately	1.39%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1997**

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	28.1%	10.3%	14.1%	21.5%	37.0%	67.1%	12.4%	51.9%
New England:								
Connecticut	27.0%	--	--	--	37.2% *	56.6%	16.6%	46.9%
Maine	23.7%	--	--	--	44.7%	58.1%	9.0%	50.9%
Massachusetts	28.2%	--	--	--	79.3%	60.8%	10.7%	63.5%
Rhode Island	35.8%	--	--	--	41.2%	75.3%	23.7%	61.7%
Middle Atlantic:								
New Jersey	24.4%	--	--	--	48.3%	67.4%	12.5%	52.7%
New York	32.7%	--	--	--	54.6%	81.8%	18.2%	65.6%
Pennsylvania	34.4%	--	--	--	51.5%	75.0%	18.6%	60.1%
East North Central:								
Illinois	29.1%	--	--	--	37.3%	69.6%	11.4%	54.9%
Indiana	22.2%	--	--	--	10.4% *	67.8%	7.3%	39.1%
Michigan	26.2%	--	--	--	41.3%	70.0%	10.3%	56.1%
Ohio	27.2%	--	--	--	21.4%	75.6%	8.7%	53.4%
Wisconsin	22.7%	--	--	--	23.0% *	75.7%	5.0% *	50.3%
West North Central:								
Iowa	18.9%	--	--	--	22.5%	49.8%	9.1%	33.6%
Kansas	20.1%	--	--	--	18.7%	57.1%	9.2% *	39.4%
Minnesota	19.7%	--	--	--	23.2% *	71.3%	4.3% *	46.4%
Missouri	26.2%	--	--	--	32.6%	60.0%	10.4%	47.8%
South Atlantic:								
District of Columbia	31.5%	--	--	--	39.3%	82.3%	14.7%	60.1%
Florida	33.8%	--	--	--	51.8%	69.5%	14.4%	61.4%
Georgia	30.6%	--	--	--	25.1%	59.3%	13.4%	46.8%
Maryland	33.1%	--	--	--	50.1%	82.3%	12.9%	66.5%
North Carolina	26.1%	--	--	--	31.2%	70.4%	2.3% *	53.3%
South Carolina	24.1%	--	--	--	22.3% *	52.4%	12.5%	39.3%
Virginia	27.6%	--	--	--	41.0%	65.8%	9.0% *	53.5%
East South Central:								
Alabama	17.8%	--	--	--	7.9% *	61.2%	5.7% *	35.6%
Kentucky	18.8%	--	--	--	16.2% *	49.2%	7.9%	33.9%
Mississippi	17.1%	--	--	--	4.8% *	46.2%	7.9%	28.5%
Tennessee	28.0%	--	--	--	11.1% *	59.1%	13.1%	41.1%
West South Central:								
Arkansas	19.3%	--	--	--	17.2% *	59.8%	3.9% *	40.1%
Louisiana	26.6%	--	--	--	22.8% *	66.7%	12.2%	46.2%
Oklahoma	25.4%	--	--	--	19.3% *	57.1%	13.9%	41.6%
Texas	29.0%	--	--	--	32.5%	60.3%	10.2%	48.1%
Mountain:								
Arizona	34.8%	--	--	--	33.9%	78.4%	13.5%	60.1%
Colorado	24.8%	--	--	--	71.1%	54.8%	8.9%	54.8%
Nevada	29.0%	--	--	--	26.6%	72.0%	9.7%	53.7%
Utah	32.0%	--	--	--	40.3%	74.0%	10.8%	60.5%
Pacific:								
Alaska	12.4% *	--	--	--	14.2% *	36.2%	3.7% *	23.8%
California	35.6%	--	--	--	48.4%	81.4%	18.3%	62.3%
Hawaii	38.3%	--	--	--	78.4%	75.5%	23.3%	76.4%
Oregon	17.7%	--	--	--	36.2%	42.2%	9.4%	35.5%
Washington	31.4%	--	--	--	48.9%	65.8%	17.7%	54.4%
States not shown separately	17.6%	--	--	--	19.7% *	38.9%	11.4%	27.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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%	0.50%	1.02%	0.83%	1.31%	0.98%	0.38%	0.74%
New England:								
Connecticut	1.93%	--	--	--	11.82% *	7.90%	1.32%	6.54%
Maine	3.08%	--	--	--	4.22%	8.98%	2.61%	5.58%
Massachusetts	4.24%	--	--	--	8.13%	9.03%	2.12%	7.65%
Rhode Island	3.47%	--	--	--	8.84%	5.42%	3.61%	5.26%
Middle Atlantic:								
New Jersey	2.03%	--	--	--	9.27%	6.42%	2.24%	6.26%
New York	1.96%	--	--	--	9.08%	3.34%	2.37%	3.84%
Pennsylvania	2.91%	--	--	--	8.44%	7.49%	2.04%	4.90%
East North Central:								
Illinois	2.85%	--	--	--	8.44%	6.03%	3.17%	6.16%
Indiana	2.30%	--	--	--	4.66% *	5.22%	1.74%	3.53%
Michigan	2.20%	--	--	--	8.44%	4.39%	1.89%	2.84%
Ohio	2.17%	--	--	--	5.40%	3.87%	2.42%	2.21%
Wisconsin	2.43%	--	--	--	7.25% *	8.82%	1.57% *	7.17%
West North Central:								
Iowa	2.05%	--	--	--	5.34%	7.61%	1.81%	4.92%
Kansas	2.50%	--	--	--	4.49%	6.93%	3.14% *	2.60%
Minnesota	3.25%	--	--	--	9.99% *	8.05%	1.76% *	5.12%
Missouri	3.51%	--	--	--	6.44%	8.24%	2.02%	5.74%
South Atlantic:								
District of Columbia	2.55%	--	--	--	10.26%	4.73%	1.55%	4.22%
Florida	3.12%	--	--	--	7.61%	7.77%	1.48%	4.98%
Georgia	2.74%	--	--	--	6.90%	4.66%	2.21%	4.29%
Maryland	3.49%	--	--	--	10.10%	4.90%	2.74%	5.85%
North Carolina	4.92%	--	--	--	7.19%	8.02%	1.44% *	6.30%
South Carolina	2.62%	--	--	--	8.23% *	5.54%	2.62%	3.77%
Virginia	1.98%	--	--	--	8.80%	3.71%	3.04% *	3.77%
East South Central:								
Alabama	2.80%	--	--	--	3.30% *	7.54%	1.73% *	4.79%
Kentucky	2.21%	--	--	--	8.51% *	4.73%	2.01%	3.44%
Mississippi	1.87%	--	--	--	3.38% *	7.47%	1.44%	3.62%
Tennessee	3.48%	--	--	--	6.13% *	7.62%	3.15%	4.84%
West South Central:								
Arkansas	3.01%	--	--	--	5.58% *	7.28%	1.26% *	5.22%
Louisiana	3.16%	--	--	--	6.97% *	6.74%	3.52%	3.76%
Oklahoma	2.11%	--	--	--	9.96% *	7.46%	2.28%	5.52%
Texas	0.97%	--	--	--	5.60%	3.66%	2.31%	2.41%
Mountain:								
Arizona	3.99%	--	--	--	5.79%	2.61%	4.00%	4.93%
Colorado	3.14%	--	--	--	9.68%	8.05%	1.95%	7.75%
Nevada	2.98%	--	--	--	5.99%	8.59%	2.33%	5.83%
Utah	3.15%	--	--	--	8.05%	7.29%	1.89%	5.34%
Pacific:								
Alaska	3.79% *	--	--	--	4.91% *	10.74%	1.76% *	6.64%
California	1.87%	--	--	--	5.26%	3.61%	1.83%	3.24%
Hawaii	2.65%	--	--	--	5.10%	7.18%	2.76%	3.08%
Oregon	2.32%	--	--	--	8.04%	8.19%	2.13%	4.52%
Washington	4.60%	--	--	--	10.24%	7.01%	4.62%	5.82%
States not shown separately	1.99%	--	--	--	6.30% *	8.92%	1.77%	3.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1997**

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	28.1%	25.2%	84.4%	37.8%	61.3%	21.6%	19.5%	65.8%
New England:								
Connecticut	27.0%	23.2%	87.0%	47.5%	54.0%	21.4%	21.5%	64.1%
Maine	23.7%	39.7%	68.6%	29.7%	47.4%	23.7%	20.9%	68.5%
Massachusetts	28.2%	20.2%	90.7%	62.9%	38.9%	16.8%	13.4%	50.2%
Rhode Island	35.8%	36.4%	79.6%	46.3%	48.2%	17.8%	17.0%	56.8%
Middle Atlantic:								
New Jersey	24.4%	19.9%	89.3%	34.6%	64.6%	17.5%	16.3%	66.6%
New York	32.7%	25.2%	88.1%	46.9%	57.7%	23.3%	23.8%	55.6%
Pennsylvania	34.4%	36.8%	77.7%	45.3%	49.9%	24.1%	24.2%	55.9%
East North Central:								
Illinois	29.1%	26.8%	80.4%	28.1%	70.5%	23.8%	21.5%	70.7%
Indiana	22.2%	31.7%	75.5%	21.0%	65.8%	28.1%	25.7%	72.5%
Michigan	26.2%	42.3%	72.7%	28.5%	57.5%	23.0%	21.1%	65.7%
Ohio	27.2%	24.5%	87.5%	28.3%	71.0%	22.3%	17.0%	74.8%
Wisconsin	22.7%	26.2%	81.3%	28.7%	64.2%	24.8%	21.0%	65.7%
West North Central:								
Iowa	18.9%	32.4%	76.3%	19.5%	64.3%	24.7%	18.2%	61.5%
Kansas	20.1%	31.9%	73.0%	23.6%	61.0%	21.2%	19.1%	54.8%
Minnesota	19.7%	25.0%	79.0%	28.5%	57.8%	18.7%	17.8%	66.1%
Missouri	26.2%	26.8%	85.4%	30.3%	68.6%	26.7%	23.7%	66.3%
South Atlantic:								
District of Columbia	31.5%	15.5%	90.9%	44.1%	67.6%	16.8%	17.0%	50.2%
Florida	33.8%	17.7%	93.0%	46.4%	64.4%	18.3%	16.0%	71.5%
Georgia	30.6%	22.1%	84.4%	33.5%	69.2%	28.0%	24.6%	67.6%
Maryland	33.1%	18.5%	90.7%	41.9%	66.5%	22.8%	21.3%	58.8%
North Carolina	26.1%	26.3%	83.3%	29.3%	71.0%	28.1%	25.7%	66.8%
South Carolina	24.1%	31.1%	75.3%	21.7%	63.3%	21.7%	17.0%	67.8%
Virginia	27.6%	24.1%	84.0%	36.5%	60.7%	20.3%	18.7%	61.8%
East South Central:								
Alabama	17.8%	26.4%	78.1%	23.4%	63.9%	25.2%	20.9%	56.2%
Kentucky	18.8%	31.9%	77.9%	21.7%	63.6%	21.1%	16.3%	70.6%
Mississippi	17.1%	32.5%	73.3%	13.0%	65.5%	23.3%	22.8%	66.9%
Tennessee	28.0%	20.2%	87.1%	33.8%	72.6%	24.5%	21.2%	63.0%
West South Central:								
Arkansas	19.3%	34.6%	73.1%	26.4%	57.1%	23.2%	17.3%	62.2%
Louisiana	26.6%	26.7%	84.5%	27.6%	69.2%	17.0%	16.8%	61.8%
Oklahoma	25.4%	25.7%	84.4%	28.7%	71.3%	21.4%	17.8%	61.3%
Texas	29.0%	23.6%	86.1%	27.4%	71.7%	23.0%	22.7%	67.5%
Mountain:								
Arizona	34.8%	17.6%	91.5%	58.7%	53.6%	24.3%	23.9%	70.7%
Colorado	24.8%	18.3%	90.8%	50.7%	55.0%	13.3%	13.2%	69.4%
Nevada	29.0%	18.6%	90.3%	36.5%	69.5%	22.6%	21.6%	78.1%
Utah	32.0%	28.5%	85.0%	40.6%	63.3%	24.1%	23.0%	72.1%
Pacific:								
Alaska	12.4%	55.0%	48.9%	8.3%	46.4%	21.7%	18.8%	77.1%
California	35.6%	15.0%	94.2%	61.0%	55.4%	16.7%	14.2%	72.1%
Hawaii	38.3%	21.7%	87.8%	51.1%	59.8%	17.0%	15.9%	53.4%
Oregon	17.7%	17.4%	87.1%	47.6%	47.1%	16.6%	15.1%	73.1%
Washington	31.4%	20.9%	86.6%	35.2%	67.4%	23.2%	19.5%	66.6%
States not shown separately	17.6%	39.4%	68.4%	24.1%	50.5%	20.2%	18.6%	67.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.e(1997) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1997**

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	0.37%	0.46%	0.34%	0.59%	0.55%	0.76%	0.70%	0.65%
New England:								
Connecticut	1.93%	3.75%	2.66%	3.49%	3.26%	2.75%	2.62%	4.26%
Maine	3.08%	3.30%	3.32%	1.87%	4.54%	2.33%	3.06%	4.39%
Massachusetts	4.24%	4.09%	1.16%	1.89%	3.26%	1.51%	1.99%	3.12%
Rhode Island	3.47%	2.94%	2.74%	3.91%	2.74%	1.28%	1.91%	3.55%
Middle Atlantic:								
New Jersey	2.03%	2.76%	2.17%	2.85%	2.32%	3.09%	2.98%	4.56%
New York	1.96%	2.98%	2.39%	2.78%	1.81%	1.88%	2.20%	1.86%
Pennsylvania	2.91%	1.77%	1.54%	3.15%	2.69%	1.52%	1.68%	2.67%
East North Central:								
Illinois	2.85%	2.37%	2.83%	2.40%	2.62%	2.41%	2.54%	2.51%
Indiana	2.30%	2.70%	2.45%	2.50%	1.65%	3.32%	3.26%	3.10%
Michigan	2.20%	3.36%	2.52%	2.60%	2.48%	2.18%	2.75%	2.29%
Ohio	2.17%	1.81%	2.34%	3.27%	2.60%	2.54%	1.83%	2.00%
Wisconsin	2.43%	3.87%	2.41%	4.33%	2.72%	2.75%	3.22%	3.72%
West North Central:								
Iowa	2.05%	4.01%	3.40%	3.25%	3.70%	3.97%	3.71%	3.24%
Kansas	2.50%	3.60%	3.58%	3.08%	4.21%	2.77%	2.47%	3.62%
Minnesota	3.25%	3.08%	2.79%	2.39%	2.83%	2.74%	2.71%	2.25%
Missouri	3.51%	3.23%	2.77%	4.25%	4.30%	3.58%	3.58%	1.95%
South Atlantic:								
District of Columbia	2.55%	1.99%	1.38%	2.69%	2.36%	1.52%	1.64%	2.64%
Florida	3.12%	3.75%	2.04%	3.25%	3.01%	2.23%	1.74%	3.31%
Georgia	2.74%	2.51%	1.37%	3.88%	3.35%	3.60%	3.09%	2.70%
Maryland	3.49%	1.59%	1.49%	2.23%	2.70%	3.37%	3.21%	3.10%
North Carolina	4.92%	2.07%	2.14%	5.20%	3.70%	5.00%	4.94%	3.26%
South Carolina	2.62%	4.26%	3.30%	2.03%	2.91%	3.35%	2.77%	2.67%
Virginia	1.98%	4.05%	2.28%	3.82%	4.48%	2.04%	2.29%	2.82%
East South Central:								
Alabama	2.80%	2.56%	2.38%	3.22%	2.89%	3.60%	3.14%	4.36%
Kentucky	2.21%	2.16%	0.99%	2.75%	2.06%	2.13%	2.37%	1.67%
Mississippi	1.87%	3.87%	3.67%	2.22%	3.57%	1.98%	1.80%	2.82%
Tennessee	3.48%	2.83%	2.54%	4.71%	4.25%	3.47%	3.66%	4.52%
West South Central:								
Arkansas	3.01%	4.11%	3.56%	4.55%	3.06%	2.67%	2.54%	3.63%
Louisiana	3.16%	2.52%	2.74%	3.40%	4.24%	2.12%	2.38%	4.25%
Oklahoma	2.11%	3.61%	2.52%	2.59%	4.54%	3.06%	2.61%	4.53%
Texas	0.97%	2.56%	2.14%	2.10%	3.27%	2.06%	2.34%	2.56%
Mountain:								
Arizona	3.99%	2.58%	1.90%	1.67%	2.66%	3.78%	3.76%	2.30%
Colorado	3.14%	2.27%	2.12%	3.95%	3.27%	1.79%	1.98%	4.08%
Nevada	2.98%	1.81%	1.98%	3.12%	2.92%	2.55%	1.70%	2.35%
Utah	3.15%	3.03%	3.01%	3.44%	3.36%	3.00%	3.43%	2.82%
Pacific:								
Alaska	3.79%	4.00%	3.33%	3.51%	3.13%	3.73%	3.32%	3.67%
California	1.87%	1.27%	0.40%	2.40%	2.67%	1.54%	1.58%	2.37%
Hawaii	2.65%	2.31%	1.69%	1.95%	2.79%	1.76%	1.79%	2.20%
Oregon	2.32%	2.87%	2.19%	3.07%	2.08%	2.58%	2.34%	3.15%
Washington	4.60%	3.45%	2.48%	3.74%	3.16%	3.07%	2.92%	4.83%
States not shown separately	1.99%	2.29%	2.69%	3.25%	2.57%	2.13%	1.67%	3.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.1(1997) Number of private-sector employees by firm size and State: United States, 1997**

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	106,658,324	15,707,054	10,639,454	15,427,789	20,843,149	44,040,878	33,833,828	72,824,496
New England:								
Connecticut	1,515,179	427,438	123,174	183,638	251,982	528,947	660,226	854,953
Maine	443,882	92,233	67,345	60,490	97,901	125,913	196,851	247,031
Massachusetts	2,734,819	385,653	264,860	379,894	648,948	1,055,464	844,968	1,889,852
Rhode Island	399,548	70,088	40,003	68,070	53,111	168,276	140,698	258,850
Middle Atlantic:								
New Jersey	3,413,451	521,960	252,873	563,227	624,978	1,450,413	1,041,893	2,371,558
New York	7,262,137	1,366,508	570,246	816,874	1,660,220	2,848,290	2,398,785	4,863,352
Pennsylvania	4,892,495	594,050	599,909	867,614	794,879	2,036,043	1,513,002	3,379,493
East North Central:								
Illinois	5,342,451	561,594	586,487	783,947	1,291,258	2,119,165	1,552,425	3,790,026
Indiana	2,439,102	279,493	210,512	402,997	479,690	1,066,410	657,283	1,781,819
Michigan	3,844,521	454,461	411,484	586,010	783,290	1,609,276	1,175,164	2,669,357
Ohio	4,557,469	569,021	410,457	813,543	860,345	1,904,103	1,346,678	3,210,792
Wisconsin	2,376,864	311,295	310,189	380,451	504,742	870,186	777,431	1,599,433
West North Central:								
Iowa	1,244,876	204,192	116,660	188,099	212,897	523,028	399,754	845,123
Kansas	1,026,677	203,890	108,130	148,151	264,756	301,749	396,743	629,934
Minnesota	2,219,111	292,524	267,564	375,762	379,416	903,845	706,992	1,512,119
Missouri	2,244,054	271,873	247,001	287,648	359,833	1,077,699	657,412	1,586,642
South Atlantic:								
District of Columbia	404,642	83,222	31,295	54,131	98,307	137,688	140,561	264,081
Florida	5,613,781	816,802	526,936	530,545	1,328,321	2,411,177	1,627,309	3,986,473
Georgia	2,977,386	490,870	235,914	368,596	548,336	1,333,669	900,084	2,077,302
Maryland	1,842,084	230,405	254,503	285,927	301,255	769,993	628,838	1,213,245
North Carolina	3,142,910	439,931	261,606	377,032	505,347	1,558,995	866,288	2,276,622
South Carolina	1,467,483	212,130	150,892	186,960	297,457	620,043	482,626	984,857
Virginia	2,646,961	326,461	249,341	382,228	469,426	1,219,505	779,494	1,867,467
East South Central:								
Alabama	1,666,543	198,419	153,177	247,468	342,290	725,187	471,665	1,194,878
Kentucky	1,424,171	182,934	121,581	234,526	251,984	633,146	409,179	1,014,992
Mississippi	855,963	132,975	84,408	186,750	148,866	302,964	334,633	521,330
Tennessee	2,185,868	264,061	166,827	331,247	403,704	1,020,028	574,272	1,611,595
West South Central:								
Arkansas	900,716	113,832	79,133	107,363	168,618	431,770	248,490	652,226
Louisiana	1,440,218	229,356	302,465	233,796	201,771	472,830	640,160	800,058
Oklahoma	1,058,746	150,727	121,000	198,461	227,770	360,788	342,810	715,936
Texas	7,567,564	1,094,141	694,126	919,644	1,474,044	3,385,608	2,280,226	5,287,338
Mountain:								
Arizona	1,618,417	178,547	173,004*	255,892	235,448	775,526	472,947	1,145,470
Colorado	1,631,346	265,726	184,814	255,462	327,176	598,168	562,917	1,068,429
Nevada	759,384	87,150	89,197	92,633	118,625	371,780	230,049	529,335
Utah	822,869	134,498	73,233	125,856	143,059	346,224	263,706	559,163
Pacific:								
Alaska	180,787	50,529	20,770	24,706	36,097	48,686	84,096	96,691
California	12,376,145	1,676,311	1,083,957	1,932,653	2,492,998	5,190,226	3,707,776	8,668,370
Hawaii	422,873	56,495	49,000	61,904	101,861	153,614	138,659	284,214
Oregon	1,291,131	250,303	145,867	206,556	185,222	503,183	488,401	802,730
Washington	1,992,206	367,444	255,822	305,418	362,842	700,680	795,397	1,196,809
States not shown separately	4,411,494	1,067,511	543,693	615,618	804,078	1,380,593	1,896,940	2,514,553

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for number of private-sector employees by firm size and State: United States, 1997**

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	1,347,132	430,845	286,198	470,930	611,329	1,174,467	623,700	1,085,063
New England:								
Connecticut	208,996	198,332	13,454	20,567	34,195	67,644	192,483	62,355
Maine	49,028	7,491	12,225	6,594	10,215	37,681	10,296	41,850
Massachusetts	279,506	39,918	42,934	39,725	133,169	252,035	40,511	268,025
Rhode Island	47,143	8,864	7,432	3,842	7,327	44,900	10,722	43,911
Middle Atlantic:								
New Jersey	217,460	26,270	33,202	75,234	79,080	243,582	45,370	200,711
New York	502,266	150,267	34,916	109,676	173,879	278,446	210,562	348,423
Pennsylvania	302,611	30,996	68,402	103,820	123,983	280,126	78,762	293,492
East North Central:								
Illinois	438,788	28,785	98,331	124,888	120,240	362,677	151,734	421,390
Indiana	145,198	21,323	22,706	40,806	66,512	145,961	34,997	163,558
Michigan	160,272	27,479	22,400	63,895	113,704	150,765	61,977	134,211
Ohio	298,892	44,251	37,037	139,396	93,438	218,455	96,550	276,387
Wisconsin	188,173	34,368	47,998	44,641	131,759	128,963	61,403	177,915
West North Central:								
Iowa	92,301	17,956	14,292	23,674	32,352	101,411	21,957	101,757
Kansas	114,904	48,383	12,774	12,704	54,083	62,265	47,078	72,581
Minnesota	147,414	25,767	29,329	36,835	48,069	120,573	36,878	130,572
Missouri	193,554	20,065	33,243	41,016	51,722	188,138	30,768	191,654
South Atlantic:								
District of Columbia	57,604	24,956	4,384	4,145	21,824	32,221	25,212	42,406
Florida	436,191	46,146	47,205	39,076	132,754	325,543	93,458	370,038
Georgia	143,057	155,981	44,170	41,349	72,806	147,166	166,207	135,989
Maryland	195,870	10,505	35,393	19,312	59,862	178,230	42,233	198,729
North Carolina	318,268	56,108	25,336	43,267	52,828	327,943	71,272	334,813
South Carolina	107,894	11,395	29,744	28,818	44,661	65,306	35,401	90,628
Virginia	178,476	20,857	29,444	43,174	44,813	151,717	31,330	167,402
East South Central:								
Alabama	119,564	17,427	19,095	36,732	53,923	107,133	34,250	107,188
Kentucky	137,537	24,575	9,347	46,327	32,326	153,822	33,780	147,759
Mississippi	57,678	20,978	6,820	49,374	21,014	45,363	50,396	56,791
Tennessee	116,902	24,096	13,930	61,628	76,636	95,300	42,285	116,794
West South Central:								
Arkansas	53,090	4,610	7,971	14,599	28,022	74,443	13,260	56,937
Louisiana	158,369	19,346	142,865	22,610	24,027	89,224	138,761	95,377
Oklahoma	68,617	12,392	14,664	50,464	40,519	45,951	26,482	62,702
Texas	464,667	152,614	61,265	109,549	174,223	417,962	161,977	412,579
Mountain:								
Arizona	199,634	8,871	39,462*	22,118	35,415	196,244	41,761	203,912
Colorado	223,339	32,987	24,749	33,525	132,415	110,197	50,554	204,903
Nevada	44,600	4,314	21,309	12,072	17,199	29,914	21,692	47,386
Utah	92,923	36,497	8,291	12,376	23,487	80,623	39,509	84,027
Pacific:								
Alaska	9,600	8,032	2,573	2,782	3,627	9,017	7,904	8,965
California	659,422	56,966	53,159	145,724	213,678	612,582	127,109	684,690
Hawaii	24,963	4,350	3,215	8,653	14,182	21,476	8,278	19,494
Oregon	147,101	29,302	14,720	33,845	22,510	98,976	35,237	127,119
Washington	119,838	64,978	28,117	51,167	61,684	118,927	68,651	96,258
States not shown separately	277,332	138,834	54,299	84,376	116,762	208,406	152,195	270,452

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of number of private-sector employees by firm size and State: United States, 1997**

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	106,658,324	14.7%	10.0%	14.5%	19.5%	41.3%	31.7%	68.3%
New England:								
Connecticut	1,515,179	28.2%	8.1%	12.1%	16.6%	34.9%	43.6%	56.4%
Maine	443,882	20.8%	15.2%	13.6%	22.1%	28.4%	44.3%	55.7%
Massachusetts	2,734,819	14.1%	9.7%	13.9%	23.7%	38.6%	30.9%	69.1%
Rhode Island	399,548	17.5%	10.0%	17.0%	13.3%	42.1%	35.2%	64.8%
Middle Atlantic:								
New Jersey	3,413,451	15.3%	7.4%	16.5%	18.3%	42.5%	30.5%	69.5%
New York	7,262,137	18.8%	7.9%	11.2%	22.9%	39.2%	33.0%	67.0%
Pennsylvania	4,892,495	12.1%	12.3%	17.7%	16.2%	41.6%	30.9%	69.1%
East North Central:								
Illinois	5,342,451	10.5%	11.0%	14.7%	24.2%	39.7%	29.1%	70.9%
Indiana	2,439,102	11.5%	8.6%	16.5%	19.7%	43.7%	26.9%	73.1%
Michigan	3,844,521	11.8%	10.7%	15.2%	20.4%	41.9%	30.6%	69.4%
Ohio	4,557,469	12.5%	9.0%	17.9%	18.9%	41.8%	29.5%	70.5%
Wisconsin	2,376,864	13.1%	13.1%	16.0%	21.2%	36.6%	32.7%	67.3%
West North Central:								
Iowa	1,244,876	16.4%	9.4%	15.1%	17.1%	42.0%	32.1%	67.9%
Kansas	1,026,677	19.9%	10.5%	14.4%	25.8%	29.4%	38.6%	61.4%
Minnesota	2,219,111	13.2%	12.1%	16.9%	17.1%	40.7%	31.9%	68.1%
Missouri	2,244,054	12.1%	11.0%	12.8%	16.0%	48.0%	29.3%	70.7%
South Atlantic:								
District of Columbia	404,642	20.6%	7.7%	13.4%	24.3%	34.0%	34.7%	65.3%
Florida	5,613,781	14.5%	9.4%	9.5%	23.7%	43.0%	29.0%	71.0%
Georgia	2,977,386	16.5%	7.9%	12.4%	18.4%	44.8%	30.2%	69.8%
Maryland	1,842,084	12.5%	13.8%	15.5%	16.4%	41.8%	34.1%	65.9%
North Carolina	3,142,910	14.0%	8.3%	12.0%	16.1%	49.6%	27.6%	72.4%
South Carolina	1,467,483	14.5%	10.3%	12.7%	20.3%	42.3%	32.9%	67.1%
Virginia	2,646,961	12.3%	9.4%	14.4%	17.7%	46.1%	29.4%	70.6%
East South Central:								
Alabama	1,666,543	11.9%	9.2%	14.8%	20.5%	43.5%	28.3%	71.7%
Kentucky	1,424,171	12.8%	8.5%	16.5%	17.7%	44.5%	28.7%	71.3%
Mississippi	855,963	15.5%	9.9%	21.8%	17.4%	35.4%	39.1%	60.9%
Tennessee	2,185,868	12.1%	7.6%	15.2%	18.5%	46.7%	26.3%	73.7%
West South Central:								
Arkansas	900,716	12.6%	8.8%	11.9%	18.7%	47.9%	27.6%	72.4%
Louisiana	1,440,218	15.9%	21.0%	16.2%	14.0%	32.8%	44.4%	55.6%
Oklahoma	1,058,746	14.2%	11.4%	18.7%	21.5%	34.1%	32.4%	67.6%
Texas	7,567,564	14.5%	9.2%	12.2%	19.5%	44.7%	30.1%	69.9%
Mountain:								
Arizona	1,618,417	11.0%	10.7% *	15.8%	14.5%	47.9%	29.2%	70.8%
Colorado	1,631,346	16.3%	11.3%	15.7%	20.1%	36.7%	34.5%	65.5%
Nevada	759,384	11.5%	11.7%	12.2%	15.6%	49.0%	30.3%	69.7%
Utah	822,869	16.3%	8.9%	15.3%	17.4%	42.1%	32.0%	68.0%
Pacific:								
Alaska	180,787	27.9%	11.5%	13.7%	20.0%	26.9%	46.5%	53.5%
California	12,376,145	13.5%	8.8%	15.6%	20.1%	41.9%	30.0%	70.0%
Hawaii	422,873	13.4%	11.6%	14.6%	24.1%	36.3%	32.8%	67.2%
Oregon	1,291,131	19.4%	11.3%	16.0%	14.3%	39.0%	37.8%	62.2%
Washington	1,992,206	18.4%	12.8%	15.3%	18.2%	35.2%	39.9%	60.1%
States not shown separately	4,411,494	24.2%	12.3%	14.0%	18.2%	31.3%	43.0%	57.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for percent of number of private-sector employees by firm size and State: United States, 1997**

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	1,347,132	0.36%	0.29%	0.34%	0.54%	0.99%	0.47%	0.47%
New England:								
Connecticut	208,996	5.43%	1.43%	1.76%	2.60%	4.27%	4.23%	4.23%
Maine	49,028	2.85%	2.45%	1.56%	2.17%	4.75%	3.32%	3.32%
Massachusetts	279,506	2.48%	1.47%	2.47%	3.65%	5.77%	3.26%	3.26%
Rhode Island	47,143	2.77%	1.18%	1.95%	1.98%	5.16%	3.65%	3.65%
Middle Atlantic:								
New Jersey	217,460	1.41%	1.04%	2.17%	2.62%	4.76%	1.78%	1.78%
New York	502,266	1.42%	0.78%	1.18%	1.81%	2.91%	1.49%	1.49%
Pennsylvania	302,611	0.52%	1.75%	2.66%	1.94%	3.95%	2.34%	2.34%
East North Central:								
Illinois	438,788	1.05%	1.52%	2.02%	2.80%	4.14%	2.47%	2.47%
Indiana	145,198	1.15%	1.22%	1.87%	2.32%	3.76%	2.68%	2.68%
Michigan	160,272	1.12%	0.78%	1.36%	2.93%	2.53%	1.37%	1.37%
Ohio	298,892	1.31%	1.23%	2.07%	1.92%	3.22%	2.28%	2.28%
Wisconsin	188,173	2.04%	1.42%	2.29%	3.78%	3.76%	2.94%	2.94%
West North Central:								
Iowa	92,301	2.02%	1.46%	2.37%	2.49%	4.53%	2.97%	2.97%
Kansas	114,904	2.19%	1.37%	1.26%	3.98%	4.02%	1.88%	1.88%
Minnesota	147,414	1.25%	1.27%	2.06%	1.85%	3.01%	2.04%	2.04%
Missouri	193,554	0.67%	2.35%	2.54%	2.52%	5.41%	3.37%	3.37%
South Atlantic:								
District of Columbia	57,604	3.12%	1.83%	2.19%	3.85%	4.22%	3.19%	3.19%
Florida	436,191	1.11%	0.87%	0.88%	2.86%	3.94%	2.15%	2.15%
Georgia	143,057	4.04%	1.46%	1.49%	2.43%	4.54%	4.11%	4.11%
Maryland	195,870	1.52%	2.27%	1.17%	2.46%	4.65%	3.45%	3.45%
North Carolina	318,268	2.63%	1.42%	1.04%	2.35%	5.16%	3.80%	3.80%
South Carolina	107,894	1.44%	2.06%	1.53%	2.58%	2.25%	1.97%	1.97%
Virginia	178,476	1.12%	1.31%	2.00%	1.56%	2.94%	1.91%	1.91%
East South Central:								
Alabama	119,564	0.91%	1.39%	1.91%	2.68%	3.77%	1.90%	1.90%
Kentucky	137,537	2.20%	0.73%	3.41%	2.49%	5.43%	3.54%	3.54%
Mississippi	57,678	2.12%	1.25%	4.87%	1.76%	4.29%	4.50%	4.50%
Tennessee	116,902	1.60%	0.71%	2.47%	2.83%	3.33%	2.26%	2.26%
West South Central:								
Arkansas	53,090	0.92%	1.05%	1.56%	3.53%	5.80%	2.18%	2.18%
Louisiana	158,369	1.82%	5.29%	2.20%	2.26%	4.91%	4.63%	4.63%
Oklahoma	68,617	1.47%	0.81%	4.16%	2.79%	3.93%	2.28%	2.28%
Texas	464,667	1.55%	1.13%	1.26%	2.36%	3.36%	2.31%	2.31%
Mountain:								
Arizona	199,634	1.19%	3.31% *	1.91%	2.51%	4.96%	4.46%	4.46%
Colorado	223,339	2.15%	1.82%	2.68%	4.24%	3.98%	3.64%	3.64%
Nevada	44,600	0.89%	2.47%	1.77%	1.61%	1.95%	3.11%	3.11%
Utah	92,923	3.22%	1.23%	1.46%	2.95%	4.86%	3.71%	3.71%
Pacific:								
Alaska	9,600	3.88%	1.76%	1.81%	2.26%	4.04%	3.61%	3.61%
California	659,422	0.75%	0.93%	1.29%	1.55%	2.88%	2.03%	2.03%
Hawaii	24,963	1.23%	0.90%	1.56%	3.50%	3.60%	1.37%	1.37%
Oregon	147,101	1.27%	1.97%	2.66%	0.94%	3.84%	3.26%	3.26%
Washington	119,838	2.50%	1.38%	2.40%	3.93%	4.88%	2.85%	2.85%
States not shown separately	277,332	2.40%	2.06%	1.70%	2.16%	3.68%	3.54%	3.54%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1997**

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	85.7%	47.3%	70.4%	86.5%	96.9%	97.6%	62.3%	96.6%
New England:								
Connecticut	87.2%	63.4%	79.2%	93.6%	99.9%	100.0%	71.2%	99.5%
Maine	80.4%	40.8%	67.9%	85.2%	98.2%	100.0%	57.8%	98.4%
Massachusetts	89.1%	64.9%	77.2%	89.0%	100.0%	94.2%	73.4%	96.1%
Rhode Island	88.5%	56.0%	80.9%	90.8%	98.2%	99.8%	70.1%	98.5%
Middle Atlantic:								
New Jersey	89.0%	52.4%	72.1%	92.9%	97.6%	100.0%	67.6%	98.5%
New York	86.9%	56.4%	78.2%	81.8%	95.7%	99.6%	66.6%	96.9%
Pennsylvania	88.7%	46.0%	86.5%	88.9%	96.7%	98.6%	70.0%	97.1%
East North Central:								
Illinois	88.2%	38.2%	74.5%	88.6%	98.0%	99.1%	64.1%	98.0%
Indiana	89.2%	37.6%	69.9%	94.9%	99.1%	99.9%	61.8%	99.3%
Michigan	90.0%	49.6%	73.1%	94.4%	98.6%	100.0%	70.5%	98.6%
Ohio	87.4%	40.3%	66.5%	95.0%	96.8%	98.5%	62.7%	97.8%
Wisconsin	88.5%	43.9%	82.6%	88.7%	99.7%	100.0%	66.5%	99.2%
West North Central:								
Iowa	85.5%	40.4%	73.6%	87.3%	98.5%	99.9%	59.7%	97.8%
Kansas	86.5%	59.6%	74.6%	84.3%	98.3%	99.7%	68.6%	97.8%
Minnesota	87.2%	49.1%	77.9%	88.9%	96.8%	97.5%	66.3%	97.0%
Missouri	86.9%	38.1%	78.2%	87.5%	94.8%	98.4%	61.7%	97.3%
South Atlantic:								
District of Columbia	94.2%	86.9%	89.9%	88.5%	99.5%	98.0%	87.0%	98.1%
Florida	85.0%	45.8%	64.7%	81.6%	91.2%	100.0%	57.0%	96.4%
Georgia	88.0%	57.3%	67.3%	84.6%	100.0%	99.1%	63.6%	98.6%
Maryland	89.7%	54.1%	74.3%	95.2%	98.7%	100.0%	71.1%	99.4%
North Carolina	86.1%	36.0%	82.4%	77.3%	95.1%	100.0%	54.4%	98.1%
South Carolina	86.4%	45.8%	69.4%	83.6%	98.2%	99.5%	62.3%	98.2%
Virginia	84.1%	42.2%	70.2%	91.7%	92.5%	92.6%	64.6%	92.3%
East South Central:								
Alabama	89.1%	39.9%	76.9%	93.0%	98.2%	99.6%	66.2%	98.2%
Kentucky	89.0%	44.2%	69.1%	93.0%	100.0%	100.0%	64.2%	99.1%
Mississippi	81.7%	40.3%	63.4%	78.6%	96.3%	99.6%	58.3%	96.7%
Tennessee	86.2%	33.3%	58.5%	87.0%	96.8%	100.0%	53.5%	97.9%
West South Central:								
Arkansas	81.9%	32.2%	54.3%	65.5%	92.9%	99.9%	46.6%	95.4%
Louisiana	80.0%	33.7%	82.7%	75.3%	87.2%	100.0%	63.7%	93.1%
Oklahoma	84.4%	36.4%	66.2%	91.0%	96.2%	99.6%	56.7%	97.7%
Texas	84.1%	43.3%	51.1%	80.5%	96.8%	99.4%	52.4%	97.7%
Mountain:								
Arizona	84.9%	42.5%	53.8%	84.4%	100.0%	97.2%	57.5%	96.2%
Colorado	84.5%	41.4%	70.3%	86.5%	98.2%	99.7%	57.9%	98.5%
Nevada	88.2%	50.2%	78.1%	85.1%	92.6%	98.9%	66.7%	97.6%
Utah	86.2%	56.6%	61.2%	83.7%	98.3%	98.9%	62.8%	97.3%
Pacific:								
Alaska	76.8%	37.0%	65.9%	89.1%	99.3%	100.0%	50.9%	99.4%
California	79.8%	43.2%	63.2%	78.9%	98.1%	86.6%	57.0%	89.5%
Hawaii	96.7%	83.2%	96.6%	99.5%	99.1%	99.1%	91.7%	99.2%
Oregon	85.2%	51.8%	74.6%	93.1%	89.6%	100.0%	65.4%	97.3%
Washington	83.4%	50.9%	64.1%	82.9%	98.2%	100.0%	59.4%	99.4%
States not shown separately	81.1%	51.4%	60.1%	90.2%	96.8%	99.2%	58.9%	97.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1997**

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	0.55%	1.19%	1.13%	0.60%	0.57%	1.43%	0.79%	0.85%
New England:								
Connecticut	1.55%	6.40%	3.48%	3.72%	0.29%	0.00%	3.02%	0.28%
Maine	1.92%	5.50%	7.25%	3.77%	1.20%	0.38%	4.03%	0.74%
Massachusetts	1.67%	4.13%	10.10%	3.26%	0.00%	2.72%	2.66%	1.96%
Rhode Island	1.55%	3.29%	6.00%	3.66%	2.15%	0.16%	3.87%	0.57%
Middle Atlantic:								
New Jersey	1.07%	3.99%	8.98%	3.97%	1.88%	0.00%	2.43%	0.67%
New York	0.85%	4.32%	5.25%	5.19%	1.67%	0.19%	2.67%	0.91%
Pennsylvania	1.59%	2.65%	3.09%	4.16%	4.28%	1.82%	2.97%	2.05%
East North Central:								
Illinois	0.81%	2.91%	3.67%	4.15%	1.27%	0.38%	3.30%	0.64%
Indiana	1.28%	3.82%	6.31%	2.56%	0.94%	0.12%	3.17%	0.68%
Michigan	1.08%	3.40%	6.12%	2.85%	0.77%	0.00%	3.43%	0.51%
Ohio	1.06%	3.09%	5.78%	2.03%	3.96%	1.06%	2.68%	0.58%
Wisconsin	1.71%	4.53%	4.35%	2.94%	0.30%	0.00%	3.62%	0.36%
West North Central:								
Iowa	0.95%	3.63%	5.74%	4.73%	1.27%	0.09%	2.91%	0.71%
Kansas	1.97%	6.02%	6.08%	4.39%	1.67%	0.52%	4.00%	1.08%
Minnesota	1.36%	5.61%	6.50%	3.78%	2.39%	1.79%	4.32%	1.28%
Missouri	1.31%	4.01%	10.19%	3.32%	3.53%	0.73%	4.08%	0.83%
South Atlantic:								
District of Columbia	1.78%	6.17%	2.92%	4.04%	0.79%	1.26%	3.73%	0.85%
Florida	3.20%	3.70%	6.63%	4.64%	8.33%	0.00%	3.15%	4.32%
Georgia	1.20%	7.55%	10.32%	4.40%	0.00%	0.85%	5.32%	0.60%
Maryland	2.04%	2.50%	6.32%	3.29%	0.96%	0.07%	3.09%	0.65%
North Carolina	2.79%	5.70%	5.17%	5.10%	4.21%	0.00%	3.54%	0.97%
South Carolina	1.54%	4.04%	6.34%	5.61%	1.46%	0.46%	2.88%	0.99%
Virginia	2.02%	5.56%	7.32%	3.15%	3.64%	3.50%	3.77%	2.75%
East South Central:								
Alabama	1.41%	5.99%	8.40%	4.87%	2.75%	0.27%	4.44%	0.62%
Kentucky	1.07%	5.02%	6.02%	10.37%	0.00%	0.00%	3.66%	0.77%
Mississippi	2.37%	5.75%	5.50%	5.14%	1.77%	0.27%	5.36%	1.18%
Tennessee	2.06%	5.81%	5.42%	6.95%	7.04%	0.00%	4.64%	1.05%
West South Central:								
Arkansas	1.57%	1.37%	7.65%	8.38%	5.25%	0.12%	3.22%	1.31%
Louisiana	2.58%	4.83%	10.62%	3.89%	4.61%	0.00%	5.45%	2.18%
Oklahoma	1.91%	4.79%	5.71%	3.13%	5.01%	0.25%	3.64%	1.06%
Texas	1.90%	5.14%	6.92%	4.41%	1.35%	0.58%	4.23%	0.96%
Mountain:								
Arizona	4.03%	5.43%	7.35%	4.71%	0.00%	4.03%	4.26%	3.10%
Colorado	1.90%	5.30%	3.30%	4.43%	1.98%	0.26%	3.60%	0.82%
Nevada	1.95%	3.61%	5.86%	7.52%	6.10%	1.08%	4.71%	1.33%
Utah	1.58%	7.65%	3.00%	7.46%	1.55%	1.31%	4.56%	0.75%
Pacific:								
Alaska	1.98%	6.84%	4.94%	6.51%	0.72%	0.00%	5.51%	0.35%
California	3.63%	2.60%	3.13%	2.43%	0.73%	7.64%	1.59%	4.98%
Hawaii	0.51%	2.41%	1.87%	0.42%	0.44%	0.73%	0.95%	0.43%
Oregon	1.57%	3.79%	4.93%	2.92%	6.89%	0.00%	1.73%	1.94%
Washington	1.15%	6.26%	4.63%	4.13%	3.13%	0.00%	2.95%	0.51%
States not shown separately	2.08%	5.51%	4.80%	2.85%	1.15%	0.68%	4.31%	0.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1997**

