

Table II.A.1(1998) Number of private-sector establishments by firm size and State: United States, 1998

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	6,197,685	3,758,930	764,744	519,511	388,344	766,156	4,840,741	1,356,944
New England:								
Connecticut	80,621	50,351	10,586	5,789	5,368	8,527	64,220	16,400
Massachusetts	149,552	89,074	19,652	13,280	9,701	17,845	116,845	32,708
New Hampshire	31,724	19,913	3,771	2,951	1,915	3,175	25,657	6,067
Middle Atlantic:								
New Jersey	204,113	138,222	21,913	14,277	10,795	18,906	168,386	35,727
New York	429,898	285,912	47,650	32,155	20,642	43,540	354,505	75,393
Pennsylvania	260,089	159,341	32,785	20,853	16,248	30,862	204,920	55,169
East North Central:								
Illinois	271,302	159,752	35,537	26,580	14,912	34,520	211,094	60,208
Indiana	134,634	76,468	17,131	10,974	11,285	18,777	100,160	34,474
Michigan	210,802	124,021	29,977	19,103	14,204	23,498	164,953	45,849
Ohio	253,277	133,780	35,568	22,760	20,171	40,997	181,819	71,458
Wisconsin	130,139	79,348	15,849	13,625	7,783	13,534	102,726	27,413
West North Central:								
Iowa	82,599	53,504	8,515	6,233	5,196	9,151	65,733	16,866
Kansas	70,181	42,925	9,049	5,783	4,223	8,199	55,678	14,502
Minnesota	128,790	79,816	15,581	12,628	8,206	12,558	102,619	26,171
Missouri	135,217	82,138	15,955	11,675	6,594	18,855	103,767	31,450
Nebraska	53,836	36,601	5,837	3,266	3,228	4,904	44,323	9,513
South Atlantic:								
Delaware	18,936	10,924	2,608	1,485	1,505	2,415	14,406	4,530
Florida	353,593	216,599	43,849	21,223	19,266	52,655	274,145	79,448
Georgia	171,846	103,733	16,944	18,881	8,603	23,685	130,957	40,890
Maryland	110,787	63,666	13,609	9,474	6,589	17,449	83,475	27,312
North Carolina	180,444	107,862	20,506	14,706	12,345	25,025	137,428	43,016
South Carolina	82,505	47,008	10,355	8,197	5,260	11,683	62,028	20,476
Virginia	157,564	94,146	19,147	10,856	12,438	20,977	121,368	36,195
West Virginia	35,982	21,272	3,907	3,191	2,481	5,131	27,388	8,594
East South Central:								
Alabama	84,800	48,384	10,839	8,094	5,479	12,004	63,710	21,089
Kentucky	84,840	51,134	9,559	7,258	5,299	11,590	65,118	19,722
Tennessee	118,453	67,474	14,284	9,546	8,308	18,841	88,249	30,204
West South Central:								
Arkansas	54,166	35,277	4,877	4,273	3,540	6,199	42,803	11,364
Louisiana	91,535	53,948	11,303	8,631	6,479	11,174	70,139	21,396
Oklahoma	74,488	46,759	7,972	6,173	4,209	9,375	58,538	15,950
Texas	408,568	238,625	50,602	35,445	28,550	55,345	311,158	97,410
Mountain:								
Arizona	93,910	55,044	11,380	6,564	6,963	13,960	70,289	23,621
Colorado	110,144	72,391	11,348	9,168	5,220	12,016	89,776	20,369
Idaho	33,242	22,315	3,839	2,904	1,567	2,616	28,047	5,195
New Mexico	36,438	21,844	5,005	3,039	2,043	4,507	28,475	7,963
Utah	41,963	24,680	5,526	3,580	2,788	5,388	32,681	9,282
Wyoming	17,382	11,680	1,879	1,037	825	1,960	14,263	3,119
Pacific:								
California	667,286	383,623	95,475	61,136	46,368	80,685	518,864	148,421
Oregon	89,268	56,940	11,633	6,860	5,633	8,201	72,290	16,978
Washington	144,003	90,745	18,618	11,891	8,306	14,443	116,636	27,367
States not shown separately	308,768	201,689	34,320	23,966	17,809	30,983	251,102	57,666

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for number of private-sector establishments by firm size and State: United States, 1998

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	40,508	33,260	13,807	10,866	9,118	18,911	34,437	25,525
New England:								
Connecticut	2,298	2,246	833	579	834	1,019	2,438	1,330
Massachusetts	2,751	2,595	1,208	1,297	821	1,311	2,520	962
New Hampshire	2,129	1,911	292	370	370	557	2,089	467
Middle Atlantic:								
New Jersey	6,864	7,810	2,100	2,206	1,625	2,408	7,006	3,282
New York	16,190	17,149	3,314	3,127	1,173	3,616	17,220	5,306
Pennsylvania	8,186	8,119	3,540	1,635	1,262	2,110	6,901	3,831
East North Central:								
Illinois	8,540	4,676	3,044	3,274	1,496	4,234	3,354	6,518
Indiana	5,051	4,402	1,458	718	1,631	1,552	3,897	1,928
Michigan	7,057	5,924	2,607	2,000	2,410	3,062	7,157	3,619
Ohio	7,435	5,404	2,664	2,777	2,736	4,647	4,710	5,433
Wisconsin	3,657	3,899	1,085	1,118	927	1,473	3,824	2,014
West North Central:								
Iowa	2,049	1,886	894	590	533	1,089	1,707	1,103
Kansas	1,862	1,503	799	733	619	753	1,552	1,003
Minnesota	3,959	4,382	1,506	1,568	1,256	2,177	3,830	2,540
Missouri	5,516	4,610	1,422	1,862	1,501	1,844	3,644	2,668
Nebraska	1,365	1,243	597	611	330	509	1,137	862
South Atlantic:								
Delaware	813	629	309	244	262	312	727	302
Florida	8,242	7,573	1,832	2,345	2,450	3,532	7,870	4,697
Georgia	9,810	7,173	3,102	2,078	1,884	2,528	7,305	3,403
Maryland	6,104	4,257	1,259	839	693	1,679	5,198	1,506
North Carolina	4,219	4,257	1,391	1,495	1,092	2,146	3,399	2,491
South Carolina	3,230	3,026	1,715	1,050	962	1,227	2,513	1,608
Virginia	6,657	6,168	2,098	1,360	1,651	2,565	6,260	2,301
West Virginia	1,000	807	442	374	236	832	654	894
East South Central:								
Alabama	3,536	3,158	578	1,179	900	1,123	3,367	1,617
Kentucky	5,241	4,323	912	990	1,010	1,798	4,053	1,634
Tennessee	3,743	2,632	1,005	925	1,231	2,176	2,476	2,317
West South Central:								
Arkansas	2,429	2,491	497	477	425	610	2,298	712
Louisiana	2,926	1,576	640	987	1,042	1,892	1,637	1,678
Oklahoma	3,445	3,530	584	1,232	576	873	3,276	1,088
Texas	8,108	9,514	2,994	2,241	1,777	3,935	9,713	3,891
Mountain:								
Arizona	4,105	3,521	982	650	580	1,318	3,506	1,208
Colorado	3,930	4,623	1,243	1,344	582	1,239	4,262	1,465
Idaho	940	799	237	426	311	387	906	300
New Mexico	1,815	1,189	723	521	292	734	1,125	894
Utah	2,180	2,107	751	312	240	391	2,243	404
Wyoming	344	354	206	170	103	246	255	184
Pacific:								
California	16,549	9,306	6,023	3,781	4,463	6,676	13,337	6,064
Oregon	3,997	2,955	1,045	1,095	456	989	3,390	1,529
Washington	4,345	3,534	1,057	1,069	904	1,145	3,649	1,232
States not shown separately	6,243	4,855	2,010	1,528	1,827	3,117	5,490	4,213

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of number of private-sector establishments by firm size and State: United States, 1998

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	6,197,685	60.7%	12.3%	8.4%	6.3%	12.4%	78.1%	21.9%
New England:								
Connecticut	80,621	62.5%	13.1%	7.2%	6.7%	10.6%	79.7%	20.3%
Massachusetts	149,552	59.6%	13.1%	8.9%	6.5%	11.9%	78.1%	21.9%
New Hampshire	31,724	62.8%	11.9%	9.3%	6.0%	10.0%	80.9%	19.1%
Middle Atlantic:								
New Jersey	204,113	67.7%	10.7%	7.0%	5.3%	9.3%	82.5%	17.5%
New York	429,898	66.5%	11.1%	7.5%	4.8%	10.1%	82.5%	17.5%
Pennsylvania	260,089	61.3%	12.6%	8.0%	6.2%	11.9%	78.8%	21.2%
East North Central:								
Illinois	271,302	58.9%	13.1%	9.8%	5.5%	12.7%	77.8%	22.2%
Indiana	134,634	56.8%	12.7%	8.2%	8.4%	13.9%	74.4%	25.6%
Michigan	210,802	58.8%	14.2%	9.1%	6.7%	11.1%	78.3%	21.7%
Ohio	253,277	52.8%	14.0%	9.0%	8.0%	16.2%	71.8%	28.2%
Wisconsin	130,139	61.0%	12.2%	10.5%	6.0%	10.4%	78.9%	21.1%
West North Central:								
Iowa	82,599	64.8%	10.3%	7.5%	6.3%	11.1%	79.6%	20.4%
Kansas	70,181	61.2%	12.9%	8.2%	6.0%	11.7%	79.3%	20.7%
Minnesota	128,790	62.0%	12.1%	9.8%	6.4%	9.8%	79.7%	20.3%
Missouri	135,217	60.7%	11.8%	8.6%	4.9%	13.9%	76.7%	23.3%
Nebraska	53,836	68.0%	10.8%	6.1%	6.0%	9.1%	82.3%	17.7%
South Atlantic:								
Delaware	18,936	57.7%	13.8%	7.8%	7.9%	12.8%	76.1%	23.9%
Florida	353,593	61.3%	12.4%	6.0%	5.4%	14.9%	77.5%	22.5%
Georgia	171,846	60.4%	9.9%	11.0%	5.0%	13.8%	76.2%	23.8%
Maryland	110,787	57.5%	12.3%	8.6%	5.9%	15.7%	75.3%	24.7%
North Carolina	180,444	59.8%	11.4%	8.1%	6.8%	13.9%	76.2%	23.8%
South Carolina	82,505	57.0%	12.6%	9.9%	6.4%	14.2%	75.2%	24.8%
Virginia	157,564	59.8%	12.2%	6.9%	7.9%	13.3%	77.0%	23.0%
West Virginia	35,982	59.1%	10.9%	8.9%	6.9%	14.3%	76.1%	23.9%
East South Central:								
Alabama	84,800	57.1%	12.8%	9.5%	6.5%	14.2%	75.1%	24.9%
Kentucky	84,840	60.3%	11.3%	8.6%	6.2%	13.7%	76.8%	23.2%
Tennessee	118,453	57.0%	12.1%	8.1%	7.0%	15.9%	74.5%	25.5%
West South Central:								
Arkansas	54,166	65.1%	9.0%	7.9%	6.5%	11.4%	79.0%	21.0%
Louisiana	91,535	58.9%	12.3%	9.4%	7.1%	12.2%	76.6%	23.4%
Oklahoma	74,488	62.8%	10.7%	8.3%	5.7%	12.6%	78.6%	21.4%
Texas	408,568	58.4%	12.4%	8.7%	7.0%	13.5%	76.2%	23.8%
Mountain:								
Arizona	93,910	58.6%	12.1%	7.0%	7.4%	14.9%	74.8%	25.2%
Colorado	110,144	65.7%	10.3%	8.3%	4.7%	10.9%	81.5%	18.5%
Idaho	33,242	67.1%	11.5%	8.7%	4.7%	7.9%	84.4%	15.6%
New Mexico	36,438	59.9%	13.7%	8.3%	5.6%	12.4%	78.1%	21.9%
Utah	41,963	58.8%	13.2%	8.5%	6.6%	12.8%	77.9%	22.1%
Wyoming	17,382	67.2%	10.8%	6.0%	4.7%	11.3%	82.1%	17.9%
Pacific:								
California	667,286	57.5%	14.3%	9.2%	6.9%	12.1%	77.8%	22.2%
Oregon	89,268	63.8%	13.0%	7.7%	6.3%	9.2%	81.0%	19.0%
Washington	144,003	63.0%	12.9%	8.3%	5.8%	10.0%	81.0%	19.0%
States not shown separately	308,768	65.3%	11.1%	7.8%	5.8%	10.0%	81.3%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for percent of number of private-sector establishments by firm size and State: United States, 1998

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	40,508	0.43%	0.18%	0.18%	0.14%	0.27%	0.35%	0.35%
New England:								
Connecticut	2,298	2.01%	0.88%	0.64%	1.09%	1.35%	1.73%	1.73%
Massachusetts	2,751	1.13%	0.87%	0.81%	0.61%	0.79%	0.60%	0.60%
New Hampshire	2,129	1.86%	0.74%	1.21%	1.33%	1.56%	1.65%	1.65%
Middle Atlantic:								
New Jersey	6,864	2.43%	1.21%	1.04%	0.80%	1.31%	1.69%	1.69%
New York	16,190	1.94%	0.67%	0.81%	0.41%	0.89%	1.38%	1.38%
Pennsylvania	8,186	2.09%	1.43%	0.49%	0.55%	0.70%	1.25%	1.25%
East North Central:								
Illinois	8,540	2.15%	1.18%	0.96%	0.46%	1.18%	1.76%	1.76%
Indiana	5,051	1.72%	1.07%	0.56%	1.05%	1.21%	0.96%	0.96%
Michigan	7,057	1.25%	1.18%	0.87%	1.34%	1.30%	1.66%	1.66%
Ohio	7,435	1.68%	1.20%	1.02%	0.98%	1.56%	1.60%	1.60%
Wisconsin	3,657	1.56%	0.82%	1.00%	0.71%	1.07%	1.55%	1.55%
West North Central:								
Iowa	2,049	1.48%	1.18%	0.66%	0.63%	1.22%	1.14%	1.14%
Kansas	1,862	1.87%	1.13%	0.89%	0.84%	0.96%	1.20%	1.20%
Minnesota	3,959	2.25%	1.34%	1.28%	0.92%	1.59%	1.77%	1.77%
Missouri	5,516	1.99%	1.34%	1.45%	0.95%	1.06%	1.32%	1.32%
Nebraska	1,365	1.25%	1.24%	1.00%	0.60%	0.99%	1.41%	1.41%
South Atlantic:								
Delaware	813	1.65%	1.52%	1.25%	1.34%	1.59%	1.45%	1.45%
Florida	8,242	1.10%	0.60%	0.68%	0.71%	0.88%	1.24%	1.24%
Georgia	9,810	2.20%	2.11%	1.02%	0.93%	1.32%	1.28%	1.28%
Maryland	6,104	1.57%	0.91%	0.54%	0.74%	1.34%	1.20%	1.20%
North Carolina	4,219	1.60%	0.80%	0.83%	0.63%	1.03%	1.11%	1.11%
South Carolina	3,230	2.75%	2.02%	1.39%	1.04%	1.29%	1.49%	1.49%
Virginia	6,657	2.15%	1.25%	1.11%	0.99%	1.86%	1.59%	1.59%
West Virginia	1,000	2.51%	1.13%	1.11%	0.67%	2.00%	1.99%	1.99%
East South Central:								
Alabama	3,536	2.24%	0.98%	1.34%	1.05%	1.30%	1.94%	1.94%
Kentucky	5,241	2.18%	1.28%	1.34%	1.37%	1.57%	1.31%	1.31%
Tennessee	3,743	1.56%	1.03%	0.80%	0.91%	1.51%	1.42%	1.42%
West South Central:								
Arkansas	2,429	1.93%	0.99%	1.05%	0.74%	1.27%	1.37%	1.37%
Louisiana	2,926	0.77%	0.80%	1.13%	1.24%	1.66%	1.21%	1.21%
Oklahoma	3,445	1.88%	1.06%	1.76%	0.77%	1.10%	1.34%	1.34%
Texas	8,108	1.41%	0.74%	0.60%	0.53%	0.99%	1.16%	1.16%
Mountain:								
Arizona	4,105	1.69%	1.06%	0.91%	0.61%	1.23%	1.01%	1.01%
Colorado	3,930	2.01%	1.33%	1.23%	0.47%	1.25%	1.54%	1.54%
Idaho	940	1.25%	0.77%	1.15%	1.00%	1.10%	0.93%	0.93%
New Mexico	1,815	2.57%	2.13%	1.46%	0.70%	1.22%	1.48%	1.48%
Utah	2,180	1.93%	1.92%	0.65%	0.62%	1.16%	1.44%	1.44%
Wyoming	344	1.39%	1.29%	0.99%	0.64%	1.24%	0.88%	0.88%
Pacific:								
California	16,549	0.59%	0.66%	0.64%	0.63%	0.98%	0.70%	0.70%
Oregon	3,997	1.78%	1.17%	1.11%	0.52%	1.07%	1.44%	1.44%
Washington	4,345	0.67%	0.95%	0.75%	0.64%	0.67%	0.63%	0.63%
States not shown separately	6,243	1.22%	0.59%	0.50%	0.58%	0.88%	1.20%	1.20%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1998