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	79.2%	81.0%	81.0%	77.2%	76.9%	80.3%	79.5%	79.1%
New England:								
Connecticut	81.1%	80.9%	81.8%	88.8%	81.0%	78.7%	82.7%	80.3%
Maine	77.0%	82.6%	79.4%	88.8%	76.9%	69.7%	82.2%	74.5%
Massachusetts	78.0%	72.8%	72.6%	80.4%	80.3%	78.2%	74.7%	79.2%
Rhode Island	83.4%	77.5%	78.3%	83.6%	83.8%	85.5%	79.1%	85.0%
Middle Atlantic:								
New Jersey	81.3%	83.9%	84.5%	75.0%	78.4%	83.9%	80.8%	81.4%
New York	81.6%	79.3%	89.0%	77.8%	80.4%	82.6%	80.8%	81.8%
Pennsylvania	78.6%	79.3%	78.1%	80.3%	78.7%	78.0%	78.0%	78.9%
East North Central:								
Illinois	77.5%	85.8%	87.4%	75.5%	74.5%	77.1%	83.1%	76.0%
Indiana	83.0%	82.9%	84.9%	76.9%	81.9%	85.4%	82.1%	83.2%
Michigan	80.4%	83.4%	70.9%	70.6%	79.7%	85.5%	73.7%	82.5%
Ohio	80.1%	83.1%	81.4%	68.2%	79.6%	84.7%	73.3%	81.9%
Wisconsin	78.4%	84.4%	79.0%	72.4%	74.5%	81.8%	77.7%	78.6%
West North Central:								
Iowa	79.9%	77.8%	77.2%	74.5%	78.5%	82.9%	77.1%	80.7%
Kansas	81.4%	87.3%	78.3%	75.8%	80.0%	83.4%	81.4%	81.4%
Minnesota	78.4%	85.7%	77.2%	76.7%	69.2%	81.9%	77.8%	78.5%
Missouri	81.3%	80.2%	74.9%	72.5%	71.4%	87.9%	74.6%	83.1%
South Atlantic:								
District of Columbia	86.4%	94.9%	93.7%	88.5%	77.7%	85.9%	93.7%	83.0%
Florida	79.0%	84.1%	86.0%	80.4%	76.1%	78.5%	82.6%	78.2%
Georgia	78.3%	75.5%	92.5%	81.1%	83.8%	74.2%	83.0%	77.0%
Maryland	75.0%	85.1%	72.7%	80.5%	76.5%	71.5%	76.5%	74.5%
North Carolina	83.3%	82.8%	86.4%	83.0%	79.8%	84.1%	84.6%	83.0%
South Carolina	83.8%	83.7%	84.7%	80.3%	79.2%	86.7%	83.8%	83.8%
Virginia	82.3%	87.4%	85.8%	77.1%	80.9%	83.2%	82.9%	82.1%
East South Central:								
Alabama	83.8%	86.4%	87.1%	84.4%	84.8%	82.3%	87.7%	82.8%
Kentucky	73.8%	80.5%	78.4%	79.0%	83.1%	66.8%	79.5%	72.3%
Mississippi	82.9%	86.8%	82.4%	87.4%	78.8%	82.1%	87.5%	81.2%
Tennessee	80.6%	77.7%	89.3%	83.3%	75.9%	81.0%	82.9%	80.1%
West South Central:								
Arkansas	74.6%	86.0%	83.8%	79.3%	76.9%	71.1%	87.2%	72.3%
Louisiana	71.1%	86.0%	60.5%	71.0%	73.1%	73.6%	68.6%	72.5%
Oklahoma	80.1%	82.1%	85.0%	86.6%	73.3%	79.7%	84.5%	78.9%
Texas	76.9%	84.0%	88.7%	76.9%	70.4%	77.4%	84.6%	75.1%
Mountain:								
Arizona	78.9%	76.7%	72.0%	81.4%	75.3%	80.4%	78.0%	79.2%
Colorado	79.5%	88.2%	74.9%	75.4%	82.1%	79.0%	79.5%	79.5%
Nevada	73.4%	79.4%	66.3%	62.6%	72.1%	76.7%	67.2%	75.2%
Utah	80.9%	93.4%	78.6%	77.0%	69.5%	84.4%	86.2%	79.3%
Pacific:								
Alaska	76.5%	87.9%	80.4%	67.5%	72.9%	77.8%	81.2%	74.4%
California	78.1%	81.1%	81.8%	76.9%	76.8%	78.1%	78.0%	78.1%
Hawaii	83.7%	84.2%	83.0%	87.1%	85.8%	80.9%	85.5%	82.9%
Oregon	76.0%	76.8%	74.7%	73.1%	77.0%	76.8%	76.9%	75.6%
Washington	81.8%	87.4%	88.1%	80.3%	72.2%	84.3%	87.0%	79.8%
States not shown separately	75.2%	66.5%	78.0%	75.5%	66.0%	83.1%	71.6%	76.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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%	1.70%	1.21%	1.03%	1.24%	0.81%	1.17%	0.56%
New England:								
Connecticut	2.74%	5.12%	3.85%	2.06%	4.59%	4.63%	3.29%	2.99%
Maine	2.44%	2.90%	4.85%	2.60%	4.54%	3.25%	2.65%	2.99%
Massachusetts	2.05%	5.38%	9.84%	3.11%	3.64%	3.33%	4.21%	2.17%
Rhode Island	1.95%	3.89%	5.63%	2.70%	4.32%	2.71%	2.43%	2.15%
Middle Atlantic:								
New Jersey	1.91%	5.33%	3.58%	7.38%	6.35%	3.07%	3.71%	2.05%
New York	1.65%	4.28%	2.73%	2.87%	2.71%	2.74%	2.55%	1.92%
Pennsylvania	2.13%	3.01%	4.72%	3.72%	5.62%	2.85%	1.69%	3.09%
East North Central:								
Illinois	2.00%	1.97%	2.02%	6.51%	3.88%	4.23%	3.50%	2.62%
Indiana	1.24%	2.71%	4.46%	3.83%	4.56%	2.79%	3.64%	1.84%
Michigan	2.28%	2.71%	4.08%	3.92%	2.32%	3.83%	3.15%	2.55%
Ohio	2.57%	3.86%	3.44%	5.54%	1.74%	3.95%	4.69%	2.68%
Wisconsin	1.46%	3.43%	5.47%	2.12%	4.08%	2.15%	3.05%	1.60%
West North Central:								
Iowa	1.81%	4.48%	4.83%	2.98%	3.45%	3.04%	2.86%	2.05%
Kansas	2.51%	6.46%	5.31%	6.30%	4.86%	3.47%	3.02%	2.62%
Minnesota	2.08%	2.91%	3.16%	2.96%	5.62%	4.65%	2.68%	3.42%
Missouri	1.85%	4.64%	9.63%	6.01%	5.08%	2.58%	5.98%	2.33%
South Atlantic:								
District of Columbia	1.72%	1.44%	2.21%	2.87%	4.56%	3.80%	1.81%	2.25%
Florida	2.22%	2.03%	3.91%	3.25%	5.68%	3.69%	1.91%	3.08%
Georgia	3.05%	5.82%	10.27%	4.45%	6.01%	4.74%	3.97%	3.44%
Maryland	4.13%	2.10%	4.69%	4.08%	5.33%	6.27%	2.46%	5.25%
North Carolina	1.20%	4.03%	4.61%	2.32%	4.00%	2.39%	1.77%	1.52%
South Carolina	1.91%	2.63%	4.62%	5.02%	3.57%	2.67%	2.63%	1.95%
Virginia	1.90%	3.23%	6.08%	4.33%	3.40%	2.74%	4.40%	2.66%
East South Central:								
Alabama	2.59%	2.72%	3.13%	3.48%	2.00%	4.77%	1.44%	3.23%
Kentucky	4.07%	3.58%	4.25%	9.34%	3.05%	6.49%	2.22%	4.49%
Mississippi	2.01%	2.99%	3.74%	3.30%	4.51%	2.55%	2.95%	2.55%
Tennessee	2.12%	6.51%	4.03%	3.32%	6.59%	3.74%	2.93%	2.20%
West South Central:								
Arkansas	3.12%	3.01%	3.66%	10.36%	8.06%	4.88%	2.71%	3.21%
Louisiana	3.13%	2.98%	5.52%	4.36%	5.41%	3.93%	4.90%	2.86%
Oklahoma	3.11%	4.05%	3.05%	3.75%	4.51%	4.69%	2.01%	3.73%
Texas	1.96%	4.84%	3.57%	2.42%	5.22%	3.03%	2.76%	2.09%
Mountain:								
Arizona	1.90%	4.95%	6.34%	3.28%	4.58%	3.46%	3.17%	2.79%
Colorado	3.96%	2.83%	5.90%	6.88%	6.38%	5.73%	2.85%	4.63%
Nevada	2.73%	6.66%	6.09%	5.42%	4.91%	3.47%	5.64%	2.96%
Utah	3.17%	3.29%	4.62%	5.35%	7.12%	3.63%	2.95%	3.50%
Pacific:								
Alaska	2.36%	6.28%	5.24%	3.93%	5.68%	3.80%	2.94%	3.16%
California	1.57%	4.06%	4.41%	2.52%	4.61%	2.76%	2.29%	1.56%
Hawaii	1.71%	1.76%	2.60%	3.15%	2.18%	3.91%	1.41%	2.31%
Oregon	3.36%	5.91%	3.28%	6.98%	4.65%	5.88%	1.41%	4.49%
Washington	2.09%	2.39%	2.36%	6.72%	5.17%	4.19%	2.28%	2.72%
States not shown separately	2.90%	6.90%	2.42%	2.94%	4.98%	3.54%	4.28%	2.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	84.2%	82.7%	80.6%	81.2%	83.1%	86.6%	81.4%	85.1%
New England:								
Connecticut	85.7%	90.9%	69.1%	80.9%	89.3%	86.1%	84.1%	86.6%
Maine	79.9%	84.9%	83.7%	80.6%	77.3%	78.2%	83.2%	78.2%
Massachusetts	81.9%	72.3%	85.7%	80.2%	85.5%	81.7%	78.8%	83.0%
Rhode Island	78.8%	86.9%	70.8%	71.1%	81.0%	80.6%	76.9%	79.5%
Middle Atlantic:								
New Jersey	88.4%	82.8%	85.4%	82.8%	85.5%	92.7%	83.3%	89.9%
New York	83.5%	78.5%	81.9%	82.3%	78.4%	88.2%	79.9%	84.8%
Pennsylvania	83.8%	83.5%	80.5%	83.9%	85.4%	84.1%	81.9%	84.4%
East North Central:								
Illinois	83.8%	85.6%	83.4%	84.2%	81.2%	85.0%	85.1%	83.4%
Indiana	85.0%	86.3%	72.1%	79.5%	82.7%	89.3%	79.3%	86.2%
Michigan	86.5%	75.6%	81.3%	84.4%	88.5%	88.6%	78.9%	88.7%
Ohio	83.3%	78.2%	81.0%	81.5%	82.0%	85.3%	79.0%	84.3%
Wisconsin	84.5%	74.7%	82.6%	72.8%	85.1%	90.3%	77.2%	86.9%
West North Central:								
Iowa	79.4%	80.0%	70.5%	68.4%	78.6%	84.0%	72.9%	81.1%
Kansas	82.5%	88.6%	77.1%	81.3%	75.7%	87.3%	84.0%	81.8%
Minnesota	82.6%	85.1%	77.5%	76.1%	82.1%	85.8%	80.5%	83.3%
Missouri	82.6%	89.0%	80.1%	74.9%	82.1%	84.0%	80.3%	83.1%
South Atlantic:								
District of Columbia	80.4%	81.3%	80.6%	76.7%	88.5%	75.9%	80.4%	80.4%
Florida	82.7%	85.0%	78.7%	85.8%	79.0%	84.2%	83.3%	82.5%
Georgia	81.3%	69.6%	71.3%	76.8%	81.2%	86.6%	71.9%	84.2%
Maryland	79.8%	73.1%	71.0%	70.5%	74.2%	89.3%	71.4%	83.0%
North Carolina	84.4%	88.1%	85.3%	85.0%	85.2%	83.6%	86.9%	83.9%
South Carolina	87.1%	85.9%	82.4%	86.4%	88.6%	87.5%	84.4%	87.9%
Virginia	82.0%	77.8%	72.9%	71.7%	82.7%	86.8%	73.1%	84.7%
East South Central:								
Alabama	78.5%	74.8%	74.5%	73.6%	76.8%	82.0%	71.3%	80.5%
Kentucky	79.7%	66.4%	71.2%	83.7%	82.4%	80.0%	73.4%	81.4%
Mississippi	85.8%	89.7%	80.1%	92.5%	85.1%	83.0%	88.9%	84.6%
Tennessee	82.1%	84.2%	89.0%	74.9%	81.0%	83.7%	82.6%	82.0%
West South Central:								
Arkansas	81.2%	88.7%	78.9%	85.2%	82.1%	79.6%	84.9%	80.4%
Louisiana	81.5%	81.5%	88.7%	79.1%	71.4%	82.9%	84.6%	79.9%
Oklahoma	84.6%	83.8%	76.1%	87.0%	83.0%	86.4%	79.1%	86.2%
Texas	88.9%	89.3%	85.2%	88.7%	86.1%	90.5%	89.4%	88.8%
Mountain:								
Arizona	82.6%	84.9%	73.7%	80.0%	76.7%	85.8%	79.1%	83.4%
Colorado	85.1%	83.7%	81.1%	76.1%	90.6%	86.2%	82.6%	85.8%
Nevada	85.4%	83.1%	79.4%	84.5%	88.4%	86.1%	81.4%	86.5%
Utah	81.3%	81.6%	77.9%	71.7%	69.6%	88.2%	77.6%	82.5%
Pacific:								
Alaska	82.9%	65.0%	80.5%	87.9%	84.1%	88.5%	74.5%	86.9%
California	86.2%	87.0%	83.0%	81.3%	85.3%	88.8%	83.0%	87.1%
Hawaii	85.2%	85.1%	89.1%	85.0%	87.1%	82.7%	85.8%	84.9%
Oregon	88.2%	83.3%	84.2%	88.6%	88.7%	90.0%	84.6%	89.7%
Washington	89.8%	94.1%	83.7%	89.0%	90.9%	89.9%	89.8%	89.8%
States not shown separately	82.9%	83.1%	78.7%	79.2%	84.4%	84.4%	81.6%	83.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	0.34%	0.94%	0.91%	0.59%	0.89%	0.46%	0.57%	0.41%
New England:								
Connecticut	2.57%	5.76%	5.35%	2.89%	4.41%	2.84%	3.45%	2.46%
Maine	2.35%	2.56%	5.84%	4.60%	3.74%	4.13%	2.59%	2.60%
Massachusetts	1.69%	3.39%	9.84%	2.54%	3.40%	3.65%	2.25%	2.15%
Rhode Island	1.80%	2.65%	6.75%	3.52%	2.89%	2.80%	3.00%	1.58%
Middle Atlantic:								
New Jersey	1.40%	3.82%	2.77%	3.28%	3.45%	1.77%	1.93%	1.49%
New York	1.18%	2.98%	3.14%	4.48%	2.93%	1.91%	2.54%	1.63%
Pennsylvania	1.47%	2.54%	2.57%	2.75%	2.38%	3.08%	1.54%	2.12%
East North Central:								
Illinois	1.41%	2.87%	3.17%	2.35%	4.25%	1.81%	1.79%	1.46%
Indiana	1.93%	2.76%	5.41%	1.76%	4.37%	1.88%	2.18%	2.21%
Michigan	1.01%	3.33%	3.13%	2.06%	3.08%	1.65%	2.12%	1.13%
Ohio	1.85%	2.73%	2.68%	2.36%	3.62%	3.19%	1.99%	2.51%
Wisconsin	1.27%	4.60%	3.62%	4.70%	3.55%	2.67%	2.83%	1.71%
West North Central:								
Iowa	2.17%	1.88%	5.36%	3.34%	4.25%	3.36%	2.92%	2.30%
Kansas	1.49%	1.83%	2.97%	3.19%	3.90%	1.83%	1.67%	2.32%
Minnesota	0.79%	4.16%	2.82%	2.78%	3.52%	2.15%	2.00%	0.88%
Missouri	2.07%	3.19%	9.34%	4.24%	4.57%	3.10%	3.25%	2.67%
South Atlantic:								
District of Columbia	2.01%	3.02%	4.79%	4.37%	1.46%	5.71%	1.90%	3.30%
Florida	1.08%	2.37%	3.46%	2.30%	4.38%	2.16%	1.72%	1.52%
Georgia	2.21%	4.38%	9.62%	3.45%	3.10%	2.72%	2.77%	2.28%
Maryland	1.83%	3.92%	4.86%	3.61%	4.84%	2.57%	2.14%	2.04%
North Carolina	1.92%	2.37%	3.46%	4.12%	3.16%	2.93%	2.04%	2.25%
South Carolina	2.44%	3.94%	4.95%	6.39%	5.14%	2.82%	4.15%	2.85%
Virginia	1.97%	4.16%	5.25%	5.04%	3.25%	2.27%	3.28%	2.00%
East South Central:								
Alabama	1.61%	3.96%	4.62%	3.60%	4.26%	2.80%	2.61%	1.83%
Kentucky	1.92%	6.91%	4.91%	10.08%	3.47%	3.56%	2.03%	2.26%
Mississippi	2.46%	3.35%	3.77%	1.88%	2.96%	4.27%	2.54%	2.98%
Tennessee	1.59%	4.26%	3.17%	5.92%	4.02%	2.48%	2.78%	1.87%
West South Central:								
Arkansas	2.93%	3.53%	4.62%	9.34%	5.27%	4.71%	1.37%	3.97%
Louisiana	2.25%	4.14%	7.27%	4.51%	7.22%	3.50%	3.84%	2.86%
Oklahoma	1.85%	2.14%	4.40%	4.38%	2.57%	2.81%	2.97%	2.26%
Texas	1.42%	2.28%	2.31%	1.68%	2.79%	2.36%	1.26%	1.64%
Mountain:								
Arizona	2.04%	2.42%	4.47%	2.04%	5.34%	4.38%	1.90%	3.36%
Colorado	2.28%	3.91%	6.40%	2.72%	2.46%	3.51%	3.26%	2.59%
Nevada	1.73%	3.43%	5.71%	2.70%	3.37%	2.59%	2.96%	2.00%
Utah	2.80%	3.54%	3.46%	4.78%	4.65%	3.77%	2.36%	3.44%
Pacific:								
Alaska	4.05%	8.54%	4.06%	3.12%	3.17%	3.14%	5.19%	2.66%
California	0.82%	1.74%	2.88%	2.96%	1.35%	1.83%	1.30%	1.02%
Hawaii	1.82%	2.38%	3.04%	3.04%	1.79%	4.45%	1.55%	2.41%
Oregon	3.04%	3.20%	2.84%	3.98%	4.77%	5.15%	2.53%	4.22%
Washington	1.09%	2.67%	5.47%	5.52%	2.27%	4.34%	2.66%	1.12%
States not shown separately	1.03%	2.71%	3.90%	2.01%	2.45%	2.02%	1.56%	1.40%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1997**

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	66.7%	67.0%	65.3%	62.7%	63.9%	69.5%	64.8%	67.3%
New England:								
Connecticut	69.5%	73.6%	56.5%	71.9%	72.4%	67.7%	69.6%	69.5%
Maine	61.5%	70.1%	66.5%	71.6%	59.4%	54.5%	68.4%	58.2%
Massachusetts	64.0%	52.6%	62.2%	64.5%	68.7%	63.9%	58.9%	65.7%
Rhode Island	65.7%	67.4%	55.5%	59.4%	67.9%	68.9%	60.8%	67.6%
Middle Atlantic:								
New Jersey	71.8%	69.5%	72.2%	62.1%	67.0%	77.7%	67.4%	73.2%
New York	68.1%	62.2%	72.9%	64.0%	63.1%	72.8%	64.5%	69.3%
Pennsylvania	65.9%	66.2%	62.9%	67.3%	67.3%	65.6%	63.9%	66.6%
East North Central:								
Illinois	64.9%	73.5%	72.9%	63.6%	60.5%	65.5%	70.8%	63.4%
Indiana	70.5%	71.5%	61.2%	61.2%	67.7%	76.2%	65.1%	71.7%
Michigan	69.6%	63.0%	57.7%	59.6%	70.5%	75.7%	58.2%	73.2%
Ohio	66.7%	65.0%	66.0%	55.6%	65.3%	72.3%	57.9%	69.1%
Wisconsin	66.2%	63.0%	65.3%	52.7%	63.4%	73.9%	60.0%	68.3%
West North Central:								
Iowa	63.4%	62.2%	54.5%	50.9%	61.7%	69.7%	56.2%	65.5%
Kansas	67.1%	77.4%	60.3%	61.7%	60.5%	72.8%	68.4%	66.6%
Minnesota	64.7%	72.9%	59.8%	58.4%	56.8%	70.3%	62.7%	65.4%
Missouri	67.1%	71.4%	60.0%	54.3%	58.6%	73.8%	59.9%	69.1%
South Atlantic:								
District of Columbia	69.5%	77.1%	75.5%	67.9%	68.7%	65.2%	75.3%	66.7%
Florida	65.4%	71.5%	67.7%	69.0%	60.1%	66.1%	68.9%	64.5%
Georgia	63.6%	52.5%	66.0%	62.3%	68.1%	64.2%	59.6%	64.8%
Maryland	59.9%	62.2%	51.6%	56.7%	56.8%	63.9%	54.6%	61.9%
North Carolina	70.4%	73.0%	73.7%	70.5%	67.9%	70.3%	73.6%	69.7%
South Carolina	73.0%	72.0%	69.8%	69.4%	70.2%	75.9%	70.8%	73.7%
Virginia	67.5%	68.0%	62.6%	55.3%	66.9%	72.2%	60.6%	69.5%
East South Central:								
Alabama	65.8%	64.6%	64.9%	62.2%	65.1%	67.5%	62.5%	66.7%
Kentucky	58.8%	53.5%	55.8%	66.2%	68.5%	53.4%	58.3%	58.9%
Mississippi	71.2%	77.8%	66.0%	80.9%	67.1%	68.1%	77.7%	68.6%
Tennessee	66.1%	65.4%	79.4%	62.4%	61.5%	67.8%	68.5%	65.7%
West South Central:								
Arkansas	60.6%	76.3%	66.1%	67.6%	63.2%	56.6%	74.0%	58.1%
Louisiana	57.9%	70.1%	53.7%	56.1%	52.2%	61.0%	58.0%	57.9%
Oklahoma	67.8%	68.8%	64.6%	75.3%	60.8%	68.9%	66.8%	68.1%
Texas	68.4%	75.0%	75.6%	68.2%	60.6%	70.0%	75.6%	66.7%
Mountain:								
Arizona	65.2%	65.1%	53.1%	65.1%	57.8%	69.0%	61.7%	66.1%
Colorado	67.6%	73.8%	60.8%	57.4%	74.4%	68.1%	65.6%	68.2%
Nevada	62.7%	66.0%	52.7%	52.9%	63.7%	66.0%	54.7%	65.1%
Utah	65.8%	76.2%	61.2%	55.2%	48.4%	74.4%	66.9%	65.4%
Pacific:								
Alaska	63.4%	57.1%	64.7%	59.3%	61.3%	68.8%	60.5%	64.7%
California	67.3%	70.6%	67.9%	62.5%	65.5%	69.4%	64.7%	68.1%
Hawaii	71.3%	71.6%	74.0%	74.0%	74.7%	67.0%	73.4%	70.4%
Oregon	67.0%	64.0%	63.0%	64.8%	68.3%	69.1%	65.1%	67.8%
Washington	73.5%	82.3%	73.8%	71.4%	65.6%	75.8%	78.1%	71.6%
States not shown separately	62.3%	55.3%	61.4%	59.8%	55.7%	70.1%	58.4%	64.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	0.60%	1.73%	1.09%	0.87%	1.00%	0.98%	0.86%	0.66%
New England:								
Connecticut	3.45%	7.23%	4.24%	2.40%	4.99%	5.06%	4.06%	3.69%
Maine	3.23%	3.87%	5.98%	4.56%	5.40%	3.28%	3.84%	3.27%
Massachusetts	2.23%	4.39%	8.20%	4.30%	3.98%	4.70%	3.96%	2.75%
Rhode Island	2.32%	4.53%	6.31%	3.66%	3.84%	3.41%	1.98%	2.50%
Middle Atlantic:								
New Jersey	2.17%	4.67%	4.89%	6.51%	6.41%	3.90%	3.06%	2.48%
New York	2.11%	4.38%	2.50%	4.72%	3.29%	3.61%	2.62%	2.62%
Pennsylvania	2.24%	2.77%	3.78%	4.07%	5.25%	3.86%	1.24%	3.06%
East North Central:								
Illinois	1.82%	2.75%	3.82%	5.57%	4.40%	4.23%	3.68%	2.22%
Indiana	2.30%	3.59%	3.67%	2.49%	5.97%	3.79%	3.01%	2.77%
Michigan	2.27%	3.24%	3.93%	3.15%	3.58%	3.83%	2.32%	2.49%
Ohio	2.73%	4.37%	3.57%	5.06%	3.13%	4.83%	4.25%	3.56%
Wisconsin	1.92%	3.92%	5.98%	4.38%	4.78%	3.53%	3.79%	2.30%
West North Central:								
Iowa	1.84%	4.07%	4.32%	3.89%	4.01%	3.50%	2.73%	2.59%
Kansas	2.54%	5.70%	4.65%	5.77%	4.64%	3.53%	3.04%	3.02%
Minnesota	2.09%	4.43%	2.58%	3.05%	5.83%	4.55%	2.61%	3.03%
Missouri	2.69%	4.75%	7.26%	5.13%	4.57%	3.74%	4.04%	2.89%
South Atlantic:								
District of Columbia	2.24%	3.36%	4.56%	4.01%	4.61%	5.02%	2.01%	3.50%
Florida	2.41%	3.27%	3.59%	3.75%	6.80%	3.53%	1.87%	3.28%
Georgia	2.78%	6.42%	9.24%	3.81%	5.06%	4.34%	4.27%	3.02%
Maryland	3.71%	2.94%	5.68%	4.84%	6.50%	5.96%	2.67%	4.57%
North Carolina	2.16%	3.92%	5.86%	4.13%	5.44%	3.82%	2.14%	2.49%
South Carolina	3.40%	4.20%	4.94%	6.59%	5.26%	3.80%	3.95%	3.48%
Virginia	2.86%	4.96%	7.00%	4.24%	4.27%	3.58%	3.91%	3.34%
East South Central:								
Alabama	2.93%	3.17%	5.29%	4.09%	3.11%	5.59%	2.28%	3.61%
Kentucky	3.73%	7.99%	4.19%	8.67%	3.58%	7.05%	1.95%	4.37%
Mississippi	3.14%	3.61%	4.63%	3.86%	4.92%	4.96%	3.59%	3.77%
Tennessee	1.96%	5.07%	4.82%	6.05%	5.42%	3.94%	3.84%	2.02%
West South Central:								
Arkansas	3.94%	3.42%	4.88%	9.06%	8.01%	6.25%	2.58%	4.61%
Louisiana	2.67%	3.59%	5.29%	4.87%	7.70%	3.97%	3.53%	3.20%
Oklahoma	3.59%	4.15%	4.94%	6.03%	4.41%	4.90%	3.18%	4.37%
Texas	2.11%	5.07%	3.20%	2.87%	5.84%	3.78%	2.84%	2.30%
Mountain:								
Arizona	2.34%	3.87%	6.12%	2.56%	5.57%	4.43%	2.55%	3.60%
Colorado	4.31%	3.52%	7.52%	5.93%	6.39%	6.11%	4.20%	4.80%
Nevada	2.65%	5.19%	4.04%	4.91%	5.38%	3.72%	3.75%	3.11%
Utah	4.17%	4.67%	4.97%	5.85%	4.92%	5.57%	3.76%	4.80%
Pacific:								
Alaska	3.44%	7.79%	3.33%	4.69%	4.93%	4.56%	3.44%	3.78%
California	1.67%	4.54%	5.43%	1.71%	3.98%	3.32%	2.24%	1.81%
Hawaii	2.53%	1.92%	3.86%	4.23%	2.61%	6.19%	1.46%	3.41%
Oregon	4.28%	5.28%	3.95%	6.62%	4.72%	7.11%	2.00%	5.73%
Washington	2.52%	3.49%	5.40%	8.21%	5.45%	5.95%	3.48%	2.76%
States not shown separately	2.46%	5.79%	3.02%	2.71%	4.22%	3.10%	3.59%	1.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	45.2%	20.9%	14.1%	20.5%	42.3%	62.7%	18.1%	53.1%
New England:								
Connecticut	39.3%	--	--	--	18.8% *	51.3%	36.4%	40.9%
Maine	35.2%	--	--	--	35.8%	44.0%	28.8%	38.7%
Massachusetts	43.9%	--	--	--	51.0%	58.4%	15.4%	52.6%
Rhode Island	35.1%	--	--	--	16.1%	57.8%	14.2%	42.4%
Middle Atlantic:								
New Jersey	44.2%	--	--	--	38.0%	63.9%	12.2%	53.3%
New York	37.6%	--	--	--	23.6%	54.9%	22.4%	42.4%
Pennsylvania	41.5%	--	--	--	27.5% *	67.4%	17.5%	48.9%
East North Central:								
Illinois	40.2%	--	--	--	42.7%	56.3%	11.1% *	48.9%
Indiana	51.9%	--	--	--	75.6%	57.9%	9.0%	60.9%
Michigan	43.7%	--	--	--	53.3%	55.1%	12.5% *	51.4%
Ohio	44.1%	--	--	--	42.1%	59.4%	14.6% *	50.7%
Wisconsin	44.8%	--	--	--	55.2%	56.7%	22.5%	51.2%
West North Central:								
Iowa	49.0%	--	--	--	66.2%	61.4%	9.0% *	58.9%
Kansas	61.8%	--	--	--	57.4%	83.6%	40.5%	71.4%
Minnesota	59.5%	--	--	--	76.7%	82.3%	14.5%	73.2%
Missouri	38.9%	--	--	--	31.9%	54.3%	7.3%	46.1%
South Atlantic:								
District of Columbia	30.3%	--	--	--	33.4%	48.5%	14.1% *	39.1%
Florida	46.2%	--	--	--	22.4% *	72.6%	17.2%	53.7%
Georgia	53.4%	--	--	--	60.6%	72.9%	8.8% *	65.0%
Maryland	32.5%	--	--	--	33.5% *	49.4%	7.3% *	40.8%
North Carolina	51.2%	--	--	--	47.1%	68.1%	14.6%	59.3%
South Carolina	59.9%	--	--	--	61.0%	79.1%	25.6%	70.1%
Virginia	48.0%	--	--	--	23.2% *	74.1%	13.8%	56.7%
East South Central:								
Alabama	50.2%	--	--	--	49.3%	66.2%	17.9% *	58.3%
Kentucky	53.7%	--	--	--	52.9%	74.0%	9.4% *	65.2%
Mississippi	57.5%	--	--	--	58.6%	75.2%	39.3%	65.5%
Tennessee	55.4%	--	--	--	64.5%	69.0%	10.4% *	64.5%
West South Central:								
Arkansas	44.9%	--	--	--	35.5%	62.0%	13.4% *	52.4%
Louisiana	55.9%	--	--	--	46.5%	82.6%	33.2%	68.4%
Oklahoma	53.7%	--	--	--	53.0%	73.5%	11.6%	65.2%
Texas	56.9%	--	--	--	61.4%	70.5%	24.0%	65.6%
Mountain:								
Arizona	32.1%	--	--	--	31.6%	38.8%	13.9% *	36.3%
Colorado	49.5%	--	--	--	45.8%	79.5%	6.4% *	62.4%
Nevada	45.5%	--	--	--	40.7%	59.6%	12.4%	53.7%
Utah	52.7%	--	--	--	28.3% *	70.2%	41.4%	56.3%
Pacific:								
Alaska	54.7%	--	--	--	48.8%	91.8%	23.9%	67.5%
California	35.5%	--	--	--	31.6%	50.2%	17.0%	40.3%
Hawaii	23.8%	--	--	--	16.7% *	32.5%	22.1%	24.6%
Oregon	21.7%	--	--	--	9.0% *	33.5% *	9.2% *	26.6%
Washington	43.2%	--	--	--	36.8%	68.3%	14.5%	55.6%
States not shown separately	54.8%	--	--	--	56.4%	75.3%	32.1%	64.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	0.87%	1.88%	1.72%	1.28%	1.28%	1.89%	0.69%	1.13%
New England:								
Connecticut	6.02%	--	--	--	6.74% *	8.43%	8.67%	6.33%
Maine	4.73%	--	--	--	8.89%	7.54%	7.64%	6.13%
Massachusetts	6.27%	--	--	--	11.18%	7.35%	3.22%	7.99%
Rhode Island	6.63%	--	--	--	4.64%	10.05%	2.93%	7.74%
Middle Atlantic:								
New Jersey	7.21%	--	--	--	11.09%	10.82%	3.39%	8.93%
New York	4.35%	--	--	--	5.90%	6.23%	4.04%	5.45%
Pennsylvania	3.35%	--	--	--	8.50% *	4.34%	2.21%	3.55%
East North Central:								
Illinois	3.56%	--	--	--	9.48%	5.17%	3.95% *	3.73%
Indiana	4.35%	--	--	--	9.88%	8.31%	2.41%	5.75%
Michigan	4.98%	--	--	--	10.19%	7.15%	4.03% *	5.76%
Ohio	4.35%	--	--	--	12.41%	6.10%	4.73% *	6.05%
Wisconsin	6.33%	--	--	--	10.58%	7.72%	5.58%	7.12%
West North Central:								
Iowa	7.43%	--	--	--	6.44%	11.62%	2.97% *	8.67%
Kansas	4.31%	--	--	--	8.78%	5.89%	9.09%	5.70%
Minnesota	4.42%	--	--	--	9.18%	5.26%	2.98%	4.61%
Missouri	4.05%	--	--	--	9.48%	8.01%	1.69%	4.92%
South Atlantic:								
District of Columbia	3.83%	--	--	--	5.72%	6.41%	5.17% *	4.76%
Florida	5.98%	--	--	--	8.70% *	9.35%	4.86%	7.01%
Georgia	3.40%	--	--	--	10.71%	4.79%	4.63% *	3.56%
Maryland	3.89%	--	--	--	10.31% *	7.18%	3.08% *	5.59%
North Carolina	3.61%	--	--	--	10.30%	6.80%	3.21%	4.91%
South Carolina	4.84%	--	--	--	9.73%	6.81%	7.32%	5.39%
Virginia	5.94%	--	--	--	8.67% *	8.53%	2.46%	7.10%
East South Central:								
Alabama	4.12%	--	--	--	9.09%	7.55%	6.17% *	5.52%
Kentucky	3.16%	--	--	--	7.10%	3.52%	3.62% *	3.11%
Mississippi	6.25%	--	--	--	8.78%	7.17%	10.56%	5.68%
Tennessee	4.73%	--	--	--	10.30%	5.87%	4.01% *	4.35%
West South Central:								
Arkansas	4.37%	--	--	--	9.17%	7.03%	4.66% *	5.30%
Louisiana	4.51%	--	--	--	9.23%	4.42%	8.44%	3.92%
Oklahoma	4.43%	--	--	--	11.80%	8.04%	3.41%	4.92%
Texas	2.57%	--	--	--	10.92%	6.17%	6.15%	3.94%
Mountain:								
Arizona	6.78%	--	--	--	6.39%	10.76%	4.88% *	8.35%
Colorado	5.02%	--	--	--	10.09%	4.55%	2.55% *	5.19%
Nevada	3.01%	--	--	--	9.98%	6.94%	3.28%	5.07%
Utah	6.04%	--	--	--	11.27% *	8.03%	10.22%	7.35%
Pacific:								
Alaska	4.58%	--	--	--	7.63%	3.28%	4.09%	4.73%
California	3.26%	--	--	--	6.19%	5.08%	1.88%	3.94%
Hawaii	3.58%	--	--	--	6.06% *	8.43%	3.20%	5.28%
Oregon	4.17%	--	--	--	3.09% *	12.35% *	4.36% *	6.79%
Washington	4.78%	--	--	--	10.67%	8.18%	4.07%	6.68%
States not shown separately	3.03%	--	--	--	9.61%	4.70%	4.09%	3.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 1997**

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	52.1%	19.9%	20.3%	27.8%	42.9%	75.0%	21.5%	61.2%
New England:								
Connecticut	52.7%	--	--	--	52.2%	77.8%	29.1%	65.7%
Maine	45.8%	--	--	--	42.2%	81.4%	13.9% *	60.7%
Massachusetts	58.4%	--	--	--	57.4%	87.5%	17.8%	72.2%
Rhode Island	67.7%	--	--	--	58.8%	92.2%	33.8%	80.8%
Middle Atlantic:								
New Jersey	51.9%	--	--	--	43.1%	76.6%	18.2%	62.1%
New York	63.3%	--	--	--	68.0%	82.1%	27.6%	75.4%
Pennsylvania	61.1%	--	--	--	65.5%	81.1%	31.3%	70.8%
East North Central:								
Illinois	57.0%	--	--	--	42.8%	84.7%	24.7%	65.7%
Indiana	42.1%	--	--	--	23.4% *	69.6%	7.9%	49.9%
Michigan	52.3%	--	--	--	38.3%	77.0%	19.1%	62.7%
Ohio	43.5%	--	--	--	27.5%	68.2%	8.5% *	53.0%
Wisconsin	35.7%	--	--	--	31.8%	59.5%	4.9% *	45.7%
West North Central:								
Iowa	37.4%	--	--	--	13.8% *	62.3%	12.5%	44.5%
Kansas	34.7%	--	--	--	40.9%	51.8%	16.3% *	42.7%
Minnesota	36.2%	--	--	--	22.1% *	62.8%	5.2% *	46.0%
Missouri	56.0%	--	--	--	44.0%	77.6%	17.7%	66.1%
South Atlantic:								
District of Columbia	59.2%	--	--	--	49.5%	77.1%	52.0%	62.7%
Florida	51.3%	--	--	--	46.8%	66.8%	23.9%	57.9%
Georgia	44.6%	--	--	--	30.2%	55.5%	37.8%	46.5%
Maryland	53.3%	--	--	--	50.3%	76.0%	19.9%	65.6%
North Carolina	46.1%	--	--	--	22.2%	71.2%	3.9% *	55.0%
South Carolina	42.1%	--	--	--	23.7% *	67.6%	13.4% *	51.0%
Virginia	45.7%	--	--	--	35.9% *	68.8%	11.0%	55.8%
East South Central:								
Alabama	33.1%	--	--	--	10.7% *	54.8%	9.2% *	39.5%
Kentucky	45.8%	--	--	--	17.8% *	78.0%	10.7% *	55.0%
Mississippi	28.3%	--	--	--	2.0% *	58.8%	4.9% *	37.4%
Tennessee	52.4%	--	--	--	27.5%	77.3%	17.2%	59.3%
West South Central:								
Arkansas	45.2%	--	--	--	18.7% *	67.7%	7.5% *	52.2%
Louisiana	43.7%	--	--	--	22.0%	62.8%	40.8%	45.3%
Oklahoma	44.8%	--	--	--	24.3% *	65.8%	19.1%	51.9%
Texas	57.4%	--	--	--	45.0%	76.8%	26.5%	64.6%
Mountain:								
Arizona	59.6%	--	--	--	33.6%	86.7%	13.7%	70.9%
Colorado	58.5%	--	--	--	74.4%	80.0%	16.2%	71.6%
Nevada	49.9%	--	--	--	22.6%	75.9%	14.2% *	60.4%
Utah	56.1%	--	--	--	40.0%	84.3%	14.3%	68.9%
Pacific:								
Alaska	16.6%	--	--	--	14.8% *	28.2% *	7.1% *	20.8%
California	65.0%	--	--	--	57.5%	88.1%	35.6%	73.0%
Hawaii	73.4%	--	--	--	87.2%	96.0%	38.2%	89.2%
Oregon	45.1%	--	--	--	44.2%	75.6%	10.8%	59.1%
Washington	55.3%	--	--	--	57.2%	85.7%	16.7% *	70.7%
States not shown separately	36.0%	--	--	--	18.1% *	60.3%	20.3%	43.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	1.04%	2.58%	1.83%	1.55%	2.28%	1.59%	1.20%	1.24%
New England:								
Connecticut	3.72%	--	--	--	10.82%	6.83%	3.64%	4.99%
Maine	4.45%	--	--	--	9.16%	7.36%	5.59% *	4.39%
Massachusetts	5.58%	--	--	--	10.32%	5.66%	5.05%	6.47%
Rhode Island	4.26%	--	--	--	10.55%	5.16%	6.04%	5.13%
Middle Atlantic:								
New Jersey	5.92%	--	--	--	9.14%	9.51%	3.90%	7.28%
New York	3.00%	--	--	--	7.40%	6.48%	5.44%	4.99%
Pennsylvania	1.90%	--	--	--	6.39%	4.47%	4.51%	2.89%
East North Central:								
Illinois	5.48%	--	--	--	9.56%	5.01%	6.87%	5.68%
Indiana	4.12%	--	--	--	7.88% *	6.70%	2.10%	4.41%
Michigan	4.42%	--	--	--	8.87%	6.38%	4.33%	5.99%
Ohio	3.72%	--	--	--	7.59%	5.89%	3.02% *	4.89%
Wisconsin	4.21%	--	--	--	7.56%	9.25%	2.20% *	6.68%
West North Central:								
Iowa	4.17%	--	--	--	6.76% *	7.18%	3.38%	5.16%
Kansas	4.46%	--	--	--	8.57%	9.76%	6.43% *	4.82%
Minnesota	4.80%	--	--	--	10.83% *	8.89%	2.02% *	5.94%
Missouri	4.96%	--	--	--	9.15%	5.46%	4.90%	4.57%
South Atlantic:								
District of Columbia	4.95%	--	--	--	8.93%	7.19%	9.64%	5.61%
Florida	3.47%	--	--	--	8.76%	6.51%	3.11%	4.25%
Georgia	4.80%	--	--	--	8.57%	6.26%	8.77%	4.58%
Maryland	4.50%	--	--	--	10.45%	7.03%	4.97%	5.30%
North Carolina	6.53%	--	--	--	3.88%	8.79%	2.91% *	6.74%
South Carolina	3.67%	--	--	--	9.85% *	4.21%	4.49% *	5.13%
Virginia	5.90%	--	--	--	10.92% *	6.99%	3.07%	7.35%
East South Central:								
Alabama	4.30%	--	--	--	3.72% *	7.02%	2.76% *	4.83%
Kentucky	7.20%	--	--	--	6.38% *	7.32%	4.40% *	7.52%
Mississippi	5.38%	--	--	--	1.54% *	7.14%	2.55% *	5.70%
Tennessee	3.64%	--	--	--	7.46%	4.37%	4.17%	3.98%
West South Central:								
Arkansas	6.01%	--	--	--	8.96% *	5.21%	3.63% *	6.48%
Louisiana	6.46%	--	--	--	5.96%	9.09%	11.44%	5.55%
Oklahoma	5.01%	--	--	--	8.79% *	6.66%	3.90%	5.54%
Texas	5.07%	--	--	--	8.89%	5.49%	6.53%	5.23%
Mountain:								
Arizona	5.50%	--	--	--	8.67%	6.37%	3.72%	5.46%
Colorado	4.95%	--	--	--	11.22%	6.61%	4.14%	4.98%
Nevada	5.81%	--	--	--	6.51%	9.80%	5.43% *	7.57%
Utah	4.85%	--	--	--	8.88%	5.53%	3.37%	4.65%
Pacific:								
Alaska	4.21%	--	--	--	5.33% *	10.51% *	3.01% *	4.56%
California	2.70%	--	--	--	5.89%	2.47%	5.16%	2.68%
Hawaii	2.84%	--	--	--	4.58%	2.81%	3.83%	2.33%
Oregon	6.84%	--	--	--	10.56%	10.23%	2.93%	8.59%
Washington	3.41%	--	--	--	10.74%	6.39%	5.20% *	3.97%
States not shown separately	4.91%	--	--	--	7.07% *	7.67%	4.99%	5.26%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Number of full-time private-sector employees by firm size and State: United States, 1997**

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	86,784,978	11,407,204	8,188,865	12,259,481	17,458,873	37,470,555	25,465,314	61,319,664
New England:								
Connecticut	1,210,563	337,373	86,448	160,491	204,555	421,697	519,713	690,850
Maine	333,188	61,280	46,118	48,371	72,151	105,267	135,045	198,143
Massachusetts	2,125,971	274,081	174,829	284,095	559,490	833,477	586,872	1,539,098
Rhode Island	314,143	51,533	25,677	51,278	42,323	143,332	100,061	214,082
Middle Atlantic:								
New Jersey	2,917,017	398,864	200,862	482,077	547,257	1,287,956	831,167	2,085,850
New York	5,885,200	1,000,115	460,625	633,291	1,381,206	2,409,962	1,838,568	4,046,632
Pennsylvania	3,780,735	386,113	469,449	670,837	614,412	1,639,924	1,081,599	2,699,136
East North Central:								
Illinois	4,297,012	383,563	466,656	662,466	1,063,481	1,720,846	1,216,403	3,080,609
Indiana	2,002,616	193,004	169,331	320,857	403,036	916,388	495,552	1,507,064
Michigan	3,064,910	317,686	286,267	433,657	652,256	1,375,044	843,423	2,221,487
Ohio	3,612,222	378,582	278,337	610,809	708,522	1,635,972	938,535	2,673,687
Wisconsin	1,907,161	212,917	231,623	275,941	411,512	775,167	547,889	1,359,272
West North Central:								
Iowa	957,135	130,332	81,758	136,288	158,253	450,504	270,615	686,520
Kansas	823,205	147,185	79,360	111,263	214,268	271,128	289,375	533,830
Minnesota	1,623,023	205,341	191,581	265,316	255,734	705,051	483,890	1,139,133
Missouri	1,827,853	198,556	204,080	220,717	301,497	903,003	512,805	1,315,048
South Atlantic:								
District of Columbia	355,385	75,226	27,048	45,245	88,264	119,603	124,325	231,060
Florida	4,784,974	642,052	453,266	430,703	1,186,940	2,072,012	1,306,541	3,478,433
Georgia	2,480,743	348,299	184,655	285,378	473,600	1,188,811	661,257	1,819,486
Maryland	1,471,990	174,178	187,309	244,477	253,898	612,129	481,329	990,661
North Carolina	2,622,451	317,481	222,656	303,814	429,099	1,349,401	657,656	1,964,795
South Carolina	1,229,905	168,473	120,828	145,578	250,269	544,757	382,168	847,737
Virginia	2,246,305	250,683	190,295	302,240	409,461	1,093,626	594,123	1,652,181
East South Central:								
Alabama	1,337,210	149,544	118,515	200,334	294,734	574,083	367,003	970,207
Kentucky	1,130,678	141,796	97,301	196,417	222,823	472,341	323,254	807,424
Mississippi	719,017	103,775	65,752	162,555	126,996	259,938	277,389	441,627
Tennessee	1,831,181	190,741	142,200	271,645	315,074	911,522	450,572	1,380,609
West South Central:								
Arkansas	711,798	86,223	63,685	86,449	137,692	337,749	193,443	518,355
Louisiana	1,190,961	173,976	269,582	187,649	168,828	390,926	536,170	654,791
Oklahoma	879,166	117,523	98,948	174,189	187,849	300,656	277,700	601,466
Texas	6,531,928	857,123	574,663	761,744	1,261,514	3,076,884	1,825,795	4,706,133
Mountain:								
Arizona	1,289,555	132,691	134,230 *	213,764	194,349	614,520	363,781	925,774
Colorado	1,296,873	188,850	132,636	210,585	287,872	476,930	407,567	889,306
Nevada	639,399	64,251	68,683	66,643	104,130	335,691	170,269	469,130
Utah	693,251	102,474	53,807	99,451	120,963	316,555	204,563	488,688
Pacific:								
Alaska	145,980	38,304	16,268	18,273	29,658	43,477	64,149	81,831
California	10,291,605	1,254,522	793,564	1,551,929	2,180,784	4,510,805	2,783,163	7,508,442
Hawaii	331,317	41,705	38,747	49,978	78,389	122,498	108,354	222,962
Oregon	1,026,643	188,543	106,144	177,458	151,841	402,658	369,110	657,533
Washington	1,533,724	260,940	190,217	231,117	279,852	571,598	579,999	953,724
States not shown separately	3,330,987	661,306	384,863	474,111	634,039	1,176,668	1,264,123	2,066,864

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for number of full-time private-sector employees by firm size and State: United States, 1997**

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	1,104,560	352,002	227,739	344,295	612,349	1,086,020	446,728	931,869
New England:								
Connecticut	199,974	194,100	8,445	18,684	26,544	63,193	188,996	58,901
Maine	43,836	7,308	9,183	5,903	5,827	34,497	8,686	37,604
Massachusetts	232,963	38,846	26,072	31,265	127,471	232,501	33,831	242,433
Rhode Island	40,192	7,351	2,572	2,988	6,848	43,601	8,723	40,812
Middle Atlantic:								
New Jersey	216,761	34,020	27,079	75,575	71,408	249,619	37,608	200,917
New York	423,285	112,109	33,796	110,850	155,511	221,472	156,713	298,491
Pennsylvania	251,606	22,219	64,116	100,990	112,511	233,642	72,875	247,316
East North Central:								
Illinois	336,327	23,792	92,072	119,882	115,897	264,626	148,803	292,050
Indiana	139,408	19,320	19,709	41,616	57,431	148,663	40,217	160,495
Michigan	172,057	16,552	24,264	51,887	87,280	144,971	62,604	128,348
Ohio	298,999	40,183	30,033	97,091	90,663	218,864	71,838	276,290
Wisconsin	172,906	32,418	49,324	43,915	114,325	124,704	60,424	152,740
West North Central:								
Iowa	81,473	11,317	10,614	18,402	27,917	85,564	12,049	89,473
Kansas	109,854	47,142	10,084	16,042	44,284	60,328	45,225	68,766
Minnesota	151,936	26,762	22,852	32,263	49,210	110,646	33,512	138,995
Missouri	173,063	19,516	28,932	34,953	51,695	155,717	35,795	163,840
South Atlantic:								
District of Columbia	53,066	24,633	3,671	3,347	20,917	27,683	24,560	36,876
Florida	392,992	40,474	40,387	41,457	157,689	274,981	75,554	349,222
Georgia	116,839	93,903	28,677	28,735	85,506	141,637	102,762	133,169
Maryland	140,057	9,467	31,138	16,224	52,505	104,015	36,802	131,956
North Carolina	285,572	46,209	24,041	38,103	50,036	286,716	67,790	292,550
South Carolina	106,579	10,668	22,715	28,548	34,422	67,766	31,317	91,211
Virginia	151,322	17,079	19,413	37,085	43,738	127,295	18,393	143,813
East South Central:								
Alabama	102,861	11,239	16,256	27,284	52,770	106,912	22,618	99,487
Kentucky	79,256	21,886	10,214	45,422	32,619	81,683	33,995	84,656
Mississippi	46,842	20,272	7,271	46,849	19,482	37,243	49,695	40,528
Tennessee	100,178	14,334	11,807	55,334	54,905	85,150	35,766	98,623
West South Central:								
Arkansas	34,180	3,948	7,549	12,963	22,492	47,757	10,887	36,148
Louisiana	143,405	20,015	144,992	16,733	21,162	73,998	139,299	73,758
Oklahoma	67,564	11,617	13,161	43,842	37,984	44,859	24,739	63,018
Texas	449,690	139,966	58,334	95,515	146,697	407,506	157,741	395,442
Mountain:								
Arizona	145,463	5,707	36,159*	16,820	31,918	146,490	41,054	158,815
Colorado	190,393	22,002	17,400	35,576	124,912	82,231	35,324	180,374
Nevada	45,546	3,805	15,225	8,543	16,590	30,439	17,150	47,092
Utah	91,515	37,426	6,448	13,108	21,164	81,515	39,425	83,809
Pacific:								
Alaska	10,183	7,564	2,473	2,156	3,598	8,378	7,598	8,700
California	579,351	56,789	42,561	134,861	201,978	554,638	116,175	593,477
Hawaii	21,310	3,477	2,576	8,689	11,975	15,686	7,441	15,798
Oregon	131,226	28,953	10,212	31,169	22,795	79,064	35,701	108,180
Washington	105,473	63,426	28,185	42,866	44,817	91,250	62,161	67,235
States not shown separately	247,185	80,425	52,327	64,929	116,706	190,925	77,318	247,959

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of number of full-time private-sector employees by firm size and State: United States, 1997**

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	86,784,978	13.1%	9.4%	14.1%	20.1%	43.2%	29.3%	70.7%
New England:								
Connecticut	1,210,563	27.9%	7.1%	13.3%	16.9%	34.8%	42.9%	57.1%
Maine	333,188	18.4%	13.8%	14.5%	21.7%	31.6%	40.5%	59.5%
Massachusetts	2,125,971	12.9%	8.2%	13.4%	26.3%	39.2%	27.6%	72.4%
Rhode Island	314,143	16.4%	8.2%	16.3%	13.5%	45.6%	31.9%	68.1%
Middle Atlantic:								
New Jersey	2,917,017	13.7%	6.9%	16.5%	18.8%	44.2%	28.5%	71.5%
New York	5,885,200	17.0%	7.8%	10.8%	23.5%	40.9%	31.2%	68.8%
Pennsylvania	3,780,735	10.2%	12.4%	17.7%	16.3%	43.4%	28.6%	71.4%
East North Central:								
Illinois	4,297,012	8.9%	10.9%	15.4%	24.7%	40.0%	28.3%	71.7%
Indiana	2,002,616	9.6%	8.5%	16.0%	20.1%	45.8%	24.7%	75.3%
Michigan	3,064,910	10.4%	9.3%	14.1%	21.3%	44.9%	27.5%	72.5%
Ohio	3,612,222	10.5%	7.7%	16.9%	19.6%	45.3%	26.0%	74.0%
Wisconsin	1,907,161	11.2%	12.1%	14.5%	21.6%	40.6%	28.7%	71.3%
West North Central:								
Iowa	957,135	13.6%	8.5%	14.2%	16.5%	47.1%	28.3%	71.7%
Kansas	823,205	17.9%	9.6%	13.5%	26.0%	32.9%	35.2%	64.8%
Minnesota	1,623,023	12.7%	11.8%	16.3%	15.8%	43.4%	29.8%	70.2%
Missouri	1,827,853	10.9%	11.2%	12.1%	16.5%	49.4%	28.1%	71.9%
South Atlantic:								
District of Columbia	355,385	21.2%	7.6%	12.7%	24.8%	33.7%	35.0%	65.0%
Florida	4,784,974	13.4%	9.5%	9.0%	24.8%	43.3%	27.3%	72.7%
Georgia	2,480,743	14.0%	7.4%	11.5%	19.1%	47.9%	26.7%	73.3%
Maryland	1,471,990	11.8%	12.7%	16.6%	17.2%	41.6%	32.7%	67.3%
North Carolina	2,622,451	12.1%	8.5%	11.6%	16.4%	51.5%	25.1%	74.9%
South Carolina	1,229,905	13.7%	9.8%	11.8%	20.3%	44.3%	31.1%	68.9%
Virginia	2,246,305	11.2%	8.5%	13.5%	18.2%	48.7%	26.4%	73.6%
East South Central:								
Alabama	1,337,210	11.2%	8.9%	15.0%	22.0%	42.9%	27.4%	72.6%
Kentucky	1,130,678	12.5%	8.6%	17.4%	19.7%	41.8%	28.6%	71.4%
Mississippi	719,017	14.4%	9.1%	22.6%	17.7%	36.2%	38.6%	61.4%
Tennessee	1,831,181	10.4%	7.8%	14.8%	17.2%	49.8%	24.6%	75.4%
West South Central:								
Arkansas	711,798	12.1%	8.9%	12.1%	19.3%	47.5%	27.2%	72.8%
Louisiana	1,190,961	14.6%	22.6%	15.8%	14.2%	32.8%	45.0%	55.0%
Oklahoma	879,166	13.4%	11.3%	19.8%	21.4%	34.2%	31.6%	68.4%
Texas	6,531,928	13.1%	8.8%	11.7%	19.3%	47.1%	28.0%	72.0%
Mountain:								
Arizona	1,289,555	10.3%	10.4% *	16.6%	15.1%	47.7%	28.2%	71.8%
Colorado	1,296,873	14.6%	10.2%	16.2%	22.2%	36.8%	31.4%	68.6%
Nevada	639,399	10.0%	10.7%	10.4%	16.3%	52.5%	26.6%	73.4%
Utah	693,251	14.8%	7.8%	14.3%	17.4%	45.7%	29.5%	70.5%
Pacific:								
Alaska	145,980	26.2%	11.1%	12.5%	20.3%	29.8%	43.9%	56.1%
California	10,291,605	12.2%	7.7%	15.1%	21.2%	43.8%	27.0%	73.0%
Hawaii	331,317	12.6%	11.7%	15.1%	23.7%	37.0%	32.7%	67.3%
Oregon	1,026,643	18.4%	10.3%	17.3%	14.8%	39.2%	36.0%	64.0%
Washington	1,533,724	17.0%	12.4%	15.1%	18.2%	37.3%	37.8%	62.2%
States not shown separately	3,330,987	19.9%	11.6%	14.2%	19.0%	35.3%	38.0%	62.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for percent of number of full-time private-sector employees by firm size and State: United States, 1997**

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	1,104,560	0.40%	0.28%	0.35%	0.65%	1.09%	0.44%	0.44%
New England:								
Connecticut	199,974	6.41%	1.18%	2.21%	3.26%	4.50%	5.00%	5.00%
Maine	43,836	2.91%	2.68%	1.81%	1.84%	5.08%	3.26%	3.26%
Massachusetts	232,963	2.74%	1.67%	2.87%	4.38%	6.49%	3.69%	3.69%
Rhode Island	40,192	3.03%	1.01%	2.26%	2.59%	6.33%	4.29%	4.29%
Middle Atlantic:								
New Jersey	216,761	1.87%	0.92%	2.65%	3.04%	5.58%	1.84%	1.84%
New York	423,285	1.66%	0.65%	1.44%	1.84%	2.74%	1.28%	1.28%
Pennsylvania	251,606	0.56%	2.02%	3.32%	2.24%	4.20%	2.73%	2.73%
East North Central:								
Illinois	336,327	1.01%	1.65%	2.46%	3.08%	4.36%	2.43%	2.43%
Indiana	139,408	1.32%	1.45%	2.18%	2.48%	4.35%	3.32%	3.32%
Michigan	172,057	1.07%	0.66%	1.23%	3.21%	2.58%	1.20%	1.20%
Ohio	298,999	1.44%	1.27%	1.77%	2.19%	3.28%	2.32%	2.32%
Wisconsin	172,906	2.52%	1.58%	2.50%	4.35%	4.34%	2.91%	2.91%
West North Central:								
Iowa	81,473	1.68%	1.59%	2.40%	2.57%	4.41%	2.90%	2.90%
Kansas	109,854	2.62%	1.51%	1.48%	3.76%	4.56%	1.54%	1.54%
Minnesota	151,936	1.74%	1.29%	2.51%	2.00%	3.48%	2.80%	2.80%
Missouri	173,063	0.79%	2.41%	2.64%	2.79%	5.22%	3.66%	3.66%
South Atlantic:								
District of Columbia	53,066	3.44%	1.85%	2.14%	4.28%	4.08%	3.13%	3.13%
Florida	392,992	1.47%	1.03%	0.92%	3.44%	3.79%	2.88%	2.88%
Georgia	116,839	3.45%	1.25%	1.25%	3.30%	4.86%	3.71%	3.71%
Maryland	140,057	1.47%	1.97%	1.14%	2.54%	3.54%	2.60%	2.60%
North Carolina	285,572	2.60%	1.53%	0.90%	2.48%	4.87%	3.85%	3.85%
South Carolina	106,579	1.53%	1.94%	1.77%	2.30%	2.36%	2.10%	2.10%
Virginia	151,322	0.90%	0.86%	2.24%	1.56%	2.78%	1.48%	1.48%
East South Central:								
Alabama	102,861	0.94%	1.52%	2.21%	2.97%	4.52%	2.17%	2.17%
Kentucky	79,256	2.16%	0.79%	3.66%	2.85%	4.67%	3.45%	3.45%
Mississippi	46,842	2.24%	1.43%	5.18%	2.06%	4.69%	4.72%	4.72%
Tennessee	100,178	1.37%	0.79%	2.53%	2.79%	3.30%	2.26%	2.26%
West South Central:								
Arkansas	34,180	0.78%	1.22%	1.72%	3.30%	5.26%	1.84%	1.84%
Louisiana	143,405	2.07%	6.17%	2.40%	2.49%	5.21%	5.14%	5.14%
Oklahoma	67,564	1.87%	0.76%	4.34%	2.99%	4.34%	2.80%	2.80%
Texas	449,690	1.55%	1.15%	1.43%	2.39%	3.61%	2.44%	2.44%
Mountain:								
Arizona	145,463	1.25%	3.53% *	2.14%	2.55%	5.29%	5.12%	5.12%
Colorado	190,393	2.38%	1.63%	2.82%	4.74%	4.41%	3.58%	3.58%
Nevada	45,546	0.96%	2.16%	1.68%	1.67%	2.17%	3.12%	3.12%
Utah	91,515	3.67%	1.20%	1.79%	3.34%	5.56%	4.22%	4.22%
Pacific:								
Alaska	10,183	4.20%	1.99%	1.96%	2.72%	4.30%	4.02%	4.02%
California	579,351	0.96%	0.71%	1.35%	1.78%	3.14%	1.94%	1.94%
Hawaii	21,310	1.09%	0.99%	1.91%	3.48%	3.40%	1.33%	1.33%
Oregon	131,226	0.85%	2.07%	2.87%	1.23%	3.88%	3.11%	3.11%
Washington	105,473	2.82%	1.81%	2.61%	4.38%	4.81%	2.54%	2.54%
States not shown separately	247,185	1.79%	2.67%	1.76%	2.64%	4.14%	3.38%	3.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1997**

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	88.7%	53.3%	76.9%	89.9%	97.7%	97.4%	68.7%	97.0%
New England:								
Connecticut	89.0%	66.4%	84.5%	95.9%	100.0%	100.0%	74.7%	99.7%
Maine	86.4%	49.4%	77.0%	93.4%	99.5%	100.0%	67.5%	99.3%
Massachusetts	92.5%	72.9%	86.8%	97.4%	100.0%	93.5%	82.6%	96.3%
Rhode Island	92.0%	59.8%	93.7%	96.3%	98.9%	99.8%	76.1%	99.5%
Middle Atlantic:								
New Jersey	91.2%	58.8%	74.9%	92.1%	99.3%	100.0%	72.2%	98.8%
New York	89.8%	63.4%	81.9%	86.7%	95.8%	99.6%	72.6%	97.6%
Pennsylvania	92.5%	55.0%	89.6%	92.4%	99.1%	99.6%	77.5%	98.5%
East North Central:								
Illinois	91.5%	46.2%	81.9%	90.8%	99.8%	99.3%	72.2%	99.1%
Indiana	92.1%	45.7%	74.0%	97.4%	100.0%	100.0%	68.7%	99.8%
Michigan	93.8%	57.9%	84.0%	98.2%	99.7%	100.0%	78.3%	99.7%
Ohio	91.6%	49.4%	78.5%	96.8%	97.9%	98.9%	71.7%	98.6%
Wisconsin	92.8%	52.5%	90.4%	95.2%	99.9%	100.0%	75.1%	99.9%
West North Central:								
Iowa	89.0%	43.7%	79.1%	91.6%	98.1%	100.0%	65.0%	98.5%
Kansas	90.9%	70.3%	79.1%	89.7%	98.5%	100.0%	77.0%	98.5%
Minnesota	91.4%	60.2%	87.7%	95.3%	98.2%	97.6%	76.4%	97.8%
Missouri	88.7%	44.0%	80.0%	89.0%	95.7%	98.1%	66.4%	97.4%
South Atlantic:								
District of Columbia	95.8%	89.9%	92.9%	91.9%	99.6%	98.7%	89.7%	99.0%
Florida	87.9%	52.3%	68.3%	86.0%	94.1%	100.0%	62.3%	97.5%
Georgia	90.5%	57.3%	70.2%	92.5%	100.0%	99.0%	67.1%	99.0%
Maryland	92.7%	58.8%	85.6%	96.3%	100.0%	100.0%	77.6%	100.0%
North Carolina	89.1%	42.0%	86.5%	82.1%	95.9%	100.0%	61.9%	98.2%
South Carolina	88.7%	50.6%	73.6%	88.0%	97.8%	99.7%	66.5%	98.7%
Virginia	87.1%	45.7%	73.6%	94.7%	93.7%	94.3%	67.0%	94.3%
East South Central:								
Alabama	90.8%	42.7%	82.2%	94.7%	99.0%	99.5%	70.4%	98.5%
Kentucky	90.2%	48.5%	73.0%	94.1%	100.0%	100.0%	68.1%	99.0%
Mississippi	85.1%	46.1%	73.7%	81.3%	98.1%	99.5%	64.7%	97.9%
Tennessee	89.1%	34.5%	65.0%	93.4%	98.1%	100.0%	58.9%	99.0%
West South Central:								
Arkansas	84.2%	37.6%	58.9%	71.9%	94.2%	99.9%	54.0%	95.4%
Louisiana	82.5%	37.4%	86.3%	76.7%	89.2%	100.0%	68.1%	94.4%
Oklahoma	87.0%	41.1%	71.5%	93.6%	97.4%	99.7%	62.4%	98.3%
Texas	86.2%	45.7%	55.2%	83.1%	97.2%	99.5%	56.1%	97.8%
Mountain:								
Arizona	86.6%	45.4%	55.7%	89.1%	100.0%	97.2%	62.2%	96.2%
Colorado	88.2%	47.5%	79.7%	88.7%	99.4%	99.8%	65.0%	98.9%
Nevada	90.3%	53.6%	79.5%	89.8%	92.9%	98.8%	70.2%	97.6%
Utah	90.7%	69.1%	71.7%	87.0%	99.1%	98.8%	72.6%	98.2%
Pacific:								
Alaska	80.5%	43.1%	72.2%	89.3%	99.2%	100.0%	56.4%	99.3%
California	82.2%	50.9%	74.1%	82.0%	98.4%	84.6%	65.2%	88.5%
Hawaii	98.2%	90.4%	97.8%	99.8%	99.5%	99.6%	95.4%	99.6%
Oregon	88.2%	58.1%	81.6%	95.2%	90.4%	100.0%	71.7%	97.4%
Washington	88.2%	60.4%	75.4%	89.6%	97.7%	100.0%	70.0%	99.3%
States not shown separately	85.7%	53.9%	71.0%	92.9%	97.4%	99.3%	65.1%	98.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1997**

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	0.69%	1.04%	0.95%	0.42%	0.39%	1.62%	0.63%	1.02%
New England:								
Connecticut	1.64%	5.77%	3.87%	2.14%	0.00%	0.00%	2.69%	0.21%
Maine	2.02%	6.52%	6.76%	2.46%	0.36%	0.00%	4.42%	0.32%
Massachusetts	1.49%	2.92%	9.76%	0.71%	0.00%	2.74%	1.80%	2.02%
Rhode Island	1.64%	4.30%	2.22%	1.69%	1.34%	0.21%	3.45%	0.25%
Middle Atlantic:								
New Jersey	1.20%	5.37%	9.08%	7.46%	0.46%	0.00%	2.71%	0.83%
New York	0.67%	3.86%	4.74%	3.70%	1.82%	0.17%	2.86%	0.86%
Pennsylvania	1.56%	3.11%	2.23%	4.08%	1.22%	0.46%	2.61%	2.28%
East North Central:								
Illinois	0.84%	3.38%	4.46%	4.22%	0.10%	0.34%	3.35%	0.45%
Indiana	1.23%	5.51%	6.75%	1.52%	0.00%	0.04%	3.94%	0.27%
Michigan	0.70%	4.47%	4.51%	1.33%	0.27%	0.00%	3.13%	0.15%
Ohio	1.17%	3.26%	4.63%	1.10%	1.45%	1.01%	2.96%	0.58%
Wisconsin	1.72%	5.68%	3.88%	2.52%	0.09%	0.00%	3.78%	0.04%
West North Central:								
Iowa	0.92%	3.33%	6.55%	3.58%	1.51%	0.06%	2.91%	0.55%
Kansas	1.57%	7.00%	6.67%	4.06%	1.44%	0.00%	3.79%	0.88%
Minnesota	0.93%	5.79%	5.38%	2.20%	1.26%	1.58%	2.99%	1.18%
Missouri	1.16%	4.45%	10.35%	4.04%	3.36%	0.91%	4.39%	0.77%
South Atlantic:								
District of Columbia	1.66%	6.06%	3.67%	3.21%	0.61%	0.82%	3.71%	0.40%
Florida	2.22%	3.75%	6.68%	4.17%	6.97%	0.00%	2.43%	2.27%
Georgia	0.98%	6.90%	9.72%	2.63%	0.00%	0.86%	4.67%	0.51%
Maryland	1.11%	2.64%	3.89%	2.31%	0.00%	0.04%	2.38%	0.02%
North Carolina	2.39%	5.42%	3.67%	5.22%	4.98%	0.00%	3.08%	0.69%
South Carolina	1.40%	4.64%	6.38%	5.41%	1.66%	0.38%	2.79%	0.82%
Virginia	1.80%	5.52%	7.88%	1.96%	3.76%	2.73%	3.47%	2.30%
East South Central:								
Alabama	1.28%	6.37%	6.27%	5.48%	3.07%	0.42%	4.06%	0.74%
Kentucky	0.94%	5.18%	5.41%	10.34%	0.00%	0.00%	3.89%	0.88%
Mississippi	2.78%	6.15%	4.51%	5.48%	0.81%	0.28%	5.74%	0.90%
Tennessee	1.44%	5.31%	5.25%	5.84%	7.66%	0.00%	4.24%	0.51%
West South Central:								
Arkansas	1.60%	2.02%	7.66%	8.99%	6.03%	0.12%	3.68%	1.66%
Louisiana	2.41%	5.22%	11.92%	3.80%	4.18%	0.00%	5.93%	1.89%
Oklahoma	2.27%	5.47%	5.58%	3.38%	4.12%	0.19%	3.84%	1.03%
Texas	1.76%	5.36%	7.21%	4.11%	1.22%	0.51%	4.48%	0.99%
Mountain:								
Arizona	4.29%	5.26%	8.63%	3.65%	0.00%	3.85%	4.16%	2.89%
Colorado	1.84%	5.84%	2.64%	4.03%	0.52%	0.25%	3.88%	0.52%
Nevada	1.82%	3.33%	5.72%	4.59%	6.75%	1.08%	3.94%	1.45%
Utah	1.68%	7.98%	3.83%	7.55%	0.91%	1.39%	4.68%	0.67%
Pacific:								
Alaska	2.15%	6.86%	5.15%	7.88%	0.74%	0.00%	5.37%	0.40%
California	4.35%	2.78%	1.95%	2.32%	0.79%	8.04%	1.43%	5.60%
Hawaii	0.34%	1.49%	1.51%	0.13%	0.26%	0.42%	0.70%	0.29%
Oregon	1.46%	4.64%	4.87%	1.97%	6.93%	0.00%	1.96%	2.29%
Washington	1.16%	6.69%	3.84%	3.39%	3.12%	0.00%	3.14%	0.51%
States not shown separately	2.00%	4.01%	5.37%	2.88%	0.97%	0.86%	3.93%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1997**

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	88.6%	92.4%	91.1%	89.1%	87.1%	88.1%	90.6%	88.0%
New England:								
Connecticut	92.7%	91.9%	96.5%	97.4%	92.0%	91.1%	93.9%	92.1%
Maine	88.6%	91.8%	92.9%	97.1%	92.9%	79.7%	94.2%	86.1%
Massachusetts	89.8%	80.4%	91.8%	95.0%	89.1%	90.5%	88.6%	90.2%
Rhode Island	92.7%	87.6%	95.1%	92.3%	91.7%	93.9%	90.6%	93.5%
Middle Atlantic:								
New Jersey	87.7%	92.1%	98.1%	86.0%	85.6%	87.1%	90.9%	86.7%
New York	90.0%	89.6%	95.5%	89.7%	88.9%	90.0%	89.9%	90.1%
Pennsylvania	91.3%	92.7%	92.3%	94.0%	93.9%	88.9%	93.1%	90.7%
East North Central:								
Illinois	87.5%	92.4%	97.1%	85.3%	84.8%	87.3%	90.5%	86.6%
Indiana	92.5%	92.8%	95.8%	90.8%	91.0%	93.2%	93.9%	92.2%
Michigan	90.8%	93.8%	83.4%	90.6%	92.4%	91.1%	87.7%	91.8%
Ohio	90.8%	94.7%	95.5%	80.0%	93.8%	92.4%	85.5%	92.2%
Wisconsin	88.0%	94.2%	93.8%	89.7%	83.7%	87.3%	93.0%	86.5%
West North Central:								
Iowa	89.9%	93.4%	97.6%	90.5%	91.3%	87.6%	93.6%	88.9%
Kansas	91.2%	92.9%	93.9%	92.8%	91.4%	89.2%	92.7%	90.6%
Minnesota	93.2%	92.6%	91.0%	97.2%	87.9%	94.4%	92.7%	93.4%
Missouri	88.9%	92.0%	87.0%	86.0%	81.6%	92.0%	86.5%	89.6%
South Atlantic:								
District of Columbia	92.0%	99.3%	100.0%	95.1%	82.9%	91.6%	98.8%	88.6%
Florida	85.3%	90.3%	91.3%	90.4%	80.9%	85.0%	90.4%	84.0%
Georgia	87.0%	99.0%	96.0%	93.6%	96.2%	78.8%	98.1%	84.3%
Maryland	87.1%	97.1%	77.7%	89.5%	87.1%	87.0%	85.1%	87.8%
North Carolina	93.4%	96.1%	93.3%	95.5%	90.6%	93.5%	95.0%	93.0%
South Carolina	91.9%	91.4%	93.6%	89.3%	92.1%	92.2%	91.7%	92.0%
Virginia	89.7%	95.0%	98.2%	89.9%	89.9%	87.8%	96.0%	88.0%
East South Central:								
Alabama	94.6%	95.7%	96.5%	91.7%	92.1%	96.5%	95.5%	94.4%
Kentucky	87.3%	90.4%	89.4%	89.1%	91.0%	84.2%	90.0%	86.6%
Mississippi	92.3%	93.9%	89.4%	94.4%	89.4%	92.9%	93.8%	91.7%
Tennessee	90.1%	96.9%	92.8%	93.7%	94.1%	87.0%	93.3%	89.5%
West South Central:								
Arkansas	88.8%	90.0%	92.5%	88.1%	90.7%	87.7%	92.6%	88.0%
Louisiana	80.1%	95.9%	63.0%	84.1%	80.1%	86.1%	73.6%	83.9%
Oklahoma	89.2%	90.4%	92.3%	90.8%	84.8%	90.1%	91.8%	88.4%
Texas	84.7%	99.2%	96.9%	86.4%	81.1%	82.7%	95.9%	82.2%
Mountain:								
Arizona	90.6%	90.1%	87.1%	89.7%	86.8%	92.7%	89.6%	90.9%
Colorado	90.6%	93.6%	87.6%	84.5%	90.6%	93.0%	89.4%	90.9%
Nevada	81.8%	92.3%	79.8%	78.3%	80.8%	82.0%	81.5%	81.9%
Utah	89.0%	97.6%	87.6%	91.7%	76.8%	91.2%	93.1%	87.8%
Pacific:								
Alaska	87.3%	92.1%	89.2%	88.8%	84.4%	86.4%	91.0%	85.7%
California	85.3%	88.2%	89.6%	87.5%	84.4%	84.0%	86.3%	85.1%
Hawaii	92.0%	94.6%	95.5%	95.5%	92.8%	88.1%	95.2%	90.4%
Oregon	85.9%	85.6%	85.3%	78.3%	83.6%	90.1%	85.8%	85.9%
Washington	93.0%	96.2%	94.8%	92.2%	90.9%	92.9%	95.6%	91.8%
States not shown separately	87.0%	93.9%	89.4%	86.8%	77.0%	89.8%	91.3%	85.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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%	0.87%	1.08%	1.00%	1.32%	0.82%	0.81%	0.60%
New England:								
Connecticut	1.49%	2.18%	1.67%	1.32%	3.82%	3.39%	1.38%	2.15%
Maine	2.47%	2.71%	2.74%	1.64%	4.41%	4.98%	1.44%	3.66%
Massachusetts	2.25%	6.03%	10.09%	1.50%	4.05%	2.13%	4.14%	1.29%
Rhode Island	1.35%	2.47%	4.58%	2.42%	3.23%	2.60%	2.12%	1.56%
Middle Atlantic:								
New Jersey	2.37%	2.67%	0.99%	5.03%	6.09%	3.49%	3.58%	2.80%
New York	1.33%	3.32%	1.94%	3.41%	2.96%	2.60%	1.94%	1.69%
Pennsylvania	0.85%	1.88%	2.21%	1.21%	3.66%	2.13%	1.09%	1.28%
East North Central:								
Illinois	2.08%	2.13%	1.59%	4.82%	3.26%	3.15%	3.87%	2.46%
Indiana	1.12%	2.08%	2.48%	2.00%	3.79%	1.79%	1.86%	1.43%
Michigan	1.72%	2.12%	4.37%	2.64%	2.61%	3.37%	3.42%	1.73%
Ohio	1.12%	1.60%	1.29%	5.66%	1.60%	2.59%	4.75%	0.99%
Wisconsin	1.57%	2.08%	3.73%	2.77%	3.76%	2.88%	2.16%	1.91%
West North Central:								
Iowa	2.18%	3.05%	1.93%	2.92%	3.77%	3.08%	2.25%	2.18%
Kansas	1.80%	5.18%	2.50%	2.70%	5.56%	3.18%	2.40%	2.35%
Minnesota	1.42%	3.59%	3.20%	1.08%	6.32%	2.09%	2.14%	2.15%
Missouri	1.71%	1.80%	10.19%	6.25%	5.54%	1.72%	4.20%	2.17%
South Atlantic:								
District of Columbia	1.86%	0.32%	0.66%	2.24%	4.59%	3.08%	0.80%	2.09%
Florida	2.24%	2.15%	3.39%	2.09%	4.86%	3.59%	1.53%	2.81%
Georgia	3.19%	0.96%	10.70%	2.88%	1.65%	4.83%	1.21%	3.57%
Maryland	2.87%	1.01%	5.97%	3.49%	4.01%	3.68%	3.18%	3.28%
North Carolina	0.74%	2.22%	3.72%	2.51%	3.51%	1.21%	1.27%	1.03%
South Carolina	1.56%	2.64%	3.20%	2.16%	4.58%	2.10%	1.97%	2.22%
Virginia	1.72%	3.93%	0.65%	2.52%	2.73%	2.73%	1.83%	2.25%
East South Central:								
Alabama	1.17%	1.22%	1.41%	3.51%	2.12%	1.12%	1.22%	1.41%
Kentucky	2.34%	2.48%	4.48%	9.99%	2.03%	3.57%	2.13%	2.51%
Mississippi	1.51%	1.90%	2.53%	2.37%	3.03%	1.88%	1.23%	2.04%
Tennessee	1.63%	1.32%	4.00%	2.68%	2.10%	2.65%	2.99%	1.80%
West South Central:								
Arkansas	1.60%	2.41%	2.15%	10.86%	6.67%	2.81%	1.94%	1.95%
Louisiana	3.87%	2.57%	8.76%	4.48%	4.60%	3.75%	6.60%	3.05%
Oklahoma	2.08%	4.01%	2.83%	3.30%	4.37%	2.43%	1.50%	2.68%
Texas	1.83%	0.40%	2.12%	1.88%	4.30%	3.03%	1.75%	2.19%
Mountain:								
Arizona	1.54%	2.96%	2.83%	2.62%	4.25%	2.66%	2.99%	1.64%
Colorado	1.12%	1.79%	6.60%	4.09%	5.29%	2.38%	2.67%	1.88%
Nevada	2.42%	3.20%	3.96%	5.15%	6.12%	3.60%	3.44%	2.98%
Utah	2.79%	2.75%	3.43%	3.45%	8.34%	3.63%	2.00%	3.20%
Pacific:								
Alaska	1.68%	6.73%	2.28%	4.38%	4.04%	3.26%	3.12%	2.99%
California	2.01%	4.44%	4.04%	2.68%	4.42%	3.09%	2.56%	2.05%
Hawaii	1.47%	1.45%	0.93%	0.60%	2.11%	2.72%	0.83%	2.00%
Oregon	2.85%	5.78%	4.75%	7.31%	4.42%	3.92%	2.63%	3.26%
Washington	1.07%	1.67%	1.36%	5.98%	2.15%	2.01%	2.29%	1.52%
States not shown separately	2.19%	1.39%	3.18%	3.34%	5.26%	2.68%	1.40%	2.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	85.9%	84.8%	82.7%	82.9%	84.5%	88.3%	83.5%	86.7%
New England:								
Connecticut	87.5%	93.2%	76.0%	81.4%	89.3%	88.1%	87.0%	87.8%
Maine	82.0%	87.9%	85.2%	82.6%	80.0%	80.2%	85.0%	80.5%
Massachusetts	84.5%	75.0%	87.8%	81.0%	87.8%	85.0%	80.9%	85.7%
Rhode Island	81.8%	90.2%	74.6%	77.3%	83.2%	82.4%	82.0%	81.7%
Middle Atlantic:								
New Jersey	88.9%	85.5%	87.2%	83.2%	86.4%	92.7%	84.8%	90.1%
New York	85.6%	81.5%	84.5%	85.3%	80.6%	89.6%	82.8%	86.5%
Pennsylvania	86.3%	86.3%	82.4%	86.9%	89.0%	86.0%	84.0%	87.0%
East North Central:								
Illinois	86.0%	88.0%	84.7%	84.8%	84.0%	87.7%	86.2%	85.9%
Indiana	86.7%	89.1%	74.4%	81.3%	85.1%	90.6%	81.2%	87.9%
Michigan	88.7%	77.5%	85.2%	85.0%	89.4%	91.5%	81.1%	90.8%
Ohio	85.9%	80.6%	81.9%	84.1%	82.7%	89.2%	81.2%	87.1%
Wisconsin	86.0%	76.8%	84.4%	74.0%	87.3%	91.3%	79.0%	88.2%
West North Central:								
Iowa	82.1%	81.1%	73.2%	70.6%	83.8%	86.3%	75.7%	83.8%
Kansas	84.1%	89.0%	81.8%	82.3%	78.0%	88.2%	85.6%	83.4%
Minnesota	83.8%	86.2%	78.3%	77.4%	81.2%	87.9%	81.6%	84.5%
Missouri	85.6%	90.7%	80.1%	75.1%	83.9%	88.7%	81.2%	86.7%
South Atlantic:								
District of Columbia	81.4%	82.2%	82.3%	80.1%	89.6%	75.7%	82.1%	81.1%
Florida	83.5%	86.1%	79.9%	86.1%	78.9%	85.4%	84.2%	83.3%
Georgia	83.3%	71.8%	79.8%	78.0%	81.6%	88.4%	75.8%	85.4%
Maryland	81.7%	75.8%	73.7%	72.0%	75.5%	91.0%	74.1%	84.5%
North Carolina	85.7%	88.8%	86.0%	84.8%	86.9%	85.2%	87.3%	85.4%
South Carolina	88.4%	87.8%	84.8%	91.3%	88.6%	88.3%	88.2%	88.5%
Virginia	84.3%	81.0%	77.5%	74.5%	83.9%	88.7%	77.2%	86.3%
East South Central:								
Alabama	80.9%	77.8%	77.6%	78.1%	78.3%	84.0%	75.6%	82.4%
Kentucky	81.3%	67.2%	72.7%	86.6%	84.4%	81.1%	75.8%	82.9%
Mississippi	86.7%	89.7%	80.5%	92.6%	86.3%	84.5%	89.0%	85.8%
Tennessee	82.7%	86.9%	89.3%	75.5%	81.0%	84.5%	83.5%	82.6%
West South Central:								
Arkansas	82.2%	90.5%	80.4%	86.1%	83.6%	80.3%	86.1%	81.3%
Louisiana	83.0%	84.0%	90.9%	80.4%	73.3%	83.8%	86.4%	81.2%
Oklahoma	85.8%	85.2%	76.7%	87.4%	83.4%	88.6%	79.8%	87.6%
Texas	89.5%	90.6%	85.7%	90.1%	86.3%	90.9%	90.4%	89.2%
Mountain:								
Arizona	83.8%	88.2%	75.2%	81.0%	79.6%	86.6%	81.1%	84.5%
Colorado	86.1%	86.5%	81.8%	78.2%	91.2%	86.7%	84.5%	86.6%
Nevada	86.5%	84.7%	83.7%	84.4%	88.8%	86.9%	83.9%	87.2%
Utah	82.4%	83.3%	78.5%	72.7%	72.8%	88.5%	78.9%	83.6%
Pacific:								
Alaska	84.0%	67.5%	81.3%	88.7%	85.7%	88.4%	76.1%	87.7%
California	87.6%	87.9%	85.1%	82.7%	86.2%	90.4%	84.3%	88.5%
Hawaii	87.1%	88.2%	90.4%	89.3%	87.8%	84.3%	89.2%	86.1%
Oregon	89.9%	83.7%	87.0%	90.8%	92.5%	91.0%	86.6%	91.3%
Washington	91.3%	96.2%	85.9%	91.6%	91.7%	91.0%	91.7%	91.1%
States not shown separately	86.0%	86.1%	81.7%	82.5%	86.9%	87.8%	84.4%	86.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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%	0.99%	0.95%	0.56%	0.91%	0.45%	0.57%	0.39%
New England:								
Connecticut	2.31%	5.42%	3.96%	2.78%	4.52%	2.78%	3.16%	2.26%
Maine	2.20%	3.04%	4.50%	3.94%	3.86%	3.92%	2.73%	2.18%
Massachusetts	1.86%	3.29%	10.05%	2.83%	3.35%	3.36%	2.28%	2.36%
Rhode Island	1.81%	2.32%	6.40%	3.69%	2.31%	2.18%	3.58%	1.65%
Middle Atlantic:								
New Jersey	1.35%	3.48%	2.47%	3.24%	3.46%	1.83%	2.05%	1.48%
New York	1.35%	2.79%	2.55%	4.14%	3.07%	2.25%	2.34%	1.90%
Pennsylvania	1.51%	2.65%	2.06%	2.22%	2.40%	3.23%	1.45%	2.16%
East North Central:								
Illinois	1.30%	2.73%	3.34%	2.34%	4.41%	1.29%	1.72%	1.31%
Indiana	1.87%	2.97%	5.08%	1.69%	3.95%	1.89%	2.06%	2.20%
Michigan	1.30%	4.21%	2.97%	1.90%	3.33%	2.12%	2.12%	1.40%
Ohio	2.08%	2.48%	2.97%	2.18%	3.57%	3.47%	1.63%	2.75%
Wisconsin	1.17%	4.17%	3.52%	4.64%	2.31%	2.23%	2.67%	1.59%
West North Central:								
Iowa	2.10%	3.48%	5.25%	2.89%	2.52%	3.24%	2.43%	2.02%
Kansas	1.52%	1.20%	3.05%	3.31%	3.80%	1.89%	1.95%	2.29%
Minnesota	0.76%	3.85%	2.57%	3.33%	6.55%	2.36%	1.96%	0.94%
Missouri	2.39%	3.49%	9.35%	4.70%	4.62%	2.48%	3.44%	2.67%
South Atlantic:								
District of Columbia	2.16%	3.06%	4.30%	4.19%	1.48%	5.88%	1.73%	3.47%
Florida	1.11%	2.57%	3.34%	2.22%	4.39%	2.06%	1.69%	1.69%
Georgia	1.93%	4.82%	10.73%	3.27%	3.60%	2.47%	2.99%	2.25%
Maryland	1.80%	3.67%	4.06%	3.93%	4.09%	2.61%	2.29%	2.05%
North Carolina	2.13%	2.39%	3.14%	4.12%	3.37%	3.23%	1.98%	2.49%
South Carolina	2.47%	3.16%	4.04%	2.55%	6.10%	2.71%	3.13%	3.02%
Virginia	1.90%	3.45%	4.60%	4.23%	2.99%	2.18%	2.74%	2.09%
East South Central:								
Alabama	1.76%	3.91%	4.02%	3.98%	2.73%	3.42%	2.67%	2.05%
Kentucky	1.85%	6.63%	5.41%	10.62%	3.55%	3.50%	3.55%	2.19%
Mississippi	2.37%	3.34%	4.00%	1.83%	2.92%	4.01%	2.61%	2.86%
Tennessee	1.58%	3.59%	3.19%	5.97%	4.01%	2.35%	2.85%	1.88%
West South Central:								
Arkansas	3.10%	2.97%	4.29%	9.55%	4.35%	4.78%	1.29%	4.14%
Louisiana	2.41%	3.76%	4.52%	4.43%	7.38%	3.67%	3.55%	2.97%
Oklahoma	1.69%	1.84%	4.30%	4.33%	2.38%	2.43%	3.03%	1.91%
Texas	1.55%	2.09%	2.66%	1.75%	2.87%	2.45%	1.33%	1.75%
Mountain:								
Arizona	2.06%	2.51%	4.45%	1.70%	4.85%	4.05%	1.77%	3.32%
Colorado	2.32%	4.16%	6.39%	3.11%	2.58%	3.66%	3.38%	2.63%
Nevada	1.65%	3.58%	5.17%	3.07%	3.53%	2.78%	2.17%	2.00%
Utah	2.61%	3.14%	3.57%	5.01%	4.28%	3.82%	2.27%	3.29%
Pacific:								
Alaska	3.89%	8.42%	4.09%	3.28%	3.49%	3.13%	4.99%	2.64%
California	0.99%	1.66%	2.93%	2.95%	1.53%	2.07%	1.29%	1.21%
Hawaii	1.98%	1.94%	2.96%	2.71%	2.44%	4.77%	1.26%	2.76%
Oregon	2.83%	3.54%	2.29%	3.87%	3.03%	5.43%	2.28%	4.01%
Washington	1.09%	2.27%	6.09%	5.43%	2.24%	4.59%	2.03%	1.31%
States not shown separately	0.87%	2.55%	3.10%	1.91%	2.64%	1.66%	1.32%	1.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	76.1%	78.4%	75.4%	73.8%	73.6%	77.8%	75.6%	76.3%
New England:								
Connecticut	81.1%	85.6%	73.3%	79.3%	82.2%	80.3%	81.7%	80.8%
Maine	72.7%	80.7%	79.2%	80.2%	74.3%	64.0%	80.1%	69.3%
Massachusetts	75.9%	60.3%	80.6%	77.0%	78.3%	76.9%	71.6%	77.3%
Rhode Island	75.8%	79.0%	70.9%	71.4%	76.3%	77.4%	74.3%	76.4%
Middle Atlantic:								
New Jersey	77.9%	78.8%	85.5%	71.5%	74.0%	80.8%	77.1%	78.1%
New York	77.1%	73.1%	80.7%	76.4%	71.6%	80.7%	74.5%	77.9%
Pennsylvania	78.8%	80.0%	76.0%	81.7%	83.5%	76.4%	78.2%	78.9%
East North Central:								
Illinois	75.2%	81.3%	82.2%	72.4%	71.2%	76.6%	78.0%	74.4%
Indiana	80.2%	82.7%	71.3%	73.8%	77.4%	84.5%	76.3%	81.0%
Michigan	80.6%	72.7%	71.0%	77.0%	82.6%	83.4%	71.2%	83.4%
Ohio	78.0%	76.3%	78.1%	67.2%	77.5%	82.4%	69.4%	80.2%
Wisconsin	75.7%	72.4%	79.2%	66.4%	73.0%	79.7%	73.5%	76.3%
West North Central:								
Iowa	73.8%	75.7%	71.4%	63.9%	76.5%	75.6%	70.9%	74.5%
Kansas	76.7%	82.8%	76.8%	76.3%	71.3%	78.7%	79.3%	75.6%
Minnesota	78.1%	79.8%	71.2%	75.3%	71.4%	83.0%	75.7%	78.9%
Missouri	76.1%	83.5%	69.7%	64.6%	68.4%	81.6%	70.3%	77.6%
South Atlantic:								
District of Columbia	74.9%	81.5%	82.6%	76.2%	74.3%	69.4%	81.1%	71.8%
Florida	71.2%	77.7%	73.0%	77.9%	63.9%	72.6%	76.2%	70.0%
Georgia	72.4%	71.1%	76.6%	73.0%	78.4%	69.7%	74.4%	72.0%
Maryland	71.2%	73.7%	57.3%	64.4%	65.8%	79.2%	63.0%	74.2%
North Carolina	80.0%	85.3%	80.2%	80.9%	78.7%	79.7%	83.0%	79.4%
South Carolina	81.2%	80.2%	79.3%	81.5%	81.6%	81.5%	80.9%	81.3%
Virginia	75.6%	76.9%	76.2%	66.9%	75.4%	77.8%	74.1%	76.0%
East South Central:								
Alabama	76.6%	74.4%	74.9%	71.6%	72.1%	81.0%	72.2%	77.8%
Kentucky	71.0%	60.7%	65.0%	77.2%	76.8%	68.3%	68.2%	71.8%
Mississippi	80.1%	84.2%	72.0%	87.4%	77.1%	78.5%	83.5%	78.7%
Tennessee	74.5%	84.2%	82.9%	70.7%	76.2%	73.5%	78.0%	73.9%
West South Central:								
Arkansas	73.0%	81.5%	74.4%	75.8%	75.9%	70.4%	79.8%	71.6%
Louisiana	66.5%	80.5%	57.3%	67.6%	58.8%	72.1%	63.6%	68.1%
Oklahoma	76.5%	77.0%	70.8%	79.3%	70.7%	79.9%	73.2%	77.5%
Texas	75.8%	89.9%	83.1%	77.8%	70.0%	75.2%	86.7%	73.4%
Mountain:								
Arizona	76.0%	79.5%	65.4%	72.7%	69.2%	80.2%	72.7%	76.8%
Colorado	78.0%	81.0%	71.6%	66.1%	82.7%	80.6%	75.5%	78.7%
Nevada	70.7%	78.2%	66.7%	66.0%	71.7%	71.2%	68.3%	71.4%
Utah	73.4%	81.4%	68.8%	66.7%	55.9%	80.7%	73.4%	73.4%
Pacific:								
Alaska	73.3%	62.1%	72.5%	78.8%	72.4%	76.4%	69.2%	75.1%
California	74.7%	77.5%	76.3%	72.4%	72.7%	75.9%	72.7%	75.2%
Hawaii	80.1%	83.5%	86.4%	85.3%	81.4%	74.2%	85.0%	77.9%
Oregon	77.2%	71.6%	74.2%	71.1%	77.3%	81.9%	74.3%	78.4%
Washington	84.9%	92.6%	81.4%	84.5%	83.3%	84.5%	87.7%	83.7%
States not shown separately	74.8%	80.9%	73.0%	71.5%	66.9%	78.9%	77.0%	73.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	0.49%	1.28%	1.13%	0.86%	1.32%	0.93%	0.62%	0.61%
New England:								
Connecticut	2.70%	4.95%	3.93%	3.10%	4.77%	4.72%	2.71%	3.21%
Maine	2.70%	3.53%	4.65%	3.86%	4.94%	4.60%	3.29%	3.12%
Massachusetts	2.16%	5.65%	9.47%	3.61%	4.17%	3.14%	4.21%	1.81%
Rhode Island	1.75%	2.15%	6.82%	3.13%	2.59%	2.45%	3.67%	1.90%
Middle Atlantic:								
New Jersey	2.22%	4.18%	2.73%	6.14%	6.26%	3.75%	3.48%	2.58%
New York	1.97%	3.95%	2.78%	4.54%	3.53%	3.65%	2.24%	2.65%
Pennsylvania	1.50%	2.70%	2.56%	2.92%	4.09%	3.48%	1.98%	1.97%
East North Central:								
Illinois	1.54%	3.64%	3.98%	4.31%	4.21%	2.90%	3.70%	1.67%
Indiana	2.01%	3.92%	4.62%	1.52%	5.10%	2.72%	2.41%	2.51%
Michigan	1.82%	4.05%	4.50%	2.68%	4.36%	3.03%	3.41%	1.68%
Ohio	1.84%	2.81%	3.19%	5.53%	2.84%	3.48%	4.19%	2.46%
Wisconsin	1.43%	3.78%	4.92%	3.95%	3.81%	3.81%	2.35%	2.08%
West North Central:								
Iowa	2.12%	4.36%	4.66%	3.28%	2.57%	3.61%	2.37%	2.23%
Kansas	2.05%	4.70%	3.77%	3.72%	5.94%	3.26%	2.50%	2.74%
Minnesota	1.28%	4.70%	3.49%	3.84%	8.25%	2.52%	2.07%	1.63%
Missouri	2.49%	3.48%	8.42%	6.34%	6.04%	2.57%	3.56%	2.71%
South Atlantic:								
District of Columbia	2.86%	3.12%	4.50%	3.60%	4.74%	5.10%	1.57%	3.98%
Florida	2.54%	3.89%	3.49%	3.00%	6.45%	3.88%	1.45%	3.33%
Georgia	2.58%	4.29%	10.88%	2.75%	3.63%	4.40%	2.70%	3.09%
Maryland	3.21%	3.50%	6.69%	5.00%	4.94%	4.39%	3.72%	3.41%
North Carolina	1.82%	3.49%	5.31%	4.71%	4.91%	2.87%	2.59%	2.17%
South Carolina	3.16%	4.10%	3.90%	3.89%	7.07%	3.24%	3.65%	3.67%
Virginia	2.67%	4.80%	4.65%	4.01%	3.88%	3.22%	2.95%	2.94%
East South Central:								
Alabama	1.83%	4.22%	4.53%	4.40%	2.72%	3.36%	3.02%	2.34%
Kentucky	2.58%	7.59%	3.93%	10.03%	3.38%	4.59%	3.79%	2.89%
Mississippi	2.69%	3.18%	3.76%	2.92%	4.34%	3.86%	2.69%	3.31%
Tennessee	2.00%	3.54%	4.79%	6.50%	4.37%	3.09%	4.20%	2.00%
West South Central:								
Arkansas	3.46%	3.44%	4.06%	9.43%	6.76%	5.32%	1.84%	4.33%
Louisiana	3.44%	3.73%	6.68%	4.45%	7.44%	4.16%	4.58%	3.34%
Oklahoma	3.04%	4.19%	4.93%	5.09%	4.59%	3.67%	3.49%	3.57%
Texas	2.19%	2.12%	2.94%	2.47%	5.01%	3.78%	1.93%	2.43%
Mountain:								
Arizona	2.49%	2.95%	4.27%	2.07%	5.34%	4.50%	2.55%	3.53%
Colorado	2.40%	4.46%	8.56%	4.44%	5.59%	4.16%	4.50%	3.20%
Nevada	2.52%	3.66%	3.82%	5.24%	6.27%	3.83%	2.72%	3.21%
Utah	3.85%	3.19%	4.59%	5.76%	5.81%	5.40%	3.28%	4.65%
Pacific:								
Alaska	3.91%	8.78%	4.64%	4.45%	3.93%	4.50%	5.23%	3.86%
California	2.01%	4.56%	5.34%	2.87%	3.84%	3.81%	2.67%	2.16%
Hawaii	2.61%	1.59%	3.04%	2.58%	3.07%	5.79%	0.88%	3.64%
Oregon	3.35%	6.37%	5.42%	6.81%	4.37%	6.06%	3.27%	4.27%
Washington	1.46%	2.76%	5.60%	8.06%	2.78%	4.91%	3.06%	2.08%
States not shown separately	2.10%	3.20%	3.70%	3.36%	4.24%	2.86%	1.71%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Number of part-time private-sector employees by firm size and State: United States, 1997**

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	19,845,407	4,293,625	2,444,835	3,168,307	3,368,719	6,569,921	8,356,534	11,488,873
New England:								
Connecticut	304,616	90,066	36,726	23,147	47,427	107,250	140,513	164,103
Maine	110,694	30,953	21,227	12,120	25,749	20,646	61,806	48,888
Massachusetts	608,848	111,572	90,031	95,799	89,458	221,987	258,095	350,753
Rhode Island	85,168	18,318	14,327	16,792	10,788	24,944	40,400	44,767
Middle Atlantic:								
New Jersey	496,434	123,095	52,011	81,150	77,721	162,457	210,726	285,708
New York	1,376,463	365,918	109,620	183,582	279,013	438,329	559,743	816,720
Pennsylvania	1,111,760	207,937	130,460	196,777	180,467	396,119	431,403	680,356
East North Central:								
Illinois	1,045,440	178,031	119,831	121,481	227,777	398,319	336,022	709,417
Indiana	436,486	86,489	41,180	82,140	76,654 *	150,022	161,731	274,755
Michigan	779,611	136,775	125,218	152,353	131,034	234,232	331,741	447,870
Ohio	933,549	190,439	132,120	202,734	140,125	268,131	408,143	525,407
Wisconsin	469,702	98,378	78,566	104,510	93,230	95,018	229,541	240,161
West North Central:								
Iowa	287,741	73,860	34,902	51,811	54,644	72,524	129,139	158,603
Kansas	203,472	56,705	28,770	36,888	50,488	30,621	107,368	96,104
Minnesota	596,088	87,183	75,983	110,446	123,682	198,795	223,103	372,985
Missouri	416,201	73,317	42,921 *	66,931	58,335	174,696	144,607	271,594
South Atlantic:								
District of Columbia	49,257	7,996	4,247 *	8,886	10,043	18,085	16,236	33,021
Florida	828,808	174,749	73,669	99,843	141,381	339,165	320,768	508,039
Georgia	496,642	142,571	51,259 *	83,219	74,736	144,858	238,827	257,815
Maryland	366,234	56,227	67,195 *	41,451	43,497	157,864	147,509	218,725
North Carolina	520,459	122,451	38,949	73,218	76,248	209,594	208,632	311,826
South Carolina	237,578	43,657	30,064	41,382	47,189	75,286	100,458	137,120
Virginia	400,254	75,778	59,046	79,989	59,965	125,477	185,370	214,884
East South Central:								
Alabama	329,332	48,875	34,662 *	47,134	47,557 *	151,104	104,661	224,671
Kentucky	293,493	41,138	24,280	38,109	29,161	160,805	85,925	207,568
Mississippi	136,008	29,200	17,717	24,195	21,870	43,026	56,305	79,703
Tennessee	354,686	73,320	24,627	59,603	88,631	108,505	123,700	230,986
West South Central:								
Arkansas	188,143	27,609	14,674	20,914	30,926 *	94,021	54,273	133,871
Louisiana	248,220	54,343	32,883	46,147	32,943	81,904	102,952	145,267
Oklahoma	179,580	33,204	22,052	24,271 *	39,921	60,132	65,110	114,470
Texas	1,027,864	233,287	115,422	157,900	212,530	308,725	446,659	581,205
Mountain:								
Arizona	328,863	45,856	38,773 *	42,128	41,099	161,006	109,166	219,697
Colorado	334,473	76,876	52,178 *	44,877	39,304 *	121,239	155,350	179,123
Nevada	119,752	22,667	20,513	25,990	14,494	36,089	59,547	60,205
Utah	129,105	31,510	19,425	26,405	22,095	29,669	58,630	70,475
Pacific:								
Alaska	34,807	12,225	4,502	6,433	6,439	5,208	19,947	14,860
California	2,084,540	421,789	290,393	380,723	312,214	679,420	924,613	1,159,927
Hawaii	91,556	14,790	10,253	11,925	23,472	31,116	30,305	61,252
Oregon	264,488	61,761	39,723 *	29,098 *	33,380	100,526	119,291	145,196
Washington	458,482	106,504	65,605	74,301	82,989	129,082	215,398	243,084
States not shown separately	1,080,507	406,206	158,830	141,507	170,039	203,925	632,817	447,689