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	55.2%	17.3%	32.2%	28.0%	23.2%	67.4%	5.4%	24.2%	4.6%
New England:									
Connecticut	63.2%	7.4%	34.2%	21.1%	24.9%	61.6%	7.2%	21.1%	4.7%
Massachusetts	63.9%	8.9%	27.5%	24.5%	22.6%	66.6%	5.8%	23.4%	4.3%
New Hampshire	66.1%	13.3%	32.3%	31.4%	23.1%	65.5%	7.0%	21.3%	3.4%
Middle Atlantic:									
New Jersey	57.4%	13.4%	20.8%	29.1%	22.7%	67.1%	5.2%	18.0%	3.9%
New York	58.4%	15.5%	24.8%	23.8%	22.8%	66.0%	4.9%	18.9%	8.0%
Pennsylvania	63.3%	22.6%	38.3%	23.0%	23.5%	63.5%	6.5%	23.1%	5.3%
East North Central:									
Illinois	58.0%	14.2%	24.9%	23.7%	21.3%	67.1%	5.6%	24.0%	8.2%
Indiana	52.9%	16.9%	32.7%	29.7%	26.7%	67.4%	6.7%	27.7%	5.3%
Michigan	59.6%	14.6%	27.7%	27.3%	23.4%	67.7%	8.1%	26.5%	5.3%
Ohio	61.5%	19.8%	28.5%	27.6%	24.6%	63.0%	7.1%	29.5%	7.6%
Wisconsin	56.6%	16.3%	34.0%	26.5%	21.8%	59.5%	6.8%	23.8%	7.0%
West North Central:									
Iowa	51.1%	21.4%	39.3%	29.6%	23.1%	61.5%	5.1%	23.4%	5.5%
Kansas	51.1%	23.1%	39.2%	26.0%	19.3%	61.9%	4.9%	24.8%	3.7%
Minnesota	56.3%	15.9%	31.9%	23.9%	20.3%	62.6%	5.8%	22.8%	5.0%
Missouri	55.1%	23.0%	35.9%	27.1%	25.3%	66.5%	7.4%	25.2%	7.1%
Nebraska	46.2%	23.3%	46.7%	21.6%	19.7%	60.5%	3.5%	20.3%	3.4%
South Atlantic:									
Delaware	58.0%	16.9%	19.7%	26.6%	23.5%	62.4%	3.6%	27.3%	4.7%
Florida	55.1%	14.3%	19.0%	33.8%	24.2%	72.7%	4.3%	24.4%	2.3%
Georgia	51.8%	13.0%	23.1%	30.7%	23.3%	74.3%	4.6%	25.8%	2.2%
Maryland	61.1%	15.2%	23.1%	35.1%	19.9%	68.8%	2.8%	27.1%	5.8%
North Carolina	56.6%	15.0%	31.1%	25.4%	26.0%	70.2%	4.9%	25.8%	3.9%
South Carolina	54.3%	16.9%	29.1%	34.7%	24.5%	73.9%	5.2%	27.4%	1.8%
Virginia	55.0%	18.4%	23.8%	35.5%	25.5%	66.7%	3.8%	26.3%	1.4%
West Virginia	53.3%	29.9%	40.2%	28.1%	25.7%	65.5%	2.8%	28.4%	3.0%
East South Central:									
Alabama	56.2%	22.6%	34.7%	32.5%	26.5%	73.8%	5.6%	27.5%	3.3%
Kentucky	53.8%	26.0%	34.3%	25.7%	24.3%	70.0%	3.5%	26.1%	5.1%
Tennessee	49.6%	20.8%	46.4%	29.1%	27.9%	68.1%	4.7%	28.6%	4.5%
West South Central:									
Arkansas	44.4%	26.1%	35.7%	22.6%	26.3%	67.6%	5.0%	23.4%	3.2%
Louisiana	46.8%	26.6%	31.9%	28.2%	23.9%	71.3%	3.1%	24.9%	3.5%
Oklahoma	46.0%	25.0%	33.9%	26.1%	23.5%	69.8%	5.5%	22.9%	4.7%
Texas	49.6%	20.3%	37.2%	32.4%	23.2%	71.6%	5.7%	26.3%	2.5%
Mountain:									
Arizona	53.7%	17.1%	29.3%	37.4%	26.5%	72.4%	5.1%	26.7%	3.7%
Colorado	57.2%	12.7%	32.1%	37.7%	23.2%	69.5%	4.1%	21.0%	1.2%
Idaho	42.4%	19.9%	43.8%	26.6%	21.9%	62.2%	4.1%	19.3%	2.8%
New Mexico	47.5%	23.1%	37.1%	27.7%	26.0%	68.3%	3.6%	25.0%	3.4%
Utah	57.4%	18.8%	29.0%	33.8%	25.6%	65.4%	5.2%	23.8%	4.3%
Wyoming	44.1%	20.6%	41.0%	27.8%	21.9%	60.4%	2.3%	21.8%	2.8%
Pacific:									
California	54.3%	15.6%	43.5%	26.6%	20.5%	68.1%	6.1%	24.7%	4.7%
Oregon	50.4%	11.5%	36.1%	24.4%	23.1%	66.7%	4.9%	21.2%	4.9%
Washington	54.0%	12.5%	33.3%	26.0%	20.8%	63.1%	4.9%	22.8%	5.7%
States not shown separately	49.8%	22.5%	38.6%	26.1%	22.3%	63.9%	4.6%	22.4%	2.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1998

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	0.59%	0.39%	0.52%	0.23%	0.32%	0.53%	0.14%	0.35%	0.31%
New England:									
Connecticut	2.64%	1.45%	1.26%	2.56%	1.78%	1.55%	1.13%	2.21%	0.87%
Massachusetts	1.77%	0.81%	1.98%	1.43%	1.20%	1.23%	0.90%	1.07%	0.76%
New Hampshire	3.18%	1.66%	3.70%	4.29%	2.04%	3.48%	0.47%	1.80%	0.67%
Middle Atlantic:									
New Jersey	3.45%	1.26%	3.82%	1.50%	1.27%	2.96%	1.13%	1.88%	0.87%
New York	2.15%	1.64%	1.66%	2.16%	0.94%	2.17%	0.76%	1.83%	1.16%
Pennsylvania	1.86%	1.92%	2.29%	3.34%	2.23%	2.18%	0.84%	1.16%	1.07%
East North Central:									
Illinois	1.97%	1.80%	2.07%	1.84%	1.87%	2.21%	0.66%	1.58%	1.79%
Indiana	2.91%	2.28%	2.73%	2.00%	1.19%	2.61%	0.93%	1.69%	1.12%
Michigan	2.33%	2.32%	1.14%	2.84%	2.17%	1.54%	0.81%	1.98%	0.90%
Ohio	2.68%	2.73%	2.13%	2.13%	2.21%	2.44%	0.70%	1.93%	1.41%
Wisconsin	2.43%	2.51%	2.32%	2.71%	2.81%	3.67%	0.88%	1.36%	1.47%
West North Central:									
Iowa	3.03%	2.51%	2.16%	2.77%	1.71%	1.14%	0.57%	0.98%	1.48%
Kansas	2.00%	2.25%	3.14%	2.83%	2.01%	2.68%	0.61%	1.52%	0.88%
Minnesota	2.43%	1.77%	1.61%	2.08%	1.64%	2.44%	0.69%	2.34%	1.09%
Missouri	3.03%	1.99%	3.10%	2.09%	1.84%	3.25%	1.03%	1.73%	1.20%
Nebraska	2.41%	2.31%	3.32%	3.20%	1.57%	2.28%	0.66%	1.38%	1.31%
South Atlantic:									
Delaware	2.63%	2.36%	2.31%	3.10%	1.75%	3.08%	0.82%	1.26%	1.35%
Florida	1.72%	1.41%	2.00%	1.54%	1.64%	1.56%	0.41%	1.15%	0.65%
Georgia	3.33%	2.36%	2.06%	2.06%	1.25%	2.20%	0.58%	1.43%	0.96%
Maryland	2.39%	2.00%	2.12%	3.77%	2.09%	2.10%	0.58%	1.37%	1.37%
North Carolina	3.48%	1.79%	1.74%	1.51%	1.16%	2.71%	0.84%	1.59%	0.93%
South Carolina	2.80%	1.80%	2.10%	2.50%	1.94%	2.12%	1.20%	1.67%	1.17%
Virginia	3.41%	2.31%	2.87%	2.29%	1.78%	3.13%	0.57%	2.69%	0.43%
West Virginia	2.40%	2.29%	3.33%	4.29%	1.95%	2.23%	0.71%	2.27%	0.64%
East South Central:									
Alabama	2.67%	2.11%	2.56%	2.86%	2.83%	1.90%	0.72%	1.99%	1.03%
Kentucky	3.03%	2.25%	2.13%	2.18%	1.57%	3.21%	0.74%	1.73%	1.01%
Tennessee	1.91%	1.78%	3.14%	3.63%	2.12%	2.16%	0.55%	1.17%	1.33%
West South Central:									
Arkansas	3.15%	1.48%	2.62%	2.19%	1.77%	2.72%	0.85%	1.70%	1.09%
Louisiana	2.41%	2.27%	2.07%	2.52%	1.95%	2.03%	0.95%	1.28%	0.87%
Oklahoma	2.19%	1.99%	4.01%	2.17%	1.79%	2.57%	1.00%	1.67%	1.34%
Texas	1.16%	1.86%	1.39%	1.76%	1.84%	1.53%	1.03%	1.67%	0.75%
Mountain:									
Arizona	2.21%	1.96%	2.04%	1.87%	2.06%	1.78%	0.59%	1.19%	0.60%
Colorado	2.96%	1.36%	2.46%	3.97%	2.17%	2.07%	0.69%	1.78%	0.70%
Idaho	2.67%	2.04%	2.58%	2.62%	1.44%	2.64%	0.91%	1.50%	0.91%
New Mexico	2.19%	1.30%	2.63%	2.02%	1.64%	2.63%	0.68%	1.48%	0.96%
Utah	2.50%	1.51%	2.81%	4.26%	2.96%	2.52%	0.91%	1.53%	1.43%
Wyoming	1.34%	1.15%	2.54%	2.99%	1.42%	1.77%	0.62%	1.06%	0.87%
Pacific:									
California	2.07%	1.20%	1.26%	0.87%	1.27%	1.37%	0.33%	0.95%	0.49%
Oregon	2.41%	2.34%	2.42%	1.41%	1.99%	2.79%	0.80%	1.19%	1.21%
Washington	1.50%	1.43%	1.56%	2.15%	1.55%	2.48%	0.64%	0.78%	0.81%
States not shown separately	1.22%	1.49%	1.73%	2.25%	1.40%	1.68%	1.04%	0.85%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector establishments that offer health insurance by firm size and State: United States, 1998

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	55.2%	35.9%	66.7%	83.8%	94.1%	99.2%	43.7%	96.3%
New England:								
Connecticut	63.2%	47.9%	75.1%	90.5%	97.3%	98.9%	54.4%	97.9%
Massachusetts	63.9%	46.3%	78.9%	90.1%	94.3%	99.1%	54.4%	97.5%
New Hampshire	66.1%	53.5%	70.7%	90.3%	95.3%	100.0%	58.7%	97.5%
Middle Atlantic:								
New Jersey	57.4%	42.1%	79.3%	91.1%	89.9%	100.0%	49.3%	95.9%
New York	58.4%	43.4%	77.9%	84.7%	94.8%	99.5%	50.4%	96.4%
Pennsylvania	63.3%	47.7%	74.6%	88.0%	93.5%	99.5%	54.4%	96.5%
East North Central:								
Illinois	58.0%	38.2%	72.8%	80.4%	97.5%	100.0%	46.6%	97.8%
Indiana	52.9%	29.5%	62.9%	85.6%	97.3%	93.1%	38.7%	94.1%
Michigan	59.6%	40.0%	76.8%	91.3%	87.4%	98.6%	49.9%	94.5%
Ohio	61.5%	36.7%	71.3%	91.6%	98.1%	99.6%	47.1%	98.4%
Wisconsin	56.6%	33.5%	82.4%	93.9%	98.4%	100.0%	45.6%	98.0%
West North Central:								
Iowa	51.1%	31.3%	68.4%	88.6%	94.8%	100.0%	39.0%	98.2%
Kansas	51.1%	31.1%	61.8%	85.1%	93.0%	98.9%	39.3%	96.5%
Minnesota	56.3%	37.2%	75.6%	85.5%	94.5%	99.9%	46.2%	95.8%
Missouri	55.1%	33.8%	70.9%	90.3%	92.3%	100.0%	42.4%	97.0%
Nebraska	46.2%	31.4%	48.0%	85.1%	98.2%	94.5%	35.9%	94.4%
South Atlantic:								
Delaware	58.0%	40.0%	73.8%	91.1%	67.5%	96.2%	49.6%	84.8%
Florida	55.1%	37.4%	62.9%	69.2%	97.2%	100.0%	42.5%	98.3%
Georgia	51.8%	33.8%	44.2%	80.6%	87.6%	100.0%	38.0%	95.8%
Maryland	61.1%	39.7%	73.9%	88.4%	100.0%	100.0%	48.8%	99.0%
North Carolina	56.6%	36.0%	70.8%	89.6%	87.4%	99.5%	44.4%	95.9%
South Carolina	54.3%	29.2%	75.5%	78.4%	97.1%	100.0%	39.8%	98.0%
Virginia	55.0%	36.5%	59.8%	85.1%	87.6%	98.3%	43.5%	93.4%
West Virginia	53.3%	34.3%	57.9%	67.7%	94.3%	100.0%	40.0%	95.6%
East South Central:								
Alabama	56.2%	30.3%	71.4%	98.1%	100.0%	98.8%	41.9%	99.3%
Kentucky	53.8%	31.7%	70.8%	88.2%	91.0%	98.3%	41.7%	93.7%
Tennessee	49.6%	23.0%	58.3%	85.6%	96.5%	99.5%	33.2%	97.7%
West South Central:								
Arkansas	44.4%	23.3%	57.9%	81.2%	100.0%	96.8%	30.6%	96.5%
Louisiana	46.8%	24.3%	58.0%	78.5%	85.5%	97.1%	33.1%	91.7%
Oklahoma	46.0%	25.9%	48.3%	83.2%	93.2%	98.7%	32.4%	96.2%
Texas	49.6%	27.1%	55.6%	81.1%	90.3%	99.7%	35.4%	94.7%
Mountain:								
Arizona	53.7%	32.8%	59.6%	78.4%	96.3%	98.5%	39.5%	96.2%
Colorado	57.2%	41.7%	70.4%	85.0%	96.3%	100.0%	48.0%	97.9%
Idaho	42.4%	24.6%	55.0%	80.1%	97.8%	100.0%	32.7%	94.2%
New Mexico	47.5%	27.1%	55.0%	74.4%	92.8%	99.8%	34.7%	93.6%
Utah	57.4%	42.7%	51.0%	73.7%	96.2%	100.0%	46.6%	95.2%
Wyoming	44.1%	26.4%	54.7%	78.9%	92.8%	100.0%	32.4%	97.1%
Pacific:								
California	54.3%	35.1%	58.6%	76.9%	96.4%	98.8%	42.3%	95.9%
Oregon	50.4%	31.5%	71.9%	79.4%	91.5%	98.7%	40.4%	92.8%
Washington	54.0%	36.3%	65.3%	90.8%	90.7%	99.4%	44.0%	96.4%
States not shown separately	49.8%	31.7%	65.5%	78.4%	98.7%	99.4%	38.9%	97.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for percent of private-sector establishments that offer health insurance by firm size and State: United States, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	0.56%	0.94%	0.87%	0.56%	0.16%	0.63%	0.22%
New England:								
Connecticut	2.64%	3.85%	4.80%	7.06%	2.27%	1.18%	3.30%	0.94%
Massachusetts	1.77%	2.66%	3.23%	4.48%	2.14%	0.70%	2.16%	0.82%
New Hampshire	3.18%	4.70%	7.22%	3.35%	2.82%	0.00%	4.04%	2.07%
Middle Atlantic:								
New Jersey	3.45%	3.60%	3.52%	3.64%	7.79%	0.00%	3.46%	2.36%
New York	2.15%	2.58%	3.40%	2.91%	4.79%	0.76%	2.15%	1.14%
Pennsylvania	1.86%	2.52%	2.81%	3.26%	3.52%	0.78%	2.23%	1.24%
East North Central:								
Illinois	1.97%	3.96%	4.54%	4.47%	2.51%	0.04%	2.80%	0.81%
Indiana	2.91%	3.99%	4.19%	5.57%	3.33%	4.16%	3.63%	2.44%
Michigan	2.33%	3.44%	5.14%	3.19%	4.59%	1.26%	2.85%	2.07%
Ohio	2.68%	2.88%	7.06%	2.81%	1.37%	0.27%	2.76%	0.51%
Wisconsin	2.43%	2.96%	3.72%	2.68%	3.14%	0.00%	2.51%	1.10%
West North Central:								
Iowa	3.03%	3.54%	7.48%	2.59%	5.69%	0.00%	3.38%	1.76%
Kansas	2.00%	1.67%	5.68%	4.71%	4.65%	1.34%	1.82%	1.46%
Minnesota	2.43%	3.01%	4.16%	4.86%	5.51%	0.05%	2.57%	1.59%
Missouri	3.03%	3.43%	8.55%	4.13%	3.31%	0.00%	3.95%	1.44%
Nebraska	2.41%	3.81%	5.47%	4.63%	0.85%	5.14%	3.36%	2.94%
South Atlantic:								
Delaware	2.63%	2.56%	3.61%	4.93%	9.24%	2.79%	2.37%	3.91%
Florida	1.72%	2.69%	3.69%	4.21%	3.00%	0.00%	2.23%	1.11%
Georgia	3.33%	4.82%	5.68%	4.68%	6.56%	0.00%	4.16%	1.74%
Maryland	2.39%	3.33%	4.44%	4.42%	0.00%	0.00%	2.87%	0.50%
North Carolina	3.48%	4.77%	3.21%	4.22%	5.99%	0.60%	4.19%	2.32%
South Carolina	2.80%	3.70%	4.41%	7.03%	2.81%	0.00%	3.04%	0.94%
Virginia	3.41%	3.83%	6.79%	4.43%	5.00%	1.16%	3.74%	2.93%
West Virginia	2.40%	2.72%	7.14%	6.32%	3.02%	0.00%	2.38%	2.18%
East South Central:								
Alabama	2.67%	2.67%	2.76%	3.18%	0.00%	0.78%	2.67%	0.57%
Kentucky	3.03%	4.43%	4.66%	3.19%	3.80%	1.69%	3.96%	2.23%
Tennessee	1.91%	2.52%	5.67%	4.90%	1.95%	0.54%	2.61%	1.22%
West South Central:								
Arkansas	3.15%	4.17%	8.39%	5.72%	0.00%	3.22%	3.56%	1.57%
Louisiana	2.41%	2.82%	6.71%	4.26%	4.51%	2.80%	2.59%	2.26%
Oklahoma	2.19%	2.75%	4.95%	3.33%	3.65%	0.92%	2.46%	1.04%
Texas	1.16%	2.28%	4.68%	3.96%	3.39%	0.24%	1.33%	1.46%
Mountain:								
Arizona	2.21%	3.63%	5.68%	3.42%	1.05%	1.09%	2.74%	1.28%
Colorado	2.96%	3.82%	5.96%	5.82%	3.41%	0.00%	3.23%	1.50%
Idaho	2.67%	3.86%	5.64%	5.48%	1.38%	0.00%	3.20%	2.30%
New Mexico	2.19%	2.32%	6.30%	6.08%	5.17%	0.08%	2.44%	2.20%
Utah	2.50%	5.02%	4.00%	5.95%	2.09%	0.00%	3.76%	1.27%
Wyoming	1.34%	2.14%	5.98%	4.73%	5.73%	0.00%	1.28%	1.62%
Pacific:								
California	2.07%	2.87%	3.54%	2.55%	1.18%	0.59%	2.27%	0.82%
Oregon	2.41%	3.07%	4.03%	5.64%	4.56%	1.22%	2.57%	2.53%
Washington	1.50%	2.33%	2.90%	2.07%	3.61%	0.61%	1.73%	1.21%
States not shown separately	1.22%	2.41%	4.11%	3.99%	0.90%	0.68%	1.88%	0.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and State: United States, 1998