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for number of part-time private-sector employees by firm size and State: United States, 1997**

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	400,709	165,107	123,045	168,571	171,211	200,660	266,655	278,026
New England:								
Connecticut	31,712	13,895	8,265	4,798	14,895	25,254	15,366	23,906
Maine	12,968	2,595	3,275	1,805	6,131	9,360	4,318	12,458
Massachusetts	95,809	12,071	27,694	19,115	12,569	80,304	27,865	92,692
Rhode Island	8,396	2,524	5,719	1,403	2,469	5,301	5,557	5,912
Middle Atlantic:								
New Jersey	53,931	10,425	12,754	15,381	14,188	44,081	16,206	47,713
New York	118,512	55,794	17,121	33,560	43,737	105,448	63,738	111,223
Pennsylvania	108,495	16,505	27,685	31,528	30,906	81,238	32,975	89,433
East North Central:								
Illinois	148,180	8,056	11,184	30,442	44,748	130,707	13,389	151,259
Indiana	27,581	11,589	8,954	14,638	27,433 *	31,419	15,729	31,970
Michigan	41,042	18,220	22,741	22,519	30,523	25,463	25,852	39,171
Ohio	76,072	22,747	14,373	54,209	23,900	77,573	39,334	72,180
Wisconsin	58,638	8,559	12,705	11,935	22,502	29,808	23,429	49,600
West North Central:								
Iowa	32,824	8,994	7,257	7,574	10,795	30,931	13,648	34,382
Kansas	16,058	8,155	4,728	6,941	12,629	7,373	13,710	11,277
Minnesota	40,064	9,258	15,123	10,511	30,170	42,730	22,112	46,293
Missouri	75,882	6,770	18,720 *	9,372	12,405	62,657	24,150	67,550
South Atlantic:								
District of Columbia	5,786	1,287	1,319 *	1,734	2,041	5,843	1,791	6,389
Florida	100,087	22,080	11,481	20,797	44,936	78,519	29,301	90,880
Georgia	70,524	62,712	21,133 *	16,721	22,192	29,475	64,574	33,324
Maryland	81,442	5,341	17,989 *	6,283	11,181	83,522	18,728	87,205
North Carolina	65,152	29,285	2,373	10,213	11,177	62,865	31,918	64,091
South Carolina	33,096	4,956	8,380	8,812	13,196	21,390	11,720	26,191
Virginia	47,355	10,208	16,561	25,659	11,551	33,311	25,586	35,632
East South Central:								
Alabama	43,660	8,338	6,347 *	11,262	13,120 *	35,713	13,280	42,481
Kentucky	75,025	5,660	4,669	6,495	3,333	78,973	7,378	77,408
Mississippi	24,873	2,354	2,660	3,690	4,755	19,230	4,078	24,205
Tennessee	40,831	13,699	4,177	12,352	32,223	26,461	10,907	42,083
West South Central:								
Arkansas	26,187	3,405	2,736	4,255	9,830 *	30,175	5,711	26,093
Louisiana	24,928	3,972	5,989	12,181	6,478	19,550	6,889	25,347
Oklahoma	19,602	2,463	3,407	8,118 *	9,569	10,518	5,264	16,464
Texas	100,138	30,323	17,749	25,364	56,210	64,259	39,496	81,734
Mountain:								
Arizona	58,826	5,685	11,568 *	9,003	8,400	54,758	14,742	51,766
Colorado	77,911	15,161	9,806 *	8,788	13,313 *	57,620	24,124	61,286
Nevada	12,370	2,530	6,386	7,483	3,115	6,684	7,360	6,691
Utah	8,186	4,349	2,121	3,205	3,969	5,190	4,522	7,315
Pacific:								
Alaska	2,820	1,288	599	1,027	1,484	2,056	1,758	2,280
California	167,398	33,877	53,189	29,459	70,861	128,569	74,085	128,771
Hawaii	8,220	1,251	1,238	2,783	3,677	8,370	1,874	7,853
Oregon	51,489	5,959	8,606 *	8,212 *	8,853	43,511	9,783	53,938
Washington	49,063	8,340	8,073	17,973	37,402	42,553	21,388	51,712
States not shown separately	138,224	121,340	17,080	23,391	17,761	26,516	125,616	34,133

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of number of part-time private-sector employees by firm size and State: United States, 1997**

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	19,845,407	21.6%	12.3%	16.0%	17.0%	33.1%	42.1%	57.9%
New England:								
Connecticut	304,616	29.6%	12.1%	7.6%	15.6%	35.2%	46.1%	53.9%
Maine	110,694	28.0%	19.2%	10.9%	23.3%	18.7%	55.8%	44.2%
Massachusetts	608,848	18.3%	14.8%	15.7%	14.7%	36.5%	42.4%	57.6%
Rhode Island	85,168	21.5%	16.8%	19.7%	12.7%	29.3%	47.4%	52.6%
Middle Atlantic:								
New Jersey	496,434	24.8%	10.5%	16.3%	15.7%	32.7%	42.4%	57.6%
New York	1,376,463	26.6%	8.0%	13.3%	20.3%	31.8%	40.7%	59.3%
Pennsylvania	1,111,760	18.7%	11.7%	17.7%	16.2%	35.6%	38.8%	61.2%
East North Central:								
Illinois	1,045,440	17.0%	11.5%	11.6%	21.8%	38.1%	32.1%	67.9%
Indiana	436,486	19.8%	9.4%	18.8%	17.6% *	34.4%	37.1%	62.9%
Michigan	779,611	17.5%	16.1%	19.5%	16.8%	30.0%	42.6%	57.4%
Ohio	933,549	20.4%	14.2%	21.7%	15.0%	28.7%	43.7%	56.3%
Wisconsin	469,702	20.9%	16.7%	22.3%	19.8%	20.2%	48.9%	51.1%
West North Central:								
Iowa	287,741	25.7%	12.1%	18.0%	19.0%	25.2%	44.9%	55.1%
Kansas	203,472	27.9%	14.1%	18.1%	24.8%	15.0%	52.8%	47.2%
Minnesota	596,088	14.6%	12.7%	18.5%	20.7%	33.3%	37.4%	62.6%
Missouri	416,201	17.6%	10.3% *	16.1%	14.0%	42.0%	34.7%	65.3%
South Atlantic:								
District of Columbia	49,257	16.2%	8.6% *	18.0%	20.4%	36.7%	33.0%	67.0%
Florida	828,808	21.1%	8.9%	12.0%	17.1%	40.9%	38.7%	61.3%
Georgia	496,642	28.7%	10.3% *	16.8%	15.0%	29.2%	48.1%	51.9%
Maryland	366,234	15.4%	18.3% *	11.3%	11.9%	43.1%	40.3%	59.7%
North Carolina	520,459	23.5%	7.5%	14.1%	14.7%	40.3%	40.1%	59.9%
South Carolina	237,578	18.4%	12.7%	17.4%	19.9%	31.7%	42.3%	57.7%
Virginia	400,254	18.9%	14.8%	20.0%	15.0%	31.3%	46.3%	53.7%
East South Central:								
Alabama	329,332	14.8%	10.5% *	14.3%	14.4% *	45.9%	31.8%	68.2%
Kentucky	293,493	14.0%	8.3%	13.0%	9.9%	54.8%	29.3%	70.7%
Mississippi	136,008	21.5%	13.0%	17.8%	16.1%	31.6%	41.4%	58.6%
Tennessee	354,686	20.7%	6.9%	16.8%	25.0%	30.6%	34.9%	65.1%
West South Central:								
Arkansas	188,143	14.7%	7.8%	11.1%	16.4% *	50.0%	28.8%	71.2%
Louisiana	248,220	21.9%	13.2%	18.6%	13.3%	33.0%	41.5%	58.5%
Oklahoma	179,580	18.5%	12.3%	13.5% *	22.2%	33.5%	36.3%	63.7%
Texas	1,027,864	22.7%	11.2%	15.4%	20.7%	30.0%	43.5%	56.5%
Mountain:								
Arizona	328,863	13.9%	11.8% *	12.8%	12.5%	49.0%	33.2%	66.8%
Colorado	334,473	23.0%	15.6% *	13.4%	11.8% *	36.2%	46.4%	53.6%
Nevada	119,752	18.9%	17.1%	21.7%	12.1%	30.1%	49.7%	50.3%
Utah	129,105	24.4%	15.0%	20.5%	17.1%	23.0%	45.4%	54.6%
Pacific:								
Alaska	34,807	35.1%	12.9%	18.5%	18.5%	15.0%	57.3%	42.7%
California	2,084,540	20.2%	13.9%	18.3%	15.0%	32.6%	44.4%	55.6%
Hawaii	91,556	16.2%	11.2%	13.0%	25.6%	34.0%	33.1%	66.9%
Oregon	264,488	23.4%	15.0% *	11.0% *	12.6%	38.0%	45.1%	54.9%
Washington	458,482	23.2%	14.3%	16.2%	18.1%	28.2%	47.0%	53.0%
States not shown separately	1,080,507	37.6%	14.7%	13.1%	15.7%	18.9%	58.6%	41.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for percent of number of part-time private-sector employees by firm size and State: United States, 1997**

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	400,709	0.61%	0.67%	0.51%	0.86%	0.86%	0.95%	0.95%
New England:								
Connecticut	31,712	2.92%	3.35%	1.28%	3.85%	6.19%	3.80%	3.80%
Maine	12,968	3.59%	3.02%	1.93%	4.32%	4.68%	5.75%	5.75%
Massachusetts	95,809	2.94%	4.01%	2.87%	2.60%	5.84%	5.31%	5.31%
Rhode Island	8,396	2.63%	4.19%	2.12%	2.78%	4.50%	4.02%	4.02%
Middle Atlantic:								
New Jersey	53,931	4.31%	2.84%	2.32%	3.16%	4.43%	3.36%	3.36%
New York	118,512	2.87%	1.75%	3.69%	2.79%	5.44%	4.34%	4.34%
Pennsylvania	108,495	1.68%	2.11%	3.13%	2.86%	4.07%	2.61%	2.61%
East North Central:								
Illinois	148,180	1.90%	2.57%	1.74%	4.99%	6.35%	4.73%	4.73%
Indiana	27,581	3.41%	2.38%	3.69%	5.73% *	6.45%	4.82%	4.82%
Michigan	41,042	2.19%	2.80%	2.97%	3.18%	3.11%	3.16%	3.16%
Ohio	76,072	3.49%	1.81%	4.65%	2.60%	5.94%	5.04%	5.04%
Wisconsin	58,638	2.20%	3.14%	2.55%	2.68%	3.70%	5.77%	5.77%
West North Central:								
Iowa	32,824	3.54%	3.39%	2.57%	3.75%	5.64%	5.65%	5.65%
Kansas	16,058	2.61%	2.42%	2.57%	5.86%	3.12%	4.28%	4.28%
Minnesota	40,064	1.30%	2.74%	3.53%	4.42%	5.33%	5.42%	5.42%
Missouri	75,882	2.05%	4.25% *	2.76%	3.97%	7.87%	5.27%	5.27%
South Atlantic:								
District of Columbia	5,786	2.87%	3.97% *	4.01%	3.36%	7.08%	6.06%	6.06%
Florida	100,087	4.95%	1.58%	1.42%	4.40%	6.56%	4.83%	4.83%
Georgia	70,524	5.69%	3.20% *	3.95%	3.37%	5.89%	5.01%	5.01%
Maryland	81,442	4.39%	5.67% *	2.88%	3.45%	10.40%	8.88%	8.88%
North Carolina	65,152	4.27%	1.28%	2.62%	3.65%	7.48%	5.21%	5.21%
South Carolina	33,096	4.17%	2.85%	3.28%	4.35%	4.81%	3.77%	3.77%
Virginia	47,355	3.20%	4.34%	3.92%	3.19%	6.05%	5.86%	5.86%
East South Central:								
Alabama	43,660	2.82%	3.39% *	2.50%	4.54% *	5.29%	4.28%	4.28%
Kentucky	75,025	4.04%	2.39%	3.85%	2.62%	9.65%	5.96%	5.96%
Mississippi	24,873	3.09%	2.78%	3.40%	2.82%	6.02%	5.61%	5.61%
Tennessee	40,831	4.22%	1.66%	3.57%	5.72%	5.90%	4.64%	4.64%
West South Central:								
Arkansas	26,187	3.26%	1.70%	2.80%	6.08% *	10.01%	5.10%	5.10%
Louisiana	24,928	3.30%	3.31%	3.23%	2.87%	5.62%	5.35%	5.35%
Oklahoma	19,602	2.02%	1.92%	4.18% *	3.50%	4.37%	2.65%	2.65%
Texas	100,138	2.40%	2.14%	1.82%	3.94%	5.00%	3.73%	3.73%
Mountain:								
Arizona	58,826	2.52%	3.61% *	3.14%	3.11%	5.76%	4.33%	4.33%
Colorado	77,911	3.14%	5.30% *	3.41%	3.96% *	6.83%	7.94%	7.94%
Nevada	12,370	4.02%	4.16%	4.06%	2.07%	4.90%	3.33%	3.33%
Utah	8,186	2.72%	1.87%	2.43%	2.49%	3.33%	3.06%	3.06%
Pacific:								
Alaska	2,820	3.65%	1.89%	2.05%	4.08%	4.15%	4.29%	4.29%
California	167,398	0.93%	2.39%	1.57%	3.36%	3.75%	2.70%	2.70%
Hawaii	8,220	2.95%	1.01%	3.29%	5.06%	6.06%	3.32%	3.32%
Oregon	51,489	4.36%	5.01% *	3.56% *	1.96%	7.28%	7.62%	7.62%
Washington	49,063	3.34%	2.27%	3.66%	5.39%	6.13%	5.80%	5.80%
States not shown separately	138,224	4.50%	1.92%	2.29%	2.19%	2.63%	3.64%	3.64%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1997**

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	72.9%	31.4%	48.6%	73.4%	93.0%	98.5%	43.1%	94.6%
New England:								
Connecticut	80.1%	52.1%	66.8%	77.9%	99.6%	100.0%	58.3%	98.8%
Maine	62.3%	23.8%	48.2%	52.6%	94.5%	99.8%	36.7%	94.6%
Massachusetts	77.1%	45.3%	58.7%	63.8%	100.0%	97.2%	52.6%	95.2%
Rhode Island	75.6%	46.0%	58.0%	74.0%	95.6%	100.0%	55.6%	93.7%
Middle Atlantic:								
New Jersey	76.3%	31.6%	61.2%	97.4%	85.5%	100.0%	49.5%	96.0%
New York	74.6%	37.3%	62.6%	65.1%	95.5%	99.6%	47.3%	93.4%
Pennsylvania	76.0%	29.4%	75.3%	77.2%	88.5%	94.3%	51.2%	91.7%
East North Central:								
Illinois	74.6%	20.8%	45.6%	76.8%	89.5%	98.1%	34.8%	93.4%
Indiana	75.8%	19.6%	53.0%	85.1%	94.7%	99.8%	40.6%	96.5%
Michigan	75.1%	30.4%	48.1%	83.6%	93.1%	100.0%	50.5%	93.3%
Ohio	72.3%	22.2%	41.1%	89.4%	99.1%	96.2%	42.0%	95.8%
Wisconsin	71.0%	25.3%	59.6%	71.6%	98.7%	100.0%	45.8%	95.1%
West North Central:								
Iowa	74.0%	34.5%	60.7%	76.0%	99.7%	99.8%	48.6%	94.6%
Kansas	68.7%	31.9%	62.3%	67.9%	97.1%	97.0%	46.0%	94.0%
Minnesota	75.6%	22.9%	53.1%	73.4%	93.8%	97.2%	44.4%	94.3%
Missouri	79.0%	22.3%	69.5%	82.7%	90.0%	100.0%	45.2%	97.0%
South Atlantic:								
District of Columbia	83.1%	58.9%	70.9%	71.4%	98.4%	94.0%	66.2%	91.4%
Florida	68.3%	22.1%	42.0%	62.8%	67.1%	100.0%	35.5%	89.1%
Georgia	75.9%	57.1%	56.7%	57.3%	100.0%	99.5%	54.0%	96.1%
Maryland	79.0%	39.5%	43.0%	88.9%	100.0%	99.9%	50.1%	98.4%
North Carolina	70.8%	20.5%*	59.2%	57.1%	90.3%	100.0%	30.8%	97.5%
South Carolina	74.5%	27.3%	52.3%	68.2%	100.0%	98.1%	46.4%	95.0%
Virginia	67.7%	30.4%	59.0%	80.2%	84.7%	78.1%	56.8%	77.1%
East South Central:								
Alabama	82.4%	31.6%	58.8%	86.0%	93.0%	99.8%	51.4%	96.9%
Kentucky	84.6%	29.3%	53.8%	86.9%	100.0%	100.0%	49.4%	99.1%
Mississippi	64.1%	19.5%	28.7%	60.5%	85.7%	100.0%	27.8%	89.8%
Tennessee	71.1%	30.3%	20.5%*	58.1%	92.3%	100.0%	33.9%	91.0%
West South Central:								
Arkansas	73.7%	15.3%	37.3%*	38.8%*	87.0%	100.0%	20.5%	95.3%
Louisiana	68.3%	22.5%	54.0%	69.9%	77.2%	100.0%	41.4%	87.4%
Oklahoma	71.9%	19.7%	42.7%	72.2%	90.4%	99.1%	32.4%	94.4%
Texas	71.4%	35.3%	32.8%	68.0%	94.8%	98.9%	38.4%	96.8%
Mountain:								
Arizona	78.3%	34.2%	47.4%	60.8%	100.0%	97.3%	41.8%	96.4%
Colorado	70.1%	26.4%	46.3%	76.2%	89.7%	99.5%	39.4%	96.7%
Nevada	77.4%	41.2%	73.3%	73.3%	91.0%	100.0%	56.9%	97.7%
Utah	62.6%	16.9%	32.2%	71.4%	93.6%	100.0%	28.9%	90.6%
Pacific:								
Alaska	61.5%	17.6%*	43.3%	88.3%	99.6%	100.0%	33.1%	99.6%
California	67.9%	20.3%	33.2%	66.5%	96.4%	99.8%	32.2%	96.3%
Hawaii	91.3%	63.1%	92.0%	98.3%	97.7%	96.9%	78.6%	97.5%
Oregon	73.7%	32.8%	55.7%	80.2%	86.0%	100.0%	45.6%	96.8%
Washington	67.2%	27.8%	31.1%	62.2%	100.0%	100.0%	30.6%	99.7%
States not shown separately	66.9%	47.3%	33.6%	81.1%	94.5%	98.8%	46.7%	95.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1997**

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%	2.50%	1.79%	1.72%	1.98%	0.62%	1.72%	0.76%
New England:								
Connecticut	3.04%	7.41%	5.06%	10.05%	3.38%	0.00%	4.91%	0.55%
Maine	3.87%	4.75%	10.01%	10.73%	5.02%	10.55%	4.38%	4.03%
Massachusetts	4.64%	5.71%	12.69%	8.97%	0.00%	3.68%	6.22%	2.10%
Rhode Island	4.54%	3.82%	12.46%	9.40%	5.46%	0.00%	5.07%	3.67%
Middle Atlantic:								
New Jersey	3.63%	4.69%	12.70%	1.52%	9.99%	0.00%	5.09%	4.01%
New York	4.14%	7.50%	10.35%	9.31%	3.72%	0.49%	5.74%	4.14%
Pennsylvania	2.84%	3.29%	8.05%	7.86%	7.79%	6.74%	4.25%	3.76%
East North Central:								
Illinois	3.68%	3.43%	4.15%	11.38%	5.30%	1.13%	3.65%	3.27%
Indiana	2.92%	2.76%	6.41%	5.56%	2.97%	3.35%	3.06%	1.90%
Michigan	1.92%	3.75%	8.82%	7.65%	4.54%	0.00%	4.39%	2.07%
Ohio	3.62%	5.05%	8.86%	6.37%	0.80%	2.32%	4.51%	1.78%
Wisconsin	3.72%	3.53%	6.41%	10.04%	1.74%	0.00%	3.16%	4.58%
West North Central:								
Iowa	2.89%	6.64%	9.61%	10.40%	0.50%	10.52%	4.92%	2.61%
Kansas	3.56%	5.91%	8.15%	10.16%	10.66%	10.61%	4.45%	5.02%
Minnesota	3.27%	4.63%	9.27%	10.48%	4.37%	2.99%	5.97%	2.02%
Missouri	4.09%	4.60%	11.13%	4.90%	4.79%	0.00%	4.21%	2.47%
South Atlantic:								
District of Columbia	4.18%	5.78%	8.67%	9.26%	1.71%	10.08%	4.86%	4.90%
Florida	6.58%	6.03%	9.26%	9.83%	11.47%	0.00%	6.58%	8.38%
Georgia	4.89%	10.45%	13.71%	11.12%	0.00%	0.67%	9.97%	2.49%
Maryland	6.50%	5.77%	12.18%	7.14%	10.54%	0.47%	5.06%	5.44%
North Carolina	5.59%	8.33% *	11.86%	12.45%	8.32%	0.00%	4.81%	4.28%
South Carolina	3.65%	2.62%	11.16%	9.50%	0.00%	0.73%	4.51%	2.24%
Virginia	4.58%	6.71%	11.60%	8.34%	6.23%	8.61%	6.16%	7.37%
East South Central:								
Alabama	6.50%	6.45%	12.50%	6.89%	3.40%	0.27%	7.57%	4.28%
Kentucky	3.59%	5.94%	10.06%	11.41%	0.00%	0.00%	3.73%	0.88%
Mississippi	4.74%	5.74%	7.14%	12.83%	7.13%	0.00%	4.42%	5.80%
Tennessee	7.37%	8.10%	10.56% *	11.96%	6.57%	0.00%	7.83%	6.58%
West South Central:								
Arkansas	5.65%	3.15%	11.26% *	12.93% *	7.43%	0.00%	3.96%	4.49%
Louisiana	4.40%	4.37%	7.95%	7.56%	11.73%	0.00%	6.26%	4.75%
Oklahoma	2.50%	4.09%	8.65%	9.56%	9.33%	0.52%	4.54%	2.66%
Texas	3.77%	7.25%	7.93%	7.96%	6.06%	1.86%	5.23%	2.64%
Mountain:								
Arizona	4.41%	7.30%	9.45%	12.79%	10.54%	4.96%	7.10%	4.66%
Colorado	4.97%	6.01%	9.34%	9.45%	10.20%	0.41%	5.64%	2.54%
Nevada	4.49%	9.03%	9.43%	10.87%	10.74%	0.00%	7.85%	1.15%
Utah	3.18%	5.00%	8.25%	9.07%	4.45%	0.00%	6.01%	2.60%
Pacific:								
Alaska	3.37%	5.58% *	10.58%	5.28%	1.37%	10.54%	5.53%	0.29%
California	1.84%	2.84%	4.85%	7.04%	1.36%	0.12%	1.92%	0.89%
Hawaii	2.06%	5.52%	7.62%	3.64%	1.31%	3.91%	2.95%	2.01%
Oregon	4.46%	4.86%	10.10%	13.11%	7.23%	0.00%	3.46%	1.79%
Washington	4.37%	4.42%	6.15%	12.53%	0.00%	0.00%	4.17%	0.49%
States not shown separately	3.34%	8.86%	5.11%	5.05%	2.19%	0.56%	6.16%	1.27%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1997**

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	29.1%	29.7%	27.3%	21.0%	21.6%	35.9%	25.8%	30.2%
New England:								
Connecticut	30.0%	--	--	--	--	29.9%	29.9%	30.1%
Maine	28.3%	--	--	--	--	18.2%*	34.2%	25.4%*
Massachusetts	28.7%	--	--	--	--	33.8%	25.4%	30.0%
Rhode Island	41.3%	--	--	--	--	37.3%	40.0%	42.0%
Middle Atlantic:								
New Jersey	36.3%	--	--	--	--	58.3%	22.9%*	41.4%
New York	38.0%	--	--	--	--	41.6%	34.9%	39.1%
Pennsylvania	26.3%	--	--	--	--	30.7%*	20.5%	28.4%
East North Central:								
Illinois	27.2%	--	--	--	--	32.5%	28.2%	27.0%
Indiana	30.0%	--	--	--	--	37.2%	21.2%*	32.2%
Michigan	29.2%	--	--	--	--	52.7%	18.5%*	33.5%
Ohio	27.6%	--	--	--	--	36.2%	25.4%	28.4%
Wisconsin	27.3%	--	--	--	--	37.3%	18.0%	31.5%
West North Central:								
Iowa	40.0%	--	--	--	--	53.7%	30.7%	43.8%
Kansas	29.0%	--	--	--	--	30.9%*	30.6%	28.1%
Minnesota	29.4%	--	--	--	--	37.6%	22.4%	31.4%
Missouri	43.8%	--	--	--	--	67.0%	12.9%*	51.5%
South Atlantic:								
District of Columbia	40.2%	--	--	--	--	46.0%	40.1%	40.2%
Florida	32.7%	--	--	--	--	38.8%	26.9%	34.2%
Georgia	26.2%	--	--	--	--	36.1%*	30.9%*	23.7%*
Maryland	18.2%	--	--	--	--	11.4%*	32.8%	13.2%*
North Carolina	19.6%	--	--	--	--	23.3%*	18.7%*	19.8%
South Carolina	33.9%	--	--	--	--	46.0%	41.0%	31.4%
Virginia	29.0%	--	--	--	--	35.8%	33.5%	26.2%
East South Central:								
Alabama	35.4%	--	--	--	--	28.8%*	50.4%	31.7%
Kentucky	18.0%	--	--	--	--	15.7%*	24.8%	16.7%*
Mississippi	17.0%	--	--	--	--	16.8%*	14.8%*	17.5%
Tennessee	18.9%	--	--	--	--	30.5%	16.9%*	19.3%
West South Central:								
Arkansas	13.1%*	--	--	--	--	11.4%*	36.5%	11.0%*
Louisiana	19.0%	--	--	--	--	13.7%*	25.7%*	16.8%
Oklahoma	26.5%	--	--	--	--	27.4%*	24.5%	26.8%
Texas	16.7%	--	--	--	--	24.0%*	17.3%*	16.5%
Mountain:								
Arizona	28.2%	--	--	--	--	33.8%	20.1%	29.9%
Colorado	25.5%*	--	--	--	--	23.8%*	36.6%	21.5%*
Nevada	21.0%	--	--	--	--	28.1%*	16.9%*	23.3%
Utah	17.9%	--	--	--	--	12.4%*	25.4%	15.9%
Pacific:								
Alaska	17.3%*	--	--	--	--	6.1%*	27.8%	12.6%*
California	34.8%	--	--	--	--	45.4%	27.5%	36.7%
Hawaii	51.5%	--	--	--	--	52.1%	43.4%	54.7%
Oregon	30.1%	--	--	--	--	23.7%*	33.8%	28.7%
Washington	32.8%	--	--	--	--	46.4%	33.6%	32.6%
States not shown separately	28.4%	--	--	--	--	44.0%	16.8%*	36.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	1.13%	2.71%	1.98%	1.33%	0.89%	2.31%	1.47%	1.44%
New England:								
Connecticut	5.54%	--	--	--	--	7.83%	6.96%	6.64%
Maine	5.72%	--	--	--	--	9.27% *	6.04%	7.72% *
Massachusetts	3.64%	--	--	--	--	9.08%	6.53%	4.44%
Rhode Island	4.51%	--	--	--	--	9.64%	6.59%	6.25%
Middle Atlantic:								
New Jersey	8.22%	--	--	--	--	14.27%	8.65% *	10.14%
New York	3.16%	--	--	--	--	5.97%	6.58%	4.98%
Pennsylvania	4.18%	--	--	--	--	9.80% *	3.97%	5.81%
East North Central:								
Illinois	5.01%	--	--	--	--	8.15%	3.22%	5.79%
Indiana	3.92%	--	--	--	--	9.21%	7.77% *	4.84%
Michigan	5.64%	--	--	--	--	8.86%	5.64% *	6.67%
Ohio	3.92%	--	--	--	--	8.66%	4.36%	4.98%
Wisconsin	3.72%	--	--	--	--	11.00%	2.32%	5.65%
West North Central:								
Iowa	7.06%	--	--	--	--	13.44%	7.42%	7.28%
Kansas	4.37%	--	--	--	--	10.10% *	4.37%	6.59%
Minnesota	3.78%	--	--	--	--	7.69%	3.18%	5.05%
Missouri	7.27%	--	--	--	--	11.91%	5.83% *	8.93%
South Atlantic:								
District of Columbia	6.27%	--	--	--	--	11.34%	8.33%	7.66%
Florida	4.43%	--	--	--	--	9.57%	6.93%	7.00%
Georgia	6.32%	--	--	--	--	14.02% *	13.34% *	8.15% *
Maryland	5.14%	--	--	--	--	12.72% *	4.91%	6.97% *
North Carolina	3.56%	--	--	--	--	11.11% *	6.01% *	4.00%
South Carolina	5.84%	--	--	--	--	10.42%	9.90%	7.22%
Virginia	3.10%	--	--	--	--	6.88%	9.58%	3.68%
East South Central:								
Alabama	7.37%	--	--	--	--	12.05% *	6.12%	9.28%
Kentucky	4.75%	--	--	--	--	14.03% *	6.11%	6.48% *
Mississippi	3.55%	--	--	--	--	10.15% *	5.74% *	5.10%
Tennessee	4.23%	--	--	--	--	7.97%	6.78% *	4.98%
West South Central:								
Arkansas	4.96% *	--	--	--	--	7.39% *	9.18%	4.83% *
Louisiana	4.34%	--	--	--	--	10.52% *	8.36% *	3.91%
Oklahoma	6.06%	--	--	--	--	10.11% *	6.00%	6.39%
Texas	3.35%	--	--	--	--	7.81% *	5.92% *	4.02%
Mountain:								
Arizona	3.67%	--	--	--	--	8.71%	5.71%	5.49%
Colorado	9.36% *	--	--	--	--	12.46% *	7.13%	10.21% *
Nevada	5.68%	--	--	--	--	10.25% *	12.05% *	6.16%
Utah	3.81%	--	--	--	--	5.28% *	3.65%	4.63%
Pacific:								
Alaska	5.37% *	--	--	--	--	4.45% *	6.35%	4.17% *
California	3.59%	--	--	--	--	7.16%	2.76%	5.15%
Hawaii	4.68%	--	--	--	--	10.60%	4.24%	5.37%
Oregon	5.47%	--	--	--	--	9.02% *	7.43%	6.22%
Washington	5.71%	--	--	--	--	10.61%	4.80%	7.11%
States not shown separately	4.88%	--	--	--	--	9.05%	5.18% *	6.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	56.8%	53.5%	42.9%	47.5%	52.2%	62.7%	46.9%	59.7%
New England:								
Connecticut	60.8%	--	--	--	--	61.8%	39.9%	71.3%
Maine	51.3%	--	--	--	--	32.9% *	62.6%	43.8%
Massachusetts	48.4%	--	--	--	--	50.0%	53.0%	46.8%
Rhode Island	48.8%	--	--	--	--	54.7%	38.2%	54.1%
Middle Atlantic:								
New Jersey	79.9%	--	--	--	--	92.3%	49.0%	86.3%
New York	58.4%	--	--	--	--	71.0%	41.5%	63.7%
Pennsylvania	48.3%	--	--	--	--	59.7%	46.0%	48.9%
East North Central:								
Illinois	48.3%	--	--	--	--	53.7%	59.2%	46.2%
Indiana	55.1%	--	--	--	--	69.0%	33.8%	58.6%
Michigan	53.6%	--	--	--	--	58.1%	37.5%	57.2%
Ohio	40.6%	--	--	--	--	24.1% *	49.7%	37.9%
Wisconsin	59.6%	--	--	--	--	71.1%	40.3%	64.6%
West North Central:								
Iowa	54.8%	--	--	--	--	60.5%	49.3%	56.4%
Kansas	55.0%	--	--	--	--	63.0%	62.7%	50.4%
Minnesota	70.4%	--	--	--	--	66.7%	63.4%	71.8%
Missouri	52.7%	--	--	--	--	51.6%	45.5%	53.2%
South Atlantic:								
District of Columbia	61.1%	--	--	--	--	78.6%	36.7%	69.7%
Florida	67.9%	--	--	--	--	67.9%	62.0%	69.1%
Georgia	42.9%	--	--	--	--	53.8%	29.3%	52.2%
Maryland	37.1%	--	--	--	--	38.7%	36.1%	37.9%
North Carolina	46.3%	--	--	--	--	43.1%	73.1%	40.9%
South Carolina	64.8%	--	--	--	--	75.4%	38.0% *	77.3%
Virginia	31.4%	--	--	--	--	37.8%	28.0% *	34.2%
East South Central:								
Alabama	49.4%	--	--	--	--	56.7%	32.2%	56.2%
Kentucky	47.0%	--	--	--	--	62.5%	29.2% *	52.5%
Mississippi	51.5%	--	--	--	--	34.3% *	79.1%	46.4%
Tennessee	62.7%	--	--	--	--	64.9%	50.1%	64.9%
West South Central:								
Arkansas	52.8%	--	--	--	--	62.1%	54.7%	52.3%
Louisiana	44.6%	--	--	--	--	57.7%	38.1%	48.0%
Oklahoma	60.6%	--	--	--	--	48.9%	57.3%	61.2%
Texas	67.3%	--	--	--	--	76.0%	54.9%	71.3%
Mountain:								
Arizona	65.1%	--	--	--	--	78.0%	36.2%	69.2%
Colorado	67.1%	--	--	--	--	78.4%	62.9%	69.7%
Nevada	60.1%	--	--	--	--	65.0%	38.6% *	69.1%
Utah	35.1%	--	--	--	--	62.9%	37.8%	34.0%
Pacific:								
Alaska	52.3%	--	--	--	--	96.8%	46.0%	58.5%
California	67.0%	--	--	--	--	72.3%	57.5%	68.9%
Hawaii	71.7%	--	--	--	--	72.0%	53.2%	77.5%
Oregon	65.2%	--	--	--	--	74.5%	60.1%	67.5%
Washington	71.2%	--	--	--	--	80.2%	55.9%	75.6%
States not shown separately	45.2%	--	--	--	--	44.1%	38.2%	47.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	1.59%	1.73%	2.08%	2.74%	2.41%	2.09%	1.73%	1.74%
New England:								
Connecticut	4.29%	--	--	--	--	12.08%	4.44%	5.26%
Maine	7.90%	--	--	--	--	11.26% *	8.59%	11.92%
Massachusetts	6.23%	--	--	--	--	13.62%	6.44%	9.53%
Rhode Island	6.35%	--	--	--	--	10.23%	8.54%	8.82%
Middle Atlantic:								
New Jersey	9.61%	--	--	--	--	20.25%	12.58%	14.46%
New York	5.07%	--	--	--	--	7.72%	6.83%	5.52%
Pennsylvania	4.37%	--	--	--	--	11.05%	6.83%	6.48%
East North Central:								
Illinois	5.60%	--	--	--	--	6.19%	10.29%	6.12%
Indiana	5.98%	--	--	--	--	9.56%	8.45%	7.80%
Michigan	6.26%	--	--	--	--	7.67%	4.38%	6.89%
Ohio	7.31%	--	--	--	--	10.11% *	10.88%	9.40%
Wisconsin	8.10%	--	--	--	--	13.00%	10.60%	6.84%
West North Central:								
Iowa	7.78%	--	--	--	--	14.67%	11.34%	10.77%
Kansas	7.73%	--	--	--	--	11.93%	11.59%	10.19%
Minnesota	4.86%	--	--	--	--	8.11%	7.45%	7.04%
Missouri	7.78%	--	--	--	--	10.83%	11.80%	9.16%
South Atlantic:								
District of Columbia	6.29%	--	--	--	--	13.11%	6.82%	6.59%
Florida	7.12%	--	--	--	--	9.67%	9.70%	8.02%
Georgia	8.27%	--	--	--	--	11.11%	8.05%	11.36%
Maryland	5.30%	--	--	--	--	11.04%	8.04%	7.39%
North Carolina	9.92%	--	--	--	--	12.53%	13.25%	11.16%
South Carolina	10.98%	--	--	--	--	15.31%	12.80% *	9.40%
Virginia	4.66%	--	--	--	--	9.34%	9.86% *	7.20%
East South Central:								
Alabama	6.96%	--	--	--	--	9.14%	8.60%	9.38%
Kentucky	6.48%	--	--	--	--	12.89%	12.77% *	9.60%
Mississippi	9.11%	--	--	--	--	14.18% *	17.94%	11.67%
Tennessee	9.39%	--	--	--	--	10.88%	13.00%	9.43%
West South Central:								
Arkansas	8.61%	--	--	--	--	13.54%	12.56%	11.71%
Louisiana	10.18%	--	--	--	--	15.03%	10.86%	12.10%
Oklahoma	9.52%	--	--	--	--	14.40%	9.89%	13.20%
Texas	7.56%	--	--	--	--	12.05%	8.70%	7.97%
Mountain:								
Arizona	8.52%	--	--	--	--	14.56%	8.92%	9.50%
Colorado	6.78%	--	--	--	--	16.45%	10.14%	12.55%
Nevada	7.82%	--	--	--	--	13.48%	11.75% *	9.80%
Utah	5.68%	--	--	--	--	10.68%	7.31%	10.14%
Pacific:								
Alaska	7.96%	--	--	--	--	25.49%	11.75%	9.23%
California	2.81%	--	--	--	--	6.28%	6.26%	3.42%
Hawaii	4.69%	--	--	--	--	7.05%	6.68%	4.32%
Oregon	5.89%	--	--	--	--	14.38%	8.48%	9.56%
Washington	6.29%	--	--	--	--	9.51%	8.21%	8.27%
States not shown separately	6.00%	--	--	--	--	7.55%	7.02%	7.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	16.5%	15.9%	11.7%	10.0%	11.3%	22.5%	12.1%	18.0%
New England:								
Connecticut	18.2%	--	--	--	--	18.4%	11.9%	21.4%
Maine	14.5%*	--	--	--	--	6.0%*	21.4%	11.1%*
Massachusetts	13.9%	--	--	--	--	16.9%	13.5%	14.1%
Rhode Island	20.2%	--	--	--	--	20.4%*	15.3%	22.8%
Middle Atlantic:								
New Jersey	29.0%	--	--	--	--	53.8%	11.2%*	35.7%
New York	22.2%	--	--	--	--	29.5%	14.5%	24.9%
Pennsylvania	12.7%	--	--	--	--	18.3%*	9.4%	13.9%
East North Central:								
Illinois	13.1%	--	--	--	--	17.4%*	16.7%	12.5%
Indiana	16.5%	--	--	--	--	25.7%*	7.2%*	18.9%
Michigan	15.7%	--	--	--	--	30.6%	6.9%*	19.2%
Ohio	11.2%	--	--	--	--	8.7%*	12.6%*	10.8%
Wisconsin	16.2%	--	--	--	--	26.5%	7.2%*	20.4%
West North Central:								
Iowa	21.9%	--	--	--	--	32.5%*	15.1%*	24.7%
Kansas	16.0%	--	--	--	--	19.5%*	19.2%	14.2%
Minnesota	20.7%	--	--	--	--	25.0%	14.2%	22.6%
Missouri	23.1%	--	--	--	--	34.6%	5.8%*	27.4%
South Atlantic:								
District of Columbia	24.5%	--	--	--	--	36.1%	14.7%*	28.0%
Florida	22.2%	--	--	--	--	26.3%	16.7%*	23.6%
Georgia	11.2%*	--	--	--	--	19.4%*	9.0%*	12.4%*
Maryland	6.7%	--	--	--	--	4.4%*	11.8%	5.0%*
North Carolina	9.1%	--	--	--	--	10.0%*	13.7%*	8.1%
South Carolina	22.0%	--	--	--	--	34.7%	15.6%*	24.3%
Virginia	9.1%	--	--	--	--	13.5%	9.4%*	9.0%
East South Central:								
Alabama	17.5%	--	--	--	--	16.3%*	16.2%	17.8%
Kentucky	8.5%*	--	--	--	--	9.8%*	7.2%	8.7%*
Mississippi	8.7%	--	--	--	--	5.8%*	11.7%*	8.1%
Tennessee	11.9%*	--	--	--	--	19.8%*	8.5%*	12.5%*
West South Central:								
Arkansas	6.9%*	--	--	--	--	7.1%*	20.0%*	5.8%*
Louisiana	8.5%*	--	--	--	--	7.9%*	9.8%*	8.0%*
Oklahoma	16.0%*	--	--	--	--	13.4%*	14.1%	16.4%*
Texas	11.3%	--	--	--	--	18.2%*	9.5%*	11.8%
Mountain:								
Arizona	18.3%	--	--	--	--	26.4%	7.3%*	20.7%
Colorado	17.1%*	--	--	--	--	18.6%*	23.0%	15.0%*
Nevada	12.6%	--	--	--	--	18.3%*	6.5%*	16.1%
Utah	6.3%	--	--	--	--	7.8%*	9.6%	5.4%*
Pacific:								
Alaska	9.0%	--	--	--	--	5.9%*	12.8%*	7.4%
California	23.3%	--	--	--	--	32.8%	15.8%	25.3%
Hawaii	36.9%	--	--	--	--	37.5%	23.1%	42.4%
Oregon	19.6%	--	--	--	--	17.7%*	20.3%	19.3%
Washington	23.4%	--	--	--	--	37.2%	18.8%	24.6%
States not shown separately	12.8%	--	--	--	--	19.4%	6.4%*	17.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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)(1997) 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, 1997**

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	1.02%	1.81%	0.87%	1.01%	0.79%	2.00%	0.78%	1.30%
New England:								
Connecticut	4.15%	--	--	--	--	5.20%	3.02%	5.42%
Maine	4.67%*	--	--	--	--	2.67%*	5.00%	5.65%*
Massachusetts	2.36%	--	--	--	--	4.81%	3.78%	3.21%
Rhode Island	3.48%	--	--	--	--	7.00%*	2.96%	4.89%
Middle Atlantic:								
New Jersey	6.87%	--	--	--	--	14.06%	6.16%*	9.40%
New York	2.50%	--	--	--	--	5.08%	4.29%	3.53%
Pennsylvania	2.81%	--	--	--	--	6.40%*	1.87%	4.10%
East North Central:								
Illinois	2.48%	--	--	--	--	6.24%*	2.38%	2.89%
Indiana	3.04%	--	--	--	--	9.73%*	2.83%*	3.56%
Michigan	4.42%	--	--	--	--	7.58%	2.16%*	5.55%
Ohio	2.21%	--	--	--	--	3.50%*	4.83%*	2.81%
Wisconsin	3.23%	--	--	--	--	6.55%	2.18%*	3.94%
West North Central:								
Iowa	5.16%	--	--	--	--	10.61%*	7.26%*	6.43%
Kansas	2.74%	--	--	--	--	7.64%*	3.94%	3.66%
Minnesota	3.27%	--	--	--	--	5.34%	2.24%	4.24%
Missouri	4.74%	--	--	--	--	8.31%	2.63%*	6.05%
South Atlantic:								
District of Columbia	4.29%	--	--	--	--	9.23%	5.58%*	5.96%
Florida	4.20%	--	--	--	--	7.46%	5.73%*	4.75%
Georgia	3.94%*	--	--	--	--	8.22%*	8.07%*	4.59%*
Maryland	2.00%	--	--	--	--	5.70%*	2.43%	2.42%*
North Carolina	2.06%	--	--	--	--	3.14%*	4.73%*	2.04%
South Carolina	5.51%	--	--	--	--	9.20%	5.38%*	6.24%
Virginia	2.19%	--	--	--	--	3.96%	3.83%*	2.46%
East South Central:								
Alabama	4.05%	--	--	--	--	6.38%*	3.99%	4.94%
Kentucky	3.06%*	--	--	--	--	13.10%*	1.49%	3.96%*
Mississippi	1.64%	--	--	--	--	9.35%*	4.87%*	1.93%
Tennessee	3.71%*	--	--	--	--	7.26%*	6.70%*	4.15%*
West South Central:								
Arkansas	2.29%*	--	--	--	--	3.27%*	7.62%*	2.36%*
Louisiana	2.62%*	--	--	--	--	4.06%*	3.45%*	3.04%*
Oklahoma	5.27%*	--	--	--	--	8.54%*	3.76%	6.01%*
Texas	2.87%	--	--	--	--	6.07%*	3.30%*	3.38%
Mountain:								
Arizona	3.44%	--	--	--	--	7.15%	2.67%*	4.59%
Colorado	5.72%*	--	--	--	--	8.78%*	6.80%	5.65%*
Nevada	3.18%	--	--	--	--	10.94%*	9.30%*	4.47%
Utah	1.16%	--	--	--	--	4.02%*	2.11%	1.65%*
Pacific:								
Alaska	1.33%	--	--	--	--	3.52%*	4.03%*	1.48%
California	3.06%	--	--	--	--	5.89%	2.78%	4.45%
Hawaii	4.15%	--	--	--	--	10.43%	2.68%	4.62%
Oregon	4.45%	--	--	--	--	5.66%*	4.91%	5.06%
Washington	5.53%	--	--	--	--	8.31%	2.61%	6.28%
States not shown separately	2.50%	--	--	--	--	3.91%	2.22%*	3.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997**

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	2,051	2,209	2,072	1,982	2,009	2,056	2,108	2,030
New England:								
Connecticut	2,406	2,173	2,476	2,352	2,788	2,349	2,242	2,499
Maine	2,050	2,080	1,840	1,815	2,263	2,074	1,938	2,121
Massachusetts	2,237	2,879	2,318	2,200	2,151	2,138	2,522	2,138
Rhode Island	2,254	2,423	2,254	2,221	2,086	2,275	2,326	2,222
Middle Atlantic:								
New Jersey	2,360	2,721	2,531	2,523	2,265	2,241	2,576	2,292
New York	2,294	2,449	2,580	2,303	2,235	2,204	2,494	2,210
Pennsylvania	2,037	2,339	2,133	1,899	2,109	1,967	2,147	1,989
East North Central:								
Illinois	2,151	2,478	2,677	2,375	1,885	1,997	2,572	1,984
Indiana	1,911	1,734	1,907	2,211	1,686	1,927	1,875	1,919
Michigan	1,994	2,197	1,924	2,029	2,238	1,843	2,043	1,979
Ohio	1,990	1,853	1,710	1,982	1,938	2,084	1,814	2,038
Wisconsin	2,026	1,900	1,978	2,069	1,774	2,170	1,925	2,060
West North Central:								
Iowa	2,015	1,958	1,933	1,765	2,173	2,056	1,906	2,051
Kansas	2,122	2,350	1,991	2,032	2,127	2,107	2,151	2,108
Minnesota	1,930	1,649	1,817	1,745	1,795	2,143	1,723	2,010
Missouri	1,878	2,144	1,711	1,833	1,890	1,878	1,866	1,881
South Atlantic:								
District of Columbia	2,455	2,732	2,271	2,571	2,405	2,209	2,640	2,312
Florida	2,056	2,362	1,898	1,859	2,093	2,040	2,121	2,034
Georgia	2,146	2,025	2,114	2,132	2,253	2,135	2,079	2,168
Maryland	2,056	2,298	2,124	1,943	2,130	1,996	2,167	2,009
North Carolina	2,001	2,305	2,010	1,727	1,946	2,047	2,048	1,986
South Carolina	1,811	2,366	1,977	1,715	1,762	1,691	2,013	1,725
Virginia	1,982	2,302	1,786	1,890	1,922	2,031	1,921	2,004
East South Central:								
Alabama	2,052	2,351	2,018	2,012	1,887	2,117	2,141	2,026
Kentucky	1,811	2,005	1,672	1,761	1,684	1,905	1,859	1,795
Mississippi	1,884	1,835	1,676	1,788	1,762	2,072	1,788	1,928
Tennessee	1,965	1,942	2,323	1,831	1,795	2,028	2,105	1,929
West South Central:								
Arkansas	1,831	2,195	2,058	1,624	1,704	1,840	1,967	1,791
Louisiana	2,048	2,369	2,360	1,933	1,994	1,877	2,266	1,914
Oklahoma	1,949	2,278	2,218	1,845	1,931	1,872	2,125	1,887
Texas	2,193	2,110	2,055	2,182	2,102	2,279	2,172	2,200
Mountain:								
Arizona	1,901	2,135	1,731	1,810	1,552	2,070	1,892	1,904
Colorado	1,932	1,768	1,894	2,050	2,067	1,856	1,824	1,972
Nevada	2,136	2,263	1,917	1,921	2,079	2,222	2,043	2,167
Utah	2,055	1,752	1,953	1,835	1,722	2,282	1,794	2,124
Pacific:								
Alaska	2,558	2,305	2,435	2,404	3,230	2,349	2,402	2,632
California	1,813	1,931	1,755	1,697	1,771	1,877	1,804	1,816
Hawaii	2,022	2,067	2,200	1,920	1,969	2,017	2,112	1,967
Oregon	2,056	2,026	1,809	1,821	1,748	2,369	1,912	2,133
Washington	1,999	1,753	1,935	1,857	2,260	2,054	1,818	2,111
States not shown separately	2,066	2,493	1,985	1,821	2,034	2,031	2,156	2,016