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	26.9%	11.9%	29.9%	67.0%	11.2%	52.3%
New England:						
Connecticut	20.8%	10.1%	12.4% *	69.8%	9.1%	46.3%
Massachusetts	25.1%	15.9%	19.7%	58.5%	15.6%	44.1%
New Hampshire	19.6%	10.6%	32.5%	53.3%	10.3%	43.1%
Middle Atlantic:						
New Jersey	24.3%	16.6%	17.2% *	56.0%	15.6%	45.4%
New York	26.2%	14.6%	26.8%	72.1%	14.3%	55.5%
Pennsylvania	22.5%	12.3%	15.8%	60.5%	12.6%	43.2%
East North Central:						
Illinois	27.4%	12.3%	25.2%	71.5%	10.6%	55.4%
Indiana	31.2%	12.5%	52.5%	61.3%	11.0%	55.4%
Michigan	27.8%	9.8%	58.5%	80.3%	8.9%	63.7%
Ohio	33.9%	15.8%	41.3%	69.5%	14.1%	58.0%
Wisconsin	28.2%	15.5%	42.3%	67.1%	16.3%	49.1%
West North Central:						
Iowa	30.6%	15.2%	47.0%	67.6%	13.1%	57.6%
Kansas	27.5%	10.5%	32.1%	73.3%	8.7%	56.9%
Minnesota	26.0%	10.5%	55.8%	69.8%	8.3%	59.6%
Missouri	24.0%	7.4%	18.9% *	67.3%	7.9%	47.2%
Nebraska	28.2%	11.2% *	42.6%	76.5%	10.4% *	59.8%
South Atlantic:						
Delaware	27.0%	13.0%	26.3%	71.1%	11.8%	55.1%
Florida	26.5%	8.5%	17.9% *	67.4%	8.2%	53.7%
Georgia	30.8%	11.9%	54.4%	68.4%	10.0%	57.4%
Maryland	26.5%	9.9%	19.8%	68.7%	9.8%	51.7%
North Carolina	31.7%	11.6%	42.2%	77.8%	11.8%	61.2%
South Carolina	31.1%	8.6% *	53.0%	72.2%	7.4% *	60.3%
Virginia	27.3%	8.8% *	27.6%	73.3%	8.6% *	56.5%
West Virginia	34.9%	16.8%	36.3% *	72.7%	16.0%	60.0%
East South Central:						
Alabama	28.2%	9.0%	21.0%	74.7%	7.9% *	54.2%
Kentucky	32.4%	10.8%	47.2%	79.0%	10.6%	64.5%
Tennessee	38.2%	10.3%	31.0%	83.3%	8.4% *	67.7%
West South Central:						
Arkansas	30.9%	12.5%	24.2% *	72.4%	10.5%	55.2%
Louisiana	34.8%	17.1%	48.3%	67.9%	14.0%	59.4%
Oklahoma	29.5%	9.1%	38.7%	69.1%	7.8% *	56.3%
Texas	29.2%	10.4%	37.3%	64.6%	10.0%	52.2%
Mountain:						
Arizona	29.0%	12.0%	27.1%	63.0%	11.3%	50.7%
Colorado	26.0%	11.2%	34.9%	74.1%	9.9%	60.8%
Idaho	23.5%	7.7%	46.2%	68.8%	5.9% *	56.5%
New Mexico	28.0%	10.8% *	21.6% *	69.3%	11.1% *	50.4%
Utah	19.7%	3.9% *	30.5%	59.1%	3.0% *	48.5%
Wyoming	31.4%	15.0%	62.8%	60.7%	14.2%	57.7%
Pacific:						
California	21.9%	11.4%	12.1%	53.9%	11.9%	37.5%
Oregon	21.6%	11.6%	20.3% *	58.0%	12.0%	39.4%
Washington	22.6%	9.3%	28.4%	67.6%	8.9%	49.4%
States not shown separately	24.8%	12.3%	21.9%	63.1%	11.2%	48.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	0.48%	0.41%	1.30%	0.91%	0.54%	0.74%
New England:						
Connecticut	2.71%	2.29%	6.78% *	6.09%	2.24%	4.21%
Massachusetts	1.84%	1.92%	5.01%	5.24%	2.06%	4.20%
New Hampshire	2.86%	2.56%	7.58%	6.33%	2.71%	4.12%
Middle Atlantic:						
New Jersey	2.27%	2.71%	5.31% *	6.95%	2.43%	5.49%
New York	2.04%	1.31%	6.49%	3.77%	1.55%	2.90%
Pennsylvania	1.79%	1.83%	4.67%	5.27%	1.85%	3.55%
East North Central:						
Illinois	3.43%	2.17%	7.42%	4.93%	1.87%	4.45%
Indiana	2.80%	2.57%	9.05%	7.88%	3.19%	6.06%
Michigan	2.02%	1.60%	9.75%	3.27%	1.78%	5.39%
Ohio	2.69%	2.71%	8.58%	6.79%	2.99%	5.12%
Wisconsin	1.83%	2.28%	11.03%	5.99%	2.29%	3.95%
West North Central:						
Iowa	2.41%	3.02%	9.23%	5.05%	2.64%	3.85%
Kansas	2.57%	2.79%	6.97%	6.95%	2.61%	4.78%
Minnesota	2.31%	2.03%	7.74%	6.98%	2.37%	5.55%
Missouri	3.63%	1.91%	10.35% *	7.67%	1.95%	5.01%
Nebraska	3.60%	4.02% *	10.98%	6.84%	3.72% *	5.42%
South Atlantic:						
Delaware	2.84%	2.15%	7.06%	6.77%	2.46%	4.83%
Florida	1.63%	1.97%	7.04% *	3.94%	2.16%	3.24%
Georgia	3.55%	3.18%	9.63%	3.73%	2.41%	4.46%
Maryland	2.38%	1.80%	5.79%	6.79%	1.95%	4.91%
North Carolina	3.35%	2.98%	8.18%	4.01%	3.28%	3.06%
South Carolina	3.54%	2.63% *	10.50%	4.26%	2.61% *	5.22%
Virginia	2.51%	2.83% *	6.11%	5.07%	2.95% *	3.64%
West Virginia	3.34%	1.82%	11.65% *	7.68%	1.77%	7.82%
East South Central:						
Alabama	1.11%	2.32%	5.83%	5.01%	2.44% *	3.36%
Kentucky	3.55%	2.81%	10.87%	3.13%	2.78%	4.38%
Tennessee	3.36%	2.36%	7.01%	3.65%	2.53% *	4.51%
West South Central:						
Arkansas	1.87%	2.15%	8.25% *	6.96%	2.80%	3.57%
Louisiana	3.14%	2.83%	9.39%	4.45%	2.48%	4.49%
Oklahoma	3.61%	2.12%	10.05%	7.17%	2.39% *	4.96%
Texas	1.78%	2.00%	8.53%	3.07%	2.14%	2.74%
Mountain:						
Arizona	2.88%	2.35%	6.73%	5.69%	2.59%	3.61%
Colorado	2.31%	2.45%	9.00%	6.52%	2.70%	5.13%
Idaho	2.57%	2.05%	11.27%	9.00%	2.30% *	4.12%
New Mexico	3.63%	3.57% *	9.82% *	6.36%	3.63% *	5.54%
Utah	3.40%	1.32% *	5.70%	6.34%	1.35% *	5.00%
Wyoming	2.95%	1.22%	9.21%	8.17%	1.86%	5.50%
Pacific:						
California	1.47%	1.76%	1.96%	2.89%	1.88%	2.64%
Oregon	2.15%	1.78%	9.26% *	7.44%	2.20%	5.32%
Washington	1.64%	1.32%	6.05%	5.13%	1.51%	4.29%
States not shown separately	1.64%	0.83%	4.55%	3.83%	0.81%	2.66%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	49.2%	72.7%	58.2%	45.7%	28.8%	13.4%	66.4%	21.5%
New England:								
Connecticut	49.8%	74.1%	53.6%	19.1% *	--	--	64.8%	17.4%
Massachusetts	42.5%	66.2%	46.5%	30.3%	--	--	58.6%	10.6%
New Hampshire	49.0%	78.0%	29.9% *	32.8%	--	--	64.5%	9.5%
Middle Atlantic:								
New Jersey	57.2%	78.3%	62.4%	41.7%	--	--	72.5%	20.1%
New York	51.1%	67.5%	61.8%	47.6%	--	--	64.7%	17.7%
Pennsylvania	56.4%	74.9%	66.2%	47.5%	--	--	69.7%	28.4%
East North Central:								
Illinois	51.6%	76.7%	58.3%	41.0%	--	--	67.3%	25.5%
Indiana	39.9%	59.3%	55.0%	35.9%	--	--	54.6%	22.3%
Michigan	57.0%	81.5%	63.3%	55.5%	--	--	72.8%	27.1%
Ohio	39.8%	65.2%	54.0%	41.5%	--	--	58.9%	16.6%
Wisconsin	44.5%	71.8%	48.7%	30.6%	--	--	59.0%	19.3%
West North Central:								
Iowa	51.2%	77.4%	48.5%	39.2%	--	--	67.7%	25.7%
Kansas	52.1%	78.1%	54.3%	61.6%	--	--	71.6%	21.6%
Minnesota	49.0%	76.7%	50.4%	43.6%	--	--	66.7%	15.5%
Missouri	52.8%	77.6%	69.7%	34.5%	--	--	71.8%	25.4%
Nebraska	49.1%	71.6%	50.8%	37.9%	--	--	64.7%	21.3%
South Atlantic:								
Delaware	51.4%	76.4%	59.4%	52.8%	--	--	70.1%	16.6%
Florida	41.9%	70.0%	42.1%	30.8%	--	--	61.2%	13.0%
Georgia	47.3%	76.6%	56.7%	45.0%	--	--	68.5%	20.3%
Maryland	38.3%	58.8%	46.1%	36.4%	--	--	53.7%	15.0%
North Carolina	50.4%	79.2%	59.4%	48.1%	--	--	71.6%	19.1%
South Carolina	48.0%	77.6%	64.7%	38.5%	--	--	69.7%	21.3%
Virginia	47.7%	73.9%	65.7%	33.7%	--	--	67.4%	16.9%
West Virginia	43.1%	71.1%	60.8%	37.2%	--	--	64.4%	14.7%
East South Central:								
Alabama	44.4%	65.6%	53.6%	41.5%	--	--	59.6%	24.9%
Kentucky	44.0%	57.1%	50.7%	42.5%	--	--	52.9%	30.8%
Tennessee	41.5%	80.6%	50.8%	42.6%	--	--	66.2%	17.1%
West South Central:								
Arkansas	46.3%	67.2%	64.2%	54.3%	--	--	65.7%	23.2%
Louisiana	44.5%	68.8%	66.1%	48.6%	--	--	67.2%	17.5%
Oklahoma	50.7%	73.8%	70.0%	46.1%	--	--	68.9%	28.2%
Texas	46.9%	69.7%	57.0%	57.8%	--	--	65.6%	24.5%
Mountain:								
Arizona	43.3%	73.2%	53.0%	39.5%	--	--	64.7%	17.3%
Colorado	52.8%	74.4%	58.4%	50.2%	--	--	69.8%	16.1%
Idaho	59.0%	78.1%	74.5%	61.2%	--	--	74.4%	30.2%
New Mexico	39.3%	58.7%	60.7%	46.0%	--	--	58.8%	13.4%
Utah	40.3%	49.3%	54.1%	40.3%	--	--	49.0%	25.4%
Wyoming	53.0%	79.4%	61.6%	44.2%	--	--	72.6%	23.2%
Pacific:								
California	51.6%	77.4%	60.1%	53.3%	--	--	70.3%	22.7%
Oregon	63.8%	76.0%	80.6%	72.8%	--	--	77.3%	38.8%
Washington	61.3%	79.9%	71.8%	61.0%	--	--	76.3%	31.9%
States not shown separately	53.3%	69.1%	63.1%	55.4%	--	--	66.2%	30.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	0.61%	0.94%	1.23%	0.50%	0.86%	0.80%	0.76%	0.58%
New England:								
Connecticut	2.35%	3.63%	4.96%	6.61% *	--	--	2.38%	4.82%
Massachusetts	1.79%	3.83%	5.96%	4.00%	--	--	3.17%	1.55%
New Hampshire	3.50%	3.93%	9.49% *	6.62%	--	--	3.53%	2.49%
Middle Atlantic:								
New Jersey	3.23%	4.66%	9.07%	7.41%	--	--	3.97%	3.42%
New York	2.49%	4.07%	6.69%	3.61%	--	--	3.58%	2.38%
Pennsylvania	2.73%	4.94%	4.24%	6.00%	--	--	3.40%	2.76%
East North Central:								
Illinois	2.86%	5.35%	7.21%	4.23%	--	--	3.69%	4.85%
Indiana	3.36%	6.19%	6.73%	7.68%	--	--	5.24%	3.90%
Michigan	3.66%	5.48%	4.33%	7.51%	--	--	4.52%	4.72%
Ohio	2.91%	4.73%	6.96%	5.53%	--	--	3.63%	3.41%
Wisconsin	2.70%	6.48%	5.12%	6.14%	--	--	3.79%	3.68%
West North Central:								
Iowa	1.88%	3.74%	12.47%	4.70%	--	--	3.63%	4.64%
Kansas	4.88%	7.06%	7.99%	7.60%	--	--	5.22%	4.92%
Minnesota	4.13%	5.74%	5.98%	8.31%	--	--	5.02%	1.98%
Missouri	2.49%	5.42%	6.82%	4.34%	--	--	2.69%	3.98%
Nebraska	2.81%	5.36%	12.18%	5.70%	--	--	4.55%	4.00%
South Atlantic:								
Delaware	2.66%	5.68%	8.41%	5.91%	--	--	4.33%	3.04%
Florida	3.50%	5.45%	7.68%	6.54%	--	--	4.43%	3.09%
Georgia	3.07%	6.65%	12.36%	6.37%	--	--	4.11%	4.13%
Maryland	3.31%	5.11%	6.85%	8.11%	--	--	3.74%	2.68%
North Carolina	3.16%	4.89%	7.38%	9.28%	--	--	4.45%	3.35%
South Carolina	4.74%	7.02%	7.47%	5.74%	--	--	5.33%	5.20%
Virginia	2.99%	5.67%	7.37%	5.80%	--	--	4.25%	3.70%
West Virginia	3.19%	7.02%	8.83%	9.66%	--	--	5.15%	3.94%
East South Central:								
Alabama	3.07%	7.15%	6.84%	4.67%	--	--	4.97%	2.96%
Kentucky	3.45%	7.28%	2.97%	6.26%	--	--	4.09%	5.02%
Tennessee	3.97%	3.97%	7.73%	7.30%	--	--	3.65%	3.60%
West South Central:								
Arkansas	3.44%	9.02%	6.64%	8.84%	--	--	5.29%	2.24%
Louisiana	2.14%	5.66%	7.89%	8.03%	--	--	3.03%	3.28%
Oklahoma	3.51%	5.74%	11.45%	6.52%	--	--	3.40%	3.15%
Texas	3.14%	4.83%	7.45%	4.70%	--	--	4.34%	2.77%
Mountain:								
Arizona	3.55%	7.24%	5.00%	6.09%	--	--	5.26%	2.75%
Colorado	2.55%	2.41%	6.24%	4.03%	--	--	2.36%	2.08%
Idaho	4.15%	4.96%	5.34%	6.50%	--	--	3.99%	4.97%
New Mexico	4.03%	7.24%	8.20%	7.93%	--	--	5.45%	1.76%
Utah	3.67%	10.79%	9.53%	6.91%	--	--	6.30%	5.00%
Wyoming	3.68%	4.77%	9.52%	4.08%	--	--	5.02%	5.41%
Pacific:								
California	2.24%	3.11%	3.52%	5.55%	--	--	2.27%	2.39%
Oregon	2.41%	2.46%	4.45%	8.48%	--	--	2.12%	4.96%
Washington	2.21%	2.79%	4.57%	3.57%	--	--	2.25%	3.23%
States not shown separately	2.18%	4.32%	7.44%	5.79%	--	--	2.64%	3.10%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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	16.0%	22.2%	19.0%	15.7%	10.2%	6.2%	20.8%	8.4%
New England:								
Connecticut	21.1%	--	--	--	--	--	27.8%	--
Massachusetts	23.9%	--	--	--	--	--	31.9%	--
New Hampshire	29.3%	--	--	--	--	--	39.0%	--
Middle Atlantic:								
New Jersey	16.6%	--	--	--	--	--	21.0%	--
New York	23.1%	--	--	--	--	--	28.8%	--
Pennsylvania	17.7%	--	--	--	--	--	19.8%	--
East North Central:								
Illinois	12.7%	--	--	--	--	--	12.6%	--
Indiana	6.8%*	--	--	--	--	--	8.5%	--
Michigan	12.7%	--	--	--	--	--	14.0%	--
Ohio	9.1%	--	--	--	--	--	12.6%	--
Wisconsin	14.7%	--	--	--	--	--	18.0%	--
West North Central:								
Iowa	9.1%	--	--	--	--	--	9.1%	--
Kansas	10.5%	--	--	--	--	--	16.2%	--
Minnesota	13.2%	--	--	--	--	--	18.7%	--
Missouri	12.4%	--	--	--	--	--	14.3%	--
Nebraska	2.0%*	--	--	--	--	--	2.0%*	--
South Atlantic:								
Delaware	21.3%	--	--	--	--	--	29.2%	--
Florida	15.2%	--	--	--	--	--	21.7%	--
Georgia	10.7%	--	--	--	--	--	14.4%	--
Maryland	15.3%	--	--	--	--	--	20.5%	--
North Carolina	11.2%	--	--	--	--	--	16.4%	--
South Carolina	9.1%	--	--	--	--	--	10.1%	--
Virginia	13.0%	--	--	--	--	--	16.1%	--
West Virginia	6.5%	--	--	--	--	--	10.0%*	--
East South Central:								
Alabama	7.7%	--	--	--	--	--	11.8%	--
Kentucky	10.6%	--	--	--	--	--	10.3%	--
Tennessee	11.2%	--	--	--	--	--	20.4%	--
West South Central:								
Arkansas	9.9%	--	--	--	--	--	13.5%	--
Louisiana	13.4%	--	--	--	--	--	19.7%	--
Oklahoma	12.9%	--	--	--	--	--	14.2%	--
Texas	9.9%	--	--	--	--	--	13.5%	--
Mountain:								
Arizona	18.3%	--	--	--	--	--	27.9%	--
Colorado	23.9%	--	--	--	--	--	32.0%	--
Idaho	7.8%	--	--	--	--	--	8.8%	--
New Mexico	17.2%	--	--	--	--	--	28.0%	--
Utah	13.7%	--	--	--	--	--	16.2%	--
Wyoming	5.8%*	--	--	--	--	--	5.3%*	--
Pacific:								
California	27.6%	--	--	--	--	--	34.7%	--
Oregon	31.6%	--	--	--	--	--	38.6%	--
Washington	14.5%	--	--	--	--	--	17.6%	--
States not shown separately	16.3%	--	--	--	--	--	19.9%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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	0.63%	1.17%	0.78%	1.15%	0.79%	0.59%	0.86%	0.42%
New England:								
Connecticut	2.24%	--	--	--	--	--	2.97%	--
Massachusetts	1.90%	--	--	--	--	--	2.87%	--
New Hampshire	4.46%	--	--	--	--	--	5.31%	--
Middle Atlantic:								
New Jersey	2.56%	--	--	--	--	--	3.62%	--
New York	1.79%	--	--	--	--	--	3.02%	--
Pennsylvania	2.12%	--	--	--	--	--	3.30%	--
East North Central:								
Illinois	3.23%	--	--	--	--	--	3.07%	--
Indiana	2.16% *	--	--	--	--	--	2.29%	--
Michigan	1.90%	--	--	--	--	--	2.74%	--
Ohio	1.26%	--	--	--	--	--	2.04%	--
Wisconsin	2.11%	--	--	--	--	--	3.11%	--
West North Central:								
Iowa	1.64%	--	--	--	--	--	1.96%	--
Kansas	1.29%	--	--	--	--	--	2.03%	--
Minnesota	2.23%	--	--	--	--	--	2.89%	--
Missouri	2.73%	--	--	--	--	--	2.91%	--
Nebraska	0.97% *	--	--	--	--	--	1.07% *	--
South Atlantic:								
Delaware	3.56%	--	--	--	--	--	4.69%	--
Florida	2.23%	--	--	--	--	--	3.44%	--
Georgia	2.04%	--	--	--	--	--	3.41%	--
Maryland	3.18%	--	--	--	--	--	4.39%	--
North Carolina	2.56%	--	--	--	--	--	3.41%	--
South Carolina	2.23%	--	--	--	--	--	2.44%	--
Virginia	1.99%	--	--	--	--	--	3.33%	--
West Virginia	1.71%	--	--	--	--	--	3.16% *	--
East South Central:								
Alabama	1.94%	--	--	--	--	--	3.21%	--
Kentucky	2.50%	--	--	--	--	--	2.45%	--
Tennessee	1.75%	--	--	--	--	--	2.93%	--
West South Central:								
Arkansas	1.96%	--	--	--	--	--	3.55%	--
Louisiana	2.52%	--	--	--	--	--	3.39%	--
Oklahoma	1.92%	--	--	--	--	--	2.91%	--
Texas	1.16%	--	--	--	--	--	2.12%	--
Mountain:								
Arizona	2.54%	--	--	--	--	--	4.04%	--
Colorado	2.89%	--	--	--	--	--	4.25%	--
Idaho	1.67%	--	--	--	--	--	2.26%	--
New Mexico	4.03%	--	--	--	--	--	6.17%	--
Utah	2.34%	--	--	--	--	--	3.26%	--
Wyoming	2.16% *	--	--	--	--	--	1.95% *	--
Pacific:								
California	1.19%	--	--	--	--	--	1.99%	--
Oregon	2.10%	--	--	--	--	--	2.42%	--
Washington	1.70%	--	--	--	--	--	2.16%	--
States not shown separately	1.41%	--	--	--	--	--	2.41%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.4%	35.7%	31.8%	27.9%	18.9%	9.0%	34.2%	13.8%
New England:								
Connecticut	22.7%	--	--	--	--	--	27.6%	--
Massachusetts	14.5%	--	--	--	--	--	19.7%	--
New Hampshire	12.1%	--	--	--	--	--	14.8%	--
Middle Atlantic:								
New Jersey	33.8%	--	--	--	--	--	41.6%	--
New York	22.3%	--	--	--	--	--	27.0%	--
Pennsylvania	26.6%	--	--	--	--	--	32.3%	--
East North Central:								
Illinois	36.6%	--	--	--	--	--	46.1%	--
Indiana	26.4%	--	--	--	--	--	34.0%	--
Michigan	31.2%	--	--	--	--	--	38.5%	--
Ohio	24.0%	--	--	--	--	--	34.7%	--
Wisconsin	21.0%	--	--	--	--	--	25.0%	--
West North Central:								
Iowa	27.7%	--	--	--	--	--	35.1%	--
Kansas	27.7%	--	--	--	--	--	36.7%	--
Minnesota	23.8%	--	--	--	--	--	30.5%	--
Missouri	35.7%	--	--	--	--	--	48.1%	--
Nebraska	34.2%	--	--	--	--	--	43.7%	--
South Atlantic:								
Delaware	22.2%	--	--	--	--	--	28.0%	--
Florida	23.4%	--	--	--	--	--	33.7%	--
Georgia	31.2%	--	--	--	--	--	44.3%	--
Maryland	19.9%	--	--	--	--	--	28.1%	--
North Carolina	27.0%	--	--	--	--	--	35.3%	--
South Carolina	35.8%	--	--	--	--	--	50.5%	--
Virginia	20.1%	--	--	--	--	--	28.2%	--
West Virginia	17.4%	--	--	--	--	--	22.9%	--
East South Central:								
Alabama	28.8%	--	--	--	--	--	36.5%	--
Kentucky	27.8%	--	--	--	--	--	28.7%	--
Tennessee	28.8%	--	--	--	--	--	43.5%	--
West South Central:								
Arkansas	28.3%	--	--	--	--	--	39.3%	--
Louisiana	28.9%	--	--	--	--	--	42.0%	--
Oklahoma	37.3%	--	--	--	--	--	47.7%	--
Texas	32.8%	--	--	--	--	--	44.9%	--
Mountain:								
Arizona	21.3%	--	--	--	--	--	31.6%	--
Colorado	24.8%	--	--	--	--	--	31.6%	--
Idaho	22.1%	--	--	--	--	--	24.2%	--
New Mexico	14.2%	--	--	--	--	--	18.1%	--
Utah	21.0%	--	--	--	--	--	22.2%	--
Wyoming	15.4%	--	--	--	--	--	19.0%	--
Pacific:								
California	23.2%	--	--	--	--	--	32.9%	--
Oregon	26.6%	--	--	--	--	--	29.4%	--
Washington	39.7%	--	--	--	--	--	47.6%	--
States not shown separately	20.8%	--	--	--	--	--	22.1%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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%	0.81%	0.98%	0.90%	0.69%	0.73%	0.49%	0.66%
New England:								
Connecticut	2.19%	--	--	--	--	--	2.17%	--
Massachusetts	1.33%	--	--	--	--	--	2.23%	--
New Hampshire	2.16%	--	--	--	--	--	3.04%	--
Middle Atlantic:								
New Jersey	2.30%	--	--	--	--	--	3.35%	--
New York	1.82%	--	--	--	--	--	2.57%	--
Pennsylvania	2.55%	--	--	--	--	--	3.45%	--
East North Central:								
Illinois	3.01%	--	--	--	--	--	3.61%	--
Indiana	1.99%	--	--	--	--	--	3.75%	--
Michigan	3.33%	--	--	--	--	--	3.78%	--
Ohio	2.54%	--	--	--	--	--	4.15%	--
Wisconsin	3.42%	--	--	--	--	--	4.19%	--
West North Central:								
Iowa	2.43%	--	--	--	--	--	4.26%	--
Kansas	3.70%	--	--	--	--	--	4.71%	--
Minnesota	2.35%	--	--	--	--	--	3.24%	--
Missouri	2.37%	--	--	--	--	--	2.81%	--
Nebraska	3.19%	--	--	--	--	--	5.65%	--
South Atlantic:								
Delaware	2.70%	--	--	--	--	--	4.15%	--
Florida	3.00%	--	--	--	--	--	5.18%	--
Georgia	3.10%	--	--	--	--	--	3.91%	--
Maryland	2.74%	--	--	--	--	--	3.56%	--
North Carolina	1.84%	--	--	--	--	--	4.83%	--
South Carolina	4.58%	--	--	--	--	--	5.84%	--
Virginia	3.25%	--	--	--	--	--	4.58%	--
West Virginia	2.46%	--	--	--	--	--	3.26%	--
East South Central:								
Alabama	2.33%	--	--	--	--	--	3.24%	--
Kentucky	2.90%	--	--	--	--	--	3.22%	--
Tennessee	3.66%	--	--	--	--	--	4.55%	--
West South Central:								
Arkansas	3.95%	--	--	--	--	--	6.27%	--
Louisiana	2.44%	--	--	--	--	--	4.20%	--
Oklahoma	3.18%	--	--	--	--	--	3.21%	--
Texas	2.75%	--	--	--	--	--	3.35%	--
Mountain:								
Arizona	2.01%	--	--	--	--	--	2.76%	--
Colorado	2.97%	--	--	--	--	--	3.70%	--
Idaho	3.60%	--	--	--	--	--	4.21%	--
New Mexico	2.00%	--	--	--	--	--	3.35%	--
Utah	3.47%	--	--	--	--	--	5.03%	--
Wyoming	2.63%	--	--	--	--	--	3.45%	--
Pacific:								
California	2.46%	--	--	--	--	--	3.10%	--
Oregon	2.84%	--	--	--	--	--	3.59%	--
Washington	2.48%	--	--	--	--	--	2.70%	--
States not shown separately	1.73%	--	--	--	--	--	1.87%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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	10.6%	17.5%	10.9%	6.7%	3.9%	3.6%	14.6%	4.2%
New England:								
Connecticut	11.5%	--	--	--	--	--	16.3%	--
Massachusetts	6.4%	--	--	--	--	--	9.0%	--
New Hampshire	9.1%	--	--	--	--	--	11.9%	--
Middle Atlantic:								
New Jersey	9.6%	--	--	--	--	--	13.0%	--
New York	10.6%	--	--	--	--	--	13.0%	--
Pennsylvania	17.1%	--	--	--	--	--	21.2%	--
East North Central:								
Illinois	8.8%	--	--	--	--	--	10.6%	--
Indiana	11.0%	--	--	--	--	--	17.0%	--
Michigan	17.8%	--	--	--	--	--	23.9%	--
Ohio	9.1%	--	--	--	--	--	13.9%	--
Wisconsin	11.4%	--	--	--	--	--	15.9%	--
West North Central:								
Iowa	19.0%	--	--	--	--	--	25.8%	--
Kansas	15.5%	--	--	--	--	--	20.8%	--
Minnesota	13.2%	--	--	--	--	--	18.8%	--
Missouri	6.6%	--	--	--	--	--	9.4% *	--
Nebraska	14.8%	--	--	--	--	--	19.5%	--
South Atlantic:								
Delaware	11.4%	--	--	--	--	--	15.7%	--
Florida	5.6%	--	--	--	--	--	8.5%	--
Georgia	9.2%	--	--	--	--	--	13.6%	--
Maryland	6.4% *	--	--	--	--	--	9.2% *	--
North Carolina	13.2%	--	--	--	--	--	19.9%	--
South Carolina	8.1% *	--	--	--	--	--	10.9%	--
Virginia	17.0%	--	--	--	--	--	24.8%	--
West Virginia	23.3%	--	--	--	--	--	34.4%	--
East South Central:								
Alabama	11.2%	--	--	--	--	--	11.3%	--
Kentucky	10.4%	--	--	--	--	--	15.1%	--
Tennessee	5.1% *	--	--	--	--	--	5.1% *	--
West South Central:								
Arkansas	9.2%	--	--	--	--	--	13.5% *	--
Louisiana	6.1%	--	--	--	--	--	8.6% *	--
Oklahoma	7.7%	--	--	--	--	--	11.8%	--
Texas	7.8%	--	--	--	--	--	10.0%	--
Mountain:								
Arizona	7.1%	--	--	--	--	--	9.7%	--
Colorado	6.1%	--	--	--	--	--	7.8% *	--
Idaho	32.1%	--	--	--	--	--	42.6%	--
New Mexico	9.5%	--	--	--	--	--	14.6%	--
Utah	9.6%	--	--	--	--	--	12.3%	--
Wyoming	34.8%	--	--	--	--	--	49.9%	--
Pacific:								
California	6.8%	--	--	--	--	--	9.4%	--
Oregon	8.4% *	--	--	--	--	--	11.0% *	--
Washington	12.4%	--	--	--	--	--	15.7%	--
States not shown separately	20.0%	--	--	--	--	--	28.2%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	0.41%	0.78%	0.71%	0.48%	0.39%	0.41%	0.29%
New England:								
Connecticut	1.89%	--	--	--	--	--	2.72%	--
Massachusetts	1.05%	--	--	--	--	--	1.36%	--
New Hampshire	1.84%	--	--	--	--	--	2.55%	--
Middle Atlantic:								
New Jersey	1.98%	--	--	--	--	--	2.63%	--
New York	1.16%	--	--	--	--	--	1.47%	--
Pennsylvania	1.20%	--	--	--	--	--	1.76%	--
East North Central:								
Illinois	1.08%	--	--	--	--	--	1.72%	--
Indiana	2.12%	--	--	--	--	--	3.64%	--
Michigan	2.16%	--	--	--	--	--	2.98%	--
Ohio	1.09%	--	--	--	--	--	2.14%	--
Wisconsin	2.18%	--	--	--	--	--	3.35%	--
West North Central:								
Iowa	1.69%	--	--	--	--	--	3.62%	--
Kansas	2.62%	--	--	--	--	--	2.86%	--
Minnesota	2.79%	--	--	--	--	--	4.19%	--
Missouri	1.49%	--	--	--	--	--	3.20% *	--
Nebraska	2.30%	--	--	--	--	--	3.51%	--
South Atlantic:								
Delaware	2.11%	--	--	--	--	--	3.07%	--
Florida	1.34%	--	--	--	--	--	2.05%	--
Georgia	2.13%	--	--	--	--	--	3.92%	--
Maryland	2.02% *	--	--	--	--	--	3.03% *	--
North Carolina	2.54%	--	--	--	--	--	3.82%	--
South Carolina	2.51% *	--	--	--	--	--	2.95%	--
Virginia	2.38%	--	--	--	--	--	4.21%	--
West Virginia	3.83%	--	--	--	--	--	5.83%	--
East South Central:								
Alabama	1.46%	--	--	--	--	--	2.20%	--
Kentucky	1.83%	--	--	--	--	--	3.29%	--
Tennessee	2.22% *	--	--	--	--	--	1.75% *	--
West South Central:								
Arkansas	2.20%	--	--	--	--	--	5.06% *	--
Louisiana	1.72%	--	--	--	--	--	3.17% *	--
Oklahoma	1.36%	--	--	--	--	--	3.04%	--
Texas	1.37%	--	--	--	--	--	2.13%	--
Mountain:								
Arizona	1.30%	--	--	--	--	--	1.72%	--
Colorado	1.70%	--	--	--	--	--	2.56% *	--
Idaho	2.95%	--	--	--	--	--	5.75%	--
New Mexico	1.59%	--	--	--	--	--	2.12%	--
Utah	2.01%	--	--	--	--	--	2.24%	--
Wyoming	3.56%	--	--	--	--	--	5.92%	--
Pacific:								
California	1.53%	--	--	--	--	--	2.46%	--
Oregon	2.90% *	--	--	--	--	--	4.04% *	--
Washington	1.66%	--	--	--	--	--	2.44%	--
States not shown separately	1.67%	--	--	--	--	--	2.88%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	28.9%	48.1%	32.9%	19.9%	8.3%	7.1%	41.3%	8.7%
New England:								
Connecticut	31.0%	50.2%	30.7%	--	--	--	42.8%	--
Massachusetts	31.1%	49.7%	30.5%	--	--	--	42.9%	--
New Hampshire	25.7%	41.8%	13.3% *	--	--	--	33.9%	--
Middle Atlantic:								
New Jersey	42.2%	65.6%	31.7%	--	--	--	55.5%	--
New York	39.2%	56.1%	43.7%	--	--	--	51.0%	--
Pennsylvania	39.0%	59.7%	42.9%	--	--	--	52.5%	--
East North Central:								
Illinois	36.0%	53.8%	44.5%	--	--	--	47.6%	--
Indiana	26.2%	53.8%	28.3%	--	--	--	40.6%	--
Michigan	39.1%	58.3%	45.1%	--	--	--	52.8%	--
Ohio	30.9%	55.7%	47.6%	--	--	--	48.7%	--
Wisconsin	29.7%	50.1%	30.9%	--	--	--	39.5%	--
West North Central:								
Iowa	30.6%	47.7%	29.5% *	--	--	--	40.0%	--
Kansas	29.7%	56.1%	26.3% *	--	--	--	44.7%	--
Minnesota	31.2%	47.6%	44.1%	--	--	--	44.3%	--
Missouri	31.1%	56.5%	37.8%	--	--	--	47.8%	--
Nebraska	28.6%	52.7%	21.2% *	--	--	--	42.3%	--
South Atlantic:								
Delaware	25.5%	45.4%	22.9%	--	--	--	37.1%	--
Florida	20.4%	38.6%	15.9% *	--	--	--	31.9%	--
Georgia	24.0%	49.7%	17.4% *	--	--	--	41.0%	--
Maryland	18.4%	29.7%	23.4%	--	--	--	27.0%	--
North Carolina	24.3%	45.8%	27.0%	--	--	--	38.4%	--
South Carolina	16.7%	30.0%	21.1%	--	--	--	24.3%	--
Virginia	23.9%	39.4%	40.1%	--	--	--	35.8%	--
West Virginia	27.5%	45.3%	39.4%	--	--	--	40.4%	--
East South Central:								
Alabama	21.1%	36.2%	24.1%	--	--	--	29.9%	--
Kentucky	27.3%	41.7%	27.5%	--	--	--	34.9%	--
Tennessee	17.8%	39.0%	16.9% *	--	--	--	28.7%	--
West South Central:								
Arkansas	20.8%	37.7% *	20.4% *	--	--	--	31.4%	--
Louisiana	18.9%	38.4%	26.8% *	--	--	--	31.3%	--
Oklahoma	27.5%	47.4%	38.0%	--	--	--	40.8%	--
Texas	21.2%	43.6%	20.4% *	--	--	--	34.0%	--
Mountain:								
Arizona	21.3%	39.8%	27.6%	--	--	--	33.9%	--
Colorado	23.7%	33.7%	26.0% *	--	--	--	31.6%	--
Idaho	28.1%	43.1%	30.3% *	--	--	--	37.4%	--
New Mexico	20.7%	41.4%	20.1% *	--	--	--	31.9%	--
Utah	26.3%	35.8%	30.9%	--	--	--	31.9%	--
Wyoming	33.0%	50.3%	40.3%	--	--	--	47.1%	--
Pacific:								
California	25.9%	40.5%	36.3%	--	--	--	37.2%	--
Oregon	31.6%	44.0%	35.4%	--	--	--	39.9%	--
Washington	30.3%	44.2%	30.2%	--	--	--	38.0%	--
States not shown separately	30.6%	48.1%	28.0%	--	--	--	40.5%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.44%	1.22%	1.24%	0.78%	0.56%	0.53%	0.77%	0.37%
New England:								
Connecticut	1.96%	4.42%	4.19%	--	--	--	3.40%	--
Massachusetts	1.67%	3.26%	4.67%	--	--	--	2.71%	--
New Hampshire	3.20%	6.14%	5.57% *	--	--	--	4.39%	--
Middle Atlantic:								
New Jersey	3.25%	3.88%	8.41%	--	--	--	3.75%	--
New York	1.59%	3.12%	8.42%	--	--	--	2.23%	--
Pennsylvania	2.06%	2.84%	5.35%	--	--	--	2.82%	--
East North Central:								
Illinois	2.71%	5.98%	7.79%	--	--	--	3.73%	--
Indiana	2.36%	4.41%	6.22%	--	--	--	3.17%	--
Michigan	3.01%	5.19%	3.43%	--	--	--	4.11%	--
Ohio	2.01%	5.18%	7.56%	--	--	--	3.76%	--
Wisconsin	2.89%	8.18%	5.69%	--	--	--	4.64%	--
West North Central:								
Iowa	2.31%	5.75%	12.17% *	--	--	--	4.75%	--
Kansas	3.82%	7.96%	8.35% *	--	--	--	6.78%	--
Minnesota	3.92%	6.50%	5.82%	--	--	--	5.07%	--
Missouri	2.22%	7.02%	10.93%	--	--	--	3.91%	--
Nebraska	3.01%	7.98%	8.51% *	--	--	--	6.54%	--
South Atlantic:								
Delaware	2.28%	5.25%	4.04%	--	--	--	3.99%	--
Florida	1.86%	3.37%	4.94% *	--	--	--	2.61%	--
Georgia	2.19%	7.37%	13.23% *	--	--	--	4.18%	--
Maryland	3.82%	6.91%	6.46%	--	--	--	5.04%	--
North Carolina	1.93%	6.29%	6.10%	--	--	--	2.85%	--
South Carolina	2.86%	6.95%	5.60%	--	--	--	3.59%	--
Virginia	1.29%	5.87%	5.71%	--	--	--	3.36%	--
West Virginia	3.99%	8.10%	9.05%	--	--	--	6.54%	--
East South Central:								
Alabama	2.80%	6.87%	6.78%	--	--	--	4.06%	--
Kentucky	3.00%	8.09%	7.35%	--	--	--	3.66%	--
Tennessee	3.05%	6.76%	5.83% *	--	--	--	4.29%	--
West South Central:								
Arkansas	3.66%	11.42% *	10.82% *	--	--	--	6.59%	--
Louisiana	3.09%	8.15%	9.91% *	--	--	--	5.01%	--
Oklahoma	3.68%	5.65%	7.64%	--	--	--	4.97%	--
Texas	3.33%	5.38%	6.96% *	--	--	--	4.60%	--
Mountain:								
Arizona	2.23%	4.41%	5.00%	--	--	--	3.29%	--
Colorado	3.15%	4.79%	9.47% *	--	--	--	4.63%	--
Idaho	3.66%	6.60%	10.29% *	--	--	--	4.44%	--
New Mexico	1.80%	4.88%	7.78% *	--	--	--	2.95%	--
Utah	2.11%	8.55%	8.03%	--	--	--	4.57%	--
Wyoming	3.48%	6.59%	8.34%	--	--	--	3.79%	--
Pacific:								
California	2.21%	4.22%	5.26%	--	--	--	3.23%	--
Oregon	2.78%	5.27%	7.11%	--	--	--	4.48%	--
Washington	2.41%	3.98%	4.43%	--	--	--	2.68%	--
States not shown separately	2.92%	6.59%	5.61%	--	--	--	4.70%	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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	9.0%	14.0%	10.2%	7.0%	2.4%	3.5%	12.4%	3.4%
New England:								
Connecticut	12.5%	--	--	--	--	--	--	--
Massachusetts	17.8%	--	--	--	--	--	--	--
New Hampshire	12.9%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	15.1%	--	--	--	--	--	--	--
New York	17.1%	--	--	--	--	--	--	--
Pennsylvania	11.5%	--	--	--	--	--	--	--
East North Central:								
Illinois	8.2%	--	--	--	--	--	--	--
Indiana	3.6%	--	--	--	--	--	--	--
Michigan	5.9%	--	--	--	--	--	--	--
Ohio	5.8%	--	--	--	--	--	--	--
Wisconsin	9.2%	--	--	--	--	--	--	--
West North Central:								
Iowa	6.2%	--	--	--	--	--	--	--
Kansas	5.1%	--	--	--	--	--	--	--
Minnesota	9.0%	--	--	--	--	--	--	--
Missouri	5.5%*	--	--	--	--	--	--	--
Nebraska	0.6%*	--	--	--	--	--	--	--
South Atlantic:								
Delaware	11.4%	--	--	--	--	--	--	--
Florida	8.9%	--	--	--	--	--	--	--
Georgia	6.2%*	--	--	--	--	--	--	--
Maryland	6.4%*	--	--	--	--	--	--	--
North Carolina	5.3%	--	--	--	--	--	--	--
South Carolina	4.3%*	--	--	--	--	--	--	--
Virginia	6.4%	--	--	--	--	--	--	--
West Virginia	4.2%	--	--	--	--	--	--	--
East South Central:								
Alabama	3.5%*	--	--	--	--	--	--	--
Kentucky	8.1%	--	--	--	--	--	--	--
Tennessee	4.2%	--	--	--	--	--	--	--
West South Central:								
Arkansas	4.3%	--	--	--	--	--	--	--
Louisiana	6.1%*	--	--	--	--	--	--	--
Oklahoma	4.9%*	--	--	--	--	--	--	--
Texas	4.0%	--	--	--	--	--	--	--
Mountain:								
Arizona	7.5%	--	--	--	--	--	--	--
Colorado	11.5%	--	--	--	--	--	--	--
Idaho	3.8%*	--	--	--	--	--	--	--
New Mexico	7.1%*	--	--	--	--	--	--	--
Utah	8.7%	--	--	--	--	--	--	--
Wyoming	4.0%*	--	--	--	--	--	--	--
Pacific:								
California	11.9%	--	--	--	--	--	--	--
Oregon	15.1%	--	--	--	--	--	--	--
Washington	6.5%	--	--	--	--	--	--	--
States not shown separately	8.9%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.A.2.c.(1)(1998) 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, 1998

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%	0.64%	0.92%	0.77%	0.32%	0.47%	0.37%	0.27%
New England:								
Connecticut	2.97%	--	--	--	--	--	--	--
Massachusetts	1.63%	--	--	--	--	--	--	--
New Hampshire	2.52%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	2.51%	--	--	--	--	--	--	--
New York	1.31%	--	--	--	--	--	--	--
Pennsylvania	1.82%	--	--	--	--	--	--	--
East North Central:								
Illinois	2.41%	--	--	--	--	--	--	--
Indiana	1.04%	--	--	--	--	--	--	--
Michigan	1.40%	--	--	--	--	--	--	--
Ohio	1.14%	--	--	--	--	--	--	--
Wisconsin	1.97%	--	--	--	--	--	--	--
West North Central:								
Iowa	1.77%	--	--	--	--	--	--	--
Kansas	0.94%	--	--	--	--	--	--	--
Minnesota	2.26%	--	--	--	--	--	--	--
Missouri	1.75%*	--	--	--	--	--	--	--
Nebraska	0.53%*	--	--	--	--	--	--	--
South Atlantic:								
Delaware	1.30%	--	--	--	--	--	--	--
Florida	1.40%	--	--	--	--	--	--	--
Georgia	2.13%*	--	--	--	--	--	--	--
Maryland	2.01%*	--	--	--	--	--	--	--
North Carolina	1.42%	--	--	--	--	--	--	--
South Carolina	2.32%*	--	--	--	--	--	--	--
Virginia	1.37%	--	--	--	--	--	--	--
West Virginia	0.94%	--	--	--	--	--	--	--
East South Central:								
Alabama	1.31%*	--	--	--	--	--	--	--
Kentucky	2.04%	--	--	--	--	--	--	--
Tennessee	1.05%	--	--	--	--	--	--	--
West South Central:								
Arkansas	1.29%	--	--	--	--	--	--	--
Louisiana	2.64%*	--	--	--	--	--	--	--
Oklahoma	1.68%*	--	--	--	--	--	--	--
Texas	0.93%	--	--	--	--	--	--	--
Mountain:								
Arizona	1.75%	--	--	--	--	--	--	--
Colorado	2.30%	--	--	--	--	--	--	--
Idaho	1.24%*	--	--	--	--	--	--	--
New Mexico	2.26%*	--	--	--	--	--	--	--
Utah	2.02%	--	--	--	--	--	--	--
Wyoming	2.10%*	--	--	--	--	--	--	--
Pacific:								
California	1.32%	--	--	--	--	--	--	--
Oregon	1.88%	--	--	--	--	--	--	--
Washington	1.38%	--	--	--	--	--	--	--
States not shown separately	1.18%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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Table II.A.2.c.(2)(1998) 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, 1998