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	20.13	41.47	22.77	27.30	36.66	32.49	20.07	25.12
New England:								
Connecticut	113.41	186.68	209.01	141.27	258.64	124.95	144.41	166.91
Maine	72.11	64.21	158.10	83.89	136.23	112.09	84.60	107.67
Massachusetts	54.36	104.21	268.57	117.26	182.20	90.76	60.36	71.71
Rhode Island	50.61	76.01	182.35	84.40	74.92	98.62	65.91	61.92
Middle Atlantic:								
New Jersey	94.75	161.87	204.89	185.07	278.95	91.80	113.98	118.87
New York	88.79	79.40	137.80	165.25	150.53	142.15	73.26	101.16
Pennsylvania	28.61	101.14	68.14	50.28	96.09	42.69	45.90	39.51
East North Central:								
Illinois	74.78	150.54	174.45	120.77	102.20	102.89	133.17	83.07
Indiana	56.50	82.57	358.96	151.12	99.08	112.38	68.25	63.65
Michigan	50.43	88.56	68.34	51.76	175.61	95.87	60.37	71.46
Ohio	96.15	79.88	121.11	106.98	110.40	219.92	52.56	124.08
Wisconsin	72.06	98.86	117.22	116.88	161.72	115.96	58.89	84.92
West North Central:								
Iowa	106.25	233.49	136.75	112.98	156.50	174.61	111.58	142.50
Kansas	47.86	126.02	115.68	79.58	84.47	73.53	109.66	40.84
Minnesota	54.55	69.77	133.46	54.30	247.62	96.48	63.32	68.09
Missouri	45.75	258.71	227.25	91.95	160.45	74.53	131.96	62.78
South Atlantic:								
District of Columbia	45.00	113.70	74.72	225.48	125.48	130.46	92.29	43.09
Florida	39.12	112.64	75.79	125.98	141.24	69.40	50.78	54.51
Georgia	42.07	172.35	323.51	174.69	110.51	75.50	93.07	52.05
Maryland	52.82	115.38	222.67	52.14	173.25	35.12	104.23	64.64
North Carolina	60.92	164.42	97.88	61.70	133.39	147.95	93.54	89.21
South Carolina	72.73	281.80	211.10	87.48	103.72	138.64	110.58	96.37
Virginia	54.32	279.20	97.83	70.06	108.05	119.63	124.36	84.77
East South Central:								
Alabama	86.38	246.12	74.60	289.28	160.52	117.48	211.44	95.57
Kentucky	33.22	94.70	89.94	194.53	142.50	67.21	57.79	43.20
Mississippi	77.92	398.97	78.25	75.23	71.83	186.01	59.41	96.16
Tennessee	60.03	299.36	163.84	208.18	163.98	81.08	140.68	54.44
West South Central:								
Arkansas	88.64	386.67	207.29	180.46	187.13	150.16	154.26	114.96
Louisiana	71.13	173.34	694.66	110.88	140.59	109.73	124.00	73.49
Oklahoma	52.40	164.17	160.58	109.24	156.45	50.15	79.01	65.18
Texas	96.52	84.59	125.09	106.39	81.56	199.28	96.99	107.64
Mountain:								
Arizona	64.64	173.18	79.26	63.87	150.34	119.32	37.78	90.35
Colorado	64.51	177.16	95.02	121.50	179.69	87.64	116.08	80.97
Nevada	115.88	181.46	84.49	127.44	196.45	216.84	73.75	158.66
Utah	115.14	176.40	195.42	72.42	105.82	207.89	92.76	181.01
Pacific:								
Alaska	217.15	265.92	143.16	249.48	571.13	239.28	142.73	262.46
California	40.78	82.89	36.18	56.61	66.95	85.82	47.81	47.43
Hawaii	44.93	57.66	135.59	102.48	144.42	81.34	63.73	68.94
Oregon	97.77	94.33	49.58	155.40	119.98	303.56	56.75	171.58
Washington	129.44	92.48	116.64	123.76	251.46	56.30	58.38	163.74
States not shown separately	68.17	289.00	170.02	52.36	70.66	93.42	188.28	43.09

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	1,916	2,012	1,923	1,837	1,896	1,933	1,953	1,904
New England:								
Connecticut	2,422	2,284	2,570	2,249	3,010	2,266	2,328	2,445
Maine	2,099	2,205	1,980	1,953	2,167	2,145	2,015	2,145
Massachusetts	2,207	2,828	2,204	2,130	2,054	2,095	2,472	2,050
Rhode Island	2,158	2,088	2,072	2,413	1,864	2,115	2,200	2,134
Middle Atlantic:								
New Jersey	2,373	2,398	2,063	2,001	3,201	2,255	2,204	2,426
New York	1,974	2,230	2,103	1,945	1,807	1,989	2,076	1,936
Pennsylvania	2,018	2,248	2,115	2,020	2,177	1,867	2,165	1,951
East North Central:								
Illinois	2,160	2,203	3,676	2,409	1,871	1,950	3,311	1,924
Indiana	1,889	1,269	2,009	2,045	2,081	1,898	1,520	1,964
Michigan	1,862	2,092	1,989	1,874	2,097	1,777	1,938	1,848
Ohio	2,089	1,755	1,796	2,224	1,598	2,232	1,808	2,155
Wisconsin	2,035	1,798	1,883	1,950	2,121	2,072	1,788	2,100
West North Central:								
Iowa	1,882	2,755	1,495	1,887	1,640	1,808	2,098	1,753
Kansas	2,033	2,424	1,645*	1,870	2,099	2,072	1,900	2,087
Minnesota	1,857	1,155	1,830	1,900	2,048	2,006	1,580	2,009
Missouri	1,830	2,508	1,552	1,735	1,848	1,845	1,773	1,838
South Atlantic:								
District of Columbia	2,159	2,560	2,182	1,847	2,098	1,959	2,454	1,989
Florida	1,895	1,998	1,811	1,527	1,860	2,122	1,861	1,906
Georgia	2,055	1,848	1,834	2,325	2,233	2,063	1,826	2,133
Maryland	1,986	2,232	1,890	1,805	2,224	1,969	2,000	1,982
North Carolina	1,911	2,518	1,257	1,477	1,851	1,956	1,721	1,939
South Carolina	1,839	2,252	1,574	1,748	1,741	1,897	1,793	1,861
Virginia	2,004	1,567	1,710	1,757	1,985	2,211	1,592	2,178
East South Central:								
Alabama	2,112	2,329	1,876	2,248	1,907	2,121	2,040	2,139
Kentucky	1,713	2,112	1,899	1,740	1,802	1,587	2,056	1,649
Mississippi	1,990	1,615*	1,140*	1,789	1,476*	2,079	1,440	2,030
Tennessee	2,145	1,922	2,570	1,997	2,652	2,084	2,384	2,090
West South Central:								
Arkansas	1,654	2,793	1,903	1,631*	1,554	1,429	2,104	1,467
Louisiana	1,906	2,139	1,868*	1,858	2,342	1,750	1,946	1,881
Oklahoma	1,858	3,150	1,851	1,905	1,724*	1,707	2,094	1,714
Texas	1,927	2,002	1,362*	2,061	2,212	1,864	1,961	1,919
Mountain:								
Arizona	1,775	2,267	1,628	1,641	1,560	1,917	1,785	1,772
Colorado	1,902	1,528	1,876	1,769	2,171	1,881	1,642	2,013
Nevada	1,948	1,893	1,878	1,794	1,594	2,073	1,849	1,977
Utah	2,030	1,511	1,188	1,786	1,803	2,434	1,448	2,207
Pacific:								
Alaska	2,399	0	2,573*	1,872*	2,613	2,274	2,573*	2,353
California	1,602	1,683	1,625	1,511	1,570	1,647	1,633	1,592
Hawaii	1,954	1,909	2,316	1,827	1,918	1,876	2,092	1,854
Oregon	1,925	1,965	1,807	1,686	1,641	2,209	1,854	1,972
Washington	1,725	1,848	1,347	1,821	1,625	1,816	1,672	1,754
States not shown separately	1,885	1,973	1,826	1,933	1,883	1,852	1,883	1,885

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	20.46	47.31	65.23	39.74	29.27	33.69	37.26	24.30
New England:								
Connecticut	208.11	207.94	630.43	184.13	475.43	146.09	124.95	254.81
Maine	63.28	253.96	425.10	301.03	406.13	235.75	58.51	80.44
Massachusetts	40.97	148.47	236.22	146.75	72.91	105.84	96.47	41.89
Rhode Island	58.94	284.75	375.01	266.34	309.47	237.22	110.78	96.86
Middle Atlantic:								
New Jersey	130.35	451.23	442.83	120.74	595.82	247.90	104.54	156.82
New York	21.72	58.23	487.04	215.81	78.84	50.04	70.48	36.09
Pennsylvania	58.91	278.75	95.33	218.89	265.54	107.99	65.22	93.98
East North Central:								
Illinois	129.88	468.97	932.77	365.60	102.96	119.85	500.96	104.53
Indiana	56.78	272.30	566.87	458.01	507.37	58.42	192.97	71.39
Michigan	103.17	519.25	432.85	209.34	286.64	100.63	307.50	112.27
Ohio	215.13	343.46	304.11	178.29	258.13	423.38	95.21	325.38
Wisconsin	66.74	298.81	225.91	469.38	545.73	226.65	106.99	72.22
West North Central:								
Iowa	198.13	697.99	394.19	405.86	356.43	63.28	271.85	68.27
Kansas	105.86	463.58	505.33*	210.28	392.82	388.59	147.50	236.39
Minnesota	53.05	214.82	338.87	364.61	396.22	166.14	199.92	157.02
Missouri	83.85	633.25	205.10	288.37	308.79	101.19	195.86	107.71
South Atlantic:								
District of Columbia	90.09	308.44	415.04	208.92	144.56	128.33	114.22	83.35
Florida	55.85	189.33	180.33	109.50	149.57	100.17	136.09	52.45
Georgia	97.11	296.40	439.24	447.71	530.00	69.28	111.23	84.36
Maryland	74.90	315.45	208.69	200.78	335.52	66.09	64.65	92.15
North Carolina	87.69	502.52	365.99	386.17	399.84	102.06	316.45	99.75
South Carolina	68.88	522.33	415.48	334.28	411.55	104.90	243.38	82.15
Virginia	96.83	450.38	279.72	123.29	322.30	126.27	195.38	115.05
East South Central:								
Alabama	74.12	386.27	401.35	453.72	469.09	197.13	252.42	192.43
Kentucky	183.66	507.08	458.45	444.57	437.18	265.15	207.23	245.94
Mississippi	135.96	485.04*	360.50*	504.40	466.75*	251.66	404.02	130.28
Tennessee	127.88	272.07	645.77	476.23	696.34	120.38	390.30	124.47
West South Central:								
Arkansas	211.86	642.34	392.94	531.01*	335.40	287.19	263.89	244.15
Louisiana	151.03	449.39	1,042.10*	455.34	532.09	227.23	308.44	126.92
Oklahoma	111.98	758.16	263.41	325.00	670.83*	71.60	222.61	64.18
Texas	90.48	292.42	419.84*	287.90	361.51	68.38	195.81	80.02
Mountain:								
Arizona	54.63	567.22	101.75	185.55	175.33	119.64	118.44	76.65
Colorado	80.80	91.70	326.14	210.35	273.65	70.02	65.49	99.62
Nevada	96.17	309.54	287.87	276.60	226.57	124.35	157.59	102.85
Utah	249.01	347.06	264.69	238.34	423.32	359.07	127.09	289.33
Pacific:								
Alaska	520.75	0.00	813.61*	591.98*	738.85	678.58	813.61*	510.05
California	45.79	83.96	84.58	35.74	84.44	94.03	72.98	55.76
Hawaii	86.25	70.50	224.36	191.73	93.68	50.99	128.49	54.78
Oregon	61.61	103.68	81.76	284.75	178.92	330.12	56.43	147.00
Washington	48.54	289.57	257.46	392.34	334.07	83.56	94.73	54.46
States not shown separately	41.19	150.35	265.17	273.35	327.23	103.12	98.16	51.36

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	2,091	2,182	2,084	2,017	2,057	2,122	2,101	2,088
New England:								
Connecticut	2,299	1,961	2,526	2,175	2,617	2,494	2,071	2,524
Maine	1,969	1,975	1,528	1,785	2,357	1,842	1,776	2,129
Massachusetts	2,285	3,029	2,418	2,393	2,233	2,208	2,584	2,229
Rhode Island	2,268	2,658	2,067	2,041	2,078	2,347	2,330	2,251
Middle Atlantic:								
New Jersey	2,242	2,775	2,495	2,400	1,985	2,178	2,611	2,138
New York	2,413	2,480	2,705	2,704	2,384	2,260	2,630	2,317
Pennsylvania	1,996	1,994	2,015	1,845	2,033	2,062	1,925	2,019
East North Central:								
Illinois	2,107	2,408	2,405	2,295	1,921	2,019	2,362	2,011
Indiana	1,951	1,997	1,602	2,208	1,698	2,032	1,876	1,972
Michigan	2,014	2,191	1,742	2,119	2,323	1,818	2,032	2,010
Ohio	1,915	1,821	1,579	1,850	1,859	2,034	1,721	1,967
Wisconsin	2,047	1,886	2,050	2,070	1,645	2,271	1,969	2,075
West North Central:								
Iowa	2,024	1,752	2,149	1,731	2,343	2,017	1,895	2,054
Kansas	2,149	2,331	2,076	2,100	2,180	2,087	2,209	2,112
Minnesota	1,997	2,034	1,795	1,755	1,890	2,153	1,816	2,053
Missouri	1,883	2,009	1,749	1,814	1,932	1,892	1,836	1,900
South Atlantic:								
District of Columbia	2,622	2,861	2,288	2,694	2,536	2,598	2,691	2,555
Florida	2,141	2,593	1,960	2,189	2,433	1,924	2,277	2,088
Georgia	2,147	2,229	2,161	2,068	2,122	2,180	2,199	2,130
Maryland	2,093	2,213	2,260	2,020	2,095	2,026	2,188	2,041
North Carolina	2,004	2,259	2,047	1,729	1,948	2,096	2,067	1,983
South Carolina	1,777	1,947	2,142	1,666	1,749	1,708	1,902	1,723
Virginia	1,966	2,241	1,772	1,957	1,948	1,974	1,966	1,966
East South Central:								
Alabama	2,037	2,464	1,927	1,877	1,975	2,107	2,053	2,033
Kentucky	1,784	1,875	1,642	1,666	1,596	2,017	1,719	1,809
Mississippi	1,887	1,663	1,690	1,718	1,640	2,304	1,710	1,982
Tennessee	1,883	1,948	2,067	1,813	1,696	1,999	1,919	1,873
West South Central:								
Arkansas	1,950	1,933	2,134	1,676	1,742	2,045	1,937	1,953
Louisiana	2,111	2,155	2,500	1,958	1,918	2,036	2,332	1,979
Oklahoma	1,943	2,051	2,268	1,868	1,942	1,920	1,987	1,931
Texas	2,242	2,062	2,297	2,212	2,030	2,443	2,178	2,266
Mountain:								
Arizona	2,004	1,882	1,850	2,068	1,327	2,234	1,948	2,023
Colorado	2,006	2,505	1,920	2,478	1,914	1,887	2,040	1,994
Nevada	2,202	2,231	1,919	1,995	2,178	2,324	2,051	2,253
Utah	2,041	1,759	2,163	1,846	1,680	2,212	1,889	2,073
Pacific:								
Alaska	2,631	1,952	2,216	2,433	3,385	2,503	2,171	2,788
California	2,126	2,242	1,892	1,934	2,138	2,223	1,977	2,185
Hawaii	2,011	2,155	2,081	1,851	1,962	2,041	2,086	1,978
Oregon	2,163	1,898	1,805	1,937	1,905	2,525	1,924	2,264
Washington	2,023	1,695	1,965	1,752	2,413	2,104	1,764	2,185
States not shown separately	1,977	1,804	1,898	1,752	2,030	2,156	1,831	2,051

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	28.84	44.23	30.11	44.04	50.11	53.41	25.47	36.83
New England:								
Connecticut	135.29	225.57	255.03	360.25	330.50	178.32	195.59	151.14
Maine	120.42	110.17	194.87	229.37	161.65	124.32	128.77	159.23
Massachusetts	124.90	476.91	390.73	454.74	291.46	110.59	351.87	155.20
Rhode Island	85.12	180.42	403.02	47.29	106.24	201.57	81.68	99.38
Middle Atlantic:								
New Jersey	91.84	332.43	159.65	310.75	204.51	116.46	136.53	130.52
New York	157.17	151.41	109.95	141.74	256.49	219.95	84.48	178.15
Pennsylvania	65.82	137.31	216.01	132.32	234.64	49.10	88.56	37.24
East North Central:								
Illinois	70.50	252.58	103.84	154.09	127.31	120.46	90.92	85.96
Indiana	75.05	253.41	250.15	146.49	131.15	73.27	84.74	93.66
Michigan	85.92	106.63	219.99	108.11	154.91	94.91	70.93	111.86
Ohio	85.06	96.27	111.08	118.78	104.05	179.41	38.97	100.67
Wisconsin	111.27	178.89	192.57	121.96	250.75	218.28	124.54	120.04
West North Central:								
Iowa	154.29	182.59	313.21	153.17	200.89	171.84	176.20	175.14
Kansas	51.48	291.80	111.87	117.72	138.94	120.05	106.76	68.04
Minnesota	80.54	180.51	316.49	82.86	248.55	93.96	119.33	84.04
Missouri	48.85	486.81	246.00	404.16	178.94	133.57	152.24	57.62
South Atlantic:								
District of Columbia	69.35	155.89	85.75	288.41	110.41	216.24	126.14	65.68
Florida	58.27	172.97	246.57	306.04	204.14	47.10	87.77	81.88
Georgia	54.88	329.70	407.22	173.62	125.25	205.70	107.88	85.61
Maryland	97.37	172.70	260.02	92.75	150.20	84.26	168.74	92.02
North Carolina	74.35	170.60	136.83	76.70	182.49	340.66	91.91	126.87
South Carolina	91.91	127.37	386.26	83.76	116.04	155.68	158.29	106.90
Virginia	105.73	339.05	221.58	72.37	120.50	268.66	130.37	115.28
East South Central:								
Alabama	104.66	515.79	44.75	217.29	175.40	192.25	122.07	122.27
Kentucky	53.18	199.66	134.30	256.19	175.01	80.23	61.64	71.87
Mississippi	118.29	389.38	169.37	356.84	81.29	264.90	108.96	156.00
Tennessee	54.02	329.43	93.12	237.10	153.54	113.75	155.94	60.43
West South Central:								
Arkansas	87.92	428.16	354.62	203.32	266.59	171.91	406.55	130.62
Louisiana	79.45	279.32	519.19	121.49	175.60	149.69	98.54	80.77
Oklahoma	64.68	173.75	271.01	123.60	245.05	72.45	102.37	91.55
Texas	130.78	94.98	159.81	107.76	72.08	297.69	82.70	149.45
Mountain:								
Arizona	133.98	184.10	288.09	238.24	286.84	191.32	115.73	146.92
Colorado	95.72	415.46	229.00	479.09	185.41	141.49	206.25	140.09
Nevada	154.49	218.94	90.31	159.97	268.83	235.02	97.88	198.20
Utah	135.84	135.64	175.42	126.20	89.71	234.49	96.74	197.69
Pacific:								
Alaska	303.01	567.67	376.18	542.58	601.33	390.63	597.50	341.27
California	55.80	149.40	84.90	149.07	122.55	120.63	67.13	64.82
Hawaii	65.30	75.78	85.85	81.58	165.42	119.43	38.39	93.56
Oregon	179.44	193.99	198.80	171.08	274.34	322.43	159.81	198.14
Washington	148.11	116.31	109.97	291.14	278.14	69.14	56.69	180.21
States not shown separately	48.47	311.02	201.68	82.35	116.96	205.39	91.15	72.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	2,224	2,611	2,319	2,247	2,058	2,143	2,431	2,127
New England:								
Connecticut	2,997	--	--	--	--	--	3,446	2,728
Maine	2,117	--	--	--	--	--	2,179	2,086
Massachusetts	2,077	--	--	--	--	--	2,678	1,876
Rhode Island	2,387	--	--	--	--	--	2,478	2,287
Middle Atlantic:								
New Jersey	3,059	--	--	--	--	--	3,189	2,981
New York	2,767	--	--	--	--	--	3,034	2,640
Pennsylvania	2,175	--	--	--	--	--	2,439	1,983
East North Central:								
Illinois	2,310	--	--	--	--	--	2,462	2,086
Indiana	1,826	--	--	--	--	--	2,195	1,769
Michigan	2,123	--	--	--	--	--	2,109	2,134
Ohio	2,226	--	--	--	--	--	2,202	2,234
Wisconsin	1,931	--	--	--	--	--	1,893	1,946
West North Central:								
Iowa	2,081	--	--	--	--	--	1,780	2,238
Kansas	2,163	--	--	--	--	--	2,272	2,123
Minnesota	1,701	--	--	--	--	--	1,613	1,753
Missouri	2,048	--	--	--	--	--	2,235	1,978
South Atlantic:								
District of Columbia	3,058	--	--	--	--	--	3,301	2,890
Florida	2,182	--	--	--	--	--	2,201	2,178
Georgia	2,475	--	--	--	--	--	2,395	2,498
Maryland	2,177	--	--	--	--	--	2,480	1,996
North Carolina	2,130	--	--	--	--	--	2,186	2,101
South Carolina	1,895	--	--	--	--	--	2,594	1,644
Virginia	2,001	--	--	--	--	--	2,444	1,822
East South Central:								
Alabama	2,048	--	--	--	--	--	2,425	1,866
Kentucky	2,019	--	--	--	--	--	2,162	1,954
Mississippi	1,847	--	--	--	--	--	1,950	1,797
Tennessee	2,049	--	--	--	--	--	3,015	1,805
West South Central:								
Arkansas	1,671	--	--	--	--	--	1,836	1,617
Louisiana	1,952	--	--	--	--	--	2,404	1,639
Oklahoma	2,125	--	--	--	--	--	2,701	1,911
Texas	2,532	--	--	--	--	--	2,617	2,515
Mountain:								
Arizona	2,286	--	--	--	--	--	2,464	2,225
Colorado	1,774	--	--	--	--	--	1,994	1,726
Nevada	2,196	--	--	--	--	--	2,525	2,090
Utah	2,193	--	--	--	--	--	1,989	2,308
Pacific:								
Alaska	2,474	--	--	--	--	--	2,582	2,393
California	2,057	--	--	--	--	--	2,350	1,990
Hawaii	2,251	--	--	--	--	--	2,215	2,308
Oregon	2,190	--	--	--	--	--	2,185	2,193
Washington	2,476	--	--	--	--	--	2,615	2,364
States not shown separately	2,338	--	--	--	--	--	2,604	2,116

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.C.1.c(1997) 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, 1997**

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	44.67	112.35	81.20	96.14	54.05	60.37	76.02	41.35
New England:								
Connecticut	284.50	--	--	--	--	--	730.50	293.57
Maine	124.77	--	--	--	--	--	141.31	149.70
Massachusetts	284.29	--	--	--	--	--	484.59	310.42
Rhode Island	79.33	--	--	--	--	--	112.15	64.70
Middle Atlantic:								
New Jersey	487.29	--	--	--	--	--	480.28	484.40
New York	227.30	--	--	--	--	--	419.39	302.60
Pennsylvania	77.37	--	--	--	--	--	163.00	57.36
East North Central:								
Illinois	155.20	--	--	--	--	--	190.07	209.95
Indiana	157.58	--	--	--	--	--	198.18	170.58
Michigan	78.87	--	--	--	--	--	122.67	118.81
Ohio	137.23	--	--	--	--	--	459.23	139.95
Wisconsin	172.82	--	--	--	--	--	166.72	248.99
West North Central:								
Iowa	219.90	--	--	--	--	--	241.77	298.20
Kansas	105.09	--	--	--	--	--	188.98	79.33
Minnesota	93.75	--	--	--	--	--	154.43	178.85
Missouri	105.39	--	--	--	--	--	356.53	126.41
South Atlantic:								
District of Columbia	318.52	--	--	--	--	--	348.75	314.44
Florida	135.18	--	--	--	--	--	372.50	155.22
Georgia	170.95	--	--	--	--	--	476.86	202.37
Maryland	296.37	--	--	--	--	--	528.57	332.40
North Carolina	136.60	--	--	--	--	--	169.84	191.02
South Carolina	137.99	--	--	--	--	--	363.46	113.35
Virginia	100.08	--	--	--	--	--	519.71	128.34
East South Central:								
Alabama	250.28	--	--	--	--	--	371.60	271.57
Kentucky	108.52	--	--	--	--	--	166.58	129.07
Mississippi	101.90	--	--	--	--	--	250.99	103.36
Tennessee	169.29	--	--	--	--	--	558.90	131.59
West South Central:								
Arkansas	72.09	--	--	--	--	--	190.37	126.80
Louisiana	198.64	--	--	--	--	--	467.46	141.79
Oklahoma	588.02	--	--	--	--	--	532.44	398.65
Texas	109.48	--	--	--	--	--	193.65	173.35
Mountain:								
Arizona	188.62	--	--	--	--	--	348.45	232.08
Colorado	136.15	--	--	--	--	--	467.28	168.58
Nevada	280.73	--	--	--	--	--	472.69	385.36
Utah	229.04	--	--	--	--	--	423.88	226.25
Pacific:								
Alaska	168.20	--	--	--	--	--	139.05	210.98
California	164.40	--	--	--	--	--	251.30	149.77
Hawaii	88.58	--	--	--	--	--	71.68	381.90
Oregon	140.88	--	--	--	--	--	218.62	366.76
Washington	111.82	--	--	--	--	--	295.18	347.82
States not shown separately	155.23	--	--	--	--	--	303.98	89.28

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.C.2(1997) 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, 1997**

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	320	262	285	305	333	340	284	333
New England:								
Connecticut	424	230 *	441 *	533	405	505	355	463
Maine	377	189 *	396	276	386	537	303	424
Massachusetts	483	566 *	399	532	486 *	457	503	476
Rhode Island	361	195 *	234 *	370	366	434	260	407
Middle Atlantic:								
New Jersey	281	312	324	360 *	188	276 *	323	267
New York	394	337 *	368	382 *	349	451	358	410
Pennsylvania	281	136	372	295	272	278	308	270
East North Central:								
Illinois	324	197	284	268	423	320	285	340
Indiana	328	456 *	168 *	283	426	308	258	345
Michigan	241	80 *	260	218	236	273	201	253
Ohio	337	204	256	356	292	381	257	359
Wisconsin	332	261	275	361	366	332	302	343
West North Central:								
Iowa	375	238	356	273	276	482	272	409
Kansas	364	252 *	215	370	473	344	245	425
Minnesota	282	204	325	296	167	326	287	280
Missouri	314	199 *	174	288	379	340 *	224	339
South Atlantic:								
District of Columbia	333	371	215 *	300	283	411	320	343
Florida	417	405	497	285	419	438	420	416
Georgia	401	468	398 *	404 *	383	391	372	410
Maryland	376	501	530	446	404	272	478	334
North Carolina	291	244 *	126 *	229	296 *	351	161	331
South Carolina	299	140 *	233 *	280 *	392 *	310	222	332
Virginia	425	481	191 *	390	463	457	326	459
East South Central:								
Alabama	400	338	458	354 *	445 *	389	441	387
Kentucky	371	352	398 *	446	365 *	344	429	351
Mississippi	272	114 *	251 *	173 *	267 *	382	140	332
Tennessee	357	280 *	178 *	291 *	343	430	254	385
West South Central:								
Arkansas	271	143 *	205 *	198 *	274 *	315	193 *	294
Louisiana	325	103 *	144 *	364	452	407	195 *	405
Oklahoma	319	109 *	337 *	276	366	367	267	338
Texas	309	260 *	264 *	333	352	299	292	315
Mountain:								
Arizona	296	315 *	293	299	428	241	317	288
Colorado	326	221 *	266 *	194 *	360	393	214 *	368
Nevada	215	59 *	280	170 *	212 *	235	172	229
Utah	434	327 *	477 *	415 *	383	465	381	448
Pacific:								
Alaska	242	364 *	232 *	211 *	164 *	271	257	235
California	211	111	194	208	211	242	167	225
Hawaii	125	83	63 *	125 *	144	161	91	145
Oregon	223	313	103 *	246	180 *	234 *	200 *	235 *
Washington	162	132 *	167 *	161 *	155	180	159	164
States not shown separately	334	265 *	277	339	430	327	266	372

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	9.91	17.69	23.32	13.13	18.71	15.70	13.09	11.33
New England:								
Connecticut	57.76	179.80 *	233.13 *	60.64	76.11	82.86	49.86	65.11
Maine	36.83	58.77 *	86.87	77.57	75.63	63.88	36.07	45.86
Massachusetts	94.97	180.51 *	108.11	55.24	256.14 *	83.59	64.57	128.63
Rhode Island	28.24	64.22 *	104.33 *	57.16	98.28	58.01	46.49	48.50
Middle Atlantic:								
New Jersey	26.37	92.42	78.63	146.72 *	54.49	96.88 *	54.02	35.68
New York	37.10	121.47 *	105.76	128.25 *	36.00	63.82	67.27	38.72
Pennsylvania	24.88	31.40	103.93	52.87	53.65	50.21	63.53	35.38
East North Central:								
Illinois	24.23	52.67	59.34	62.35	56.83	31.36	49.95	32.94
Indiana	59.39	141.78 *	95.02 *	78.64	121.67	35.44	60.88	68.70
Michigan	28.52	28.23 *	61.73	46.20	38.39	44.45	38.12	33.82
Ohio	23.71	45.70	53.40	73.27	22.94	42.85	34.24	30.10
Wisconsin	27.51	75.59	55.41	101.18	86.59	35.44	52.62	37.88
West North Central:								
Iowa	44.22	57.36	82.98	61.82	49.42	64.61	36.31	50.60
Kansas	26.03	78.91 *	60.36	42.39	52.18	46.00	50.58	26.87
Minnesota	26.93	55.05	48.74	49.03	35.81	45.96	27.54	35.29
Missouri	30.88	113.45 *	42.58	58.44	82.38	181.21 *	39.84	75.82
South Atlantic:								
District of Columbia	29.59	68.04	71.36 *	38.76	38.86	61.69	53.66	34.64
Florida	69.20	77.24	94.76	52.06	74.54	115.06	55.68	80.03
Georgia	31.33	104.46	232.70 *	126.03 *	66.59	42.25	59.28	43.32
Maryland	50.21	147.45	130.84	69.35	91.04	43.71	96.03	37.72
North Carolina	27.74	96.68 *	46.95 *	52.76	93.24 *	95.65	27.49	50.02
South Carolina	52.22	73.30 *	104.23 *	89.91 *	142.74 *	47.19	45.04	68.83
Virginia	52.85	124.25	58.36 *	78.32	113.42	59.69	82.88	62.06
East South Central:								
Alabama	30.20	87.31	86.40	210.36 *	165.72 *	61.93	92.74	32.14
Kentucky	56.35	101.12	132.39 *	100.98	110.04 *	38.17	64.44	61.57
Mississippi	29.36	61.97 *	100.92 *	99.35 *	80.83 *	56.05	38.65	28.83
Tennessee	25.47	104.74 *	73.54 *	129.86 *	69.61	42.61	30.04	33.19
West South Central:								
Arkansas	23.49	105.20 *	127.21 *	74.31 *	85.29 *	64.49	80.70 *	50.11
Louisiana	42.03	65.74 *	246.55 *	54.85	103.33	43.17	69.33 *	38.97
Oklahoma	30.92	76.72 *	141.83 *	35.77	59.89	29.57	53.92	34.74
Texas	30.87	94.84 *	87.57 *	80.83	53.68	40.28	53.23	34.17
Mountain:								
Arizona	23.54	111.60 *	53.37	71.16	79.79	50.79	59.00	39.14
Colorado	49.45	168.45 *	103.53 *	69.82 *	61.56	69.64	120.51 *	57.66
Nevada	23.53	26.55 *	68.64	69.37 *	79.74 *	33.29	47.13	22.60
Utah	25.57	101.22 *	239.72 *	125.01 *	58.66	57.16	83.47	49.50
Pacific:								
Alaska	37.81	126.16 *	78.65 *	77.25 *	91.47 *	52.82	53.68	43.95
California	11.32	18.54	40.81	27.36	35.74	24.80	18.66	12.45
Hawaii	15.19	17.82	25.89 *	46.27 *	36.36	21.59	20.73	16.39
Oregon	29.77	73.44	49.67 *	68.59	74.99 *	131.32 *	60.46 *	75.09 *
Washington	18.79	93.48 *	65.97 *	93.44 *	44.70	37.57	42.35	20.59
States not shown separately	31.36	112.65 *	47.99	46.95	89.19	31.07	44.66	45.27

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	315	303	329	354	288	313	330	310
New England:								
Connecticut	447	--	--	--	--	--	550	422
Maine	362	--	--	--	--	--	345	372 *
Massachusetts	490	--	--	--	--	--	562	448
Rhode Island	354	--	--	--	--	--	301	383 *
Middle Atlantic:								
New Jersey	333	--	--	--	--	--	298 *	344
New York	341	--	--	--	--	--	437	305
Pennsylvania	325	--	--	--	--	--	391	295
East North Central:								
Illinois	306	--	--	--	--	--	466 *	273
Indiana	368	--	--	--	--	--	399 *	362
Michigan	238	--	--	--	--	--	216 *	242
Ohio	393	--	--	--	--	--	319 *	411
Wisconsin	300	--	--	--	--	--	243 *	315 *
West North Central:								
Iowa	267	--	--	--	--	--	137 *	344
Kansas	412	--	--	--	--	--	339 *	441
Minnesota	377	--	--	--	--	--	237	454
Missouri	314	--	--	--	--	--	376	305
South Atlantic:								
District of Columbia	320	--	--	--	--	--	333	312
Florida	308	--	--	--	--	--	341	298
Georgia	469	--	--	--	--	--	455 *	473
Maryland	351	--	--	--	--	--	612	282
North Carolina	360	--	--	--	--	--	439 *	348
South Carolina	358	--	--	--	--	--	243 *	414
Virginia	473	--	--	--	--	--	318 *	538
East South Central:								
Alabama	249 *	--	--	--	--	--	413 *	188 *
Kentucky	334 *	--	--	--	--	--	673 *	271
Mississippi	455	--	--	--	--	--	579	446
Tennessee	424	--	--	--	--	--	249 *	464
West South Central:								
Arkansas	325	--	--	--	--	--	212 *	372
Louisiana	393	--	--	--	--	--	355 *	417
Oklahoma	306	--	--	--	--	--	368	268
Texas	324	--	--	--	--	--	273	336
Mountain:								
Arizona	322	--	--	--	--	--	449	274
Colorado	272	--	--	--	--	--	150 *	324
Nevada	255	--	--	--	--	--	201 *	271
Utah	379	--	--	--	--	--	224	427
Pacific:								
Alaska	127 *	--	--	--	--	--	0	160 *
California	203	--	--	--	--	--	196	206
Hawaii	117	--	--	--	--	--	59 *	160
Oregon	191	--	--	--	--	--	243 *	157
Washington	223	--	--	--	--	--	222 *	224
States not shown separately	363	--	--	--	--	--	258 *	403

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	12.54	37.96	21.96	32.62	20.82	12.08	19.68	12.82
New England:								
Connecticut	68.47	--	--	--	--	--	87.30	60.68
Maine	84.80	--	--	--	--	--	83.04	130.39 *
Massachusetts	54.14	--	--	--	--	--	77.81	45.02
Rhode Island	55.38	--	--	--	--	--	77.18	116.35 *
Middle Atlantic:								
New Jersey	49.19	--	--	--	--	--	112.44 *	70.35
New York	30.33	--	--	--	--	--	78.64	32.35
Pennsylvania	34.12	--	--	--	--	--	86.13	51.29
East North Central:								
Illinois	34.20	--	--	--	--	--	155.50 *	25.65
Indiana	42.19	--	--	--	--	--	124.71 *	54.89
Michigan	48.23	--	--	--	--	--	75.96 *	53.55
Ohio	56.27	--	--	--	--	--	127.09 *	52.58
Wisconsin	73.66	--	--	--	--	--	112.14 *	106.75 *
West North Central:								
Iowa	53.65	--	--	--	--	--	52.16 *	52.59
Kansas	87.37	--	--	--	--	--	111.58 *	107.89
Minnesota	27.22	--	--	--	--	--	60.18	56.94
Missouri	48.23	--	--	--	--	--	73.82	55.98
South Atlantic:								
District of Columbia	48.08	--	--	--	--	--	63.00	61.16
Florida	38.85	--	--	--	--	--	54.38	33.31
Georgia	60.10	--	--	--	--	--	210.24 *	70.15
Maryland	71.54	--	--	--	--	--	144.31	53.53
North Carolina	55.73	--	--	--	--	--	139.18 *	52.34
South Carolina	55.43	--	--	--	--	--	167.16 *	39.12
Virginia	61.72	--	--	--	--	--	96.04 *	94.75
East South Central:								
Alabama	82.77 *	--	--	--	--	--	133.02 *	92.47 *
Kentucky	140.35 *	--	--	--	--	--	282.09 *	46.36
Mississippi	79.32	--	--	--	--	--	166.17	96.77
Tennessee	68.80	--	--	--	--	--	80.86 *	82.89
West South Central:								
Arkansas	62.66	--	--	--	--	--	86.12 *	80.40
Louisiana	84.59	--	--	--	--	--	149.99 *	86.10
Oklahoma	48.63	--	--	--	--	--	91.90	42.47
Texas	43.14	--	--	--	--	--	69.51	47.88
Mountain:								
Arizona	42.41	--	--	--	--	--	103.95	43.00
Colorado	39.26	--	--	--	--	--	58.06 *	43.96
Nevada	37.85	--	--	--	--	--	116.13 *	35.45
Utah	58.51	--	--	--	--	--	62.03	81.96
Pacific:								
Alaska	50.40 *	--	--	--	--	--	0.00	55.21 *
California	22.03	--	--	--	--	--	33.02	22.91
Hawaii	28.64	--	--	--	--	--	20.46 *	43.00
Oregon	33.12	--	--	--	--	--	74.18 *	36.77
Washington	47.37	--	--	--	--	--	129.81 *	66.40
States not shown separately	38.08	--	--	--	--	--	94.01 *	38.21

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	320	224	281	286	367	337	264	340
New England:								
Connecticut	407	--	--	--	--	--	292	520
Maine	326	--	--	--	--	--	268	375
Massachusetts	503*	--	--	--	--	--	381	526*
Rhode Island	373	--	--	--	--	--	155*	429
Middle Atlantic:								
New Jersey	255	--	--	--	--	--	343	231
New York	381	--	--	--	--	--	228*	449
Pennsylvania	290	--	--	--	--	--	345	272
East North Central:								
Illinois	363	--	--	--	--	--	313	382
Indiana	324	--	--	--	--	--	245*	346
Michigan	251	--	--	--	--	--	218	259
Ohio	346	--	--	--	--	--	252	371
Wisconsin	344	--	--	--	--	--	360	338
West North Central:								
Iowa	418	--	--	--	--	--	343	436
Kansas	365	--	--	--	--	--	187	475
Minnesota	274	--	--	--	--	--	340*	253
Missouri	300	--	--	--	--	--	196	338
South Atlantic:								
District of Columbia	343	--	--	--	--	--	318	368
Florida	409	--	--	--	--	--	450	393
Georgia	347	--	--	--	--	--	294	366
Maryland	402	--	--	--	--	--	423	390
North Carolina	277	--	--	--	--	--	134*	326
South Carolina	299	--	--	--	--	--	219	333
Virginia	410	--	--	--	--	--	270*	452
East South Central:								
Alabama	453	--	--	--	--	--	377	471
Kentucky	370	--	--	--	--	--	337	383
Mississippi	294	--	--	--	--	--	146*	373
Tennessee	320	--	--	--	--	--	263	336
West South Central:								
Arkansas	266	--	--	--	--	--	185*	285*
Louisiana	314	--	--	--	--	--	135*	421
Oklahoma	329	--	--	--	--	--	218*	360
Texas	306	--	--	--	--	--	315	303
Mountain:								
Arizona	254	--	--	--	--	--	157	287
Colorado	352	--	--	--	--	--	323*	362
Nevada	189	--	--	--	--	--	175	194
Utah	481	--	--	--	--	--	508	475
Pacific:								
Alaska	220	--	--	--	--	--	256*	207*
California	220	--	--	--	--	--	133	254
Hawaii	128	--	--	--	--	--	100*	140
Oregon	239	--	--	--	--	--	124*	287*
Washington	141	--	--	--	--	--	131*	147
States not shown separately	275	--	--	--	--	--	277	275

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	11.32	12.38	32.38	18.60	29.16	15.15	15.91	13.33
New England:								
Connecticut	84.33	--	--	--	--	--	60.40	105.02
Maine	53.73	--	--	--	--	--	69.95	60.36
Massachusetts	200.85*	--	--	--	--	--	112.54	255.11*
Rhode Island	45.92	--	--	--	--	--	46.80*	50.19
Middle Atlantic:								
New Jersey	46.55	--	--	--	--	--	62.71	58.18
New York	41.16	--	--	--	--	--	85.66*	50.73
Pennsylvania	34.75	--	--	--	--	--	93.57	37.72
East North Central:								
Illinois	33.40	--	--	--	--	--	62.31	38.64
Indiana	73.47	--	--	--	--	--	73.70*	80.28
Michigan	31.09	--	--	--	--	--	57.57	34.81
Ohio	30.31	--	--	--	--	--	31.53	39.36
Wisconsin	41.04	--	--	--	--	--	62.82	47.66
West North Central:								
Iowa	51.39	--	--	--	--	--	57.64	59.40
Kansas	39.51	--	--	--	--	--	53.85	53.99
Minnesota	41.61	--	--	--	--	--	106.27*	49.55
Missouri	34.54	--	--	--	--	--	52.39	54.74
South Atlantic:								
District of Columbia	46.94	--	--	--	--	--	72.99	36.99
Florida	48.42	--	--	--	--	--	78.45	59.59
Georgia	39.77	--	--	--	--	--	70.74	60.00
Maryland	60.26	--	--	--	--	--	105.24	65.16
North Carolina	40.11	--	--	--	--	--	42.16*	66.67
South Carolina	51.80	--	--	--	--	--	47.30	65.48
Virginia	62.45	--	--	--	--	--	101.62*	65.01
East South Central:								
Alabama	40.93	--	--	--	--	--	57.56	39.21
Kentucky	62.99	--	--	--	--	--	69.42	72.48
Mississippi	51.97	--	--	--	--	--	63.73*	58.07
Tennessee	23.09	--	--	--	--	--	38.18	24.77
West South Central:								
Arkansas	44.09	--	--	--	--	--	101.44*	86.17*
Louisiana	39.32	--	--	--	--	--	41.63*	37.41
Oklahoma	44.95	--	--	--	--	--	77.07*	52.04
Texas	37.75	--	--	--	--	--	63.34	42.39
Mountain:								
Arizona	27.93	--	--	--	--	--	41.84	49.46
Colorado	50.57	--	--	--	--	--	266.08*	93.26
Nevada	20.80	--	--	--	--	--	46.41	31.25
Utah	32.48	--	--	--	--	--	137.36	52.89
Pacific:								
Alaska	51.68	--	--	--	--	--	113.09*	62.90*
California	15.53	--	--	--	--	--	19.01	21.14
Hawaii	12.02	--	--	--	--	--	32.02*	15.03
Oregon	55.54	--	--	--	--	--	40.85*	87.24*
Washington	19.52	--	--	--	--	--	55.11*	26.95
States not shown separately	26.71	--	--	--	--	--	50.69	31.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	335	298	215	253	285	434	261	370
New England:								
Connecticut	417	--	--	--	--	--	373 *	443
Maine	469	--	--	--	--	--	325 *	539
Massachusetts	300 *	--	--	--	--	--	525 *	225 *
Rhode Island	341	--	--	--	--	--	329	354
Middle Atlantic:								
New Jersey	277	--	--	--	--	--	300 *	264 *
New York	596	--	--	--	--	--	629	581
Pennsylvania	174	--	--	--	--	--	133 *	204 *
East North Central:								
Illinois	209	--	--	--	--	--	111 *	354
Indiana	308	--	--	--	--	--	180 *	328
Michigan	219	--	--	--	--	--	172	254
Ohio	208	--	--	--	--	--	208	208
Wisconsin	327	--	--	--	--	--	147 *	400 *
West North Central:								
Iowa	302	--	--	--	--	--	238 *	335 *
Kansas	300	--	--	--	--	--	355 *	280
Minnesota	192 *	--	--	--	--	--	181 *	199 *
Missouri	403 *	--	--	--	--	--	92 *	519 *
South Atlantic:								
District of Columbia	331	--	--	--	--	--	253 *	386
Florida	747	--	--	--	--	--	554	786 *
Georgia	438	--	--	--	--	--	512 *	417
Maryland	358	--	--	--	--	--	404 *	330
North Carolina	243	--	--	--	--	--	83 *	323 *
South Carolina	261	--	--	--	--	--	217 *	277 *
Virginia	386	--	--	--	--	--	511 *	336
East South Central:								
Alabama	358	--	--	--	--	--	607 *	239 *
Kentucky	421	--	--	--	--	--	564 *	356
Mississippi	180	--	--	--	--	--	104 *	216
Tennessee	456	--	--	--	--	--	173 *	528
West South Central:								
Arkansas	221	--	--	--	--	--	185 *	233 *
Louisiana	281	--	--	--	--	--	243 *	307
Oklahoma	298 *	--	--	--	--	--	221 *	326
Texas	290	--	--	--	--	--	126 *	324
Mountain:								
Arizona	333	--	--	--	--	--	128 *	405 *
Colorado	482 *	--	--	--	--	--	75 *	571
Nevada	288	--	--	--	--	--	65 *	359
Utah	274	--	--	--	--	--	230 *	299
Pacific:								
Alaska	282	--	--	--	--	--	269	292
California	231 *	--	--	--	--	--	106 *	260 *
Hawaii	129 *	--	--	--	--	--	124 *	136 *
Oregon	306	--	--	--	--	--	265 *	329
Washington	225 *	--	--	--	--	--	286 *	176 *
States not shown separately	382	--	--	--	--	--	259	485

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	23.50	39.08	21.27	23.28	47.02	43.95	22.30	27.64
New England:								
Connecticut	60.21	--	--	--	--	--	229.05 *	77.91
Maine	63.53	--	--	--	--	--	105.22 *	67.58
Massachusetts	170.89 *	--	--	--	--	--	187.29 *	104.64 *
Rhode Island	56.29	--	--	--	--	--	64.94	82.79
Middle Atlantic:								
New Jersey	57.54	--	--	--	--	--	117.86 *	108.03 *
New York	116.50	--	--	--	--	--	157.30	116.02
Pennsylvania	40.58	--	--	--	--	--	63.96 *	95.67 *
East North Central:								
Illinois	61.98	--	--	--	--	--	60.61 *	102.21
Indiana	61.25	--	--	--	--	--	115.32 *	77.94
Michigan	36.02	--	--	--	--	--	46.75	42.94
Ohio	40.82	--	--	--	--	--	61.07	39.55
Wisconsin	88.08	--	--	--	--	--	61.60 *	135.47 *
West North Central:								
Iowa	51.08	--	--	--	--	--	126.29 *	137.75 *
Kansas	57.32	--	--	--	--	--	199.96 *	70.12
Minnesota	66.91 *	--	--	--	--	--	82.02 *	78.48 *
Missouri	182.55 *	--	--	--	--	--	28.14 *	242.60 *
South Atlantic:								
District of Columbia	83.74	--	--	--	--	--	131.75 *	88.30
Florida	214.17	--	--	--	--	--	153.59	254.84 *
Georgia	86.87	--	--	--	--	--	332.53 *	63.95
Maryland	83.98	--	--	--	--	--	137.53 *	89.60
North Carolina	69.18	--	--	--	--	--	62.81 *	179.61 *
South Carolina	74.14	--	--	--	--	--	102.43 *	118.91 *
Virginia	41.90	--	--	--	--	--	214.72 *	57.09
East South Central:								
Alabama	82.85	--	--	--	--	--	247.75 *	93.34 *
Kentucky	119.11	--	--	--	--	--	186.22 *	69.04
Mississippi	45.63	--	--	--	--	--	65.53 *	63.84
Tennessee	100.12	--	--	--	--	--	239.36 *	101.77
West South Central:								
Arkansas	37.04	--	--	--	--	--	103.70 *	72.12 *
Louisiana	70.47	--	--	--	--	--	174.26 *	66.84
Oklahoma	222.24 *	--	--	--	--	--	414.57 *	86.82
Texas	42.23	--	--	--	--	--	78.45 *	52.39
Mountain:								
Arizona	82.44	--	--	--	--	--	162.05 *	147.33 *
Colorado	145.35 *	--	--	--	--	--	186.19 *	144.04
Nevada	72.26	--	--	--	--	--	51.82 *	85.65
Utah	53.25	--	--	--	--	--	134.64 *	60.01
Pacific:								
Alaska	41.89	--	--	--	--	--	62.97	64.17
California	70.48 *	--	--	--	--	--	41.53 *	128.00 *
Hawaii	44.14 *	--	--	--	--	--	50.86 *	62.18 *
Oregon	74.74	--	--	--	--	--	289.52 *	73.60
Washington	113.20 *	--	--	--	--	--	199.96 *	79.72 *
States not shown separately	74.92	--	--	--	--	--	71.26	107.91