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%	23.6%	16.5%	11.3%	5.8%	5.4%	20.6%	6.1%
New England:								
Connecticut	12.6%	--	--	--	--	--	--	--
Massachusetts	9.7%	--	--	--	--	--	--	--
New Hampshire	7.6%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	21.3%	--	--	--	--	--	--	--
New York	15.9%	--	--	--	--	--	--	--
Pennsylvania	17.2%	--	--	--	--	--	--	--
East North Central:								
Illinois	27.3%	--	--	--	--	--	--	--
Indiana	16.2%	--	--	--	--	--	--	--
Michigan	22.0%	--	--	--	--	--	--	--
Ohio	19.7%	--	--	--	--	--	--	--
Wisconsin	14.7%	--	--	--	--	--	--	--
West North Central:								
Iowa	16.3%	--	--	--	--	--	--	--
Kansas	16.4%	--	--	--	--	--	--	--
Minnesota	12.2%	--	--	--	--	--	--	--
Missouri	21.9%	--	--	--	--	--	--	--
Nebraska	17.2%	--	--	--	--	--	--	--
South Atlantic:								
Delaware	9.1%	--	--	--	--	--	--	--
Florida	9.8%	--	--	--	--	--	--	--
Georgia	15.2%	--	--	--	--	--	--	--
Maryland	7.8%	--	--	--	--	--	--	--
North Carolina	13.8%	--	--	--	--	--	--	--
South Carolina	12.3%	--	--	--	--	--	--	--
Virginia	10.3%	--	--	--	--	--	--	--
West Virginia	11.6%	--	--	--	--	--	--	--
East South Central:								
Alabama	14.4%	--	--	--	--	--	--	--
Kentucky	17.1%	--	--	--	--	--	--	--
Tennessee	13.3%	--	--	--	--	--	--	--
West South Central:								
Arkansas	10.5%	--	--	--	--	--	--	--
Louisiana	11.7%	--	--	--	--	--	--	--
Oklahoma	20.9%	--	--	--	--	--	--	--
Texas	13.8%	--	--	--	--	--	--	--
Mountain:								
Arizona	11.2%	--	--	--	--	--	--	--
Colorado	10.3%	--	--	--	--	--	--	--
Idaho	11.9%	--	--	--	--	--	--	--
New Mexico	7.2%	--	--	--	--	--	--	--
Utah	12.4%	--	--	--	--	--	--	--
Wyoming	10.3%	--	--	--	--	--	--	--
Pacific:								
California	12.7%	--	--	--	--	--	--	--
Oregon	14.9%	--	--	--	--	--	--	--
Washington	19.5%	--	--	--	--	--	--	--
States not shown separately	11.3%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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

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Table II.A.2.c.(2)(1998) 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, 1998

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%	1.03%	0.37%	0.50%	0.42%	0.54%	0.62%	0.43%
New England:								
Connecticut	1.59%	--	--	--	--	--	--	--
Massachusetts	1.69%	--	--	--	--	--	--	--
New Hampshire	1.52%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	2.63%	--	--	--	--	--	--	--
New York	1.73%	--	--	--	--	--	--	--
Pennsylvania	1.96%	--	--	--	--	--	--	--
East North Central:								
Illinois	2.33%	--	--	--	--	--	--	--
Indiana	1.90%	--	--	--	--	--	--	--
Michigan	2.85%	--	--	--	--	--	--	--
Ohio	1.84%	--	--	--	--	--	--	--
Wisconsin	2.61%	--	--	--	--	--	--	--
West North Central:								
Iowa	1.88%	--	--	--	--	--	--	--
Kansas	3.15%	--	--	--	--	--	--	--
Minnesota	2.69%	--	--	--	--	--	--	--
Missouri	1.78%	--	--	--	--	--	--	--
Nebraska	3.14%	--	--	--	--	--	--	--
South Atlantic:								
Delaware	2.13%	--	--	--	--	--	--	--
Florida	1.68%	--	--	--	--	--	--	--
Georgia	2.68%	--	--	--	--	--	--	--
Maryland	1.95%	--	--	--	--	--	--	--
North Carolina	1.74%	--	--	--	--	--	--	--
South Carolina	2.58%	--	--	--	--	--	--	--
Virginia	2.36%	--	--	--	--	--	--	--
West Virginia	2.27%	--	--	--	--	--	--	--
East South Central:								
Alabama	2.46%	--	--	--	--	--	--	--
Kentucky	2.66%	--	--	--	--	--	--	--
Tennessee	3.49%	--	--	--	--	--	--	--
West South Central:								
Arkansas	2.61%	--	--	--	--	--	--	--
Louisiana	1.97%	--	--	--	--	--	--	--
Oklahoma	3.13%	--	--	--	--	--	--	--
Texas	2.09%	--	--	--	--	--	--	--
Mountain:								
Arizona	1.63%	--	--	--	--	--	--	--
Colorado	2.15%	--	--	--	--	--	--	--
Idaho	2.56%	--	--	--	--	--	--	--
New Mexico	1.63%	--	--	--	--	--	--	--
Utah	2.62%	--	--	--	--	--	--	--
Wyoming	2.28%	--	--	--	--	--	--	--
Pacific:								
California	1.69%	--	--	--	--	--	--	--
Oregon	1.87%	--	--	--	--	--	--	--
Washington	1.80%	--	--	--	--	--	--	--
States not shown separately	1.33%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.c.(3)(1998) 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, 1998

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	6.9%	11.8%	7.8%	3.4%	1.1%	2.3%	9.8%	2.1%
New England:								
Connecticut	8.1%	--	--	--	--	--	--	--
Massachusetts	4.4%	--	--	--	--	--	--	--
New Hampshire	6.1%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	7.4%	--	--	--	--	--	--	--
New York	9.6%	--	--	--	--	--	--	--
Pennsylvania	12.1%	--	--	--	--	--	--	--
East North Central:								
Illinois	5.6%	--	--	--	--	--	--	--
Indiana	9.5%	--	--	--	--	--	--	--
Michigan	13.7%	--	--	--	--	--	--	--
Ohio	7.1%	--	--	--	--	--	--	--
Wisconsin	8.0%	--	--	--	--	--	--	--
West North Central:								
Iowa	11.6%	--	--	--	--	--	--	--
Kansas	9.0%	--	--	--	--	--	--	--
Minnesota	10.4%	--	--	--	--	--	--	--
Missouri	4.6%*	--	--	--	--	--	--	--
Nebraska	11.4%	--	--	--	--	--	--	--
South Atlantic:								
Delaware	6.3%	--	--	--	--	--	--	--
Florida	3.0%*	--	--	--	--	--	--	--
Georgia	3.9%*	--	--	--	--	--	--	--
Maryland	4.5%*	--	--	--	--	--	--	--
North Carolina	5.4%*	--	--	--	--	--	--	--
South Carolina	4.1%*	--	--	--	--	--	--	--
Virginia	8.1%	--	--	--	--	--	--	--
West Virginia	15.5%	--	--	--	--	--	--	--
East South Central:								
Alabama	6.4%	--	--	--	--	--	--	--
Kentucky	6.6%	--	--	--	--	--	--	--
Tennessee	3.3%*	--	--	--	--	--	--	--
West South Central:								
Arkansas	6.7%*	--	--	--	--	--	--	--
Louisiana	3.5%*	--	--	--	--	--	--	--
Oklahoma	5.5%	--	--	--	--	--	--	--
Texas	4.1%	--	--	--	--	--	--	--
Mountain:								
Arizona	4.3%	--	--	--	--	--	--	--
Colorado	3.0%*	--	--	--	--	--	--	--
Idaho	14.0%	--	--	--	--	--	--	--
New Mexico	7.1%	--	--	--	--	--	--	--
Utah	8.1%	--	--	--	--	--	--	--
Wyoming	22.0%	--	--	--	--	--	--	--
Pacific:								
California	3.6%	--	--	--	--	--	--	--
Oregon	3.7%*	--	--	--	--	--	--	--
Washington	6.6%	--	--	--	--	--	--	--
States not shown separately	12.1%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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%	0.40%	0.91%	0.55%	0.14%	0.38%	0.38%	0.20%
New England:								
Connecticut	1.76%	--	--	--	--	--	--	--
Massachusetts	1.10%	--	--	--	--	--	--	--
New Hampshire	0.75%	--	--	--	--	--	--	--
Middle Atlantic:								
New Jersey	1.83%	--	--	--	--	--	--	--
New York	1.03%	--	--	--	--	--	--	--
Pennsylvania	1.43%	--	--	--	--	--	--	--
East North Central:								
Illinois	1.13%	--	--	--	--	--	--	--
Indiana	2.25%	--	--	--	--	--	--	--
Michigan	2.13%	--	--	--	--	--	--	--
Ohio	1.20%	--	--	--	--	--	--	--
Wisconsin	2.30%	--	--	--	--	--	--	--
West North Central:								
Iowa	1.78%	--	--	--	--	--	--	--
Kansas	1.99%	--	--	--	--	--	--	--
Minnesota	2.53%	--	--	--	--	--	--	--
Missouri	1.65%*	--	--	--	--	--	--	--
Nebraska	1.69%	--	--	--	--	--	--	--
South Atlantic:								
Delaware	1.67%	--	--	--	--	--	--	--
Florida	1.08%*	--	--	--	--	--	--	--
Georgia	1.67%*	--	--	--	--	--	--	--
Maryland	1.91%*	--	--	--	--	--	--	--
North Carolina	1.61%*	--	--	--	--	--	--	--
South Carolina	1.79%*	--	--	--	--	--	--	--
Virginia	0.90%	--	--	--	--	--	--	--
West Virginia	3.60%	--	--	--	--	--	--	--
East South Central:								
Alabama	1.21%	--	--	--	--	--	--	--
Kentucky	1.42%	--	--	--	--	--	--	--
Tennessee	2.31%*	--	--	--	--	--	--	--
West South Central:								
Arkansas	2.09%*	--	--	--	--	--	--	--
Louisiana	1.58%*	--	--	--	--	--	--	--
Oklahoma	1.57%	--	--	--	--	--	--	--
Texas	1.19%	--	--	--	--	--	--	--
Mountain:								
Arizona	0.80%	--	--	--	--	--	--	--
Colorado	1.09%*	--	--	--	--	--	--	--
Idaho	2.41%	--	--	--	--	--	--	--
New Mexico	1.59%	--	--	--	--	--	--	--
Utah	2.01%	--	--	--	--	--	--	--
Wyoming	3.01%	--	--	--	--	--	--	--
Pacific:								
California	1.00%	--	--	--	--	--	--	--
Oregon	1.53%*	--	--	--	--	--	--	--
Washington	1.35%	--	--	--	--	--	--	--
States not shown separately	1.69%	--	--	--	--	--	--	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1998

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	32.4%	14.5%	22.1%	28.8%	39.8%	69.5%	17.6%	56.4%
New England:								
Connecticut	34.4%	--	--	--	51.3%	69.3%	24.0%	56.9%
Massachusetts	32.7%	--	--	--	51.4%	71.5%	18.4%	61.3%
New Hampshire	23.1%	--	--	--	40.7%	61.2%	12.4%	50.4%
Middle Atlantic:								
New Jersey	33.5%	--	--	--	51.0%	76.1%	21.3%	62.8%
New York	34.5%	--	--	--	52.6%	79.5%	19.8%	70.6%
Pennsylvania	30.6%	--	--	--	53.4%	63.7%	16.7%	59.7%
East North Central:								
Illinois	35.0%	--	--	--	44.0%	82.9%	16.8%	65.4%
Indiana	27.6%	--	--	--	35.9%	64.8%	9.5%	49.2%
Michigan	30.6%	--	--	--	54.2%	65.3%	17.0%	56.4%
Ohio	31.8%	--	--	--	20.7%	71.5%	15.6%	51.5%
Wisconsin	25.8%	--	--	--	22.0%	67.4%	15.2%	44.4%
West North Central:								
Iowa	22.9%	--	--	--	23.2%	50.6%	13.8%	37.1%
Kansas	22.1%	--	--	--	18.8% *	52.8%	11.4%	38.8%
Minnesota	23.0%	--	--	--	24.8%	66.3%	9.7%	48.3%
Missouri	28.8%	--	--	--	48.2%	55.4%	12.6%	52.2%
Nebraska	18.1%	--	--	--	16.4% *	48.5%	10.7%	31.2%
South Atlantic:								
Delaware	27.0%	--	--	--	30.1%	68.8%	13.7%	51.9%
Florida	39.7%	--	--	--	56.2%	76.0%	20.8%	68.0%
Georgia	36.3%	--	--	--	45.2%	71.8%	15.7%	62.4%
Maryland	35.7%	--	--	--	50.6%	61.9%	22.0%	56.3%
North Carolina	26.7%	--	--	--	18.6%	74.4%	10.1%	51.2%
South Carolina	25.8%	--	--	--	21.5%	65.8%	8.6%	47.1%
Virginia	33.4%	--	--	--	50.3%	64.1%	17.8%	57.8%
West Virginia	28.0%	--	--	--	22.7% *	53.6%	18.2%	41.1%
East South Central:								
Alabama	19.8%	--	--	--	14.7% *	55.2%	5.4%	38.1%
Kentucky	23.4%	--	--	--	30.2%	58.6%	8.4% *	45.4%
Tennessee	31.6%	--	--	--	23.7%	67.2%	11.9%	51.3%
West South Central:								
Arkansas	29.7%	--	--	--	16.3% *	54.8%	23.5%	37.1%
Louisiana	26.3%	--	--	--	19.0% *	71.0%	9.2%	46.5%
Oklahoma	29.3%	--	--	--	17.1% *	64.7%	15.9%	45.8%
Texas	33.7%	--	--	--	34.3%	67.7%	17.8%	52.7%
Mountain:								
Arizona	36.0%	--	--	--	41.9%	72.9%	15.4%	61.0%
Colorado	24.0%	--	--	--	52.6%	59.4%	10.7%	52.6%
Idaho	22.0%	--	--	--	23.6% *	51.4%	14.3%	36.4%
New Mexico	28.5%	--	--	--	41.6%	61.5%	10.5%	52.4%
Utah	37.2%	--	--	--	34.7%	76.3%	24.2%	59.5%
Wyoming	21.0%	--	--	--	6.4% *	50.3%	11.9%	34.9%
Pacific:								
California	44.3%	--	--	--	56.2%	82.7%	27.4%	70.5%
Oregon	32.3%	--	--	--	30.3%	83.6%	19.3%	56.4%
Washington	30.6%	--	--	--	39.9%	75.1%	16.8%	57.4%
States not shown separately	26.3%	--	--	--	27.4%	47.6%	19.4%	38.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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%	0.74%	1.39%	0.81%	1.76%	1.17%	0.55%	1.12%
New England:								
Connecticut	2.78%	--	--	--	9.72%	6.95%	3.94%	4.07%
Massachusetts	2.89%	--	--	--	7.25%	3.85%	2.97%	3.19%
New Hampshire	3.25%	--	--	--	8.90%	10.05%	1.41%	7.54%
Middle Atlantic:								
New Jersey	3.36%	--	--	--	8.71%	7.28%	3.28%	5.57%
New York	2.50%	--	--	--	6.06%	5.32%	2.45%	3.40%
Pennsylvania	1.75%	--	--	--	5.82%	5.26%	1.96%	3.64%
East North Central:								
Illinois	3.65%	--	--	--	8.95%	3.94%	2.81%	5.09%
Indiana	3.12%	--	--	--	8.77%	6.94%	2.12%	5.25%
Michigan	1.97%	--	--	--	10.00%	9.05%	2.69%	5.84%
Ohio	2.54%	--	--	--	5.93%	6.37%	2.19%	4.14%
Wisconsin	2.19%	--	--	--	5.53%	6.32%	1.92%	4.44%
West North Central:								
Iowa	3.10%	--	--	--	4.62%	8.24%	3.40%	6.00%
Kansas	2.51%	--	--	--	6.34% *	6.41%	2.73%	4.07%
Minnesota	2.82%	--	--	--	5.38%	7.31%	2.68%	4.28%
Missouri	1.56%	--	--	--	9.69%	6.68%	1.78%	3.34%
Nebraska	2.67%	--	--	--	5.22% *	6.70%	2.65%	4.17%
South Atlantic:								
Delaware	1.79%	--	--	--	8.77%	5.31%	2.19%	4.14%
Florida	3.64%	--	--	--	5.90%	4.18%	4.03%	2.95%
Georgia	2.16%	--	--	--	12.35%	5.57%	3.35%	5.33%
Maryland	2.99%	--	--	--	10.60%	7.44%	2.35%	5.85%
North Carolina	1.53%	--	--	--	5.44%	3.91%	1.95%	2.49%
South Carolina	2.26%	--	--	--	5.11%	6.98%	1.46%	3.92%
Virginia	4.29%	--	--	--	8.08%	7.33%	3.35%	6.54%
West Virginia	3.20%	--	--	--	7.11% *	5.29%	3.93%	4.48%
East South Central:								
Alabama	2.81%	--	--	--	6.02% *	6.33%	1.46%	5.14%
Kentucky	1.77%	--	--	--	7.03%	8.70%	2.68% *	5.55%
Tennessee	4.86%	--	--	--	4.40%	8.02%	2.98%	6.08%
West South Central:								
Arkansas	4.74%	--	--	--	5.47% *	7.41%	6.80%	4.92%
Louisiana	3.51%	--	--	--	6.31% *	8.16%	2.46%	5.93%
Oklahoma	3.06%	--	--	--	10.03% *	8.97%	2.34%	5.93%
Texas	1.43%	--	--	--	5.72%	3.18%	1.95%	2.94%
Mountain:								
Arizona	2.26%	--	--	--	5.33%	4.55%	2.20%	2.99%
Colorado	2.50%	--	--	--	10.25%	8.31%	2.19%	5.22%
Idaho	3.14%	--	--	--	10.94% *	8.96%	3.88%	5.98%
New Mexico	2.31%	--	--	--	6.55%	6.09%	2.85%	3.87%
Utah	4.31%	--	--	--	6.67%	6.33%	5.87%	5.22%
Wyoming	2.82%	--	--	--	2.77% *	7.66%	2.78%	5.69%
Pacific:								
California	2.35%	--	--	--	6.19%	3.43%	2.64%	3.53%
Oregon	3.03%	--	--	--	8.17%	8.98%	2.94%	6.92%
Washington	1.84%	--	--	--	4.88%	6.47%	1.97%	4.64%
States not shown separately	2.60%	--	--	--	6.08%	6.60%	2.05%	4.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1998

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	32.4%	22.8%	86.4%	38.6%	60.9%	16.2%	15.4%	68.2%
New England:								
Connecticut	34.4%	22.0%	87.4%	47.7%	57.0%	14.3%	14.6%	65.4%
Massachusetts	32.7%	15.9%	92.2%	62.8%	42.5%	13.1%	12.7%	56.1%
New Hampshire	23.1%	20.8%	84.7%	58.7%	35.5%	13.3%	12.6%	68.7%
Middle Atlantic:								
New Jersey	33.5%	17.8%	89.2%	35.0%	62.4%	14.3%	13.8%	67.2%
New York	34.5%	24.0%	86.5%	51.9%	50.1%	17.2%	17.7%	59.8%
Pennsylvania	30.6%	30.9%	79.2%	37.7%	53.2%	12.3%	12.6%	58.3%
East North Central:								
Illinois	35.0%	19.4%	89.8%	30.8%	75.8%	19.9%	18.7%	69.3%
Indiana	27.6%	25.5%	85.7%	21.1%	74.6%	16.2%	14.7%	65.1%
Michigan	30.6%	32.5%	77.2%	29.3%	59.4%	15.4%	16.6%	71.8%
Ohio	31.8%	24.8%	85.4%	30.9%	65.0%	15.9%	15.7%	68.9%
Wisconsin	25.8%	23.2%	82.4%	33.2%	58.4%	18.2%	16.1%	70.8%
West North Central:								
Iowa	22.9%	33.1%	75.3%	17.3%	64.1%	22.6%	19.1%	59.4%
Kansas	22.1%	27.7%	78.1%	23.2%	61.1%	14.5%	13.2%	59.1%
Minnesota	23.0%	27.4%	81.4%	28.5%	58.8%	14.2%	11.5%	66.6%
Missouri	28.8%	12.9%	91.4%	30.8%	74.6%	20.0%	19.2%	67.8%
Nebraska	18.1%	26.0%	78.9%	11.9%	71.6%	14.7%	12.5%	63.5%
South Atlantic:								
Delaware	27.0%	24.9%	84.3%	45.0%	51.0%	18.1%	20.2%	65.3%
Florida	39.7%	17.7%	91.4%	44.2%	64.9%	16.1%	16.3%	71.5%
Georgia	36.3%	21.7%	88.6%	31.4%	69.8%	14.1%	12.2%	62.5%
Maryland	35.7%	24.6%	87.4%	42.0%	63.2%	17.7%	18.0%	68.9%
North Carolina	26.7%	30.1%	83.5%	31.2%	57.9%	16.7%	15.1%	74.6%
South Carolina	25.8%	17.5%	91.3%	22.0%	78.6%	20.7%	19.1%	70.6%
Virginia	33.4%	30.2%	80.5%	38.8%	55.2%	16.7%	16.6%	66.6%
West Virginia	28.0%	45.7%	64.6%	23.1%	51.6%	17.3%	17.3%	66.7%
East South Central:								
Alabama	19.8%	25.7%	82.9%	19.0%	69.1%	14.1%	10.3%	67.7%
Kentucky	23.4%	20.5%	83.9%	28.5%	64.1%	16.4%	13.4%	71.6%
Tennessee	31.6%	17.1%	94.5%	31.1%	75.2%	20.4%	17.2%	71.4%
West South Central:								
Arkansas	29.7%	28.9%	85.1%	20.5%	67.8%	16.9%	15.9%	76.8%
Louisiana	26.3%	21.3%	89.7%	28.8%	72.8%	16.6%	14.8%	69.1%
Oklahoma	29.3%	21.4%	87.6%	28.7%	71.7%	19.7%	17.0%	68.0%
Texas	33.7%	18.5%	90.8%	31.1%	74.3%	17.6%	15.3%	74.3%
Mountain:								
Arizona	36.0%	24.8%	88.1%	48.6%	58.2%	17.8%	16.5%	77.0%
Colorado	24.0%	12.3%	91.9%	48.1%	54.1%	11.5%	10.1%	71.7%
Idaho	22.0%	50.5%	57.6%	16.5%	46.1%	15.1%	13.8%	66.8%
New Mexico	28.5%	30.8%	84.3%	47.4%	49.8%	18.6%	16.4%	71.6%
Utah	37.2%	21.2%	87.9%	40.6%	62.5%	15.7%	16.2%	69.5%
Wyoming	21.0%	61.7%	45.5%	12.1%	38.9%	14.3%	13.4%	64.3%
Pacific:								
California	44.3%	14.7%	93.5%	60.5%	54.3%	15.8%	15.1%	72.8%
Oregon	32.3%	16.8%	89.4%	56.5%	48.7%	17.4%	16.1%	71.5%
Washington	30.6%	24.3%	86.9%	32.4%	66.3%	13.6%	13.4%	71.7%
States not shown separately	26.3%	32.6%	75.0%	33.6%	50.4%	14.6%	15.1%	67.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by State: United States, 1998

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	0.55%	0.33%	0.24%	0.82%	0.45%	0.50%	0.59%	0.39%
New England:								
Connecticut	2.78%	2.41%	2.16%	3.25%	2.50%	1.61%	1.07%	2.81%
Massachusetts	2.89%	0.92%	1.06%	1.95%	1.95%	0.73%	0.92%	1.59%
New Hampshire	3.25%	2.08%	1.83%	3.60%	3.33%	2.51%	1.98%	3.12%
Middle Atlantic:								
New Jersey	3.36%	1.41%	1.75%	2.67%	3.13%	2.61%	2.79%	2.54%
New York	2.50%	1.92%	1.24%	2.11%	1.96%	2.01%	2.17%	2.68%
Pennsylvania	1.75%	1.74%	1.74%	2.80%	2.06%	2.09%	2.19%	2.46%
East North Central:								
Illinois	3.65%	3.40%	2.82%	3.53%	2.81%	2.57%	2.63%	2.55%
Indiana	3.12%	1.41%	1.82%	2.49%	3.00%	2.06%	1.76%	3.02%
Michigan	1.97%	2.70%	2.06%	2.62%	2.56%	2.29%	2.70%	2.18%
Ohio	2.54%	1.39%	1.70%	2.67%	2.74%	1.81%	1.74%	2.50%
Wisconsin	2.19%	2.78%	2.89%	2.46%	2.82%	2.07%	1.80%	2.70%
West North Central:								
Iowa	3.10%	2.65%	1.97%	2.90%	2.50%	2.90%	3.35%	3.56%
Kansas	2.51%	2.36%	2.72%	2.40%	2.76%	2.31%	1.73%	3.42%
Minnesota	2.82%	2.72%	2.19%	2.97%	2.92%	2.32%	1.89%	2.32%
Missouri	1.56%	2.53%	1.92%	2.87%	2.72%	2.24%	2.01%	2.81%
Nebraska	2.67%	3.26%	2.79%	2.11%	2.85%	2.68%	3.04%	2.98%
South Atlantic:								
Delaware	1.79%	2.36%	2.04%	3.68%	3.32%	2.52%	2.98%	2.57%
Florida	3.64%	2.02%	1.54%	2.84%	2.64%	2.45%	2.77%	2.15%
Georgia	2.16%	3.55%	2.04%	2.64%	2.98%	1.35%	1.51%	3.99%
Maryland	2.99%	3.20%	2.95%	3.12%	4.38%	3.00%	3.25%	2.74%
North Carolina	1.53%	3.02%	2.68%	3.76%	4.08%	2.80%	2.21%	2.75%
South Carolina	2.26%	2.56%	1.51%	2.45%	2.28%	3.17%	3.22%	3.98%
Virginia	4.29%	2.49%	2.53%	2.45%	3.73%	2.07%	2.27%	3.64%
West Virginia	3.20%	3.08%	2.28%	3.05%	2.09%	2.08%	2.32%	3.32%
East South Central:								
Alabama	2.81%	2.40%	2.44%	2.61%	2.20%	1.71%	2.29%	2.72%
Kentucky	1.77%	2.98%	2.66%	5.47%	3.26%	3.06%	3.21%	2.79%
Tennessee	4.86%	2.93%	1.03%	3.11%	1.76%	2.84%	2.49%	3.66%
West South Central:								
Arkansas	4.74%	4.96%	3.09%	2.79%	2.66%	3.12%	3.35%	2.47%
Louisiana	3.51%	2.93%	1.64%	3.18%	2.33%	3.20%	2.69%	3.67%
Oklahoma	3.06%	3.16%	2.93%	2.00%	1.89%	3.61%	2.59%	3.47%
Texas	1.43%	2.00%	1.56%	1.97%	1.80%	1.44%	1.19%	1.96%
Mountain:								
Arizona	2.26%	3.50%	2.57%	2.16%	2.27%	2.22%	2.17%	2.36%
Colorado	2.50%	2.31%	2.55%	3.25%	3.93%	2.96%	3.09%	2.42%
Idaho	3.14%	4.63%	4.12%	2.73%	3.21%	2.74%	2.44%	4.21%
New Mexico	2.31%	4.18%	3.10%	3.40%	3.42%	3.01%	3.24%	3.90%
Utah	4.31%	1.88%	1.38%	3.67%	3.94%	3.28%	3.04%	4.06%
Wyoming	2.82%	3.13%	2.71%	2.34%	2.42%	2.94%	3.11%	3.78%
Pacific:								
California	2.35%	1.99%	1.31%	1.87%	1.32%	1.18%	1.12%	1.94%
Oregon	3.03%	3.42%	2.50%	1.97%	3.47%	1.87%	1.97%	2.45%
Washington	1.84%	2.63%	2.15%	1.89%	2.60%	1.99%	1.93%	1.74%
States not shown separately	2.60%	3.32%	1.59%	2.28%	1.59%	2.28%	2.50%	1.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Number of private-sector employees by firm size and State: United States, 1998

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	110,575,764	16,352,183	10,577,655	16,852,534	19,603,265	47,190,127	35,600,529	74,975,235
New England:								
Connecticut	1,524,108	207,504	141,504	214,650	263,227	697,222	448,058	1,076,050
Massachusetts	3,005,523	366,957	263,569	449,607	570,472	1,354,918	857,511	2,148,011
New Hampshire	532,868	96,451	99,696	113,176	91,381	132,163	244,790	288,077
Middle Atlantic:								
New Jersey	3,551,845	533,435	316,808	513,770	552,820	1,635,011	1,120,961	2,430,884
New York	7,282,483	1,234,546	654,725	1,188,304	1,351,061	2,853,848	2,609,341	4,673,143
Pennsylvania	5,082,962	641,804	452,884	712,229	1,139,134	2,136,911	1,470,112	3,612,851
East North Central:								
Illinois	5,305,065	676,726	477,357	917,836	884,969	2,348,177	1,571,213	3,733,852
Indiana	2,576,677	305,161	208,413	368,963	547,373	1,146,767	696,484	1,880,192
Michigan	4,144,942	587,029	430,882	587,363	691,687	1,847,982	1,293,256	2,851,686
Ohio	4,852,123	548,837	446,154	665,701	943,793	2,247,638	1,345,232	3,506,891
Wisconsin	2,393,411	352,426	221,694	422,157	525,830	871,305	805,195	1,588,216
West North Central:								
Iowa	1,225,773	234,941	106,343	157,534	231,249	495,707	422,870	802,903
Kansas	1,069,047	145,140	102,988	182,706	224,730	413,484	337,240	731,807
Minnesota	2,376,401	295,514	238,775	459,134	431,739	951,238	730,326	1,646,075
Missouri	2,285,749	340,667	243,582	354,003	276,887	1,070,610	702,960	1,582,789
Nebraska	784,106	144,003	66,445	89,764	164,108	319,786	262,744	521,362
South Atlantic:								
Delaware	359,071	57,234	35,443	47,807	59,189	159,396	121,497	237,574
Florida	5,831,822	879,369	553,650	836,544	956,702	2,605,557	1,853,069	3,978,753
Georgia	3,270,721	508,490	318,972	514,038	489,701	1,439,520	1,073,613	2,197,108
Maryland	1,879,435	247,660	196,972	338,079	285,108	811,616	634,231	1,245,204
North Carolina	3,311,571	439,496	284,495	431,197	501,515	1,654,868	941,607	2,369,964
South Carolina	1,499,978	179,827	137,946	201,001	259,282	721,922	411,963	1,088,015
Virginia	2,824,101	345,607	248,231	428,775	655,456	1,146,032	865,570	1,958,530
West Virginia	543,060	136,187	58,249	99,307	73,414	175,903	241,372	301,689
East South Central:								
Alabama	1,603,461	213,533	144,032	250,237	222,597	773,062	485,660	1,117,802
Kentucky	1,429,645	210,277	126,301	247,555	251,581	593,931	451,205	978,440
Tennessee	2,261,402	346,609	195,447	497,297	591,824	630,224	704,529	1,556,873
West South Central:								
Arkansas	940,298	149,128	73,310	131,068	180,620	406,171	288,835	651,463
Louisiana	1,491,682	305,939	175,527	243,310	234,638	532,268	610,983	880,699
Oklahoma	1,135,898	165,347	101,394	201,184	178,202	489,771	362,893	773,004
Texas	7,906,546	981,101	703,520	991,050	1,300,840	3,930,035	2,231,611	5,674,936
Mountain:								
Arizona	1,785,283	256,100	177,682	210,325	254,835	886,342	541,715	1,243,567
Colorado	1,715,736	430,674	268,638	263,837	218,054	534,532	827,222	888,514
Idaho	447,649	88,015	55,064	75,542	57,462	171,566	191,628	256,022
New Mexico	523,249	101,264	61,703	75,254	101,079	183,949	200,666	322,583
Utah	833,698	103,415	82,679	152,602	131,555	363,447	291,716	541,982
Wyoming	162,341	42,627	22,916	23,749	19,943	53,107	77,365	84,976
Pacific:								
California	12,466,620	1,701,805	1,275,274	1,862,814	2,223,060	5,403,667	4,041,429	8,425,190
Oregon	1,349,822	226,077	147,788	213,225	263,103	499,630	481,937	867,885
Washington	2,150,516	411,550	230,420	357,323	343,268	807,955	816,701	1,333,815
States not shown separately	4,859,078	1,113,710	430,183	762,520	859,775	1,692,890	1,933,220	2,925,858