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	15.6%	11.8%	13.7%	15.4%	16.6%	16.6%	13.5%	16.4%
New England:								
Connecticut	17.6%	10.6% *	17.8% *	22.7%	14.5%	21.5%	15.9%	18.5%
Maine	18.4%	9.1% *	21.5%	15.2%	17.1%	25.9%	15.6%	20.0%
Massachusetts	21.6%	19.6% *	17.2%	24.2%	22.6%	21.4%	19.9%	22.3%
Rhode Island	16.0%	8.1% *	10.4%	16.6%	17.6%	19.1%	11.2%	18.3%
Middle Atlantic:								
New Jersey	11.9%	11.5% *	12.8%	14.3% *	8.3% *	12.3% *	12.5%	11.7%
New York	17.2%	13.8% *	14.3%	16.6%	15.6%	20.5%	14.4%	18.5%
Pennsylvania	13.8%	5.8%	17.4%	15.6%	12.9%	14.1%	14.3%	13.6%
East North Central:								
Illinois	15.1%	8.0% *	10.6%	11.3%	22.4%	16.0%	11.1%	17.1%
Indiana	17.2%	26.3%	8.8% *	12.8%	25.3%	16.0%	13.7%	18.0%
Michigan	12.1%	3.7% *	13.5%	10.8%	10.5%	14.8%	9.8%	12.8%
Ohio	17.0%	11.0%	15.0%	17.9%	15.1%	18.3%	14.2%	17.6%
Wisconsin	16.4%	13.7%	13.9%	17.5%	20.7%	15.3%	15.7%	16.6%
West North Central:								
Iowa	18.6%	12.1% *	18.4%	15.4%	12.7%	23.5%	14.2%	19.9%
Kansas	17.2%	10.7% *	10.8%	18.2%	22.2%	16.3%	11.4%	20.2%
Minnesota	14.6%	12.4%	17.9%	16.9%	9.3%	15.2%	16.6%	13.9%
Missouri	16.7%	9.3% *	10.2%	15.7%	20.1%	18.1% *	12.0%	18.0%
South Atlantic:								
District of Columbia	13.6%	13.6%	9.4% *	11.7%	11.7%	18.6%	12.1%	14.8%
Florida	20.3%	17.1%	26.2%	15.3%	20.0%	21.5%	19.8%	20.4%
Georgia	18.7%	23.1%	18.8% *	18.9%	17.0%	18.3%	17.9%	18.9%
Maryland	18.3%	21.8%	25.0%	22.9%	18.9%	13.6%	22.0%	16.6%
North Carolina	14.5%	10.6% *	6.3% *	13.3%	15.2%	17.1%	7.9%	16.7%
South Carolina	16.5%	5.9% *	11.8% *	16.3% *	22.3% *	18.3%	11.1%	19.3%
Virginia	21.4%	20.9%	10.7%	20.6%	24.1%	22.5%	17.0%	22.9%
East South Central:								
Alabama	19.5%	14.4%	22.7%	17.6% *	23.6%	18.4%	20.6%	19.1%
Kentucky	20.5%	17.6%	23.8%	25.3%	21.6%	18.0%	23.1%	19.6%
Mississippi	14.4%	6.2% *	15.0% *	9.7% *	15.2%	18.4%	7.9%	17.2%
Tennessee	18.2%	14.4% *	7.7% *	15.9%	19.1%	21.2%	12.0%	20.0%
West South Central:								
Arkansas	14.8%	6.5% *	10.0% *	12.2% *	16.1%	17.1%	9.8%	16.4%
Louisiana	15.9%	4.4% *	6.1% *	18.8%	22.7%	21.7%	8.6%	21.2%
Oklahoma	16.4%	4.8% *	15.2%	14.9%	18.9%	19.6%	12.6%	17.9%
Texas	14.1%	12.3% *	12.9% *	15.3%	16.7%	13.1%	13.5%	14.3%
Mountain:								
Arizona	15.5%	14.8%	17.0%	16.5%	27.6%	11.6%	16.8%	15.1%
Colorado	16.9%	12.5% *	14.0% *	9.5% *	17.4%	21.2%	11.7% *	18.6%
Nevada	10.1%	2.6% *	14.6%	8.8% *	10.2% *	10.6%	8.4%	10.6%
Utah	21.1%	18.7% *	24.4% *	22.6%	22.2%	20.4%	21.2%	21.1%
Pacific:								
Alaska	9.5%	15.8% *	9.5% *	8.8% *	5.1% *	11.5%	10.7%	8.9%
California	11.6%	5.7%	11.0%	12.3%	11.9%	12.9%	9.3%	12.4%
Hawaii	6.2%	4.0%	2.9% *	6.5% *	7.3%	8.0%	4.3%	7.4%
Oregon	10.8%	15.5%	5.7% *	13.5% *	10.3% *	9.9% *	10.4%	11.0%
Washington	8.1%	7.5% *	8.6% *	8.7% *	6.9% *	8.8%	8.7%	7.8%
States not shown separately	16.2%	10.6% *	14.0%	18.6%	21.2%	16.1%	12.3%	18.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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%	0.61%	1.15%	0.51%	1.09%	0.76%	0.58%	0.60%
New England:								
Connecticut	2.24%	7.14% *	5.43% *	2.18%	3.48%	3.79%	1.95%	2.70%
Maine	1.91%	3.23% *	5.62%	3.55%	4.02%	3.10%	2.09%	2.51%
Massachusetts	3.54%	5.97% *	4.80%	3.14%	6.52%	5.07%	2.63%	4.70%
Rhode Island	1.35%	2.67% *	2.95%	2.94%	5.16%	2.90%	1.92%	2.21%
Middle Atlantic:								
New Jersey	0.83%	3.67% *	3.16%	8.04% *	2.54% *	3.78% *	2.22%	1.42%
New York	1.81%	5.21% *	3.03%	3.77%	2.33%	3.53%	2.71%	2.11%
Pennsylvania	1.30%	1.35%	5.10%	3.20%	2.42%	2.75%	3.12%	1.85%
East North Central:								
Illinois	1.28%	2.54% *	2.18%	2.52%	3.04%	1.70%	1.98%	1.91%
Indiana	3.00%	7.79%	5.00% *	3.83%	5.84%	2.65%	3.41%	3.55%
Michigan	1.46%	1.43% *	3.20%	2.22%	2.54%	2.45%	1.91%	1.78%
Ohio	1.42%	3.07%	3.61%	4.51%	1.45%	2.45%	1.85%	1.63%
Wisconsin	1.38%	3.20%	3.01%	4.26%	3.25%	1.89%	2.63%	1.74%
West North Central:								
Iowa	2.03%	4.15% *	5.17%	3.27%	3.66%	2.70%	2.18%	2.11%
Kansas	1.17%	3.91% *	3.24%	2.04%	3.41%	2.32%	2.31%	1.39%
Minnesota	1.33%	3.50%	2.67%	2.87%	2.39%	2.18%	1.57%	1.69%
Missouri	1.62%	4.81% *	2.36%	3.14%	4.44%	6.90% *	1.96%	3.02%
South Atlantic:								
District of Columbia	1.13%	2.37%	3.47% *	1.45%	2.07%	2.15%	1.92%	1.40%
Florida	2.90%	3.44%	4.45%	2.74%	3.28%	4.55%	2.65%	3.34%
Georgia	1.33%	4.16%	8.00% *	3.83%	2.85%	2.11%	2.77%	1.86%
Maryland	2.44%	5.14%	6.85%	3.44%	5.30%	2.34%	4.17%	2.25%
North Carolina	1.35%	3.58% *	2.98% *	3.58%	4.56%	2.98%	1.17%	2.13%
South Carolina	2.99%	3.69% *	4.99% *	5.62% *	8.14% *	3.00%	2.68%	4.30%
Virginia	2.51%	4.79%	3.11%	4.15%	4.76%	2.71%	3.93%	2.73%
East South Central:								
Alabama	1.63%	3.77%	4.38%	5.30% *	6.34%	3.82%	2.15%	1.98%
Kentucky	3.02%	4.28%	6.22%	5.07%	5.54%	2.75%	2.93%	3.42%
Mississippi	1.74%	2.07% *	5.62% *	5.93% *	4.42%	3.28%	2.34%	2.07%
Tennessee	1.41%	6.40% *	3.77% *	4.74%	3.62%	2.43%	1.82%	1.97%
West South Central:								
Arkansas	1.25%	2.18% *	10.04% *	5.16% *	4.79%	2.72%	2.28%	2.35%
Louisiana	2.05%	2.61% *	3.13% *	3.24%	4.45%	2.24%	2.46%	2.07%
Oklahoma	1.42%	3.93% *	4.19%	2.11%	2.07%	1.88%	3.01%	1.50%
Texas	1.56%	4.14% *	4.14% *	3.44%	3.06%	2.50%	2.36%	1.92%
Mountain:								
Arizona	1.32%	4.23%	3.53%	3.90%	4.51%	2.62%	3.32%	2.41%
Colorado	2.64%	5.80% *	5.64% *	3.69% *	3.86%	3.22%	4.35% *	2.85%
Nevada	1.36%	1.25% *	3.27%	3.91% *	4.98% *	2.30%	2.40%	1.53%
Utah	1.03%	6.00% *	7.96% *	6.13%	3.63%	1.71%	4.14%	1.60%
Pacific:								
Alaska	1.84%	5.40% *	5.09% *	2.85% *	3.85% *	2.68%	2.44%	2.09%
California	0.67%	1.01%	2.37%	1.45%	2.20%	1.20%	1.13%	0.80%
Hawaii	0.76%	0.87%	1.36% *	2.52% *	1.22%	1.01%	1.02%	0.78%
Oregon	1.47%	3.34%	2.88% *	4.07% *	4.43% *	3.02% *	2.92%	2.63%
Washington	1.01%	4.09% *	3.37% *	4.89% *	2.25% *	2.12%	2.21%	1.28%
States not shown separately	1.04%	5.61% *	3.91%	2.50%	4.18%	1.69%	2.16%	2.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	16.4%	15.1%	17.1%	19.3%	15.2%	16.2%	16.9%	16.3%
New England:								
Connecticut	18.4%	--	--	--	--	--	23.6%	17.2%
Maine	17.3%	--	--	--	--	--	17.1%	17.3% *
Massachusetts	22.2%	--	--	--	--	--	22.7%	21.8%
Rhode Island	16.4%	--	--	--	--	--	13.7%	17.9%
Middle Atlantic:								
New Jersey	14.0%	--	--	--	--	--	13.5% *	14.2%
New York	17.3%	--	--	--	--	--	21.1%	15.8%
Pennsylvania	16.1%	--	--	--	--	--	18.0%	15.1%
East North Central:								
Illinois	14.2%	--	--	--	--	--	14.1% *	14.2%
Indiana	19.5%	--	--	--	--	--	26.2%	18.4%
Michigan	12.8%	--	--	--	--	--	11.1% *	13.1%
Ohio	18.8%	--	--	--	--	--	17.6% *	19.1%
Wisconsin	14.8%	--	--	--	--	--	13.6% *	15.0% *
West North Central:								
Iowa	14.2%	--	--	--	--	--	6.5% *	19.6%
Kansas	20.2%	--	--	--	--	--	17.8%	21.1%
Minnesota	20.3%	--	--	--	--	--	15.0%	22.6%
Missouri	17.2%	--	--	--	--	--	21.2% *	16.6%
South Atlantic:								
District of Columbia	14.8%	--	--	--	--	--	13.6%	15.7%
Florida	16.3%	--	--	--	--	--	18.3%	15.6%
Georgia	22.8%	--	--	--	--	--	24.9% *	22.2%
Maryland	17.7%	--	--	--	--	--	30.6%	14.2%
North Carolina	18.8%	--	--	--	--	--	25.5%	18.0%
South Carolina	19.5%	--	--	--	--	--	13.6% *	22.2%
Virginia	23.6%	--	--	--	--	--	20.0%	24.7%
East South Central:								
Alabama	11.8% *	--	--	--	--	--	20.3% *	8.8% *
Kentucky	19.5%	--	--	--	--	--	32.7%	16.4%
Mississippi	22.9%	--	--	--	--	--	40.2%	22.0%
Tennessee	19.7%	--	--	--	--	--	10.4% *	22.2%
West South Central:								
Arkansas	19.7%	--	--	--	--	--	10.1% *	25.4%
Louisiana	20.6%	--	--	--	--	--	18.2% *	22.1%
Oklahoma	16.5%	--	--	--	--	--	17.6% *	15.7%
Texas	16.8%	--	--	--	--	--	13.9% *	17.5%
Mountain:								
Arizona	18.1%	--	--	--	--	--	25.2%	15.5%
Colorado	14.3%	--	--	--	--	--	9.1% *	16.1%
Nevada	13.1%	--	--	--	--	--	10.9% *	13.7%
Utah	18.7%	--	--	--	--	--	15.5%	19.3%
Pacific:								
Alaska	5.3% *	--	--	--	--	--	0.0%	6.8% *
California	12.7%	--	--	--	--	--	12.0%	12.9%
Hawaii	6.0%	--	--	--	--	--	2.8% *	8.6%
Oregon	9.9%	--	--	--	--	--	13.1%	8.0%
Washington	12.9%	--	--	--	--	--	13.3% *	12.8%
States not shown separately	19.3%	--	--	--	--	--	13.7% *	21.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	0.70%	1.84%	1.35%	1.66%	1.19%	0.62%	0.93%	0.72%
New England:								
Connecticut	3.17%	--	--	--	--	--	3.42%	3.12%
Maine	3.68%	--	--	--	--	--	4.13%	5.89% *
Massachusetts	2.35%	--	--	--	--	--	3.00%	2.46%
Rhode Island	2.78%	--	--	--	--	--	3.45%	4.81%
Middle Atlantic:								
New Jersey	2.72%	--	--	--	--	--	5.39% *	2.42%
New York	1.49%	--	--	--	--	--	3.83%	1.66%
Pennsylvania	2.01%	--	--	--	--	--	4.05%	3.50%
East North Central:								
Illinois	1.52%	--	--	--	--	--	6.57% *	1.72%
Indiana	2.36%	--	--	--	--	--	7.01%	2.87%
Michigan	2.72%	--	--	--	--	--	4.01% *	2.99%
Ohio	4.12%	--	--	--	--	--	6.15% *	4.31%
Wisconsin	3.38%	--	--	--	--	--	6.46% *	5.34% *
West North Central:								
Iowa	3.11%	--	--	--	--	--	3.36% *	2.85%
Kansas	3.88%	--	--	--	--	--	5.27%	5.38%
Minnesota	1.24%	--	--	--	--	--	3.48%	1.48%
Missouri	2.08%	--	--	--	--	--	9.20% *	2.22%
South Atlantic:								
District of Columbia	2.38%	--	--	--	--	--	2.52%	2.93%
Florida	2.64%	--	--	--	--	--	4.42%	2.05%
Georgia	2.35%	--	--	--	--	--	8.97% *	3.09%
Maryland	3.74%	--	--	--	--	--	7.06%	3.03%
North Carolina	3.10%	--	--	--	--	--	6.94%	3.45%
South Carolina	2.79%	--	--	--	--	--	6.95% *	2.45%
Virginia	3.39%	--	--	--	--	--	5.18%	4.57%
East South Central:								
Alabama	4.13% *	--	--	--	--	--	7.41% *	8.41% *
Kentucky	5.07%	--	--	--	--	--	9.24%	3.49%
Mississippi	4.96%	--	--	--	--	--	11.96%	5.13%
Tennessee	3.06%	--	--	--	--	--	5.30% *	4.18%
West South Central:								
Arkansas	4.05%	--	--	--	--	--	5.56% *	5.05%
Louisiana	3.44%	--	--	--	--	--	5.84% *	4.31%
Oklahoma	3.25%	--	--	--	--	--	5.75% *	2.63%
Texas	2.56%	--	--	--	--	--	4.19% *	2.72%
Mountain:								
Arizona	2.65%	--	--	--	--	--	4.82%	3.31%
Colorado	2.13%	--	--	--	--	--	3.33% *	2.48%
Nevada	1.77%	--	--	--	--	--	5.05% *	1.59%
Utah	2.82%	--	--	--	--	--	4.26%	3.98%
Pacific:								
Alaska	2.54% *	--	--	--	--	--	0.00%	2.68% *
California	1.62%	--	--	--	--	--	2.47%	1.62%
Hawaii	1.50%	--	--	--	--	--	1.03% *	2.44%
Oregon	1.81%	--	--	--	--	--	3.82%	2.37%
Washington	2.45%	--	--	--	--	--	5.97% *	3.82%
States not shown separately	2.10%	--	--	--	--	--	5.00% *	1.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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%	10.3%	13.5%	14.2%	17.9%	15.9%	12.6%	16.3%
New England:								
Connecticut	17.7%	--	--	--	--	--	14.1%	20.6%
Maine	16.6%	--	--	--	--	--	15.1%	17.6%
Massachusetts	22.0%	--	--	--	--	--	14.7%	23.6%
Rhode Island	16.4%	--	--	--	--	--	6.7% *	19.1%
Middle Atlantic:								
New Jersey	11.4%	--	--	--	--	--	13.1%	10.8%
New York	15.8%	--	--	--	--	--	8.7% *	19.4%
Pennsylvania	14.5%	--	--	--	--	--	17.9%	13.5%
East North Central:								
Illinois	17.2%	--	--	--	--	--	13.3%	19.0%
Indiana	16.6%	--	--	--	--	--	13.1% *	17.6%
Michigan	12.5%	--	--	--	--	--	10.7%	12.9%
Ohio	18.0%	--	--	--	--	--	14.6%	18.8%
Wisconsin	16.8%	--	--	--	--	--	18.3%	16.3%
West North Central:								
Iowa	20.7%	--	--	--	--	--	18.1%	21.2%
Kansas	17.0%	--	--	--	--	--	8.5%	22.5%
Minnesota	13.7%	--	--	--	--	--	18.7%	12.3%
Missouri	15.9%	--	--	--	--	--	10.7%	17.8%
South Atlantic:								
District of Columbia	13.1%	--	--	--	--	--	11.8%	14.4%
Florida	19.1%	--	--	--	--	--	19.8%	18.8%
Georgia	16.2%	--	--	--	--	--	13.4%	17.2%
Maryland	19.2%	--	--	--	--	--	19.3%	19.1%
North Carolina	13.8%	--	--	--	--	--	6.5% *	16.4%
South Carolina	16.8%	--	--	--	--	--	11.5%	19.3%
Virginia	20.9%	--	--	--	--	--	13.7% *	23.0%
East South Central:								
Alabama	22.2%	--	--	--	--	--	18.4%	23.2%
Kentucky	20.7%	--	--	--	--	--	19.6%	21.2%
Mississippi	15.6%	--	--	--	--	--	8.5% *	18.8%
Tennessee	17.0%	--	--	--	--	--	13.7%	18.0%
West South Central:								
Arkansas	13.6%	--	--	--	--	--	9.5%	14.6%
Louisiana	14.9%	--	--	--	--	--	5.8% *	21.3%
Oklahoma	16.9%	--	--	--	--	--	11.0% *	18.6%
Texas	13.7%	--	--	--	--	--	14.5%	13.4%
Mountain:								
Arizona	12.7%	--	--	--	--	--	8.1% *	14.2%
Colorado	17.5%	--	--	--	--	--	15.8% *	18.2%
Nevada	8.6%	--	--	--	--	--	8.5% *	8.6%
Utah	23.5%	--	--	--	--	--	26.9%	22.9%
Pacific:								
Alaska	8.3%	--	--	--	--	--	11.8% *	7.4% *
California	10.3%	--	--	--	--	--	6.7%	11.6%
Hawaii	6.3%	--	--	--	--	--	4.8% *	7.1%
Oregon	11.0%	--	--	--	--	--	6.4% *	12.7%
Washington	6.9%	--	--	--	--	--	7.4% *	6.7%
States not shown separately	13.9%	--	--	--	--	--	15.1%	13.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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%	0.50%	1.47%	0.88%	1.55%	0.75%	0.69%	0.77%
New England:								
Connecticut	2.74%	--	--	--	--	--	2.40%	3.64%
Maine	3.42%	--	--	--	--	--	4.06%	4.53%
Massachusetts	5.89%	--	--	--	--	--	4.35%	6.81%
Rhode Island	2.13%	--	--	--	--	--	2.11% *	2.21%
Middle Atlantic:								
New Jersey	1.74%	--	--	--	--	--	2.60%	2.40%
New York	2.31%	--	--	--	--	--	2.95% *	2.93%
Pennsylvania	1.70%	--	--	--	--	--	4.75%	1.73%
East North Central:								
Illinois	1.92%	--	--	--	--	--	2.90%	2.31%
Indiana	3.68%	--	--	--	--	--	4.02% *	3.99%
Michigan	1.72%	--	--	--	--	--	2.85%	2.14%
Ohio	1.46%	--	--	--	--	--	1.75%	1.81%
Wisconsin	1.96%	--	--	--	--	--	3.13%	2.07%
West North Central:								
Iowa	2.59%	--	--	--	--	--	3.56%	2.72%
Kansas	1.84%	--	--	--	--	--	2.30%	2.20%
Minnesota	1.99%	--	--	--	--	--	4.60%	2.29%
Missouri	1.87%	--	--	--	--	--	2.98%	2.55%
South Atlantic:								
District of Columbia	1.59%	--	--	--	--	--	2.52%	1.57%
Florida	1.99%	--	--	--	--	--	2.70%	2.57%
Georgia	1.87%	--	--	--	--	--	3.55%	3.05%
Maryland	2.78%	--	--	--	--	--	5.05%	3.18%
North Carolina	1.96%	--	--	--	--	--	1.94% *	2.92%
South Carolina	3.05%	--	--	--	--	--	2.84%	4.49%
Virginia	2.83%	--	--	--	--	--	4.97% *	3.07%
East South Central:								
Alabama	2.26%	--	--	--	--	--	2.40%	2.45%
Kentucky	3.23%	--	--	--	--	--	3.75%	3.67%
Mississippi	2.97%	--	--	--	--	--	3.42% *	3.62%
Tennessee	1.60%	--	--	--	--	--	2.32%	1.62%
West South Central:								
Arkansas	1.65%	--	--	--	--	--	2.73%	3.85%
Louisiana	2.19%	--	--	--	--	--	1.89% *	2.17%
Oklahoma	2.08%	--	--	--	--	--	5.16% *	2.41%
Texas	1.91%	--	--	--	--	--	2.69%	2.23%
Mountain:								
Arizona	1.82%	--	--	--	--	--	2.65% *	2.95%
Colorado	2.56%	--	--	--	--	--	6.75% *	3.79%
Nevada	1.41%	--	--	--	--	--	2.56% *	2.23%
Utah	1.37%	--	--	--	--	--	6.08%	1.84%
Pacific:								
Alaska	2.29%	--	--	--	--	--	5.42% *	2.84% *
California	0.80%	--	--	--	--	--	1.02%	0.96%
Hawaii	0.53%	--	--	--	--	--	1.54% *	0.69%
Oregon	2.31%	--	--	--	--	--	1.97% *	3.68%
Washington	1.08%	--	--	--	--	--	2.89% *	1.65%
States not shown separately	1.36%	--	--	--	--	--	3.18%	1.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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\* Figure does not meet standard of reliability or precision.

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**Table II.C.3.c(1997) 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, 1997**

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	15.1%	11.4%	9.3%	11.3%	13.9%	20.2%	10.7%	17.4%
New England:								
Connecticut	13.9%	--	--	--	--	--	10.8% *	16.2%
Maine	22.2%	--	--	--	--	--	14.9% *	25.9%
Massachusetts	14.5% *	--	--	--	--	--	19.6%	12.0% *
Rhode Island	14.3%	--	--	--	--	--	13.3%	15.5%
Middle Atlantic:								
New Jersey	9.1%	--	--	--	--	--	9.4% *	8.9% *
New York	21.5%	--	--	--	--	--	20.7%	22.0%
Pennsylvania	8.0%	--	--	--	--	--	5.5% *	10.3% *
East North Central:								
Illinois	9.1% *	--	--	--	--	--	4.5% *	17.0% *
Indiana	16.9%	--	--	--	--	--	8.2% *	18.5% *
Michigan	10.3%	--	--	--	--	--	8.2% *	11.9%
Ohio	9.3%	--	--	--	--	--	9.5% *	9.3%
Wisconsin	16.9%	--	--	--	--	--	7.7% *	20.5%
West North Central:								
Iowa	14.5% *	--	--	--	--	--	13.4% *	15.0% *
Kansas	13.9%	--	--	--	--	--	15.6% *	13.2%
Minnesota	11.3% *	--	--	--	--	--	11.2% *	11.3% *
Missouri	19.7% *	--	--	--	--	--	4.1% *	26.2% *
South Atlantic:								
District of Columbia	10.8%	--	--	--	--	--	7.7% *	13.3%
Florida	34.2%	--	--	--	--	--	25.2%	36.1%
Georgia	17.7%	--	--	--	--	--	21.4% *	16.7%
Maryland	16.4%	--	--	--	--	--	16.3% *	16.5% *
North Carolina	11.4% *	--	--	--	--	--	3.8% *	15.3% *
South Carolina	13.8%	--	--	--	--	--	8.4% *	16.9% *
Virginia	19.3%	--	--	--	--	--	20.9%	18.4%
East South Central:								
Alabama	17.5%	--	--	--	--	--	25.0%	12.8% *
Kentucky	20.9%	--	--	--	--	--	26.1%	18.2%
Mississippi	9.7% *	--	--	--	--	--	5.3% *	12.0% *
Tennessee	22.3%	--	--	--	--	--	5.7% *	29.2%
West South Central:								
Arkansas	13.2%	--	--	--	--	--	10.1% *	14.4% *
Louisiana	14.4% *	--	--	--	--	--	10.1% *	18.7%
Oklahoma	14.0%	--	--	--	--	--	8.2% *	17.0%
Texas	11.5%	--	--	--	--	--	4.8% *	12.9%
Mountain:								
Arizona	14.6%	--	--	--	--	--	5.2% *	18.2% *
Colorado	27.2% *	--	--	--	--	--	3.8% *	33.1%
Nevada	13.1%	--	--	--	--	--	2.6% *	17.2%
Utah	12.5%	--	--	--	--	--	11.5% *	13.0%
Pacific:								
Alaska	11.4%	--	--	--	--	--	10.4%	12.2%
California	11.2%	--	--	--	--	--	4.5% *	13.0% *
Hawaii	5.7% *	--	--	--	--	--	5.6% *	5.9%
Oregon	14.0%	--	--	--	--	--	12.1% *	15.0%
Washington	9.1% *	--	--	--	--	--	10.9% *	7.4% *
States not shown separately	16.4%	--	--	--	--	--	10.0%	22.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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**Table II.C.3.c(1997) 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, 1997**

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	1.11%	1.19%	0.88%	1.14%	2.44%	2.09%	0.74%	1.28%
New England:								
Connecticut	2.13%	--	--	--	--	--	9.59% *	2.81%
Maine	2.98%	--	--	--	--	--	4.61% *	3.53%
Massachusetts	4.41% *	--	--	--	--	--	5.65%	10.88% *
Rhode Island	2.29%	--	--	--	--	--	2.28%	4.06%
Middle Atlantic:								
New Jersey	1.86%	--	--	--	--	--	4.22% *	5.36% *
New York	4.80%	--	--	--	--	--	5.50%	5.06%
Pennsylvania	1.63%	--	--	--	--	--	2.10% *	4.53% *
East North Central:								
Illinois	3.91% *	--	--	--	--	--	4.11% *	5.58% *
Indiana	4.47%	--	--	--	--	--	5.93% *	5.97% *
Michigan	1.66%	--	--	--	--	--	2.74% *	2.03%
Ohio	2.42%	--	--	--	--	--	3.24% *	2.09%
Wisconsin	3.57%	--	--	--	--	--	4.63% *	4.78%
West North Central:								
Iowa	4.63% *	--	--	--	--	--	5.38% *	8.90% *
Kansas	2.66%	--	--	--	--	--	7.83% *	2.90%
Minnesota	3.43% *	--	--	--	--	--	4.29% *	3.67% *
Missouri	8.91% *	--	--	--	--	--	1.27% *	12.57% *
South Atlantic:								
District of Columbia	2.94%	--	--	--	--	--	4.81% *	3.25%
Florida	8.62%	--	--	--	--	--	7.07%	9.44%
Georgia	3.63%	--	--	--	--	--	11.06% *	3.08%
Maryland	3.03%	--	--	--	--	--	5.65% *	5.08% *
North Carolina	3.56% *	--	--	--	--	--	2.23% *	12.69% *
South Carolina	3.99%	--	--	--	--	--	3.15% *	6.81% *
Virginia	2.49%	--	--	--	--	--	5.95%	2.76%
East South Central:								
Alabama	2.25%	--	--	--	--	--	5.19%	5.84% *
Kentucky	4.87%	--	--	--	--	--	6.89%	4.91%
Mississippi	3.08% *	--	--	--	--	--	3.73% *	3.80% *
Tennessee	4.90%	--	--	--	--	--	9.93% *	4.51%
West South Central:								
Arkansas	1.97%	--	--	--	--	--	4.33% *	4.36% *
Louisiana	4.58% *	--	--	--	--	--	7.81% *	3.72%
Oklahoma	3.32%	--	--	--	--	--	10.36% *	3.19%
Texas	2.09%	--	--	--	--	--	2.76% *	2.86%
Mountain:								
Arizona	3.24%	--	--	--	--	--	5.62% *	7.11% *
Colorado	8.51% *	--	--	--	--	--	5.28% *	8.63%
Nevada	3.78%	--	--	--	--	--	4.82% *	4.46%
Utah	2.23%	--	--	--	--	--	6.61% *	2.39%
Pacific:								
Alaska	2.06%	--	--	--	--	--	2.59%	3.06%
California	2.75%	--	--	--	--	--	2.20% *	5.15% *
Hawaii	1.83% *	--	--	--	--	--	2.11% *	1.55%
Oregon	3.18%	--	--	--	--	--	9.90% *	3.39%
Washington	4.12% *	--	--	--	--	--	5.37% *	3.73% *
States not shown separately	2.37%	--	--	--	--	--	2.98%	5.04%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 1997**

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	48.1%	59.0%	57.7%	54.3%	51.1%	41.6%	57.4%	45.4%
New England:								
Connecticut	50.1%	51.4%	44.8%	50.5%	50.8%	49.7%	51.1%	49.6%
Maine	49.1%	53.0%	53.9%	53.0%	57.0%	36.8%	53.7%	46.6%
Massachusetts	53.6%	59.7%	56.4%	53.4%	65.0%	43.8%	58.5%	52.1%
Rhode Island	45.1%	53.2%	55.1%	51.8%	45.1%	39.6%	54.2%	42.0%
Middle Atlantic:								
New Jersey	49.0%	56.6%	50.0%	54.4%	47.2%	46.7%	53.2%	47.9%
New York	48.5%	57.9%	65.5%	55.4%	50.5%	41.2%	59.7%	45.0%
Pennsylvania	45.2%	62.4%	57.9%	46.3%	45.3%	39.1%	57.5%	41.3%
East North Central:								
Illinois	46.9%	60.3%	57.8%	53.8%	46.3%	40.9%	57.7%	43.7%
Indiana	45.5%	49.6%	54.3%	50.6%	47.9%	41.8%	50.3%	44.5%
Michigan	38.6%	49.2%	44.0%	41.5%	39.0%	35.6%	45.2%	36.9%
Ohio	42.8%	45.2%	53.3%	48.5%	41.9%	39.7%	49.7%	41.2%
Wisconsin	38.9%	53.3%	37.4%	60.4%	33.7%	33.9%	44.3%	37.3%
West North Central:								
Iowa	41.6%	49.4%	51.8%	51.9%	44.2%	36.0%	51.6%	39.2%
Kansas	40.1%	33.9%	56.4%	44.3%	51.4%	29.6%	43.3%	38.6%
Minnesota	51.3%	55.2%	61.9%	56.1%	54.8%	45.8%	60.8%	48.4%
Missouri	48.7%	63.8%	54.6%	55.3%	55.1%	43.7%	56.8%	46.9%
South Atlantic:								
District of Columbia	57.2%	71.1%	69.2%	66.5%	55.8%	42.6%	71.0%	49.7%
Florida	50.9%	67.9%	61.1%	62.9%	53.4%	43.2%	63.2%	47.8%
Georgia	53.8%	73.0%	57.1%	60.7%	52.0%	49.1%	65.9%	50.6%
Maryland	50.4%	63.9%	55.3%	54.3%	54.3%	44.8%	60.2%	47.2%
North Carolina	54.4%	63.4%	75.5%	63.0%	64.2%	45.9%	70.5%	50.9%
South Carolina	51.3%	70.5%	66.0%	60.9%	54.4%	42.5%	66.2%	46.8%
Virginia	46.7%	55.3%	59.4%	58.1%	50.7%	39.9%	59.1%	43.6%
East South Central:								
Alabama	45.2%	56.4%	49.3%	49.0%	48.2%	41.0%	52.1%	43.5%
Kentucky	44.3%	61.0%	57.1%	38.5%	51.4%	39.4%	56.7%	41.2%
Mississippi	46.4%	57.6%	52.0%	42.6%	52.8%	42.2%	47.5%	45.9%
Tennessee	46.0%	50.3%	63.4%	59.6%	48.1%	39.4%	56.8%	43.8%
West South Central:								
Arkansas	46.3%	55.6%	55.0%	54.8%	38.6%	45.6%	54.2%	44.4%
Louisiana	48.3%	60.5%	46.0%	58.5%	54.6%	41.7%	51.9%	46.4%
Oklahoma	46.4%	66.3%	54.4%	48.8%	46.8%	40.2%	56.7%	43.6%
Texas	50.3%	62.8%	58.0%	54.8%	57.8%	43.9%	57.9%	48.3%
Mountain:								
Arizona	48.6%	64.6%	76.3%	66.4%	55.0%	38.1%	68.6%	44.0%
Colorado	52.0%	70.3%	58.8%	50.0%	55.5%	45.7%	61.9%	49.0%
Nevada	54.9%	67.7%	70.6%	58.2%	53.3%	50.9%	67.2%	51.8%
Utah	34.4%	17.7% *	43.8%	38.5%	41.7%	34.3%	29.2%	36.0%
Pacific:								
Alaska	50.1%	44.4%	66.3%	60.9%	43.8%	47.6%	55.0%	48.1%
California	50.5%	63.6%	59.1%	60.1%	55.7%	41.2%	60.5%	47.8%
Hawaii	55.6%	69.6%	68.8%	57.8%	62.4%	40.4%	65.6%	50.9%
Oregon	53.4%	65.3%	72.0%	61.1%	50.1%	45.3%	66.0%	48.5%
Washington	52.9%	68.7%	65.1%	63.6%	59.5%	39.0%	66.8%	47.0%
States not shown separately	44.7%	53.6%	57.9%	51.8%	45.9%	36.0%	54.2%	40.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.4(1997) 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, 1997**

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%	1.52%	1.24%	0.92%	1.11%	0.50%	0.76%	0.41%
New England:								
Connecticut	2.02%	5.51%	3.88%	4.81%	4.54%	4.51%	3.02%	2.66%
Maine	2.91%	4.61%	6.95%	4.58%	5.02%	4.15%	5.47%	2.45%
Massachusetts	3.03%	3.81%	7.39%	4.47%	6.06%	1.46%	3.27%	3.80%
Rhode Island	2.39%	2.77%	6.38%	4.75%	4.35%	3.13%	1.42%	3.01%
Middle Atlantic:								
New Jersey	3.08%	3.48%	5.84%	3.91%	7.17%	4.18%	1.61%	3.76%
New York	1.35%	3.48%	2.25%	4.51%	2.43%	3.76%	2.72%	2.13%
Pennsylvania	2.50%	5.10%	4.87%	3.72%	2.03%	2.36%	2.94%	2.36%
East North Central:								
Illinois	1.05%	3.07%	4.06%	4.81%	3.32%	1.29%	2.58%	0.92%
Indiana	2.04%	6.71%	5.47%	2.25%	5.48%	2.99%	2.58%	2.41%
Michigan	1.06%	4.57%	4.67%	3.32%	3.15%	1.39%	2.75%	0.98%
Ohio	1.44%	4.29%	4.75%	3.30%	4.99%	1.92%	2.51%	1.59%
Wisconsin	3.31%	4.19%	4.54%	5.99%	4.98%	3.37%	3.38%	4.32%
West North Central:								
Iowa	2.09%	3.63%	6.92%	4.75%	4.78%	2.45%	3.62%	2.47%
Kansas	3.38%	9.10%	4.72%	3.42%	3.72%	4.66%	4.36%	4.08%
Minnesota	2.72%	6.14%	4.87%	3.03%	6.63%	4.05%	3.62%	2.99%
Missouri	2.79%	5.72%	7.35%	3.35%	4.09%	3.70%	2.57%	3.28%
South Atlantic:								
District of Columbia	1.86%	3.86%	4.21%	3.11%	4.63%	3.81%	2.42%	2.39%
Florida	2.45%	2.27%	4.34%	4.96%	4.10%	3.07%	2.03%	2.87%
Georgia	2.39%	5.10%	7.13%	5.37%	4.76%	4.14%	2.81%	2.30%
Maryland	2.77%	2.74%	5.70%	3.50%	6.45%	3.99%	2.49%	3.12%
North Carolina	1.83%	3.60%	4.39%	4.17%	4.87%	1.95%	1.93%	1.88%
South Carolina	2.16%	2.76%	6.37%	5.81%	5.84%	3.38%	2.77%	2.53%
Virginia	2.10%	5.07%	8.12%	3.91%	5.71%	2.42%	2.90%	2.44%
East South Central:								
Alabama	1.23%	4.85%	5.49%	6.54%	4.90%	2.36%	2.27%	1.44%
Kentucky	3.05%	3.89%	4.55%	7.78%	4.57%	2.95%	3.66%	3.45%
Mississippi	1.48%	5.88%	6.47%	9.06%	5.54%	4.59%	5.48%	2.14%
Tennessee	2.57%	5.96%	4.98%	4.63%	4.74%	3.01%	1.94%	3.07%
West South Central:								
Arkansas	2.36%	6.64%	5.74%	7.44%	7.04%	3.48%	3.60%	3.16%
Louisiana	1.93%	5.74%	5.60%	3.44%	5.57%	3.14%	3.68%	2.05%
Oklahoma	2.26%	5.19%	5.41%	6.73%	4.49%	5.63%	4.04%	2.54%
Texas	1.70%	2.87%	5.06%	4.28%	3.57%	2.33%	2.92%	1.81%
Mountain:								
Arizona	2.54%	4.71%	4.37%	4.40%	5.42%	2.40%	3.85%	2.50%
Colorado	2.20%	5.82%	4.34%	6.75%	7.70%	2.95%	3.33%	3.03%
Nevada	3.02%	5.38%	4.29%	5.54%	5.88%	3.15%	2.13%	3.34%
Utah	3.19%	9.59% *	6.88%	3.35%	2.50%	3.63%	6.14%	2.78%
Pacific:								
Alaska	3.23%	4.97%	5.18%	5.58%	4.88%	3.56%	4.67%	3.40%
California	1.60%	1.93%	3.26%	3.09%	2.81%	1.41%	2.15%	1.94%
Hawaii	2.46%	3.48%	4.20%	4.42%	4.76%	1.90%	1.41%	3.21%
Oregon	2.62%	4.99%	6.24%	4.50%	3.83%	3.71%	2.75%	2.37%
Washington	2.69%	3.44%	3.90%	3.17%	3.92%	4.84%	2.92%	4.00%
States not shown separately	2.13%	5.12%	4.68%	4.65%	2.70%	3.13%	2.88%	2.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.4.a(1997) 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, 1997**

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	37.6%	67.6%	57.8%	49.4%	36.3%	22.1%	60.0%	29.3%
New England:								
Connecticut	19.9%	24.7% *	49.2%	23.2%	--	--	26.0%	16.4%
Maine	39.1%	80.9%	34.8%	46.0%	--	--	55.1%	29.1%
Massachusetts	41.0%	63.1%	49.8%	25.7%	--	--	49.8%	38.0%
Rhode Island	38.2%	77.6%	70.7%	43.8%	--	--	68.0%	24.9%
Middle Atlantic:								
New Jersey	41.9%	68.2%	64.3%	35.8%	--	--	57.4%	37.1%
New York	36.2%	73.0%	45.4%	51.1%	--	--	60.1%	26.2%
Pennsylvania	45.7%	82.8%	55.2%	52.9%	--	--	63.2%	38.2%
East North Central:								
Illinois	33.0%	75.6%	54.6%	55.8%	--	--	60.8%	22.1%
Indiana	33.5%	53.0%	68.9%	51.0%	--	--	59.3%	27.5%
Michigan	44.2%	90.7%	68.9%	59.0%	--	--	74.0%	35.1%
Ohio	21.7%	62.7%	43.0%	32.8%	--	--	50.4%	13.9%
Wisconsin	32.4%	62.2%	51.4%	52.7%	--	--	47.9%	27.1%
West North Central:								
Iowa	28.7%	72.0%	49.1%	35.7%	--	--	57.2%	19.4%
Kansas	34.1%	64.7%	67.8%	35.1%	--	--	59.6%	21.2%
Minnesota	34.8%	57.5%	40.4%	44.8%	--	--	46.8%	30.2%
Missouri	29.9%	67.6%	62.2%	60.1%	--	--	63.7%	20.5%
South Atlantic:								
District of Columbia	36.5%	27.3% *	75.4%	60.7%	--	--	45.0%	30.0%
Florida	34.5%	62.9%	33.1% *	53.9%	--	--	48.4%	29.8%
Georgia	27.7%	27.5% *	59.4%	53.7%	--	--	47.6%	20.9%
Maryland	28.9%	54.0%	41.2%	39.0%	--	--	48.0%	20.8% *
North Carolina	38.9%	79.6%	79.2%	45.5%	--	--	75.2%	27.7%
South Carolina	40.9%	78.1%	66.5%	49.6%	--	--	64.4%	30.9%
Virginia	26.4%	68.5%	58.3%	36.7%	--	--	56.5%	16.0%
East South Central:								
Alabama	39.7%	75.5%	54.0%	48.1%	--	--	60.0%	33.6%
Kentucky	30.5%	59.5%	54.6%	41.7%	--	--	52.9%	22.6%
Mississippi	50.8%	84.3%	73.9%	73.1%	--	--	82.7%	36.2%
Tennessee	23.3%	48.4%	62.0%	41.3%	--	--	49.5%	16.4%
West South Central:								
Arkansas	38.8%	84.1%	68.9%	61.4%	--	--	68.2%	30.3%
Louisiana	44.4%	88.7%	81.9%	47.4%	--	--	76.8%	24.6%
Oklahoma	31.9%	90.8%	49.8%	32.7%	--	--	58.2%	22.6%
Texas	34.3%	49.3%	60.2%	47.9%	--	--	53.6%	28.2%
Mountain:								
Arizona	33.7%	73.5%	40.7%	39.9%	--	--	50.3%	27.8%
Colorado	33.9%	84.2%	57.1%	67.3%	--	--	72.4%	19.4% *
Nevada	48.4%	93.0%	55.8%	66.5%	--	--	73.9%	40.1%
Utah	24.6%	62.0%	59.5%	39.3%	--	--	54.3%	16.8%
Pacific:								
Alaska	51.9%	62.5%	69.8%	57.4%	--	--	66.1%	45.1%
California	48.2%	82.0%	66.9%	60.9%	--	--	69.7%	41.1%
Hawaii	58.2%	83.5%	81.2%	70.2%	--	--	78.0%	46.2%
Oregon	59.7%	69.7%	83.8%	59.0%	--	--	73.3%	52.4%
Washington	61.1%	88.2%	73.3%	59.9%	--	--	77.4%	51.1%
States not shown separately	39.1%	69.2%	54.7%	47.4%	--	--	63.7%	25.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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%	2.27%	1.24%	1.49%	1.71%	1.37%	1.04%	1.19%
New England:								
Connecticut	3.70%	15.51% *	7.22%	4.48%	--	--	7.27%	4.42%
Maine	2.76%	5.46%	8.46%	7.95%	--	--	4.14%	4.49%
Massachusetts	6.13%	6.97%	10.53%	6.23%	--	--	4.00%	8.29%
Rhode Island	3.25%	8.10%	8.22%	7.37%	--	--	7.76%	5.01%
Middle Atlantic:								
New Jersey	5.68%	8.02%	8.52%	8.04%	--	--	7.29%	6.66%
New York	3.32%	7.94%	6.63%	7.20%	--	--	4.79%	4.83%
Pennsylvania	4.09%	2.58%	8.97%	5.68%	--	--	5.88%	5.81%
East North Central:								
Illinois	3.62%	6.93%	9.45%	6.49%	--	--	6.60%	3.74%
Indiana	3.79%	12.46%	11.46%	9.17%	--	--	6.86%	4.14%
Michigan	5.00%	3.29%	7.64%	8.44%	--	--	5.75%	5.85%
Ohio	3.30%	8.80%	10.46%	8.28%	--	--	4.90%	3.38%
Wisconsin	5.69%	7.44%	8.22%	13.41%	--	--	6.52%	6.59%
West North Central:								
Iowa	3.40%	7.23%	8.77%	8.56%	--	--	4.57%	3.73%
Kansas	3.55%	9.00%	8.11%	6.94%	--	--	7.39%	4.43%
Minnesota	5.25%	10.32%	6.83%	6.21%	--	--	4.63%	6.48%
Missouri	4.63%	10.37%	10.55%	6.91%	--	--	4.15%	4.22%
South Atlantic:								
District of Columbia	5.73%	15.29% *	6.21%	6.07%	--	--	9.46%	5.71%
Florida	3.58%	6.97%	11.42% *	5.54%	--	--	5.62%	5.15%
Georgia	3.75%	11.53% *	12.07%	9.87%	--	--	9.85%	5.02%
Maryland	5.57%	8.55%	10.23%	6.95%	--	--	7.86%	7.21% *
North Carolina	3.81%	8.16%	9.61%	11.70%	--	--	4.33%	4.25%
South Carolina	6.72%	7.27%	11.76%	10.82%	--	--	7.40%	8.30%
Virginia	3.30%	7.87%	9.65%	10.42%	--	--	6.86%	3.38%
East South Central:								
Alabama	4.77%	4.30%	8.77%	10.13%	--	--	5.47%	6.18%
Kentucky	4.58%	9.20%	8.76%	8.25%	--	--	5.91%	5.35%
Mississippi	6.38%	7.60%	9.78%	12.95%	--	--	5.45%	6.21%
Tennessee	3.16%	11.18%	11.14%	8.51%	--	--	5.22%	4.08%
West South Central:								
Arkansas	4.66%	5.87%	14.53%	13.67%	--	--	6.72%	5.78%
Louisiana	5.02%	6.64%	5.70%	8.91%	--	--	5.76%	4.81%
Oklahoma	4.76%	4.68%	11.07%	8.71%	--	--	6.07%	5.06%
Texas	3.23%	9.35%	11.20%	5.93%	--	--	5.89%	4.63%
Mountain:								
Arizona	4.04%	7.07%	10.72%	8.37%	--	--	7.87%	4.90%
Colorado	6.76%	7.28%	12.50%	11.97%	--	--	6.82%	6.57% *
Nevada	5.59%	2.97%	8.54%	11.74%	--	--	5.25%	6.66%
Utah	2.94%	8.57%	9.67%	7.85%	--	--	4.48%	3.74%
Pacific:								
Alaska	6.29%	7.96%	6.40%	10.93%	--	--	5.58%	7.47%
California	2.92%	2.56%	4.78%	4.89%	--	--	3.29%	3.40%
Hawaii	4.02%	4.09%	4.92%	9.91%	--	--	4.91%	5.69%
Oregon	3.42%	6.63%	10.51%	8.86%	--	--	6.43%	7.50%
Washington	5.43%	7.62%	8.21%	11.24%	--	--	4.59%	6.78%
States not shown separately	2.46%	7.18%	9.80%	5.54%	--	--	3.80%	3.68%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1997**

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	5,332	5,103	5,264	5,120	5,122	5,490	5,178	5,367
New England:								
Connecticut	6,139	5,353	6,717	5,900	6,748	6,243	5,714	6,366
Maine	5,071	4,732	2,981	5,066	5,436	5,636	4,216	5,475
Massachusetts	5,794	6,455	6,553	5,806	5,871	5,545	6,210	5,685
Rhode Island	5,403	5,356	5,138	4,903	4,783	5,741	5,212	5,455
Middle Atlantic:								
New Jersey	6,228	6,068	6,846	6,236	5,715	6,370	6,364	6,194
New York	5,901	5,954	5,790	6,699	5,751	5,838	6,115	5,853
Pennsylvania	5,157	5,369	5,366	4,746	5,441	5,147	5,100	5,170
East North Central:								
Illinois	5,462	5,626	7,262	5,418	5,310	5,241	6,329	5,270
Indiana	4,980	4,519	4,433	4,947	4,343	5,280	4,640	5,045
Michigan	5,010	4,497	4,702	5,173	4,722	5,174	4,803	5,054
Ohio	5,198	4,698	4,899	4,787	4,856	5,525	4,766	5,281
Wisconsin	5,478	4,868	6,130	5,299	5,046	5,618	5,682	5,425
West North Central:								
Iowa	5,192	4,590	4,458	4,611	5,374	5,373	4,542	5,319
Kansas	5,007	3,889	5,361	4,914	4,926	5,475	4,372	5,272
Minnesota	5,064	4,280	4,665	4,818	4,456	5,461	4,452	5,205
Missouri	4,872	4,815	4,712	4,399	5,282	4,876	4,564	4,929
South Atlantic:								
District of Columbia	6,050	6,447	5,831	6,922	6,208	5,657	6,441	5,929
Florida	5,453	5,206	4,955	4,906	5,644	5,518	4,988	5,535
Georgia	5,110	5,315	5,017	4,622	4,910	5,271	5,047	5,121
Maryland	5,382	5,764	5,470	4,832	5,026	5,574	5,519	5,348
North Carolina	5,633	5,280	4,857	4,293	5,031	5,971	5,085	5,705
South Carolina	4,645	4,896	5,729	3,777	3,855	4,940	4,574	4,659
Virginia	5,300	4,708	4,631	5,501	5,212	5,404	4,841	5,385
East South Central:								
Alabama	4,823	4,710	4,679	4,906	4,346	5,017	4,734	4,841
Kentucky	5,197	5,001	4,926	5,312	5,344	5,132	4,744	5,282
Mississippi	4,571	3,998	4,318	4,113	4,087	5,144	4,016	4,807
Tennessee	5,153	4,535	4,753	4,788	4,537	5,467	4,723	5,218
West South Central:								
Arkansas	4,539	4,263	4,717	4,226	3,880	4,898	4,452	4,556
Louisiana	5,039	5,241	5,355	5,248	4,917	4,856	5,330	4,897
Oklahoma	4,983	4,562	5,344	4,979	4,970	4,969	4,671	5,051
Texas	5,693	4,807	4,916	5,885	5,143	5,962	5,534	5,727
Mountain:								
Arizona	5,355	4,332	4,536	5,123	4,829	5,571	4,936	5,408
Colorado	4,989	4,330	4,824	5,096	4,902	5,097	4,514	5,095
Nevada	5,031	5,354	4,690	4,930	5,537	4,913	4,941	5,045
Utah	5,660	3,982	4,937	4,685	4,842	6,658	4,283	6,152
Pacific:								
Alaska	6,026	5,135	5,741	6,703	7,222	5,337	5,855	6,087
California	5,143	4,603	4,332	4,528	4,979	5,478	4,458	5,278
Hawaii	5,327	5,422	5,605	5,177	5,405	5,272	5,462	5,283
Oregon	4,986	5,101	4,561	4,712	4,885	5,113	4,774	5,041
Washington	5,011	4,811	5,132	5,263	4,600	5,092	5,112	4,983
States not shown separately	5,233	5,788	4,748	4,911	4,797	5,426	5,311	5,208

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	40.86	79.33	88.46	85.23	89.69	43.23	59.98	41.98
New England:								
Connecticut	160.27	429.74	266.10	381.61	305.13	274.41	293.60	230.78
Maine	252.23	377.45	711.91	311.84	283.41	374.19	412.66	240.52
Massachusetts	152.21	234.12	720.92	243.56	282.20	334.96	119.07	215.80
Rhode Island	107.83	140.87	236.62	70.44	209.60	179.23	114.96	132.49
Middle Atlantic:								
New Jersey	187.95	287.47	96.69	232.39	226.07	292.60	139.36	238.21
New York	134.81	256.64	212.11	458.83	189.65	177.26	251.02	143.48
Pennsylvania	111.00	280.45	162.79	151.89	277.30	190.52	114.14	129.89
East North Central:								
Illinois	183.97	366.56	658.82	462.66	318.13	256.36	283.20	235.25
Indiana	122.35	632.62	321.24	122.07	352.22	148.06	186.07	131.75
Michigan	148.28	169.37	134.12	238.97	334.47	240.44	82.10	175.45
Ohio	219.63	223.50	276.94	103.84	295.42	355.82	88.41	249.19
Wisconsin	196.61	220.74	301.46	134.90	465.85	277.58	219.89	235.66
West North Central:								
Iowa	181.14	271.24	149.42	254.29	250.06	239.32	114.92	217.22
Kansas	155.31	368.93	175.78	195.68	251.27	239.22	265.59	156.19
Minnesota	126.57	242.27	341.01	166.30	313.04	189.51	209.92	148.59
Missouri	59.72	352.79	532.62	143.47	445.40	254.72	157.48	112.71
South Atlantic:								
District of Columbia	132.20	394.66	369.14	377.49	242.66	251.54	282.88	142.69
Florida	107.09	148.31	209.80	240.09	357.46	148.29	145.29	125.58
Georgia	200.56	419.62	650.89	352.96	648.05	184.92	322.86	224.81
Maryland	133.49	264.87	250.47	233.70	638.94	231.53	159.95	160.93
North Carolina	201.49	267.25	535.55	520.58	385.75	249.81	213.71	203.41
South Carolina	176.54	403.77	814.09	637.96	416.08	159.89	357.16	174.33
Virginia	203.35	349.49	701.41	313.88	498.42	245.72	300.80	226.89
East South Central:								
Alabama	163.93	310.92	227.88	578.90	202.25	232.80	290.77	181.07
Kentucky	159.25	301.84	249.00	660.39	495.37	370.31	166.94	252.26
Mississippi	155.19	222.52	254.82	178.44	218.73	310.26	174.50	205.23
Tennessee	170.48	376.38	476.38	254.24	488.70	244.19	252.39	179.70
West South Central:								
Arkansas	258.34	238.24	372.66	500.36	189.11	290.26	185.51	271.38
Louisiana	187.70	230.26	423.21	296.13	447.65	341.42	157.38	238.18
Oklahoma	202.14	358.91	299.84	342.87	415.72	198.34	171.06	218.92
Texas	236.35	279.32	281.10	340.02	267.83	343.53	218.95	260.13
Mountain:								
Arizona	293.35	238.68	328.53	268.16	287.69	415.09	238.72	335.17
Colorado	105.06	583.40	287.22	215.06	429.62	98.04	232.16	116.82
Nevada	274.17	468.16	410.42	329.19	547.40	264.74	260.08	297.89
Utah	336.73	258.41	459.02	172.52	299.25	515.27	217.07	396.82
Pacific:								
Alaska	263.73	542.53	579.12	597.28	371.94	167.73	361.05	199.71
California	62.87	172.93	136.21	167.33	238.38	125.96	121.69	63.63
Hawaii	126.00	210.89	177.73	177.46	270.04	197.25	191.38	144.49
Oregon	159.18	436.77	279.14	407.39	278.33	272.39	192.86	208.00
Washington	79.13	552.48	309.97	414.84	148.51	135.67	128.82	89.82
States not shown separately	242.16	275.14	334.78	204.76	251.18	327.64	221.13	278.54

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	5,152	4,926	5,251	4,864	5,008	5,254	5,036	5,173
New England:								
Connecticut	6,150	6,073	7,021	6,096	6,333	6,022	6,372	6,088
Maine	5,829	5,335	5,513	5,287	5,511	6,073	5,290	5,950
Massachusetts	5,669	6,353	6,174	5,669	5,994	5,243	6,036	5,521
Rhode Island	5,100	4,948	4,652	4,914	4,261	5,364	4,863	5,206
Middle Atlantic:								
New Jersey	6,031	5,620	5,920	6,143	5,168	6,162	5,869	6,064
New York	5,020	4,672	4,865	4,972	5,175	5,015	4,741	5,071
Pennsylvania	5,072	5,483	5,440	5,008	4,864	5,059	5,397	5,006
East North Central:								
Illinois	5,359	5,318	10,791	5,453	5,240	4,921	8,372	4,970
Indiana	5,610	3,588	3,273 *	5,479	5,323	5,735	4,463	5,719
Michigan	4,816	5,000	5,565	4,908	5,199	4,713	5,045	4,793
Ohio	5,124	4,122	4,408	4,627	4,932	5,393	4,408	5,200
Wisconsin	5,503	4,992	5,390	5,508	5,714	5,489	5,181	5,556
West North Central:								
Iowa	5,092	4,658	4,056	4,484	5,423	5,192	4,478	5,225
Kansas	5,068	5,996	5,797	4,530	4,888	5,220	5,012	5,094
Minnesota	5,141	4,882	5,326	4,327	5,331	5,167	5,045	5,166
Missouri	4,952	5,541	4,762	4,631	4,207	5,057	4,792	4,977
South Atlantic:								
District of Columbia	5,514	5,805	6,187	5,414	5,734	5,380	5,914	5,415
Florida	5,295	5,162	5,927	4,160	5,690	5,303	5,050	5,352
Georgia	5,038	4,293	3,854	4,862	5,160	5,289	4,129	5,242
Maryland	5,344	5,893	5,144	5,007	5,117	5,431	5,325	5,350
North Carolina	6,090	3,690	4,741	4,265	4,375	6,361	4,312	6,210
South Carolina	4,883	5,315	4,827	3,959	4,676	5,045	4,503	4,998
Virginia	6,005	4,319	4,659	5,659	6,227	6,295	4,499	6,321
East South Central:								
Alabama	5,337	4,339	4,904	5,917	4,041	5,620	4,576	5,475
Kentucky	5,103	4,227	5,307	5,879	6,245	4,134	4,389	5,179
Mississippi	5,387	3,022 *	2,760 *	3,835	4,308 *	5,861	3,302	5,730
Tennessee	5,897	4,131	3,503	5,712	9,152	5,805	4,957	5,990
West South Central:								
Arkansas	4,023	3,936	4,286	4,185	3,245	4,386	4,136	3,995
Louisiana	4,983	4,708	4,697	5,643	6,168	4,863	4,848	5,059
Oklahoma	4,689	5,139 *	4,173	4,263	4,482 *	4,849	4,349	4,783
Texas	5,244	5,234	3,862	4,950	5,157	5,373	5,060	5,265
Mountain:								
Arizona	4,795	3,993	4,008	5,171	4,672	4,809	4,881	4,783
Colorado	4,842	3,810	4,230	4,638	5,008	4,964	4,216	4,952
Nevada	5,417	3,123	6,097	5,018	4,938	5,575	4,812	5,467
Utah	6,692	4,765	4,517	4,844	3,867	7,902	4,645	7,097
Pacific:								
Alaska	6,803	0	5,400 *	5,628 *	8,571	6,018	5,400 *	7,031
California	4,557	4,286	4,125	4,043	4,226	4,884	4,146	4,627
Hawaii	5,165	4,591	5,762	4,768	5,898	4,919	5,122	5,183
Oregon	4,751	5,344	4,648	4,878	4,737	4,661	4,998	4,681
Washington	4,794	4,280	4,205	5,253	4,470	4,952	4,574	4,840
States not shown separately	4,953	5,037	5,898	4,820	4,857	4,921	5,260	4,896

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	33.12	90.25	239.18	76.67	51.89	50.24	104.35	40.39
New England:								
Connecticut	245.99	755.43	1,525.89	524.86	973.01	314.67	440.92	255.98
Maine	164.46	951.18	1,464.40	801.81	1,188.88	925.65	163.05	649.98
Massachusetts	97.36	240.44	663.12	197.82	224.00	402.09	169.05	133.64
Rhode Island	172.89	524.57	992.34	64.78	491.26	253.02	117.80	233.97
Middle Atlantic:								
New Jersey	140.90	361.22	1,441.29	712.27	959.88	680.28	265.17	205.28
New York	80.81	476.57	554.27	554.44	327.66	115.97	254.23	110.11
Pennsylvania	168.12	901.27	221.70	612.27	603.86	283.90	343.63	212.67
East North Central:								
Illinois	130.91	1,265.75	2,932.65	1,220.97	236.38	225.94	1,697.34	214.39
Indiana	239.85	1,075.19	1,318.46*	1,072.12	1,420.56	266.64	661.35	176.00
Michigan	124.44	1,064.18	1,333.21	752.04	578.27	170.98	593.76	138.11
Ohio	314.61	949.92	839.39	759.58	790.26	395.88	523.40	334.48
Wisconsin	240.63	855.74	997.00	1,426.68	1,152.92	597.04	226.40	273.54
West North Central:								
Iowa	254.67	1,119.74	1,084.73	970.64	1,177.29	292.43	528.68	275.71
Kansas	196.93	1,369.87	1,276.38	556.82	1,169.19	964.05	477.22	566.92
Minnesota	242.68	634.21	1,023.66	1,010.54	1,088.23	668.60	301.13	404.27
Missouri	152.89	1,401.97	877.10	596.10	668.38	297.65	595.90	209.90
South Atlantic:								
District of Columbia	182.03	446.89	1,330.65	671.95	260.01	315.42	403.14	191.15
Florida	183.77	251.73	1,036.04	340.23	514.35	254.00	333.27	184.36
Georgia	176.79	1,038.98	1,022.93	927.60	1,343.80	152.78	926.65	113.76
Maryland	226.04	943.04	581.97	654.20	646.09	332.29	226.96	280.61
North Carolina	342.73	1,062.00	1,235.41	1,118.80	1,066.94	356.58	935.29	358.50
South Carolina	195.75	1,283.91	1,393.20	831.03	1,110.49	189.92	963.20	178.58
Virginia	323.55	506.41	840.60	476.09	1,282.52	336.46	272.86	377.47
East South Central:								
Alabama	335.36	687.82	1,168.91	986.30	1,043.49	682.24	163.15	463.89
Kentucky	325.15	820.72	1,309.73	1,303.84	1,346.08	680.22	267.09	694.80
Mississippi	434.92	953.00*	872.79*	1,073.97	1,362.31*	851.42	950.44	584.74
Tennessee	350.72	778.29	983.85	1,411.56	2,329.65	298.71	992.96	314.40
West South Central:								
Arkansas	487.26	933.41	912.80	1,005.90	819.18	957.41	640.42	664.69
Louisiana	250.92	1,033.44	1,229.89	1,481.75	1,276.35	554.09	620.39	344.40
Oklahoma	270.99	1,636.60*	546.78	718.80	1,423.70*	534.93	660.13	226.62
Texas	174.97	852.89	1,009.92	712.02	591.21	211.16	631.99	159.45
Mountain:								
Arizona	212.58	671.34	805.31	595.89	579.10	226.18	324.22	202.24
Colorado	128.93	707.57	794.73	708.53	579.77	173.15	455.48	139.56
Nevada	282.73	873.84	1,757.54	779.25	837.94	301.22	833.41	305.55
Utah	647.89	1,058.06	985.73	529.92	930.29	884.37	270.96	670.56
Pacific:								
Alaska	1,467.88	0.00	1,707.63*	1,779.73*	2,419.96	1,559.09	1,707.63*	1,517.79
California	101.56	187.83	272.79	102.22	165.57	102.22	176.31	108.70
Hawaii	149.64	527.07	903.74	532.14	319.28	139.97	249.53	201.04
Oregon	250.93	657.98	621.64	661.94	526.51	971.03	330.16	293.25
Washington	161.39	1,074.03	683.25	1,250.98	992.70	214.43	595.05	209.95
States not shown separately	168.87	566.94	1,099.38	612.76	1,011.85	201.58	255.03	151.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	5,401	4,982	5,194	5,235	5,166	5,617	5,156	5,458
New England:								
Connecticut	6,016	5,233	6,587	5,630	6,840	6,287	5,484	6,437
Maine	4,244	4,381	1,875*	5,316	4,987	4,624	3,473	4,825
Massachusetts	5,901	6,723	6,861	6,009	5,895	5,740	6,492	5,809
Rhode Island	5,497	5,624	5,051	4,823	4,807	5,867	5,212	5,539
Middle Atlantic:								
New Jersey	6,249	6,440	7,177	6,185	5,800	6,420	6,615	6,152
New York	6,640	6,205	6,301	7,901	6,012	6,862	6,602	6,649
Pennsylvania	5,201	5,582	5,534	4,641	5,944	5,148	4,948	5,241
East North Central:								
Illinois	5,470	5,616	6,182	5,451	5,336	5,436	5,768	5,405
Indiana	4,780	4,563	3,964	4,856	4,229	5,068	4,555	4,825
Michigan	5,025	4,139	4,180	5,593	4,492	5,330	4,802	5,063
Ohio	5,223	4,834	5,134	4,865	4,823	5,566	4,876	5,301
Wisconsin	5,471	4,795	5,613	5,174	4,545	5,819	5,280	5,514
West North Central:								
Iowa	5,264	4,695	4,792	4,650	5,406	5,424	4,711	5,350
Kansas	4,912	3,618	5,252	5,014	5,055	5,522	4,143	5,335
Minnesota	4,977	4,295	4,372	4,958	4,118	5,348	4,350	5,085
Missouri	4,813	4,822	4,730	4,265	5,672	4,675	4,530	4,873
South Atlantic:								
District of Columbia	6,458	7,048	5,731	7,535	6,226	6,232	6,777	6,333
Florida	5,542	5,127	4,472	5,493	5,665	5,656	4,860	5,665
Georgia	4,989	5,980	5,373	4,528	4,871	5,031	5,319	4,926
Maryland	5,333	5,905	5,917	4,704	4,771	5,757	5,676	5,247
North Carolina	5,210	5,059	5,011	4,237	5,135	5,466	5,141	5,221
South Carolina	4,568	4,724	6,037	3,655	3,397	5,002	4,449	4,589
Virginia	5,233	4,837	4,838	5,458	5,635	5,160	5,049	5,266
East South Central:								
Alabama	4,799	4,993	4,650	4,409	4,536	4,996	4,727	4,813
Kentucky	4,986	5,161	4,446	4,277	4,638	5,361	4,623	5,059
Mississippi	4,586	4,021	4,468	4,309	3,609	5,460	4,113	4,733
Tennessee	4,880	4,346	5,153	4,863	4,084	5,368	4,648	4,921
West South Central:								
Arkansas	4,728	4,307	4,774	3,989	3,815	5,193	4,516	4,764
Louisiana	5,022	5,025	5,658	5,195	4,573	4,745	5,536	4,744
Oklahoma	4,839	4,511	4,711	4,688	4,873	4,956	4,141	4,967
Texas	5,798	4,673	5,274	6,058	5,024	6,257	5,583	5,859
Mountain:								
Arizona	5,407	4,207	5,349	5,140	4,737	5,653	5,006	5,453
Colorado	5,080	4,608	5,167	5,648	4,878	4,994	4,672	5,214
Nevada	4,825	5,613	4,580	4,998	5,725	4,381	5,017	4,789
Utah	5,249	3,840	4,709	4,586	5,212	6,096	4,052	5,773
Pacific:								
Alaska	6,035	4,505	5,395	6,871	7,179	5,514	5,601	6,176
California	5,835	4,617	4,387	5,450	5,830	6,242	4,593	6,111
Hawaii	5,316	5,703	5,460	5,443	5,254	5,241	5,606	5,240
Oregon	5,105	4,593	4,496	4,657	5,098	5,377	4,434	5,252
Washington	5,022	4,846	5,394	5,198	4,528	5,104	5,208	4,971
States not shown separately	5,286	4,588	4,578	5,069	4,910	5,684	4,831	5,430

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	75.89	80.14	62.76	103.55	116.09	97.80	60.30	85.65
New England:								
Connecticut	199.60	661.29	318.20	565.09	796.56	380.70	389.90	268.89
Maine	344.04	775.60	959.40*	652.72	234.61	371.52	568.14	297.90
Massachusetts	317.29	1,026.57	1,486.64	1,190.66	613.24	370.58	750.25	375.75
Rhode Island	144.26	911.95	811.81	70.20	232.55	179.43	566.06	158.26
Middle Atlantic:								
New Jersey	242.87	422.07	199.42	701.09	292.37	421.99	200.41	277.24
New York	227.77	301.08	740.87	1,024.57	346.94	382.95	283.10	270.21
Pennsylvania	180.80	555.01	288.22	271.42	339.43	318.69	299.63	218.66
East North Central:								
Illinois	196.96	595.66	471.66	268.02	307.66	256.06	246.10	245.21
Indiana	167.38	619.36	619.57	212.88	598.44	212.88	237.57	193.56
Michigan	208.95	445.69	736.96	280.05	442.24	281.20	191.44	242.83
Ohio	282.45	238.16	258.53	150.96	296.53	431.64	138.11	341.03
Wisconsin	303.68	420.20	381.84	200.93	1,005.00	516.95	270.39	360.09
West North Central:								
Iowa	264.61	571.16	577.61	307.19	405.13	596.27	222.36	330.05
Kansas	205.04	409.30	313.80	271.27	374.93	461.22	296.65	195.53
Minnesota	100.00	547.07	640.18	209.20	278.03	179.71	227.70	123.31
Missouri	75.18	374.17	621.28	210.18	750.07	304.48	286.17	126.48
South Atlantic:								
District of Columbia	227.45	808.90	394.98	458.95	274.70	454.54	343.54	263.17
Florida	189.76	438.69	545.31	673.66	612.80	318.32	230.59	197.98
Georgia	211.15	735.31	1,023.14	501.37	646.57	375.43	312.08	248.28
Maryland	276.99	440.98	345.35	427.69	660.48	320.80	240.74	311.03
North Carolina	177.71	314.50	798.66	517.39	408.54	263.00	287.99	181.84
South Carolina	179.95	575.83	1,094.51	694.15	464.24	193.79	410.53	169.28
Virginia	201.61	803.81	877.23	282.33	422.77	166.73	372.01	242.07
East South Central:								
Alabama	255.89	336.84	124.99	496.79	185.88	397.25	174.89	290.11
Kentucky	164.57	720.70	199.59	670.41	545.89	365.43	133.12	210.55
Mississippi	242.89	247.42	295.19	506.74	319.32	608.90	188.79	298.15
Tennessee	156.90	461.57	494.69	762.42	412.53	398.66	232.82	183.25
West South Central:								
Arkansas	278.93	532.00	967.88	669.07	430.95	324.31	276.31	290.30
Louisiana	285.40	787.51	626.45	393.16	476.88	490.15	298.56	350.06
Oklahoma	201.55	362.62	618.98	370.81	354.98	237.60	268.30	238.88
Texas	336.78	286.67	517.71	443.22	299.88	478.31	313.41	374.40
Mountain:								
Arizona	216.95	545.05	847.30	371.82	548.15	325.62	333.08	230.81
Colorado	208.09	695.26	630.00	682.53	507.89	348.98	362.30	258.54
Nevada	351.93	479.60	419.08	664.65	666.56	323.32	236.95	408.84
Utah	300.39	490.63	351.07	194.82	376.16	509.86	254.59	332.83
Pacific:								
Alaska	365.54	874.66	1,181.97	910.09	523.70	158.77	711.10	293.19
California	102.71	339.21	181.01	363.21	401.56	335.25	157.62	147.83
Hawaii	167.84	210.14	631.38	251.01	252.22	230.61	216.94	189.05
Oregon	205.06	434.41	887.49	560.49	695.42	225.74	268.97	207.85
Washington	105.80	533.56	634.82	424.85	217.34	218.14	265.27	119.30
States not shown separately	347.40	317.52	518.86	203.42	271.67	418.94	249.34	364.19

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.c(1997) 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, 1997**

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	5,450	5,594	5,511	5,184	5,140	5,594	5,443	5,452
New England:								
Connecticut	6,991	--	--	--	--	--	6,271	7,179
Maine	5,561	--	--	--	--	--	5,222	5,707
Massachusetts	5,892	--	--	--	--	--	6,581	5,738
Rhode Island	5,564	--	--	--	--	--	5,732	5,390
Middle Atlantic:								
New Jersey	6,853	--	--	--	--	--	6,246	7,062
New York	5,939	--	--	--	--	--	7,210	5,553
Pennsylvania	5,192	--	--	--	--	--	4,994	5,302
East North Central:								
Illinois	5,751	--	--	--	--	--	5,903	5,643
Indiana	4,677	--	--	--	--	--	4,924	4,593
Michigan	5,202	--	--	--	--	--	4,733	5,481
Ohio	5,211	--	--	--	--	--	4,585	5,351
Wisconsin	5,475	--	--	--	--	--	6,264	5,186
West North Central:								
Iowa	4,947	--	--	--	--	--	4,202	5,248
Kansas	5,235	--	--	--	--	--	5,206	5,238
Minnesota	5,355	--	--	--	--	--	4,201	5,982
Missouri	4,933	--	--	--	--	--	4,113	5,047
South Atlantic:								
District of Columbia	6,788	--	--	--	--	--	6,621	6,823
Florida	5,431	--	--	--	--	--	5,929	5,401
Georgia	5,754	--	--	--	--	--	5,621	5,763
Maryland	5,608	--	--	--	--	--	5,528	5,621
North Carolina	6,425	--	--	--	--	--	5,560	6,567
South Carolina	4,782	--	--	--	--	--	5,273	4,704
Virginia	4,669	--	--	--	--	--	4,635	4,675
East South Central:								
Alabama	4,395	--	--	--	--	--	4,860	4,261
Kentucky	5,930	--	--	--	--	--	5,223	6,151
Mississippi	4,283	--	--	--	--	--	4,028	4,471
Tennessee	4,712	--	--	--	--	--	4,755	4,705
West South Central:								
Arkansas	4,613	--	--	--	--	--	4,754	4,585
Louisiana	5,153	--	--	--	--	--	5,236	5,131
Oklahoma	5,769	--	--	--	--	--	6,281	5,629
Texas	5,968	--	--	--	--	--	5,833	5,982
Mountain:								
Arizona	7,523	--	--	--	--	--	4,897	7,770
Colorado	5,176	--	--	--	--	--	4,750	5,209
Nevada	5,159	--	--	--	--	--	4,654	5,244
Utah	5,360	--	--	--	--	--	5,614	5,261
Pacific:								
Alaska	5,905	--	--	--	--	--	6,278	5,730
California	5,348	--	--	--	--	--	5,462	5,322
Hawaii	5,724	--	--	--	--	--	5,607	5,788
Oregon	5,524	--	--	--	--	--	5,173	5,648
Washington	5,601	--	--	--	--	--	5,451	5,668
States not shown separately	5,387	--	--	--	--	--	5,904	5,148

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.D.1.c(1997) 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, 1997**

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	67.55	225.49	177.13	185.03	213.09	80.81	170.48	64.79
New England:								
Connecticut	417.43	--	--	--	--	--	1,254.96	455.78
Maine	305.81	--	--	--	--	--	602.18	446.44
Massachusetts	641.61	--	--	--	--	--	1,248.02	873.40
Rhode Island	161.61	--	--	--	--	--	226.13	393.98
Middle Atlantic:								
New Jersey	266.54	--	--	--	--	--	1,223.23	473.89
New York	459.09	--	--	--	--	--	1,156.20	349.08
Pennsylvania	180.39	--	--	--	--	--	153.48	258.69
East North Central:								
Illinois	506.02	--	--	--	--	--	479.35	545.97
Indiana	188.47	--	--	--	--	--	617.91	176.06
Michigan	148.68	--	--	--	--	--	216.79	242.58
Ohio	227.35	--	--	--	--	--	654.20	320.36
Wisconsin	339.41	--	--	--	--	--	508.29	537.77
West North Central:								
Iowa	359.56	--	--	--	--	--	291.07	477.10
Kansas	146.77	--	--	--	--	--	620.86	189.25
Minnesota	284.00	--	--	--	--	--	536.86	507.38
Missouri	541.12	--	--	--	--	--	846.78	559.79
South Atlantic:								
District of Columbia	309.53	--	--	--	--	--	1,183.93	331.38
Florida	276.66	--	--	--	--	--	1,025.53	251.15
Georgia	409.07	--	--	--	--	--	1,328.93	504.62
Maryland	244.51	--	--	--	--	--	869.01	623.39
North Carolina	473.35	--	--	--	--	--	364.72	682.40
South Carolina	304.47	--	--	--	--	--	1,054.70	587.24
Virginia	465.43	--	--	--	--	--	611.14	556.25
East South Central:								
Alabama	268.31	--	--	--	--	--	591.27	304.56
Kentucky	350.55	--	--	--	--	--	713.24	422.02
Mississippi	235.20	--	--	--	--	--	665.04	263.01
Tennessee	293.87	--	--	--	--	--	1,248.81	249.75
West South Central:								
Arkansas	375.69	--	--	--	--	--	284.93	422.68
Louisiana	212.61	--	--	--	--	--	794.63	599.24
Oklahoma	540.16	--	--	--	--	--	950.85	667.36
Texas	302.77	--	--	--	--	--	1,031.06	279.89
Mountain:								
Arizona	764.59	--	--	--	--	--	1,130.35	788.00
Colorado	329.24	--	--	--	--	--	1,129.97	639.35
Nevada	631.03	--	--	--	--	--	878.50	847.52
Utah	329.06	--	--	--	--	--	533.06	376.03
Pacific:								
Alaska	356.20	--	--	--	--	--	354.21	428.02
California	367.60	--	--	--	--	--	788.37	402.86
Hawaii	248.39	--	--	--	--	--	284.05	659.66
Oregon	481.57	--	--	--	--	--	1,010.90	808.49
Washington	352.84	--	--	--	--	--	719.05	1,009.17
States not shown separately	269.62	--	--	--	--	--	328.44	386.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.D.2(1997) 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, 1997**

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	1,305	1,194	1,443	1,611	1,469	1,174	1,426	1,278
New England:								
Connecticut	1,327	940 *	1,450	1,677	1,200	1,458	1,248	1,369
Maine	1,636	691 *	1,629	2,132	1,556	1,754	1,391	1,753
Massachusetts	1,558	1,068	1,188	1,742	2,024	1,429	1,399	1,600
Rhode Island	1,199	746	1,075	1,330	1,517	1,170	1,002	1,252
Middle Atlantic:								
New Jersey	1,429	1,215	1,272 *	1,483	2,388	1,105	1,124	1,506
New York	1,231	1,578	1,867	1,690	1,218	1,051	1,499	1,170
Pennsylvania	880	980	1,252	800	1,053	774	1,039	844
East North Central:								
Illinois	1,255	1,413	1,382	1,439	1,375	1,117	1,508	1,199
Indiana	1,081	1,286	1,190	1,313	994	1,027	1,446	1,012
Michigan	776	573 *	726 *	995	600	820	903	749
Ohio	1,005	725	853	1,276	866	1,030	967	1,012
Wisconsin	983	1,263 *	829 *	1,106	567 *	1,180	991	981
West North Central:								
Iowa	1,630	1,177	1,512	1,834	1,448	1,712	1,455	1,665
Kansas	1,204	396 *	1,260	1,424	1,846	1,144	757	1,390
Minnesota	1,284	562 *	1,639	1,587	1,592	1,172	1,188	1,306
Missouri	1,162	436 *	1,000	1,929	1,411	1,068	940	1,203
South Atlantic:								
District of Columbia	1,877	2,794	1,677	1,617	1,331	1,991	2,437	1,702
Florida	1,508	1,897	2,172	1,956	2,016	1,165	1,929	1,434
Georgia	1,645	1,914	2,508	2,040	2,011	1,308	2,198	1,547
Maryland	1,347	1,646	2,354	1,809	1,419	1,012	2,186	1,140
North Carolina	1,466	1,841	2,369	1,884	1,562	1,315	2,188	1,371
South Carolina	1,326	1,178	2,775	1,791	1,552	1,050	1,939	1,210
Virginia	1,597	1,360	1,134	2,804	1,479	1,492	1,641	1,588
East South Central:								
Alabama	1,361	1,723	1,737	1,444	1,754	1,107	1,780	1,273
Kentucky	1,176	1,522	1,929	854 *	1,401	1,123	1,655	1,086
Mississippi	1,520	1,582	1,553	968 *	2,062	1,616	914 *	1,777
Tennessee	1,337	1,250	1,864	1,711	1,386	1,231	1,705	1,281
West South Central:								
Arkansas	1,187	667	1,793	1,535	914 *	1,245	1,352	1,156
Louisiana	1,544	1,886	1,501 *	2,523	2,174	1,125	1,841	1,399
Oklahoma	1,413	1,101	1,759	1,523	1,689	1,183	1,680	1,355
Texas	1,768	1,301	1,816	2,927	2,163	1,503	2,209	1,675
Mountain:								
Arizona	1,273	1,196	2,272	2,333	1,653	1,012	1,937	1,188
Colorado	1,572	1,174 *	1,726	1,728	1,331	1,663	1,656	1,553
Nevada	1,065	1,078	1,368 *	1,794	1,184	905	1,434	1,008
Utah	1,527	261 *	1,378	1,799	1,677	1,823	787 *	1,791
Pacific:								
Alaska	1,347	1,022 *	1,476 *	2,113	1,642	1,006	1,354	1,345
California	1,374	1,263	994	1,691	1,631	1,257	1,253	1,397
Hawaii	1,022	985	1,019 *	1,558	1,023	858	1,104	995
Oregon	999	1,914	1,226	1,423	1,543	568	1,626	838
Washington	1,010	572 *	1,404	1,540	1,283	835	1,188	961
States not shown separately	1,352	1,086	1,532	1,612	1,644	1,207	1,217	1,395

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	22.61	67.89	80.09	103.52	54.79	33.85	55.12	21.27
New England:								
Connecticut	139.14	344.05 *	303.06	290.48	181.26	220.15	179.51	162.08
Maine	152.07	371.43 *	376.68	270.07	247.81	142.95	295.59	131.53
Massachusetts	140.24	259.53	247.58	216.18	400.48	155.23	142.02	145.13
Rhode Island	98.22	212.06	278.90	261.46	288.81	169.80	160.54	141.19
Middle Atlantic:								
New Jersey	241.68	292.24	399.22 *	409.39	400.60	200.54	157.43	274.82
New York	114.70	271.71	257.23	347.58	159.03	199.06	208.62	152.26
Pennsylvania	88.53	206.41	204.39	223.88	93.78	106.48	151.86	73.39
East North Central:								
Illinois	96.32	320.37	395.35	319.13	157.45	87.72	262.87	88.98
Indiana	102.63	287.14	331.66	219.21	170.76	204.83	169.11	112.05
Michigan	121.33	175.88 *	259.66 *	134.86	135.86	209.63	132.28	151.87
Ohio	91.13	173.16	134.87	187.61	83.47	128.99	94.82	105.50
Wisconsin	125.75	443.78 *	249.31 *	249.08	226.54 *	152.47	181.17	148.85
West North Central:								
Iowa	211.13	234.50	393.83	226.09	265.20	274.85	187.98	235.54
Kansas	105.63	189.86 *	323.51	253.56	183.27	100.08	195.09	106.85
Minnesota	112.18	367.52 *	302.32	192.85	307.23	159.11	199.28	154.05
Missouri	138.67	203.97 *	208.25	282.09	202.44	113.82	141.69	154.32
South Atlantic:								
District of Columbia	156.16	555.81	348.34	241.62	175.76	287.19	286.30	161.77
Florida	108.86	347.22	354.67	306.78	230.90	167.17	220.82	120.52
Georgia	104.66	394.68	389.83	215.46	194.48	133.14	223.52	105.22
Maryland	106.45	409.23	358.70	234.22	332.57	174.27	184.72	109.23
North Carolina	159.23	333.60	460.22	234.33	147.66	217.79	319.30	166.12
South Carolina	132.05	193.40	414.48	351.94	263.61	177.05	217.29	128.91
Virginia	115.71	350.30	280.19	252.47	383.38	148.36	211.80	128.05
East South Central:								
Alabama	134.35	355.40	291.95	283.63	319.36	202.46	206.74	143.47
Kentucky	98.37	370.28	308.53	379.14 *	136.93	95.19	188.05	83.23
Mississippi	174.27	302.15	214.93	389.91 *	236.35	87.99	277.50 *	146.10
Tennessee	115.52	269.41	419.74	361.95	155.32	162.14	155.85	134.38
West South Central:								
Arkansas	73.11	198.50	310.24	281.71	405.92 *	151.08	184.20	82.28
Louisiana	113.28	307.74	485.19 *	345.48	334.98	71.79	242.14	94.63
Oklahoma	85.25	309.57	266.12	282.27	327.92	150.50	120.69	124.17
Texas	120.44	196.81	318.65	342.60	331.32	116.28	316.59	126.44
Mountain:								
Arizona	151.98	344.16	428.09	212.14	272.44	174.79	269.46	169.37
Colorado	132.37	399.12 *	262.78	306.75	315.45	215.69	241.59	197.52
Nevada	90.40	256.79	424.54 *	398.21	313.73	117.25	313.55	116.17
Utah	136.69	281.53 *	275.59	250.05	324.12	180.52	260.18 *	126.82
Pacific:								
Alaska	167.06	463.50 *	537.20 *	393.13	249.54	241.62	360.76	209.84
California	110.91	271.68	231.82	223.37	79.06	141.16	166.67	113.99
Hawaii	124.39	109.41	387.99 *	393.91	182.58	144.35	185.35	110.37
Oregon	112.26	478.81	235.85	310.16	315.88	137.08	291.48	147.37
Washington	126.18	289.99 *	214.02	229.65	215.63	190.66	207.80	161.96
States not shown separately	148.30	100.33	232.82	224.92	365.60	170.87	90.43	179.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	1,308	1,351	1,520	1,641	1,672	1,126	1,472	1,279
New England:								
Connecticut	1,282	--	--	--	--	--	1,593	1,194
Maine	1,906	--	--	--	--	--	2,501	1,773
Massachusetts	1,649	--	--	--	--	--	1,361	1,764
Rhode Island	1,330	--	--	--	--	--	1,010	1,472
Middle Atlantic:								
New Jersey	1,277	--	--	--	--	--	837*	1,367
New York	978	--	--	--	--	--	1,404	900
Pennsylvania	999	--	--	--	--	--	1,281	941
East North Central:								
Illinois	1,184	--	--	--	--	--	1,734	1,113
Indiana	1,461	--	--	--	--	--	1,203*	1,485
Michigan	710	--	--	--	--	--	627*	718
Ohio	1,021	--	--	--	--	--	491*	1,077
Wisconsin	949	--	--	--	--	--	1,096	925
West North Central:								
Iowa	1,340	--	--	--	--	--	1,603	1,282
Kansas	1,342	--	--	--	--	--	1,376	1,326
Minnesota	1,677	--	--	--	--	--	1,326*	1,765
Missouri	1,329	--	--	--	--	--	956*	1,389
South Atlantic:								
District of Columbia	2,091	--	--	--	--	--	2,301	2,039
Florida	1,824	--	--	--	--	--	2,117	1,756
Georgia	1,732	--	--	--	--	--	2,229	1,621
Maryland	1,532	--	--	--	--	--	2,465	1,268
North Carolina	1,279	--	--	--	--	--	2,593	1,191
South Carolina	1,950	--	--	--	--	--	2,776	1,698
Virginia	1,987	--	--	--	--	--	1,689	2,049
East South Central:								
Alabama	1,132	--	--	--	--	--	1,585	1,049*
Kentucky	732*	--	--	--	--	--	871*	718
Mississippi	1,527	--	--	--	--	--	1,128*	1,592
Tennessee	1,512	--	--	--	--	--	2,174*	1,446
West South Central:								
Arkansas	1,299	--	--	--	--	--	1,317	1,295
Louisiana	1,354	--	--	--	--	--	1,841	1,080
Oklahoma	1,500	--	--	--	--	--	2,235	1,298
Texas	1,873	--	--	--	--	--	1,638*	1,899
Mountain:								
Arizona	1,360	--	--	--	--	--	2,111	1,248
Colorado	1,449	--	--	--	--	--	1,201	1,492
Nevada	1,283	--	--	--	--	--	2,480	1,183
Utah	2,008	--	--	--	--	--	1,669	2,075
Pacific:								
Alaska	1,610	--	--	--	--	--	0	1,871
California	1,214	--	--	--	--	--	1,231	1,212
Hawaii	1,292	--	--	--	--	--	1,104*	1,374
Oregon	1,104	--	--	--	--	--	1,926	872*
Washington	975	--	--	--	--	--	1,102	949
States not shown separately	1,399	--	--	--	--	--	1,287	1,419

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	46.71	86.79	83.91	104.92	49.25	74.13	49.33	54.79
New England:								
Connecticut	184.18	--	--	--	--	--	380.35	226.76
Maine	201.96	--	--	--	--	--	248.89	285.20
Massachusetts	240.63	--	--	--	--	--	244.28	249.53
Rhode Island	128.71	--	--	--	--	--	228.05	159.79
Middle Atlantic:								
New Jersey	186.94	--	--	--	--	--	253.50*	227.55
New York	84.19	--	--	--	--	--	229.34	113.63
Pennsylvania	160.19	--	--	--	--	--	240.85	208.36
East North Central:								
Illinois	113.78	--	--	--	--	--	449.29	94.48
Indiana	356.73	--	--	--	--	--	468.19*	313.14
Michigan	174.83	--	--	--	--	--	271.33*	179.83
Ohio	109.82	--	--	--	--	--	184.25*	141.07
Wisconsin	175.72	--	--	--	--	--	295.65	246.41
West North Central:								
Iowa	104.25	--	--	--	--	--	316.52	117.17
Kansas	260.42	--	--	--	--	--	365.91	386.46
Minnesota	213.86	--	--	--	--	--	466.89*	309.89
Missouri	168.83	--	--	--	--	--	320.78*	222.79
South Atlantic:								
District of Columbia	220.34	--	--	--	--	--	326.28	259.39
Florida	170.47	--	--	--	--	--	233.70	201.27
Georgia	214.16	--	--	--	--	--	410.23	233.43
Maryland	142.77	--	--	--	--	--	354.62	144.77
North Carolina	273.82	--	--	--	--	--	739.85	235.06
South Carolina	235.08	--	--	--	--	--	694.31	198.06
Virginia	258.10	--	--	--	--	--	286.76	371.90
East South Central:								
Alabama	276.63	--	--	--	--	--	418.22	326.13*
Kentucky	231.85*	--	--	--	--	--	427.83*	197.17
Mississippi	279.21	--	--	--	--	--	419.02*	255.46
Tennessee	164.69	--	--	--	--	--	680.35*	200.73
West South Central:								
Arkansas	272.05	--	--	--	--	--	241.93	381.09
Louisiana	249.25	--	--	--	--	--	519.95	312.87
Oklahoma	243.70	--	--	--	--	--	620.10	339.50
Texas	165.05	--	--	--	--	--	565.54*	218.00
Mountain:								
Arizona	153.96	--	--	--	--	--	364.36	180.21
Colorado	119.74	--	--	--	--	--	237.76	146.60
Nevada	221.84	--	--	--	--	--	672.38	236.60
Utah	176.47	--	--	--	--	--	263.73	224.63
Pacific:								
Alaska	416.35	--	--	--	--	--	0.00	451.34
California	106.34	--	--	--	--	--	142.82	113.40
Hawaii	185.28	--	--	--	--	--	380.41*	161.29
Oregon	213.62	--	--	--	--	--	402.66	304.91*
Washington	239.20	--	--	--	--	--	256.79	265.90
States not shown separately	150.74	--	--	--	--	--	373.06	171.37

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.b(1997) 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, 1997**

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	1,340	1,089	1,524	1,669	1,503	1,199	1,481	1,308
New England:								
Connecticut	1,286	--	--	--	--	--	1,174 *	1,375
Maine	1,193	--	--	--	--	--	894 *	1,418
Massachusetts	1,543	--	--	--	--	--	1,420	1,562
Rhode Island	1,194	--	--	--	--	--	1,073	1,212
Middle Atlantic:								
New Jersey	1,531	--	--	--	--	--	1,297	1,594
New York	1,334	--	--	--	--	--	1,240	1,356
Pennsylvania	797	--	--	--	--	--	983	768
East North Central:								
Illinois	1,306	--	--	--	--	--	1,492	1,265
Indiana	960	--	--	--	--	--	1,665	819
Michigan	735	--	--	--	--	--	938	700
Ohio	1,057	--	--	--	--	--	1,045	1,059
Wisconsin	1,156	--	--	--	--	--	1,286	1,127
West North Central:								
Iowa	1,769	--	--	--	--	--	1,470	1,815
Kansas	1,255	--	--	--	--	--	581 *	1,626
Minnesota	1,250	--	--	--	--	--	1,523	1,204
Missouri	1,051	--	--	--	--	--	998	1,063
South Atlantic:								
District of Columbia	1,779	--	--	--	--	--	2,577	1,466
Florida	1,408	--	--	--	--	--	1,920	1,315
Georgia	1,716	--	--	--	--	--	2,164	1,631
Maryland	1,384	--	--	--	--	--	1,972	1,235
North Carolina	1,600	--	--	--	--	--	2,078	1,524
South Carolina	1,305	--	--	--	--	--	1,635	1,247
Virginia	1,652	--	--	--	--	--	1,726	1,638
East South Central:								
Alabama	1,497	--	--	--	--	--	1,804	1,435
Kentucky	1,433	--	--	--	--	--	1,973	1,323
Mississippi	1,753	--	--	--	--	--	1,608	1,798
Tennessee	1,383	--	--	--	--	--	1,681	1,329
West South Central:								
Arkansas	1,140	--	--	--	--	--	1,583	1,066
Louisiana	1,686	--	--	--	--	--	1,705	1,676
Oklahoma	1,505	--	--	--	--	--	1,643	1,479
Texas	1,825	--	--	--	--	--	2,434	1,651
Mountain:								
Arizona	1,229	--	--	--	--	--	1,811	1,161
Colorado	1,563	--	--	--	--	--	1,896	1,454
Nevada	945	--	--	--	--	--	1,292	879
Utah	1,357	--	--	--	--	--	589 *	1,692
Pacific:								
Alaska	1,267	--	--	--	--	--	884	1,391
California	1,527	--	--	--	--	--	1,211	1,597
Hawaii	920	--	--	--	--	--	1,146	860
Oregon	946	--	--	--	--	--	1,510	823
Washington	1,035	--	--	--	--	--	1,276	969
States not shown separately	1,353	--	--	--	--	--	1,329	1,360

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.b(1997) 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, 1997**

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	39.50	75.52	94.67	126.93	69.66	47.38	78.19	40.58
New England:								
Connecticut	198.44	--	--	--	--	--	396.98 *	199.45
Maine	198.68	--	--	--	--	--	459.69 *	138.29
Massachusetts	133.69	--	--	--	--	--	382.14	126.24
Rhode Island	121.17	--	--	--	--	--	251.37	141.10
Middle Atlantic:								
New Jersey	321.39	--	--	--	--	--	228.55	432.32
New York	181.63	--	--	--	--	--	257.01	211.01
Pennsylvania	67.10	--	--	--	--	--	93.03	76.90
East North Central:								
Illinois	131.77	--	--	--	--	--	303.65	141.51
Indiana	72.58	--	--	--	--	--	221.09	64.18
Michigan	113.13	--	--	--	--	--	253.55	130.54
Ohio	129.01	--	--	--	--	--	126.52	154.69
Wisconsin	99.04	--	--	--	--	--	218.18	128.78
West North Central:								
Iowa	249.59	--	--	--	--	--	322.61	278.44
Kansas	151.87	--	--	--	--	--	209.71 *	108.17
Minnesota	114.06	--	--	--	--	--	295.19	158.26
Missouri	163.26	--	--	--	--	--	221.24	217.36
South Atlantic:								
District of Columbia	228.48	--	--	--	--	--	440.91	140.53
Florida	121.50	--	--	--	--	--	231.77	123.07
Georgia	114.37	--	--	--	--	--	317.20	114.32
Maryland	145.58	--	--	--	--	--	186.18	149.98
North Carolina	177.14	--	--	--	--	--	292.53	196.60
South Carolina	121.90	--	--	--	--	--	276.06	133.44
Virginia	198.54	--	--	--	--	--	333.34	223.65
East South Central:								
Alabama	133.75	--	--	--	--	--	269.28	130.96
Kentucky	119.09	--	--	--	--	--	264.14	98.42
Mississippi	64.52	--	--	--	--	--	262.76	103.69
Tennessee	110.06	--	--	--	--	--	275.32	126.66
West South Central:								
Arkansas	124.96	--	--	--	--	--	310.59	105.99
Louisiana	118.53	--	--	--	--	--	406.80	90.91
Oklahoma	114.32	--	--	--	--	--	244.96	153.39
Texas	197.72	--	--	--	--	--	371.74	168.79
Mountain:								
Arizona	177.25	--	--	--	--	--	341.69	190.97
Colorado	131.02	--	--	--	--	--	373.54	227.26
Nevada	169.20	--	--	--	--	--	246.27	182.95
Utah	185.71	--	--	--	--	--	351.20 *	151.94
Pacific:								
Alaska	160.28	--	--	--	--	--	257.65	164.55
California	218.06	--	--	--	--	--	185.99	232.74
Hawaii	157.08	--	--	--	--	--	270.25	138.47
Oregon	139.92	--	--	--	--	--	223.83	163.86
Washington	189.83	--	--	--	--	--	249.98	232.43
States not shown separately	153.03	--	--	--	--	--	199.51	179.83