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.B.1(1998) Standard error for number of private-sector employees by firm size and State: United States, 1998

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	1,378,821	491,344	312,617	414,979	627,974	842,339	645,162	990,623
New England:								
Connecticut	160,046	14,284	14,312	22,249	49,153	127,519	21,744	153,551
Massachusetts	113,731	19,992	21,120	41,125	44,820	119,744	32,378	122,034
New Hampshire	69,828	14,952	41,885	29,460	12,876	18,590	45,583	32,737
Middle Atlantic:								
New Jersey	145,219	59,360	44,269	57,618	77,544	190,602	65,887	181,632
New York	450,178	206,887	67,040	186,167	111,518	308,130	245,745	326,054
Pennsylvania	297,166	44,519	60,007	64,736	92,210	216,402	36,527	269,832
East North Central:								
Illinois	462,865	55,969	62,216	118,264	139,167	422,091	107,293	460,811
Indiana	152,287	25,657	22,029	32,008	42,797	150,490	24,920	150,112
Michigan	231,516	48,131	50,061	53,733	66,140	220,739	80,956	229,408
Ohio	219,538	56,698	44,050	58,496	111,149	139,983	60,424	207,685
Wisconsin	128,653	53,351	23,877	51,003	65,675	70,700	68,272	75,485
West North Central:								
Iowa	60,648	28,792	10,795	9,177	23,282	52,718	18,026	54,034
Kansas	49,179	9,117	9,069	16,470	26,291	47,218	17,684	50,811
Minnesota	183,496	22,562	32,504	81,134	65,084	148,516	27,352	174,756
Missouri	193,920	35,895	25,008	37,812	40,541	204,342	35,150	195,321
Nebraska	26,107	13,262	6,824	10,501	29,126	29,748	17,928	33,381
South Atlantic:								
Delaware	49,105	11,234	4,358	11,820	10,481	44,046	13,156	49,429
Florida	189,332	99,007	27,692	97,285	135,876	191,545	107,159	123,097
Georgia	250,499	80,675	113,420	73,246	98,975	176,356	148,687	169,250
Maryland	105,113	20,702	21,891	62,215	38,701	81,087	50,076	86,393
North Carolina	371,519	21,407	25,827	29,394	59,315	342,893	39,125	349,763
South Carolina	76,070	16,674	23,361	20,285	38,871	96,579	26,623	87,463
Virginia	219,619	30,099	37,400	77,701	91,383	180,091	74,248	233,622
West Virginia	50,376	45,463	7,162	6,901	6,299	28,222	51,915	27,989
East South Central:								
Alabama	160,559	21,579	11,805	21,151	17,593	177,935	35,539	167,198
Kentucky	90,245	33,871	21,777	21,581	37,777	88,478	25,930	90,480
Tennessee	306,629	94,781	18,003	232,379	241,626	78,966	82,729	303,313
West South Central:								
Arkansas	36,647	36,151	9,418	23,454	23,886	34,956	32,157	41,814
Louisiana	99,629	64,292	24,875	30,796	45,911	84,430	59,901	89,582
Oklahoma	76,340	14,871	9,713	32,724	26,540	63,781	18,226	69,994
Texas	443,502	61,404	85,913	93,585	119,506	392,556	130,720	409,140
Mountain:								
Arizona	154,237	32,964	32,350	27,414	27,320	138,892	33,465	145,301
Colorado	206,238	117,368	99,330	37,290	23,902	82,810	187,504	71,839
Idaho	62,803	8,198	5,845	10,125	13,463	54,002	13,786	52,531
New Mexico	36,130	10,710	9,508	10,205	12,922	24,203	20,203	24,150
Utah	113,290	10,023	13,549	43,107	16,848	103,521	64,451	101,623
Wyoming	10,175	2,530	2,453	2,254	3,482	9,247	2,562	9,938
Pacific:								
California	594,711	156,743	109,220	161,155	139,034	479,151	213,543	498,887
Oregon	110,405	25,015	13,611	31,579	30,247	96,206	32,316	102,009
Washington	171,427	33,744	14,971	19,324	18,503	191,589	46,827	185,596
States not shown separately	286,024	256,109	25,473	51,618	71,590	168,931	254,083	196,819

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.B.1.a(1998) Percent of number of private-sector employees by firm size and State: United States, 1998

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	110,575,764	14.8%	9.6%	15.2%	17.7%	42.7%	32.2%	67.8%
New England:								
Connecticut	1,524,108	13.6%	9.3%	14.1%	17.3%	45.7%	29.4%	70.6%
Massachusetts	3,005,523	12.2%	8.8%	15.0%	19.0%	45.1%	28.5%	71.5%
New Hampshire	532,868	18.1%	18.7%	21.2%	17.1%	24.8%	45.9%	54.1%
Middle Atlantic:								
New Jersey	3,551,845	15.0%	8.9%	14.5%	15.6%	46.0%	31.6%	68.4%
New York	7,282,483	17.0%	9.0%	16.3%	18.6%	39.2%	35.8%	64.2%
Pennsylvania	5,082,962	12.6%	8.9%	14.0%	22.4%	42.0%	28.9%	71.1%
East North Central:								
Illinois	5,305,065	12.8%	9.0%	17.3%	16.7%	44.3%	29.6%	70.4%
Indiana	2,576,677	11.8%	8.1%	14.3%	21.2%	44.5%	27.0%	73.0%
Michigan	4,144,942	14.2%	10.4%	14.2%	16.7%	44.6%	31.2%	68.8%
Ohio	4,852,123	11.3%	9.2%	13.7%	19.5%	46.3%	27.7%	72.3%
Wisconsin	2,393,411	14.7%	9.3%	17.6%	22.0%	36.4%	33.6%	66.4%
West North Central:								
Iowa	1,225,773	19.2%	8.7%	12.9%	18.9%	40.4%	34.5%	65.5%
Kansas	1,069,047	13.6%	9.6%	17.1%	21.0%	38.7%	31.5%	68.5%
Minnesota	2,376,401	12.4%	10.0%	19.3%	18.2%	40.0%	30.7%	69.3%
Missouri	2,285,749	14.9%	10.7%	15.5%	12.1%	46.8%	30.8%	69.2%
Nebraska	784,106	18.4%	8.5%	11.4%	20.9%	40.8%	33.5%	66.5%
South Atlantic:								
Delaware	359,071	15.9%	9.9%	13.3%	16.5%	44.4%	33.8%	66.2%
Florida	5,831,822	15.1%	9.5%	14.3%	16.4%	44.7%	31.8%	68.2%
Georgia	3,270,721	15.5%	9.8%	15.7%	15.0%	44.0%	32.8%	67.2%
Maryland	1,879,435	13.2%	10.5%	18.0%	15.2%	43.2%	33.7%	66.3%
North Carolina	3,311,571	13.3%	8.6%	13.0%	15.1%	50.0%	28.4%	71.6%
South Carolina	1,499,978	12.0%	9.2%	13.4%	17.3%	48.1%	27.5%	72.5%
Virginia	2,824,101	12.2%	8.8%	15.2%	23.2%	40.6%	30.6%	69.4%
West Virginia	543,060	25.1%	10.7%	18.3%	13.5%	32.4%	44.4%	55.6%
East South Central:								
Alabama	1,603,461	13.3%	9.0%	15.6%	13.9%	48.2%	30.3%	69.7%
Kentucky	1,429,645	14.7%	8.8%	17.3%	17.6%	41.5%	31.6%	68.4%
Tennessee	2,261,402	15.3%	8.6%	22.0%	26.2%	27.9%	31.2%	68.8%
West South Central:								
Arkansas	940,298	15.9%	7.8%	13.9%	19.2%	43.2%	30.7%	69.3%
Louisiana	1,491,682	20.5%	11.8%	16.3%	15.7%	35.7%	41.0%	59.0%
Oklahoma	1,135,898	14.6%	8.9%	17.7%	15.7%	43.1%	31.9%	68.1%
Texas	7,906,546	12.4%	8.9%	12.5%	16.5%	49.7%	28.2%	71.8%
Mountain:								
Arizona	1,785,283	14.3%	10.0%	11.8%	14.3%	49.6%	30.3%	69.7%
Colorado	1,715,736	25.1%	15.7%	15.4%	12.7%	31.2%	48.2%	51.8%
Idaho	447,649	19.7%	12.3%	16.9%	12.8%	38.3%	42.8%	57.2%
New Mexico	523,249	19.4%	11.8%	14.4%	19.3%	35.2%	38.4%	61.6%
Utah	833,698	12.4%	9.9%	18.3%	15.8%	43.6%	35.0%	65.0%
Wyoming	162,341	26.3%	14.1%	14.6%	12.3%	32.7%	47.7%	52.3%
Pacific:								
California	12,466,620	13.7%	10.2%	14.9%	17.8%	43.3%	32.4%	67.6%
Oregon	1,349,822	16.7%	10.9%	15.8%	19.5%	37.0%	35.7%	64.3%
Washington	2,150,516	19.1%	10.7%	16.6%	16.0%	37.6%	38.0%	62.0%
States not shown separately	4,859,078	22.9%	8.9%	15.7%	17.7%	34.8%	39.8%	60.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.B.1.a(1998) Standard error for percent of number of private-sector employees by firm size and State: United States, 1998

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	1,378,821	0.35%	0.25%	0.33%	0.56%	0.54%	0.38%	0.38%
New England:								
Connecticut	160,046	1.29%	1.18%	2.59%	2.03%	3.61%	2.41%	2.41%
Massachusetts	113,731	0.68%	0.93%	1.48%	1.61%	2.54%	1.72%	1.72%
New Hampshire	69,828	2.70%	3.43%	2.12%	2.68%	3.56%	3.45%	3.45%
Middle Atlantic:								
New Jersey	145,219	1.81%	1.23%	1.99%	2.21%	4.10%	3.03%	3.03%
New York	450,178	2.37%	0.71%	1.95%	1.48%	2.79%	2.12%	2.12%
Pennsylvania	297,166	1.11%	0.95%	1.56%	1.52%	2.24%	1.13%	1.13%
East North Central:								
Illinois	462,865	1.58%	0.93%	2.60%	2.15%	4.40%	3.12%	3.12%
Indiana	152,287	1.46%	0.81%	1.63%	1.71%	3.10%	1.63%	1.63%
Michigan	231,516	0.82%	1.46%	1.31%	1.91%	2.87%	2.31%	2.31%
Ohio	219,538	1.60%	0.85%	1.08%	1.66%	1.77%	1.47%	1.47%
Wisconsin	128,653	1.72%	0.85%	1.67%	2.28%	2.65%	1.52%	1.52%
West North Central:								
Iowa	60,648	2.23%	1.11%	0.68%	1.75%	3.05%	1.64%	1.64%
Kansas	49,179	1.24%	0.81%	1.66%	2.24%	2.95%	2.05%	2.05%
Minnesota	183,496	1.13%	1.60%	2.85%	2.64%	3.68%	2.06%	2.06%
Missouri	193,920	1.78%	1.63%	1.76%	1.84%	4.44%	2.71%	2.71%
Nebraska	26,107	1.64%	0.83%	1.66%	3.24%	3.07%	2.79%	2.79%
South Atlantic:								
Delaware	49,105	2.30%	2.58%	3.25%	2.97%	5.77%	4.42%	4.42%
Florida	189,332	1.45%	0.64%	1.46%	2.72%	2.71%	1.19%	1.19%
Georgia	250,499	2.10%	2.76%	2.43%	3.20%	4.18%	2.97%	2.97%
Maryland	105,113	1.06%	0.83%	2.43%	2.24%	2.92%	1.89%	1.89%
North Carolina	371,519	1.26%	0.90%	1.52%	1.74%	3.23%	2.34%	2.34%
South Carolina	76,070	1.39%	1.60%	1.85%	2.84%	4.62%	2.76%	2.76%
Virginia	219,619	1.60%	1.65%	2.43%	2.50%	3.58%	2.75%	2.75%
West Virginia	50,376	4.38%	1.31%	2.13%	1.85%	4.10%	4.35%	4.35%
East South Central:								
Alabama	160,559	1.52%	0.93%	1.87%	1.72%	4.51%	3.10%	3.10%
Kentucky	90,245	2.34%	1.37%	2.31%	2.72%	4.27%	2.78%	2.78%
Tennessee	306,629	3.15%	1.78%	5.91%	5.67%	3.66%	4.41%	4.41%
West South Central:								
Arkansas	36,647	3.48%	0.93%	2.20%	2.43%	3.31%	3.07%	3.07%
Louisiana	99,629	3.99%	1.22%	1.92%	3.07%	3.77%	3.38%	3.38%
Oklahoma	76,340	1.47%	0.99%	3.41%	2.12%	3.73%	1.94%	1.94%
Texas	443,502	1.08%	0.71%	1.40%	1.49%	2.48%	1.68%	1.68%
Mountain:								
Arizona	154,237	2.12%	1.45%	1.71%	1.63%	3.49%	2.26%	2.26%
Colorado	206,238	3.80%	2.76%	2.22%	1.60%	4.71%	4.27%	4.27%
Idaho	62,803	1.94%	2.22%	1.04%	3.56%	5.57%	3.30%	3.30%
New Mexico	36,130	1.59%	1.20%	2.18%	1.77%	3.97%	2.30%	2.30%
Utah	113,290	1.44%	1.64%	2.83%	3.06%	6.37%	4.92%	4.92%
Wyoming	10,175	1.88%	2.05%	1.80%	1.81%	3.77%	2.91%	2.91%
Pacific:								
California	594,711	1.02%	0.76%	1.41%	1.32%	2.02%	1.39%	1.39%
Oregon	110,405	1.50%	1.48%	2.29%	2.34%	4.15%	2.51%	2.51%
Washington	171,427	1.91%	1.05%	1.44%	1.29%	4.17%	3.22%	3.22%
States not shown separately	286,024	3.64%	0.58%	1.54%	1.52%	2.88%	3.28%	3.28%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.B.2(1998) Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1998

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	87.0%	51.2%	70.6%	86.6%	96.7%	99.1%	64.7%	97.5%
New England:								
Connecticut	91.0%	59.5%	80.9%	91.6%	97.0%	99.9%	72.4%	98.7%
Massachusetts	91.7%	59.3%	81.0%	92.6%	97.9%	99.7%	73.5%	99.0%
New Hampshire	91.0%	68.8%	85.5%	97.6%	99.3%	100.0%	81.1%	99.4%
Middle Atlantic:								
New Jersey	89.2%	53.9%	81.0%	91.0%	94.3%	100.0%	70.6%	97.8%
New York	89.4%	60.8%	77.9%	91.1%	97.4%	100.0%	73.2%	98.5%
Pennsylvania	90.5%	57.3%	78.3%	87.2%	98.2%	100.0%	71.1%	98.3%
East North Central:								
Illinois	88.8%	54.0%	72.4%	86.8%	99.6%	98.8%	66.0%	98.3%
Indiana	87.1%	40.0%	65.5%	87.4%	95.4%	99.4%	58.5%	97.6%
Michigan	90.8%	57.5%	86.1%	92.0%	96.5%	99.9%	73.7%	98.5%
Ohio	87.3%	44.8%	70.9%	88.8%	93.5%	97.8%	64.1%	96.1%
Wisconsin	90.3%	50.3%	82.9%	95.7%	99.9%	100.0%	72.7%	99.2%
West North Central:								
Iowa	85.8%	47.2%	68.2%	91.0%	98.9%	100.0%	59.8%	99.4%
Kansas	84.9%	42.2%	61.3%	86.2%	94.8%	99.8%	57.8%	97.4%
Minnesota	87.3%	45.7%	74.9%	89.9%	94.1%	99.1%	64.7%	97.4%
Missouri	87.2%	50.1%	66.6%	90.5%	97.1%	100.0%	61.9%	98.4%
Nebraska	82.1%	40.7%	46.5%	92.8%	99.4%	96.2%	51.8%	97.3%
South Atlantic:								
Delaware	89.1%	57.3%	71.5%	96.4%	95.3%	99.9%	71.5%	98.1%
Florida	84.5%	45.0%	66.7%	73.9%	98.0%	100.0%	57.0%	97.3%
Georgia	86.9%	56.8%	68.0%	84.8%	94.0%	100.0%	64.7%	97.7%
Maryland	89.9%	50.8%	79.7%	91.9%	100.0%	100.0%	72.0%	99.0%
North Carolina	89.2%	45.3%	72.5%	95.1%	96.8%	99.8%	64.3%	99.0%
South Carolina	87.1%	35.1%	75.5%	82.0%	97.1%	100.0%	56.4%	98.7%
Virginia	87.3%	48.9%	62.2%	87.2%	97.7%	98.5%	64.8%	97.3%
West Virginia	83.2%	63.7%	68.6%	81.0%	93.5%	100.0%	66.5%	96.6%
East South Central:								
Alabama	89.1%	42.2%	74.1%	99.1%	100.0%	98.4%	66.5%	98.9%
Kentucky	85.3%	48.4%	67.6%	85.5%	92.4%	99.0%	64.3%	94.9%
Tennessee	86.9%	47.2%	64.1%	93.5%	98.5%	99.7%	60.5%	98.9%
West South Central:								
Arkansas	85.2%	44.0%	55.2%	83.9%	100.0%	99.5%	54.5%	98.8%
Louisiana	80.4%	55.6%	55.0%	76.7%	93.3%	99.1%	58.3%	95.7%
Oklahoma	82.2%	42.3%	49.1%	83.8%	89.1%	99.4%	54.3%	95.3%
Texas	85.6%	38.1%	62.9%	81.5%	94.1%	99.8%	56.5%	97.0%
Mountain:								
Arizona	87.3%	55.9%	64.3%	84.9%	92.9%	99.9%	63.1%	97.8%
Colorado	88.0%	68.4%	83.1%	90.9%	99.5%	100.0%	76.1%	99.0%
Idaho	77.6%	37.0%	54.2%	78.8%	94.2%	100.0%	51.1%	97.6%
New Mexico	80.4%	43.0%	58.1%	76.8%	99.4%	99.6%	54.5%	96.6%
Utah	87.9%	54.7%	64.3%	87.2%	96.0%	100.0%	70.2%	97.4%
Wyoming	73.8%	33.5%	59.6%	80.4%	98.2%	100.0%	47.7%	97.5%
Pacific:								
California	83.6%	48.6%	63.8%	80.3%	96.4%	95.2%	60.6%	94.6%
Oregon	83.1%	40.8%	74.1%	77.3%	99.0%	99.1%	59.6%	96.2%
Washington	85.3%	48.9%	72.0%	90.9%	97.7%	100.0%	63.5%	98.7%
States not shown separately	84.9%	60.9%	69.5%	81.2%	97.4%	99.9%	66.1%	97.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1998