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	1,167	1,283	1,063	1,261	1,023	1,202	1,197	1,158
New England:								
Connecticut	1,820	--	--	--	--	--	806 *	2,085
Maine	2,061	--	--	--	--	--	1,782	2,182
Massachusetts	1,119	--	--	--	--	--	1,657	999 *
Rhode Island	904	--	--	--	--	--	875 *	934 *
Middle Atlantic:								
New Jersey	1,339 *	--	--	--	--	--	903 *	1,489 *
New York	1,553	--	--	--	--	--	2,263	1,338
Pennsylvania	899	--	--	--	--	--	871	915
East North Central:								
Illinois	1,197	--	--	--	--	--	1,345	1,092
Indiana	905	--	--	--	--	--	1,085	844
Michigan	971	--	--	--	--	--	946	986 *
Ohio	730	--	--	--	--	--	1,043	661
Wisconsin	717 *	--	--	--	--	--	637 *	746 *
West North Central:								
Iowa	1,256	--	--	--	--	--	1,330	1,226
Kansas	964	--	--	--	--	--	1,130 *	944
Minnesota	920	--	--	--	--	--	453	1,174
Missouri	1,243	--	--	--	--	--	507 *	1,345
South Atlantic:								
District of Columbia	1,085	--	--	--	--	--	1,823 *	930 *
Florida	1,244	--	--	--	--	--	716 *	1,276
Georgia	1,208	--	--	--	--	--	2,447	1,122
Maryland	829 *	--	--	--	--	--	2,123	627 *
North Carolina	1,298	--	--	--	--	--	2,260	1,140
South Carolina	895 *	--	--	--	--	--	2,198	689 *
Virginia	954	--	--	--	--	--	1,285 *	899
East South Central:								
Alabama	1,082	--	--	--	--	--	1,846 *	861 *
Kentucky	1,265	--	--	--	--	--	1,606	1,159
Mississippi	1,236	--	--	--	--	--	420 *	1,836
Tennessee	706	--	--	--	--	--	1,080 *	650
West South Central:								
Arkansas	1,186	--	--	--	--	--	828 *	1,256
Louisiana	1,327	--	--	--	--	--	2,526	996 *
Oklahoma	1,018	--	--	--	--	--	1,181 *	973
Texas	1,402	--	--	--	--	--	1,172 *	1,427
Mountain:								
Arizona	1,102 *	--	--	--	--	--	1,522	1,062 *
Colorado	2,011	--	--	--	--	--	2,043	2,008
Nevada	1,155	--	--	--	--	--	837 *	1,209
Utah	1,206	--	--	--	--	--	697 *	1,404
Pacific:								
Alaska	1,478	--	--	--	--	--	2,164	1,154 *
California	1,627	--	--	--	--	--	1,618 *	1,629
Hawaii	1,011	--	--	--	--	--	974 *	1,030
Oregon	755	--	--	--	--	--	761 *	753
Washington	884	--	--	--	--	--	783 *	930 *
States not shown separately	1,311	--	--	--	--	--	1,055	1,429

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	62.32	191.20	125.74	145.53	159.92	83.05	109.17	62.13
New England:								
Connecticut	320.06	--	--	--	--	--	397.40 *	333.98
Maine	235.21	--	--	--	--	--	249.35	296.81
Massachusetts	321.52	--	--	--	--	--	462.62	303.07 *
Rhode Island	198.46	--	--	--	--	--	287.48 *	322.78 *
Middle Atlantic:								
New Jersey	431.99 *	--	--	--	--	--	563.41 *	468.22 *
New York	263.24	--	--	--	--	--	465.15	242.49
Pennsylvania	109.64	--	--	--	--	--	245.21	167.88
East North Central:								
Illinois	263.27	--	--	--	--	--	352.10	298.20
Indiana	138.68	--	--	--	--	--	271.48	224.10
Michigan	234.35	--	--	--	--	--	249.12	337.16 *
Ohio	130.66	--	--	--	--	--	228.28	184.30
Wisconsin	275.65 *	--	--	--	--	--	415.68 *	287.16 *
West North Central:								
Iowa	190.21	--	--	--	--	--	184.43	258.76
Kansas	211.81	--	--	--	--	--	374.31 *	250.03
Minnesota	155.48	--	--	--	--	--	128.18	238.57
Missouri	225.54	--	--	--	--	--	183.50 *	280.08
South Atlantic:								
District of Columbia	308.25	--	--	--	--	--	996.23 *	390.49 *
Florida	215.76	--	--	--	--	--	477.23 *	246.65
Georgia	215.45	--	--	--	--	--	732.47	210.75
Maryland	277.95 *	--	--	--	--	--	626.28	448.72 *
North Carolina	259.14	--	--	--	--	--	393.90	186.03
South Carolina	274.51 *	--	--	--	--	--	568.78	257.94 *
Virginia	144.86	--	--	--	--	--	570.44 *	159.04
East South Central:								
Alabama	273.96	--	--	--	--	--	572.93 *	303.10 *
Kentucky	212.52	--	--	--	--	--	423.28	181.34
Mississippi	322.27	--	--	--	--	--	430.47 *	309.02
Tennessee	132.73	--	--	--	--	--	1,028.73 *	175.16
West South Central:								
Arkansas	184.76	--	--	--	--	--	317.65 *	189.88
Louisiana	275.68	--	--	--	--	--	552.51	306.55 *
Oklahoma	186.60	--	--	--	--	--	643.00 *	236.41
Texas	171.53	--	--	--	--	--	356.27 *	180.26
Mountain:								
Arizona	599.81 *	--	--	--	--	--	416.00	599.42 *
Colorado	387.94	--	--	--	--	--	533.77	488.59
Nevada	194.70	--	--	--	--	--	372.97 *	216.38
Utah	205.12	--	--	--	--	--	463.62 *	239.80
Pacific:								
Alaska	384.97	--	--	--	--	--	388.41	412.80 *
California	372.54	--	--	--	--	--	670.26 *	384.73
Hawaii	297.19	--	--	--	--	--	386.53 *	195.17
Oregon	145.86	--	--	--	--	--	390.70 *	153.03
Washington	204.90	--	--	--	--	--	240.12 *	350.45 *
States not shown separately	213.64	--	--	--	--	--	211.71	271.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	24.5%	23.4%	27.4%	31.5%	28.7%	21.4%	27.5%	23.8%
New England:								
Connecticut	21.6%	17.6%	21.6%	28.4%	17.8%	23.4%	21.8%	21.5%
Maine	32.3%	14.6%*	54.6%	42.1%	28.6%	31.1%	33.0%	32.0%
Massachusetts	26.9%	16.5%	18.1%	30.0%	34.5%	25.8%	22.5%	28.1%
Rhode Island	22.2%	13.9%	20.9%	27.1%	31.7%	20.4%	19.2%	23.0%
Middle Atlantic:								
New Jersey	22.9%	20.0%	18.6%*	23.8%	41.8%	17.3%	17.7%	24.3%
New York	20.9%	26.5%	32.2%	25.2%	21.2%	18.0%	24.5%	20.0%
Pennsylvania	17.1%	18.3%	23.3%	16.9%*	19.4%	15.0%	20.4%	16.3%
East North Central:								
Illinois	23.0%	25.1%	19.0%*	26.6%	25.9%	21.3%	23.8%	22.8%
Indiana	21.7%	28.5%	26.8%*	26.5%	22.9%	19.5%	31.2%	20.1%
Michigan	15.5%	12.7%	15.4%*	19.2%	12.7%	15.9%	18.8%	14.8%
Ohio	19.3%	15.4%	17.4%	26.7%	17.8%	18.6%	20.3%	19.2%
Wisconsin	17.9%	25.9%*	13.5%*	20.9%	11.2%*	21.0%	17.4%	18.1%
West North Central:								
Iowa	31.4%	25.6%	33.9%	39.8%	27.0%	31.9%	32.0%	31.3%
Kansas	24.0%	10.2%*	23.5%	29.0%	37.5%	20.9%	17.3%	26.4%
Minnesota	25.4%	13.1%*	35.1%	32.9%	35.7%	21.5%	26.7%	25.1%
Missouri	23.9%	9.1%*	21.2%	43.8%	26.7%	21.9%	20.6%	24.4%
South Atlantic:								
District of Columbia	31.0%	43.3%	28.8%	23.4%	21.4%	35.2%	37.8%	28.7%
Florida	27.7%	36.4%	43.8%	39.9%	35.7%	21.1%	38.7%	25.9%
Georgia	32.2%	36.0%	50.0%	44.1%	40.9%	24.8%	43.6%	30.2%
Maryland	25.0%	28.6%	43.0%	37.4%	28.2%	18.2%	39.6%	21.3%
North Carolina	26.0%	34.9%	48.8%	43.9%	31.1%	22.0%	43.0%	24.0%
South Carolina	28.5%	24.1%	48.4%	47.4%	40.3%	21.3%	42.4%	26.0%
Virginia	30.1%	28.9%	24.5%*	51.0%	28.4%	27.6%	33.9%	29.5%
East South Central:								
Alabama	28.2%	36.6%	37.1%	29.4%	40.4%	22.1%	37.6%	26.3%
Kentucky	22.6%	30.4%	39.2%	16.1%*	26.2%	21.9%	34.9%	20.6%
Mississippi	33.2%	39.6%	36.0%	23.5%*	50.5%	31.4%	22.7%	37.0%
Tennessee	25.9%	27.6%	39.2%	35.7%	30.5%	22.5%	36.1%	24.5%
West South Central:								
Arkansas	26.2%	15.7%	38.0%	36.3%	23.6%*	25.4%	30.4%	25.4%
Louisiana	30.6%	36.0%	28.0%	48.1%	44.2%	23.2%	34.5%	28.6%
Oklahoma	28.4%	24.1%	32.9%	30.6%	34.0%	23.8%	36.0%	26.8%
Texas	31.0%	27.1%	36.9%	49.7%	42.1%	25.2%	39.9%	29.3%
Mountain:								
Arizona	23.8%	27.6%	50.1%	45.5%	34.2%	18.2%	39.2%	22.0%
Colorado	31.5%	27.1%	35.8%	33.9%	27.1%	32.6%	36.7%	30.5%
Nevada	21.2%	20.1%	29.2%	36.4%	21.4%*	18.4%	29.0%	20.0%
Utah	27.0%	6.5%*	27.9%	38.4%	34.6%	27.4%	18.4%	29.1%
Pacific:								
Alaska	22.4%	19.9%*	25.7%	31.5%	22.7%	18.9%	23.1%	22.1%
California	26.7%	27.4%	23.0%	37.3%	32.8%	22.9%	28.1%	26.5%
Hawaii	19.2%	18.2%	18.2%*	30.1%	18.9%	16.3%	20.2%	18.8%
Oregon	20.0%	37.5%	26.9%	30.2%	31.6%	11.1%	34.1%	16.6%
Washington	20.1%	11.9%*	27.4%	29.3%	27.9%	16.4%	23.2%	19.3%
States not shown separately	25.8%	18.8%	32.3%	32.8%	34.3%	22.2%	22.9%	26.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	0.49%	1.36%	1.65%	1.59%	0.90%	0.71%	1.16%	0.47%
New England:								
Connecticut	1.96%	4.29%	4.06%	4.22%	2.89%	3.54%	2.12%	2.31%
Maine	3.14%	6.38%*	8.24%	4.84%	4.96%	3.12%	5.30%	3.63%
Massachusetts	2.23%	3.82%	3.89%	3.63%	5.80%	2.57%	2.50%	2.20%
Rhode Island	1.97%	3.84%	5.69%	5.58%	6.31%	3.05%	3.11%	2.77%
Middle Atlantic:								
New Jersey	3.74%	5.45%	5.84%*	7.02%	6.24%	3.32%	2.59%	4.27%
New York	2.11%	4.96%	4.19%	5.35%	2.69%	3.96%	3.98%	2.84%
Pennsylvania	1.78%	3.44%	3.72%	5.15%*	1.80%	2.70%	3.03%	1.60%
East North Central:								
Illinois	1.96%	4.85%	8.87%*	5.91%	2.87%	2.36%	4.85%	1.99%
Indiana	2.66%	6.59%	8.21%*	4.53%	5.60%	4.42%	3.89%	2.83%
Michigan	2.30%	3.79%	5.61%*	2.94%	3.26%	3.52%	2.86%	2.88%
Ohio	1.37%	3.04%	3.19%	3.98%	1.64%	1.72%	2.01%	1.54%
Wisconsin	2.47%	9.06%*	4.90%*	4.61%	5.54%*	2.46%	3.80%	2.77%
West North Central:								
Iowa	3.24%	4.89%	8.11%	3.19%	5.99%	3.80%	3.43%	3.45%
Kansas	1.91%	5.24%*	6.20%	5.13%	4.72%	2.08%	4.00%	2.26%
Minnesota	2.17%	7.54%*	7.29%	4.03%	6.16%	3.26%	4.85%	2.92%
Missouri	2.77%	4.40%*	6.11%	6.40%	5.91%	2.19%	3.55%	3.18%
South Atlantic:								
District of Columbia	2.38%	8.42%	5.99%	2.94%	3.01%	4.44%	4.08%	2.60%
Florida	2.34%	7.22%	8.78%	6.29%	4.44%	3.71%	3.99%	2.51%
Georgia	1.87%	8.22%	7.62%	5.48%	7.81%	2.37%	5.59%	2.04%
Maryland	2.22%	6.30%	6.51%	4.74%	5.91%	3.10%	3.37%	2.20%
North Carolina	3.63%	5.87%	8.97%	5.63%	3.62%	4.95%	5.67%	3.75%
South Carolina	2.81%	3.74%	7.68%	7.63%	7.80%	3.45%	4.30%	3.06%
Virginia	2.57%	7.67%	7.88%*	5.75%	7.18%	3.05%	5.58%	2.61%
East South Central:								
Alabama	3.43%	6.45%	5.83%	5.07%	6.24%	4.96%	3.35%	3.61%
Kentucky	2.39%	6.70%	5.50%	9.65%*	3.56%	2.65%	3.67%	2.22%
Mississippi	3.76%	7.23%	4.45%	9.03%*	4.44%	2.21%	6.43%	3.22%
Tennessee	2.41%	5.83%	8.72%	8.33%	4.84%	3.52%	3.96%	2.67%
West South Central:								
Arkansas	2.05%	4.66%	9.43%	5.88%	10.47%*	3.70%	3.07%	2.42%
Louisiana	2.82%	6.71%	6.92%	5.60%	6.72%	3.44%	4.26%	2.98%
Oklahoma	1.56%	6.54%	5.96%	8.58%	6.32%	3.09%	3.06%	2.24%
Texas	1.83%	4.54%	5.53%	3.65%	6.95%	1.58%	4.37%	2.00%
Mountain:								
Arizona	2.90%	7.05%	8.92%	5.64%	5.45%	3.35%	5.99%	3.41%
Colorado	2.57%	7.67%	5.58%	6.27%	5.86%	4.05%	4.15%	3.85%
Nevada	2.18%	5.05%	7.90%	6.85%	7.58%*	2.76%	5.77%	2.67%
Utah	1.68%	5.77%*	7.32%	6.25%	6.46%	1.94%	5.13%	1.10%
Pacific:								
Alaska	3.03%	6.06%*	7.60%	6.98%	4.26%	3.88%	5.28%	4.05%
California	2.15%	5.55%	5.53%	5.11%	2.14%	2.25%	3.70%	2.11%
Hawaii	1.78%	2.05%	5.92%*	6.36%	3.03%	2.35%	2.97%	1.48%
Oregon	2.20%	8.36%	5.50%	4.94%	5.55%	2.58%	4.88%	2.79%
Washington	2.35%	5.75%*	4.62%	5.02%	4.95%	3.98%	3.89%	3.09%
States not shown separately	3.05%	1.89%	6.69%	5.31%	7.34%	3.31%	2.48%	3.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	25.4%	27.4%	28.9%	33.7%	33.4%	21.4%	29.2%	24.7%
New England:								
Connecticut	20.8%	--	--	--	--	--	25.0%	19.6%
Maine	32.7%	--	--	--	--	--	47.3%	29.8%
Massachusetts	29.1%	--	--	--	--	--	22.6%	32.0%
Rhode Island	26.1%	--	--	--	--	--	20.8%	28.3%
Middle Atlantic:								
New Jersey	21.2%	--	--	--	--	--	14.3% *	22.5%
New York	19.5%	--	--	--	--	--	29.6%	17.7%
Pennsylvania	19.7%	--	--	--	--	--	23.7%	18.8%
East North Central:								
Illinois	22.1%	--	--	--	--	--	20.7% *	22.4%
Indiana	26.0%	--	--	--	--	--	27.0% *	26.0%
Michigan	14.7%	--	--	--	--	--	12.4% *	15.0%
Ohio	19.9%	--	--	--	--	--	11.1% *	20.7%
Wisconsin	17.3%	--	--	--	--	--	21.2%	16.6% *
West North Central:								
Iowa	26.3%	--	--	--	--	--	35.8%	24.5%
Kansas	26.5%	--	--	--	--	--	27.5%	26.0%
Minnesota	32.6%	--	--	--	--	--	26.3% *	34.2%
Missouri	26.8%	--	--	--	--	--	20.0% *	27.9%
South Atlantic:								
District of Columbia	37.9%	--	--	--	--	--	38.9%	37.7%
Florida	34.4%	--	--	--	--	--	41.9%	32.8%
Georgia	34.4%	--	--	--	--	--	54.0%	30.9%
Maryland	28.7%	--	--	--	--	--	46.3%	23.7%
North Carolina	21.0% *	--	--	--	--	--	60.1%	19.2%
South Carolina	39.9%	--	--	--	--	--	61.7%	34.0%
Virginia	33.1%	--	--	--	--	--	37.5%	32.4%
East South Central:								
Alabama	21.2%	--	--	--	--	--	34.6%	19.2% *
Kentucky	14.4% *	--	--	--	--	--	19.8% *	13.9% *
Mississippi	28.3%	--	--	--	--	--	34.2% *	27.8% *
Tennessee	25.6%	--	--	--	--	--	43.9%	24.1%
West South Central:								
Arkansas	32.3%	--	--	--	--	--	31.8%	32.4%
Louisiana	27.2%	--	--	--	--	--	38.0%	21.4%
Oklahoma	32.0%	--	--	--	--	--	51.4%	27.1%
Texas	35.7%	--	--	--	--	--	32.4%	36.1%
Mountain:								
Arizona	28.4%	--	--	--	--	--	43.3%	26.1%
Colorado	29.9%	--	--	--	--	--	28.5%	30.1%
Nevada	23.7%	--	--	--	--	--	51.5%	21.6%
Utah	30.0%	--	--	--	--	--	35.9%	29.2%
Pacific:								
Alaska	23.7%	--	--	--	--	--	0.0%	26.6%
California	26.6%	--	--	--	--	--	29.7%	26.2%
Hawaii	25.0%	--	--	--	--	--	21.5% *	26.5%
Oregon	23.2%	--	--	--	--	--	38.5%	18.6% *
Washington	20.3%	--	--	--	--	--	24.1%	19.6%
States not shown separately	28.2%	--	--	--	--	--	24.5% *	29.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	0.80%	2.04%	1.66%	1.96%	1.09%	1.26%	1.16%	0.94%
New England:								
Connecticut	3.34%	--	--	--	--	--	6.55%	3.99%
Maine	4.00%	--	--	--	--	--	4.01%	5.08%
Massachusetts	4.25%	--	--	--	--	--	5.00%	4.21%
Rhode Island	2.70%	--	--	--	--	--	4.82%	3.11%
Middle Atlantic:								
New Jersey	3.16%	--	--	--	--	--	4.56% *	4.11%
New York	1.71%	--	--	--	--	--	5.19%	2.27%
Pennsylvania	3.06%	--	--	--	--	--	4.20%	4.19%
East North Central:								
Illinois	2.40%	--	--	--	--	--	7.87% *	2.62%
Indiana	5.68%	--	--	--	--	--	9.13% *	5.69%
Michigan	3.66%	--	--	--	--	--	5.50% *	3.77%
Ohio	2.52%	--	--	--	--	--	3.48% *	3.33%
Wisconsin	3.07%	--	--	--	--	--	6.26%	5.03% *
West North Central:								
Iowa	2.48%	--	--	--	--	--	6.44%	2.67%
Kansas	4.98%	--	--	--	--	--	7.20%	6.29%
Minnesota	3.74%	--	--	--	--	--	10.40% *	4.83%
Missouri	3.20%	--	--	--	--	--	7.15% *	4.99%
South Atlantic:								
District of Columbia	4.11%	--	--	--	--	--	5.19%	4.90%
Florida	3.14%	--	--	--	--	--	3.93%	3.81%
Georgia	3.79%	--	--	--	--	--	9.07%	3.72%
Maryland	3.24%	--	--	--	--	--	6.35%	2.61%
North Carolina	6.62% *	--	--	--	--	--	16.92%	5.22%
South Carolina	5.60%	--	--	--	--	--	12.99%	4.72%
Virginia	4.04%	--	--	--	--	--	6.72%	5.09%
East South Central:								
Alabama	6.10%	--	--	--	--	--	8.65%	9.41% *
Kentucky	5.49% *	--	--	--	--	--	7.87% *	6.56% *
Mississippi	7.79%	--	--	--	--	--	10.57% *	9.52% *
Tennessee	3.87%	--	--	--	--	--	10.34%	4.10%
West South Central:								
Arkansas	6.36%	--	--	--	--	--	6.38%	8.02%
Louisiana	4.62%	--	--	--	--	--	10.87%	5.54%
Oklahoma	5.78%	--	--	--	--	--	11.61%	6.76%
Texas	3.67%	--	--	--	--	--	9.01%	4.61%
Mountain:								
Arizona	3.40%	--	--	--	--	--	8.23%	3.80%
Colorado	3.11%	--	--	--	--	--	5.87%	3.92%
Nevada	4.66%	--	--	--	--	--	11.70%	4.68%
Utah	2.74%	--	--	--	--	--	5.55%	3.62%
Pacific:								
Alaska	6.38%	--	--	--	--	--	0.00%	6.66%
California	2.57%	--	--	--	--	--	4.07%	2.50%
Hawaii	3.38%	--	--	--	--	--	6.55% *	3.17%
Oregon	3.60%	--	--	--	--	--	6.94%	6.54% *
Washington	4.77%	--	--	--	--	--	6.81%	4.62%
States not shown separately	3.32%	--	--	--	--	--	7.93% *	3.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	24.8%	21.9%	29.3%	31.9%	29.1%	21.3%	28.7%	24.0%
New England:								
Connecticut	21.4%	--	--	--	--	--	21.4%	21.4%
Maine	28.1%	--	--	--	--	--	25.7% *	29.4%
Massachusetts	26.2%	--	--	--	--	--	21.9% *	26.9%
Rhode Island	21.7%	--	--	--	--	--	20.6%	21.9%
Middle Atlantic:								
New Jersey	24.5%	--	--	--	--	--	19.6%	25.9%
New York	20.1%	--	--	--	--	--	18.8%	20.4%
Pennsylvania	15.3%	--	--	--	--	--	19.9%	14.6%
East North Central:								
Illinois	23.9%	--	--	--	--	--	25.9%	23.4%
Indiana	20.1%	--	--	--	--	--	36.6%	17.0%
Michigan	14.6%	--	--	--	--	--	19.5%	13.8%
Ohio	20.2%	--	--	--	--	--	21.4%	20.0%
Wisconsin	21.1%	--	--	--	--	--	24.3%	20.4%
West North Central:								
Iowa	33.6%	--	--	--	--	--	31.2%	33.9%
Kansas	25.5%	--	--	--	--	--	14.0% *	30.5%
Minnesota	25.1%	--	--	--	--	--	35.0%	23.7%
Missouri	21.8%	--	--	--	--	--	22.0%	21.8%
South Atlantic:								
District of Columbia	27.6%	--	--	--	--	--	38.0%	23.1%
Florida	25.4%	--	--	--	--	--	39.5%	23.2%
Georgia	34.4%	--	--	--	--	--	40.7%	33.1%
Maryland	25.9%	--	--	--	--	--	34.8%	23.5%
North Carolina	30.7%	--	--	--	--	--	40.4%	29.2%
South Carolina	28.6%	--	--	--	--	--	36.7%	27.2%
Virginia	31.6%	--	--	--	--	--	34.2%	31.1%
East South Central:								
Alabama	31.2%	--	--	--	--	--	38.2%	29.8%
Kentucky	28.7%	--	--	--	--	--	42.7%	26.2%
Mississippi	38.2%	--	--	--	--	--	39.1%	38.0%
Tennessee	28.3%	--	--	--	--	--	36.2%	27.0%
West South Central:								
Arkansas	24.1%	--	--	--	--	--	35.1%	22.4%
Louisiana	33.6%	--	--	--	--	--	30.8%	35.3%
Oklahoma	31.1%	--	--	--	--	--	39.7%	29.8%
Texas	31.5%	--	--	--	--	--	43.6%	28.2%
Mountain:								
Arizona	22.7%	--	--	--	--	--	36.2%	21.3%
Colorado	30.8%	--	--	--	--	--	40.6%	27.9%
Nevada	19.6%	--	--	--	--	--	25.7%	18.4%
Utah	25.8%	--	--	--	--	--	14.5% *	29.3%
Pacific:								
Alaska	21.0%	--	--	--	--	--	15.8%	22.5%
California	26.2%	--	--	--	--	--	26.4%	26.1%
Hawaii	17.3%	--	--	--	--	--	20.4%	16.4%
Oregon	18.5%	--	--	--	--	--	34.1%	15.7%
Washington	20.6%	--	--	--	--	--	24.5%	19.5%
States not shown separately	25.6%	--	--	--	--	--	27.5%	25.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	0.68%	1.47%	1.98%	1.96%	0.83%	0.91%	1.48%	0.70%
New England:								
Connecticut	2.74%	--	--	--	--	--	4.98%	2.66%
Maine	4.98%	--	--	--	--	--	9.30% *	4.51%
Massachusetts	1.47%	--	--	--	--	--	6.74% *	1.47%
Rhode Island	2.41%	--	--	--	--	--	4.93%	2.69%
Middle Atlantic:								
New Jersey	4.71%	--	--	--	--	--	3.55%	6.35%
New York	3.14%	--	--	--	--	--	4.14%	3.61%
Pennsylvania	1.59%	--	--	--	--	--	1.87%	1.61%
East North Central:								
Illinois	2.36%	--	--	--	--	--	5.34%	2.35%
Indiana	1.63%	--	--	--	--	--	5.08%	1.47%
Michigan	2.12%	--	--	--	--	--	5.04%	2.40%
Ohio	2.03%	--	--	--	--	--	2.68%	2.31%
Wisconsin	1.98%	--	--	--	--	--	4.07%	2.60%
West North Central:								
Iowa	3.58%	--	--	--	--	--	5.86%	3.87%
Kansas	2.96%	--	--	--	--	--	5.08% *	2.53%
Minnesota	2.61%	--	--	--	--	--	6.64%	3.51%
Missouri	3.30%	--	--	--	--	--	5.90%	4.31%
South Atlantic:								
District of Columbia	2.88%	--	--	--	--	--	5.83%	2.50%
Florida	2.13%	--	--	--	--	--	4.71%	1.86%
Georgia	2.46%	--	--	--	--	--	7.40%	2.46%
Maryland	2.57%	--	--	--	--	--	3.55%	2.66%
North Carolina	3.26%	--	--	--	--	--	4.85%	3.58%
South Carolina	2.74%	--	--	--	--	--	5.24%	3.29%
Virginia	4.15%	--	--	--	--	--	7.97%	4.25%
East South Central:								
Alabama	3.52%	--	--	--	--	--	5.84%	3.12%
Kentucky	2.76%	--	--	--	--	--	5.13%	1.67%
Mississippi	2.57%	--	--	--	--	--	6.37%	3.22%
Tennessee	2.77%	--	--	--	--	--	6.77%	2.97%
West South Central:								
Arkansas	2.22%	--	--	--	--	--	5.83%	2.06%
Louisiana	3.53%	--	--	--	--	--	7.04%	3.54%
Oklahoma	2.22%	--	--	--	--	--	6.01%	2.80%
Texas	3.13%	--	--	--	--	--	4.67%	2.94%
Mountain:								
Arizona	3.85%	--	--	--	--	--	7.42%	4.20%
Colorado	2.26%	--	--	--	--	--	6.23%	3.86%
Nevada	4.23%	--	--	--	--	--	5.19%	4.83%
Utah	2.58%	--	--	--	--	--	6.69% *	1.82%
Pacific:								
Alaska	2.41%	--	--	--	--	--	4.31%	2.68%
California	3.62%	--	--	--	--	--	4.87%	3.58%
Hawaii	2.34%	--	--	--	--	--	4.03%	1.98%
Oregon	3.46%	--	--	--	--	--	5.03%	3.52%
Washington	3.45%	--	--	--	--	--	5.22%	4.29%
States not shown separately	3.74%	--	--	--	--	--	4.72%	3.83%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	21.4%	22.9%	19.3%	24.3%	19.9%	21.5%	22.0%	21.2%
New England:								
Connecticut	26.0%	--	--	--	--	--	12.9% *	29.0%
Maine	37.1%	--	--	--	--	--	34.1%	38.2%
Massachusetts	19.0% *	--	--	--	--	--	25.2% *	17.4%
Rhode Island	16.2%	--	--	--	--	--	15.3% *	17.3% *
Middle Atlantic:								
New Jersey	19.5%	--	--	--	--	--	14.5% *	21.1%
New York	26.2%	--	--	--	--	--	31.4%	24.1%
Pennsylvania	17.3%	--	--	--	--	--	17.4%	17.3%
East North Central:								
Illinois	20.8%	--	--	--	--	--	22.8% *	19.3%
Indiana	19.3%	--	--	--	--	--	22.0%	18.4%
Michigan	18.7%	--	--	--	--	--	20.0%	18.0% *
Ohio	14.0%	--	--	--	--	--	22.7%	12.3%
Wisconsin	13.1% *	--	--	--	--	--	10.2% *	14.4% *
West North Central:								
Iowa	25.4%	--	--	--	--	--	31.7%	23.4%
Kansas	18.4%	--	--	--	--	--	21.7% *	18.0%
Minnesota	17.2%	--	--	--	--	--	10.8%	19.6%
Missouri	25.2%	--	--	--	--	--	12.3% *	26.7%
South Atlantic:								
District of Columbia	16.0% *	--	--	--	--	--	27.5%	13.6% *
Florida	22.9%	--	--	--	--	--	12.1% *	23.6%
Georgia	21.0%	--	--	--	--	--	43.5% *	19.5%
Maryland	14.8% *	--	--	--	--	--	38.4%	11.2% *
North Carolina	20.2% *	--	--	--	--	--	40.6%	17.4% *
South Carolina	18.7% *	--	--	--	--	--	41.7%	14.6% *
Virginia	20.4%	--	--	--	--	--	27.7% *	19.2%
East South Central:								
Alabama	24.6%	--	--	--	--	--	38.0%	20.2% *
Kentucky	21.3%	--	--	--	--	--	30.7%	18.8%
Mississippi	28.9%	--	--	--	--	--	10.4% *	41.1%
Tennessee	15.0%	--	--	--	--	--	22.7% *	13.8%
West South Central:								
Arkansas	25.7%	--	--	--	--	--	17.4% *	27.4%
Louisiana	25.8%	--	--	--	--	--	48.2%	19.4%
Oklahoma	17.6%	--	--	--	--	--	18.8% *	17.3%
Texas	23.5%	--	--	--	--	--	20.1% *	23.9%
Mountain:								
Arizona	14.6% *	--	--	--	--	--	31.1%	13.7% *
Colorado	38.9%	--	--	--	--	--	43.0%	38.6%
Nevada	22.4%	--	--	--	--	--	18.0% *	23.1%
Utah	22.5%	--	--	--	--	--	12.4% *	26.7%
Pacific:								
Alaska	25.0%	--	--	--	--	--	34.5%	20.1% *
California	30.4%	--	--	--	--	--	29.6% *	30.6%
Hawaii	17.7%	--	--	--	--	--	17.4% *	17.8%
Oregon	13.7%	--	--	--	--	--	14.7% *	13.3%
Washington	15.8%	--	--	--	--	--	14.4% *	16.4%
States not shown separately	24.3%	--	--	--	--	--	17.9%	27.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	1.24%	3.28%	2.55%	2.89%	3.35%	1.60%	2.23%	1.26%
New England:								
Connecticut	3.69%	--	--	--	--	--	4.95% *	3.60%
Maine	4.73%	--	--	--	--	--	5.71%	7.97%
Massachusetts	6.54% *	--	--	--	--	--	9.39% *	5.03%
Rhode Island	3.44%	--	--	--	--	--	5.12% *	5.57% *
Middle Atlantic:								
New Jersey	5.54%	--	--	--	--	--	7.16% *	6.15%
New York	4.73%	--	--	--	--	--	7.88%	4.45%
Pennsylvania	1.79%	--	--	--	--	--	4.48%	4.02%
East North Central:								
Illinois	6.15%	--	--	--	--	--	9.74% *	5.00%
Indiana	3.10%	--	--	--	--	--	6.39%	5.05%
Michigan	4.17%	--	--	--	--	--	5.50%	5.74% *
Ohio	2.49%	--	--	--	--	--	5.13%	2.64%
Wisconsin	4.66% *	--	--	--	--	--	7.83% *	4.34% *
West North Central:								
Iowa	3.47%	--	--	--	--	--	4.45%	5.78%
Kansas	4.40%	--	--	--	--	--	7.96% *	4.96%
Minnesota	3.13%	--	--	--	--	--	2.88%	4.19%
Missouri	4.78%	--	--	--	--	--	4.10% *	5.99%
South Atlantic:								
District of Columbia	5.25% *	--	--	--	--	--	6.97%	6.86% *
Florida	4.58%	--	--	--	--	--	9.99% *	5.18%
Georgia	3.66%	--	--	--	--	--	13.13% *	4.10%
Maryland	4.94% *	--	--	--	--	--	10.97%	8.38% *
North Carolina	6.60% *	--	--	--	--	--	7.06%	9.42% *
South Carolina	6.12% *	--	--	--	--	--	10.30%	7.29% *
Virginia	3.50%	--	--	--	--	--	10.99% *	3.20%
East South Central:								
Alabama	6.54%	--	--	--	--	--	9.50%	8.03% *
Kentucky	3.91%	--	--	--	--	--	6.82%	4.39%
Mississippi	6.07%	--	--	--	--	--	10.58% *	4.92%
Tennessee	3.04%	--	--	--	--	--	11.02% *	3.58%
West South Central:								
Arkansas	4.19%	--	--	--	--	--	6.41% *	4.70%
Louisiana	5.05%	--	--	--	--	--	9.64%	5.65%
Oklahoma	4.56%	--	--	--	--	--	11.44% *	4.58%
Texas	3.14%	--	--	--	--	--	8.34% *	3.18%
Mountain:								
Arizona	9.34% *	--	--	--	--	--	9.05%	9.41% *
Colorado	7.18%	--	--	--	--	--	11.31%	8.77%
Nevada	3.69%	--	--	--	--	--	11.15% *	4.28%
Utah	3.29%	--	--	--	--	--	8.20% *	4.81%
Pacific:								
Alaska	5.41%	--	--	--	--	--	5.50%	6.07% *
California	5.25%	--	--	--	--	--	9.73% *	4.66%
Hawaii	4.44%	--	--	--	--	--	5.89% *	3.56%
Oregon	2.19%	--	--	--	--	--	10.50% *	2.55%
Washington	3.65%	--	--	--	--	--	6.10% *	4.70%
States not shown separately	3.86%	--	--	--	--	--	4.24%	5.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 1997**

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	51.9%	41.0%	42.3%	45.7%	48.9%	58.4%	42.6%	54.6%
New England:								
Connecticut	49.9%	48.6%	55.2%	49.5%	49.2%	50.3%	48.9%	50.4%
Maine	50.9%	47.0%	46.1%	47.0%	43.0%	63.2%	46.3%	53.4%
Massachusetts	46.4%	40.3%	43.6%	46.6%	35.0%	56.2%	41.5%	47.9%
Rhode Island	54.9%	46.8%	44.9%	48.2%	54.9%	60.4%	45.8%	58.0%
Middle Atlantic:								
New Jersey	51.0%	43.4%	50.0%	45.6%	52.8%	53.3%	46.8%	52.1%
New York	51.5%	42.1%	34.5%	44.6%	49.5%	58.8%	40.3%	55.0%
Pennsylvania	54.8%	37.6%	42.1%	53.7%	54.7%	60.9%	42.5%	58.7%
East North Central:								
Illinois	53.1%	39.7%	42.2%	46.2%	53.7%	59.1%	42.3%	56.3%
Indiana	54.5%	50.4%	45.7%	49.4%	52.1%	58.2%	49.7%	55.5%
Michigan	61.4%	50.8%	56.0%	58.5%	61.0%	64.4%	54.8%	63.1%
Ohio	57.2%	54.8%	46.7%	51.5%	58.1%	60.3%	50.3%	58.8%
Wisconsin	61.1%	46.7%	62.6%	39.6%	66.3%	66.1%	55.7%	62.7%
West North Central:								
Iowa	58.4%	50.6%	48.2%	48.1%	55.8%	64.0%	48.4%	60.8%
Kansas	59.9%	66.1%	43.6%	55.7%	48.6%	70.4%	56.7%	61.4%
Minnesota	48.7%	44.8%	38.1%	43.9%	45.2%	54.2%	39.2%	51.6%
Missouri	51.3%	36.2%	45.4%	44.7%	44.9%	56.3%	43.2%	53.1%
South Atlantic:								
District of Columbia	42.8%	28.9%	30.8%	33.5%	44.2%	57.4%	29.0%	50.3%
Florida	49.1%	32.1%	38.9%	37.1%	46.6%	56.8%	36.8%	52.2%
Georgia	46.2%	27.0%	42.9%	39.3%	48.0%	50.9%	34.1%	49.4%
Maryland	49.6%	36.1%	44.7%	45.7%	45.7%	55.2%	39.8%	52.8%
North Carolina	45.6%	36.6%	24.5%	37.0%	35.8%	54.1%	29.5%	49.1%
South Carolina	48.7%	29.5%	34.0%	39.1%	45.6%	57.5%	33.8%	53.2%
Virginia	53.3%	44.7%	40.6%	41.9%	49.3%	60.1%	40.9%	56.4%
East South Central:								
Alabama	54.8%	43.6%	50.7%	51.0%	51.8%	59.0%	47.9%	56.5%
Kentucky	55.7%	39.0%	42.9%	61.5%	48.6%	60.6%	43.3%	58.8%
Mississippi	53.6%	42.4%	48.0%	57.4%	47.2%	57.8%	52.5%	54.1%
Tennessee	54.0%	49.7%	36.6%	40.4%	51.9%	60.6%	43.2%	56.2%
West South Central:								
Arkansas	53.7%	44.4%	45.0%	45.2%	61.4%	54.4%	45.8%	55.6%
Louisiana	51.7%	39.5%	54.0%	41.5%	45.4%	58.3%	48.1%	53.6%
Oklahoma	53.6%	33.7%	45.6%	51.2%	53.2%	59.8%	43.3%	56.4%
Texas	49.7%	37.2%	42.0%	45.2%	42.2%	56.1%	42.1%	51.7%
Mountain:								
Arizona	51.4%	35.4%	23.7%	33.6%	45.0%	61.9%	31.4%	56.0%
Colorado	48.0%	29.7%	41.2%	50.0%	44.5%	54.3%	38.1%	51.0%
Nevada	45.1%	32.3%	29.4%	41.8%	46.7%	49.1%	32.8%	48.2%
Utah	65.6%	82.3%	56.2%	61.5%	58.3%	65.7%	70.8%	64.0%
Pacific:								
Alaska	49.9%	55.6%	33.7%	39.1%	56.2%	52.4%	45.0%	51.9%
California	49.5%	36.4%	40.9%	39.9%	44.3%	58.8%	39.5%	52.2%
Hawaii	44.4%	30.4%	31.2%	42.2%	37.6%	59.6%	34.4%	49.1%
Oregon	46.6%	34.7%	28.0%	38.9%	49.9%	54.7%	34.0%	51.5%
Washington	47.1%	31.3%	34.9%	36.4%	40.5%	61.0%	33.2%	53.0%
States not shown separately	55.3%	46.4%	42.1%	48.2%	54.1%	64.0%	45.8%	59.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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%	1.52%	1.24%	0.92%	1.11%	0.50%	0.76%	0.41%
New England:								
Connecticut	2.02%	5.51%	3.88%	4.81%	4.54%	4.51%	3.02%	2.66%
Maine	2.91%	4.61%	6.95%	4.58%	5.02%	4.15%	5.47%	2.45%
Massachusetts	3.03%	3.81%	6.35%	4.47%	6.06%	1.46%	3.27%	3.80%
Rhode Island	2.39%	2.77%	6.38%	4.75%	4.35%	3.13%	1.42%	3.01%
Middle Atlantic:								
New Jersey	3.08%	3.48%	5.84%	3.91%	7.17%	4.18%	1.61%	3.76%
New York	1.35%	3.48%	2.25%	4.51%	2.43%	3.76%	2.72%	2.13%
Pennsylvania	2.50%	5.10%	4.87%	3.72%	2.03%	2.36%	2.94%	2.36%
East North Central:								
Illinois	1.05%	3.07%	4.06%	4.81%	3.32%	1.29%	2.58%	0.92%
Indiana	2.04%	6.71%	5.47%	2.25%	5.48%	2.99%	2.58%	2.41%
Michigan	1.06%	4.57%	4.67%	3.32%	3.15%	1.39%	2.75%	0.98%
Ohio	1.44%	4.29%	4.75%	3.30%	4.99%	1.92%	2.51%	1.59%
Wisconsin	3.31%	4.19%	4.54%	5.99%	4.98%	3.37%	3.38%	4.32%
West North Central:								
Iowa	2.09%	3.63%	6.92%	4.75%	4.78%	2.45%	3.62%	2.47%
Kansas	3.38%	9.10%	4.72%	3.42%	3.72%	4.66%	4.36%	4.08%
Minnesota	2.72%	6.14%	4.87%	3.03%	6.63%	4.05%	3.62%	2.99%
Missouri	2.79%	5.72%	6.62%	3.35%	4.09%	3.70%	2.57%	3.28%
South Atlantic:								
District of Columbia	1.86%	3.86%	4.21%	3.11%	4.63%	3.81%	2.42%	2.39%
Florida	2.45%	2.27%	4.34%	4.96%	4.10%	3.07%	2.03%	2.87%
Georgia	2.39%	5.10%	5.92%	5.37%	4.76%	4.14%	2.81%	2.30%
Maryland	2.77%	2.74%	5.70%	3.50%	6.45%	3.99%	2.49%	3.12%
North Carolina	1.83%	3.60%	4.39%	4.17%	4.87%	1.95%	1.93%	1.88%
South Carolina	2.16%	2.76%	6.37%	5.81%	5.84%	3.38%	2.77%	2.53%
Virginia	2.10%	5.07%	8.12%	3.91%	5.71%	2.42%	2.90%	2.44%
East South Central:								
Alabama	1.23%	4.85%	5.49%	6.54%	4.90%	2.36%	2.27%	1.44%
Kentucky	3.05%	3.89%	4.55%	9.28%	4.57%	2.95%	3.66%	3.45%
Mississippi	1.48%	5.88%	6.47%	9.06%	5.54%	4.59%	5.48%	2.14%
Tennessee	2.57%	5.96%	4.98%	4.63%	4.74%	3.01%	1.94%	3.07%
West South Central:								
Arkansas	2.36%	6.64%	5.74%	6.68%	7.04%	3.48%	3.60%	3.16%
Louisiana	1.93%	5.74%	5.60%	3.44%	5.57%	3.14%	3.68%	2.05%
Oklahoma	2.26%	5.19%	5.41%	6.73%	4.49%	5.63%	4.04%	2.54%
Texas	1.70%	2.87%	5.06%	4.28%	3.57%	2.33%	2.92%	1.81%
Mountain:								
Arizona	2.54%	4.71%	4.37%	4.40%	5.42%	2.40%	3.85%	2.50%
Colorado	2.20%	5.82%	4.34%	6.75%	7.70%	2.95%	3.33%	3.03%
Nevada	3.02%	5.38%	4.29%	5.54%	5.88%	3.15%	2.13%	3.34%
Utah	3.19%	9.59%	6.88%	3.35%	2.50%	3.63%	6.14%	2.78%
Pacific:								
Alaska	3.23%	4.97%	5.18%	5.58%	4.88%	3.56%	4.67%	3.40%
California	1.60%	1.93%	3.26%	3.09%	2.81%	1.41%	2.15%	1.94%
Hawaii	2.46%	3.48%	4.20%	4.42%	4.76%	1.90%	1.41%	3.21%
Oregon	2.62%	4.99%	6.24%	4.50%	3.83%	3.71%	2.75%	2.37%
Washington	2.69%	3.44%	3.90%	3.17%	3.92%	4.84%	2.92%	4.00%
States not shown separately	2.13%	5.12%	4.68%	4.65%	2.70%	3.13%	2.88%	2.02%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	18.5%	49.3%	33.3%	23.5%	15.9%	12.9%	36.6%	14.4%
New England:								
Connecticut	14.9%	--	--	--	--	--	21.2%	--
Maine	12.4%*	--	--	--	--	--	30.1%*	--
Massachusetts	23.9%	--	--	--	--	--	39.8%	--
Rhode Island	22.3%	--	--	--	--	--	50.4%	--
Middle Atlantic:								
New Jersey	16.4%	--	--	--	--	--	44.3%	--
New York	18.1%	--	--	--	--	--	39.2%	--
Pennsylvania	29.5%	--	--	--	--	--	43.9%	--
East North Central:								
Illinois	18.4%	--	--	--	--	--	31.5%	--
Indiana	17.1%	--	--	--	--	--	34.8%	--
Michigan	39.0%	--	--	--	--	--	57.5%	--
Ohio	16.7%	--	--	--	--	--	41.1%	--
Wisconsin	28.5%	--	--	--	--	--	45.0%	--
West North Central:								
Iowa	9.4%	--	--	--	--	--	35.7%	--
Kansas	25.7%	--	--	--	--	--	63.6%	--
Minnesota	12.9%	--	--	--	--	--	41.0%	--
Missouri	14.7%	--	--	--	--	--	43.4%	--
South Atlantic:								
District of Columbia	17.1%	--	--	--	--	--	25.7%	--
Florida	11.4%	--	--	--	--	--	23.3%	--
Georgia	8.0%*	--	--	--	--	--	16.5%*	--
Maryland	21.3%	--	--	--	--	--	27.8%	--
North Carolina	11.6%	--	--	--	--	--	22.5%*	--
South Carolina	10.9%*	--	--	--	--	--	17.8%	--
Virginia	10.8%	--	--	--	--	--	33.8%	--
East South Central:								
Alabama	23.7%	--	--	--	--	--	28.8%	--
Kentucky	24.3%	--	--	--	--	--	37.6%	--
Mississippi	21.0%*	--	--	--	--	--	59.6%	--
Tennessee	9.0%*	--	--	--	--	--	20.4%	--
West South Central:								
Arkansas	13.0%	--	--	--	--	--	32.4%	--
Louisiana	14.6%*	--	--	--	--	--	19.5%	--
Oklahoma	11.4%	--	--	--	--	--	33.7%	--
Texas	10.6%	--	--	--	--	--	21.6%	--
Mountain:								
Arizona	7.7%*	--	--	--	--	--	20.6%	--
Colorado	10.8%*	--	--	--	--	--	26.1%	--
Nevada	21.3%	--	--	--	--	--	42.7%	--
Utah	21.6%	--	--	--	--	--	63.1%	--
Pacific:								
Alaska	24.3%	--	--	--	--	--	40.4%	--
California	18.8%	--	--	--	--	--	39.0%	--
Hawaii	35.8%	--	--	--	--	--	59.9%	--
Oregon	40.6%	--	--	--	--	--	40.2%	--
Washington	34.7%	--	--	--	--	--	47.9%	--
States not shown separately	16.2%	--	--	--	--	--	37.1%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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(1997) 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, 1997**

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	0.41%	1.87%	2.71%	1.86%	1.59%	0.77%	1.68%	0.55%
New England:								
Connecticut	3.35%	--	--	--	--	--	6.03%	--
Maine	3.78%*	--	--	--	--	--	9.19%*	--
Massachusetts	3.92%	--	--	--	--	--	5.24%	--
Rhode Island	3.98%	--	--	--	--	--	7.67%	--
Middle Atlantic:								
New Jersey	3.44%	--	--	--	--	--	6.80%	--
New York	2.91%	--	--	--	--	--	5.87%	--
Pennsylvania	4.40%	--	--	--	--	--	5.00%	--
East North Central:								
Illinois	3.42%	--	--	--	--	--	8.71%	--
Indiana	3.12%	--	--	--	--	--	5.84%	--
Michigan	5.51%	--	--	--	--	--	5.79%	--
Ohio	4.62%	--	--	--	--	--	3.52%	--
Wisconsin	6.26%	--	--	--	--	--	7.65%	--
West North Central:								
Iowa	1.57%	--	--	--	--	--	4.62%	--
Kansas	5.93%	--	--	--	--	--	8.97%	--
Minnesota	2.57%	--	--	--	--	--	7.53%	--
Missouri	2.27%	--	--	--	--	--	6.32%	--
South Atlantic:								
District of Columbia	2.61%	--	--	--	--	--	5.31%	--
Florida	2.66%	--	--	--	--	--	4.93%	--
Georgia	2.65%*	--	--	--	--	--	6.11%*	--
Maryland	5.69%	--	--	--	--	--	5.37%	--
North Carolina	2.97%	--	--	--	--	--	8.22%*	--
South Carolina	3.40%*	--	--	--	--	--	4.13%	--
Virginia	2.60%	--	--	--	--	--	8.56%	--
East South Central:								
Alabama	7.12%	--	--	--	--	--	6.20%	--
Kentucky	5.47%	--	--	--	--	--	5.67%	--
Mississippi	6.75%*	--	--	--	--	--	10.70%	--
Tennessee	4.25%*	--	--	--	--	--	4.12%	--
West South Central:								
Arkansas	3.48%	--	--	--	--	--	5.83%	--
Louisiana	4.42%*	--	--	--	--	--	5.34%	--
Oklahoma	2.33%	--	--	--	--	--	4.22%	--
Texas	1.76%	--	--	--	--	--	5.02%	--
Mountain:								
Arizona	3.06%*	--	--	--	--	--	5.13%	--
Colorado	4.37%*	--	--	--	--	--	5.97%	--
Nevada	5.55%	--	--	--	--	--	8.33%	--
Utah	5.90%	--	--	--	--	--	11.25%	--
Pacific:								
Alaska	6.44%	--	--	--	--	--	7.27%	--
California	2.87%	--	--	--	--	--	4.38%	--
Hawaii	3.88%	--	--	--	--	--	5.67%	--
Oregon	7.31%	--	--	--	--	--	6.75%	--
Washington	6.30%	--	--	--	--	--	6.63%	--
States not shown separately	4.14%	--	--	--	--	--	5.33%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 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.