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%	1.37%	1.32%	0.92%	0.37%	0.49%	0.97%	0.29%
New England:								
Connecticut	0.90%	3.26%	5.36%	5.34%	2.09%	0.16%	1.79%	0.65%
Massachusetts	0.75%	3.26%	3.70%	2.41%	1.30%	0.17%	2.55%	0.36%
New Hampshire	1.53%	6.30%	7.49%	1.48%	0.88%	0.00%	4.11%	0.42%
Middle Atlantic:								
New Jersey	2.57%	4.59%	3.80%	4.99%	4.26%	0.00%	4.23%	1.43%
New York	1.01%	3.82%	3.44%	2.44%	1.49%	0.03%	3.02%	0.66%
Pennsylvania	0.51%	2.81%	2.93%	4.91%	0.90%	0.03%	1.68%	0.54%
East North Central:								
Illinois	0.95%	5.00%	5.22%	2.89%	0.26%	0.98%	2.64%	0.73%
Indiana	1.69%	4.03%	4.68%	6.14%	3.08%	0.57%	4.34%	1.12%
Michigan	0.57%	2.93%	3.63%	3.14%	2.73%	0.07%	2.79%	0.38%
Ohio	1.92%	4.66%	7.72%	3.92%	3.87%	1.57%	3.86%	1.36%
Wisconsin	1.09%	4.98%	5.54%	2.15%	0.08%	0.00%	3.16%	0.46%
West North Central:								
Iowa	1.24%	6.15%	7.33%	2.69%	0.80%	0.00%	4.01%	0.29%
Kansas	2.11%	2.10%	5.11%	4.33%	4.13%	0.18%	2.74%	1.39%
Minnesota	1.89%	5.44%	6.90%	4.14%	3.46%	0.99%	3.26%	1.32%
Missouri	1.95%	3.93%	8.56%	2.27%	7.62%	0.00%	4.61%	0.97%
Nebraska	2.35%	6.20%	5.64%	3.12%	0.46%	3.34%	5.23%	2.22%
South Atlantic:								
Delaware	2.03%	6.34%	3.42%	3.68%	2.11%	0.55%	2.68%	1.53%
Florida	1.84%	2.90%	2.87%	6.54%	3.74%	0.00%	3.54%	1.46%
Georgia	1.96%	8.26%	9.53%	6.14%	2.39%	0.00%	5.63%	0.67%
Maryland	1.76%	4.77%	5.44%	4.08%	0.00%	0.00%	3.66%	0.53%
North Carolina	1.64%	6.34%	3.98%	1.81%	2.56%	0.26%	3.49%	0.62%
South Carolina	1.90%	3.21%	4.78%	7.12%	3.65%	0.00%	3.78%	0.78%
Virginia	2.03%	5.13%	7.33%	5.98%	1.73%	0.84%	5.93%	0.96%
West Virginia	2.35%	8.86%	8.38%	3.11%	3.24%	0.00%	5.87%	1.72%
East South Central:								
Alabama	1.40%	4.54%	3.16%	1.38%	0.00%	2.10%	3.44%	1.32%
Kentucky	1.69%	6.49%	5.37%	3.94%	3.61%	0.47%	2.29%	2.00%
Tennessee	1.30%	7.29%	6.39%	4.37%	1.58%	0.22%	4.77%	0.67%
West South Central:								
Arkansas	1.56%	7.75%	9.22%	5.62%	0.00%	0.34%	4.33%	0.40%
Louisiana	2.36%	8.99%	7.24%	3.66%	2.42%	1.64%	5.25%	1.70%
Oklahoma	1.54%	4.55%	5.51%	3.62%	5.88%	0.59%	2.67%	1.23%
Texas	1.01%	4.28%	5.44%	5.10%	1.93%	0.23%	2.52%	0.93%
Mountain:								
Arizona	0.84%	4.46%	5.83%	2.41%	2.35%	0.04%	2.48%	0.43%
Colorado	1.53%	7.14%	5.02%	6.49%	0.64%	0.00%	4.14%	0.98%
Idaho	2.98%	6.23%	6.32%	6.56%	4.26%	0.00%	5.12%	1.30%
New Mexico	2.16%	5.53%	6.73%	5.95%	0.35%	0.37%	3.27%	1.57%
Utah	1.39%	4.50%	5.53%	4.96%	2.19%	0.00%	4.18%	0.65%
Wyoming	1.76%	2.05%	5.26%	4.93%	1.56%	0.00%	1.48%	1.38%
Pacific:								
California	2.49%	4.55%	4.97%	2.98%	1.73%	4.45%	3.20%	2.82%
Oregon	2.01%	4.44%	5.51%	6.16%	0.62%	1.43%	4.07%	1.24%
Washington	1.65%	3.86%	3.72%	2.95%	1.00%	0.04%	2.79%	0.53%
States not shown separately	1.30%	7.10%	3.93%	4.97%	1.44%	0.11%	3.88%	0.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.6%	78.1%	76.0%	74.0%	75.2%	79.8%	75.8%	78.1%
New England:								
Connecticut	77.5%	80.2%	73.9%	68.8%	76.3%	80.5%	74.8%	78.3%
Massachusetts	76.4%	77.5%	74.7%	79.2%	74.9%	76.2%	76.9%	76.2%
New Hampshire	81.5%	80.1%	88.8%	85.4%	71.1%	81.2%	84.2%	79.6%
Middle Atlantic:								
New Jersey	77.4%	70.0%	74.2%	74.6%	74.7%	80.9%	72.1%	79.2%
New York	74.8%	70.6%	78.0%	61.5%	68.2%	83.3%	67.6%	77.7%
Pennsylvania	80.2%	75.3%	80.2%	70.3%	79.1%	84.6%	74.2%	82.0%
East North Central:								
Illinois	79.2%	84.7%	73.3%	74.1%	73.8%	82.9%	76.2%	80.0%
Indiana	80.5%	82.6%	77.9%	78.7%	74.7%	83.7%	81.6%	80.2%
Michigan	81.1%	72.5%	69.5%	75.8%	81.8%	86.2%	71.6%	84.3%
Ohio	80.7%	71.0%	82.5%	77.0%	80.2%	82.8%	77.2%	81.6%
Wisconsin	76.8%	58.6%	69.9%	76.5%	80.0%	80.1%	70.0%	79.3%
West North Central:								
Iowa	77.1%	63.2%	80.2%	73.5%	70.1%	84.0%	70.1%	79.3%
Kansas	79.4%	80.2%	78.4%	63.5%	85.0%	82.6%	75.7%	80.4%
Minnesota	75.8%	74.1%	71.2%	72.4%	71.7%	80.2%	74.1%	76.3%
Missouri	76.3%	81.8%	76.7%	75.7%	80.1%	74.5%	79.0%	75.5%
Nebraska	75.9%	66.0%	81.8%	73.9%	78.8%	76.2%	73.5%	76.5%
South Atlantic:								
Delaware	73.1%	46.0%	75.3%	67.7%	55.3%	86.1%	59.7%	78.0%
Florida	74.1%	85.2%	77.4%	79.7%	76.7%	69.6%	81.0%	72.2%
Georgia	83.0%	91.2%	90.4%	80.8%	82.7%	81.0%	88.3%	81.3%
Maryland	78.1%	79.0%	79.5%	78.1%	71.9%	79.8%	78.0%	78.1%
North Carolina	80.5%	79.7%	87.5%	78.1%	73.1%	82.5%	82.6%	79.9%
South Carolina	81.2%	82.6%	71.9%	82.5%	67.8%	86.8%	77.3%	82.0%
Virginia	73.3%	82.9%	81.3%	71.0%	66.3%	75.6%	80.1%	71.3%
West Virginia	77.8%	87.7%	70.8%	76.1%	77.2%	75.4%	83.4%	74.7%
East South Central:								
Alabama	81.8%	82.1%	86.3%	77.8%	76.2%	84.1%	82.1%	81.7%
Kentucky	75.1%	67.4%	83.5%	71.8%	76.6%	75.8%	74.1%	75.4%
Tennessee	80.0%	74.9%	72.0%	85.0%	83.1%	76.2%	77.3%	80.7%
West South Central:								
Arkansas	78.7%	74.8%	71.7%	73.1%	69.4%	85.6%	72.6%	80.1%
Louisiana	74.4%	85.2%	74.8%	73.8%	75.4%	70.6%	77.6%	73.0%
Oklahoma	73.2%	63.4%	81.7%	74.4%	72.0%	73.8%	74.9%	72.8%
Texas	76.4%	88.0%	71.3%	70.4%	79.5%	76.2%	73.5%	77.1%
Mountain:								
Arizona	72.9%	79.8%	61.7%	68.6%	66.6%	75.7%	69.4%	73.8%
Colorado	73.9%	77.9%	64.4%	82.7%	74.6%	71.5%	73.9%	73.9%
Idaho	71.9%	66.0%	70.7%	71.7%	69.8%	74.0%	69.7%	72.8%
New Mexico	73.3%	72.5%	72.6%	70.3%	71.3%	75.7%	72.4%	73.6%
Utah	71.5%	72.8%	60.5%	73.7%	70.8%	72.3%	74.7%	70.2%
Wyoming	71.9%	75.4%	75.6%	63.8%	69.9%	73.7%	72.8%	71.5%
Pacific:								
California	76.8%	81.4%	71.6%	73.1%	72.3%	79.8%	75.6%	77.1%
Oregon	80.5%	84.1%	78.9%	70.3%	77.1%	85.4%	79.1%	81.0%
Washington	79.7%	73.0%	78.4%	69.4%	74.5%	88.0%	75.3%	81.5%
States not shown separately	79.1%	83.3%	82.0%	73.9%	76.5%	80.1%	81.2%	78.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	0.39%	1.27%	0.62%	1.31%	0.74%	0.31%	0.90%	0.30%
New England:								
Connecticut	1.79%	3.11%	5.04%	2.95%	3.55%	3.60%	2.04%	2.23%
Massachusetts	1.62%	2.93%	2.18%	2.62%	2.34%	3.04%	1.85%	2.08%
New Hampshire	2.37%	4.19%	6.33%	4.13%	4.09%	2.62%	3.81%	2.53%
Middle Atlantic:								
New Jersey	3.22%	4.32%	3.86%	5.70%	6.17%	4.44%	4.18%	3.67%
New York	1.47%	3.87%	2.40%	5.10%	2.87%	2.71%	4.22%	1.77%
Pennsylvania	1.29%	2.93%	3.26%	4.91%	2.10%	2.04%	2.46%	1.12%
East North Central:								
Illinois	1.57%	3.35%	4.24%	3.28%	4.84%	2.83%	3.81%	1.68%
Indiana	1.89%	3.90%	3.16%	2.41%	4.56%	2.09%	1.90%	2.34%
Michigan	1.76%	4.33%	5.06%	4.11%	3.32%	3.51%	2.94%	2.07%
Ohio	1.25%	2.97%	4.80%	2.87%	2.49%	2.32%	2.46%	1.65%
Wisconsin	2.20%	7.66%	4.40%	1.90%	3.61%	3.66%	4.65%	1.88%
West North Central:								
Iowa	1.93%	7.69%	5.63%	3.99%	2.04%	2.32%	6.01%	1.63%
Kansas	1.55%	3.22%	5.60%	5.48%	4.14%	1.69%	2.88%	2.19%
Minnesota	2.64%	4.52%	4.17%	4.21%	6.71%	2.85%	2.74%	3.42%
Missouri	2.22%	3.92%	5.44%	2.83%	3.97%	4.13%	3.73%	2.71%
Nebraska	2.11%	6.27%	4.64%	3.77%	3.48%	3.72%	2.94%	2.65%
South Atlantic:								
Delaware	2.79%	10.48%	5.79%	6.02%	5.82%	1.75%	6.76%	2.27%
Florida	2.05%	2.09%	4.77%	4.46%	5.00%	3.11%	3.14%	2.80%
Georgia	2.24%	5.81%	10.84%	3.98%	3.48%	3.02%	2.61%	2.63%
Maryland	1.87%	3.87%	2.79%	3.02%	5.86%	2.96%	1.51%	2.35%
North Carolina	1.94%	4.33%	2.39%	4.83%	4.36%	3.01%	2.69%	2.41%
South Carolina	2.78%	3.47%	8.56%	2.67%	6.85%	1.61%	1.98%	3.25%
Virginia	2.69%	2.79%	6.00%	5.22%	6.85%	3.20%	2.45%	2.91%
West Virginia	2.54%	7.90%	8.60%	4.71%	3.76%	2.28%	3.78%	2.00%
East South Central:								
Alabama	2.47%	3.84%	3.08%	3.19%	4.77%	3.49%	2.90%	2.76%
Kentucky	2.29%	5.83%	3.51%	4.45%	4.15%	4.16%	2.83%	3.20%
Tennessee	2.60%	5.25%	5.59%	5.90%	3.44%	4.47%	2.82%	3.04%
West South Central:								
Arkansas	1.95%	6.12%	4.83%	3.68%	3.52%	2.48%	2.94%	2.06%
Louisiana	2.85%	8.76%	5.21%	5.29%	5.59%	3.35%	5.18%	2.76%
Oklahoma	2.84%	8.13%	4.74%	2.23%	4.49%	4.18%	4.66%	3.28%
Texas	0.48%	1.62%	5.27%	3.99%	2.90%	1.75%	3.58%	0.66%
Mountain:								
Arizona	2.40%	3.18%	5.48%	3.79%	4.48%	3.30%	3.70%	2.52%
Colorado	1.97%	3.83%	6.19%	4.70%	3.99%	3.56%	2.59%	2.42%
Idaho	2.19%	4.23%	5.00%	4.11%	5.91%	5.37%	3.10%	3.41%
New Mexico	2.95%	4.63%	6.53%	4.70%	4.39%	5.82%	3.49%	3.60%
Utah	2.50%	4.38%	7.86%	6.16%	3.88%	2.95%	3.00%	3.03%
Wyoming	2.36%	5.41%	5.69%	4.86%	6.20%	6.17%	2.63%	3.87%
Pacific:								
California	1.02%	2.94%	2.20%	2.01%	2.81%	2.57%	1.41%	1.70%
Oregon	2.09%	2.53%	3.42%	5.56%	3.50%	2.92%	2.91%	2.33%
Washington	1.99%	4.90%	2.61%	2.63%	2.13%	2.49%	2.89%	1.93%
States not shown separately	1.35%	4.59%	3.87%	3.09%	1.63%	2.19%	2.58%	1.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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	85.3%	82.8%	79.0%	78.7%	82.8%	89.4%	80.1%	86.8%
New England:								
Connecticut	84.9%	79.7%	74.9%	79.5%	85.7%	88.3%	78.1%	86.8%
Massachusetts	79.8%	74.9%	67.8%	74.4%	75.1%	86.1%	70.8%	82.5%
New Hampshire	83.2%	79.8%	90.2%	79.6%	76.2%	87.5%	82.0%	84.1%
Middle Atlantic:								
New Jersey	87.9%	87.8%	80.1%	83.2%	86.2%	90.8%	85.1%	88.8%
New York	84.3%	79.3%	77.4%	79.6%	82.2%	88.6%	77.4%	86.8%
Pennsylvania	84.9%	82.2%	77.4%	80.5%	82.4%	88.8%	78.5%	86.6%
East North Central:								
Illinois	88.1%	80.4%	84.6%	82.0%	88.0%	91.8%	81.7%	89.9%
Indiana	86.2%	87.0%	75.2%	80.0%	76.9%	92.8%	80.8%	87.4%
Michigan	86.5%	78.7%	82.6%	79.3%	82.5%	91.6%	79.8%	88.4%
Ohio	85.4%	80.4%	78.8%	77.3%	79.9%	91.0%	78.0%	87.2%
Wisconsin	83.9%	73.8%	69.6%	70.9%	87.3%	91.7%	70.2%	88.4%
West North Central:								
Iowa	86.3%	86.4%	76.4%	73.0%	82.3%	92.6%	81.7%	87.6%
Kansas	85.7%	78.6%	77.3%	80.1%	80.1%	92.7%	76.8%	88.1%
Minnesota	80.8%	79.9%	79.1%	82.6%	80.1%	80.9%	79.7%	81.2%
Missouri	88.4%	92.7%	82.5%	76.3%	86.4%	92.8%	86.7%	88.9%
Nebraska	86.6%	77.4%	65.2%	79.1%	88.0%	91.6%	75.8%	89.4%
South Atlantic:								
Delaware	87.2%	76.0%	80.2%	85.1%	80.0%	91.5%	83.3%	88.3%
Florida	80.7%	80.6%	79.9%	75.3%	83.5%	81.2%	77.7%	81.6%
Georgia	85.7%	89.4%	70.4%	79.8%	84.4%	89.7%	79.6%	87.9%
Maryland	82.6%	71.8%	72.4%	75.2%	77.0%	90.7%	74.7%	85.5%
North Carolina	87.4%	88.4%	82.0%	81.3%	87.0%	89.6%	83.1%	88.6%
South Carolina	89.1%	84.9%	88.9%	84.3%	80.3%	92.9%	86.4%	89.7%
Virginia	85.5%	79.1%	77.4%	79.6%	80.7%	91.9%	79.6%	87.4%
West Virginia	88.2%	95.5%	86.4%	83.9%	85.0%	87.8%	92.3%	85.8%
East South Central:								
Alabama	83.8%	78.3%	77.0%	66.5%	79.1%	92.0%	74.2%	86.7%
Kentucky	84.7%	70.1%	76.1%	76.5%	84.6%	91.2%	75.5%	87.5%
Tennessee	84.0%	84.4%	78.0%	73.6%	90.8%	86.9%	79.6%	85.2%
West South Central:								
Arkansas	82.5%	58.8%	79.3%	75.7%	73.5%	91.0%	69.8%	85.3%
Louisiana	82.9%	87.6%	75.8%	77.1%	78.8%	86.4%	82.8%	83.0%
Oklahoma	86.4%	84.6%	86.5%	77.2%	81.2%	91.5%	80.2%	88.1%
Texas	86.6%	86.1%	84.9%	80.1%	86.2%	88.2%	84.7%	87.0%
Mountain:								
Arizona	83.7%	79.1%	83.6%	77.1%	78.0%	87.1%	79.8%	84.8%
Colorado	83.9%	85.4%	76.4%	79.5%	81.7%	89.0%	81.5%	85.6%
Idaho	85.6%	88.5%	77.3%	85.1%	82.1%	87.6%	82.7%	86.7%
New Mexico	80.0%	78.0%	68.1%	72.1%	77.5%	86.2%	72.8%	82.4%
Utah	71.9%	75.8%	68.6%	48.2%	74.9%	79.5%	57.2%	78.0%
Wyoming	86.0%	79.8%	74.4%	75.8%	83.1%	95.0%	77.2%	90.1%
Pacific:								
California	86.7%	88.6%	80.4%	81.6%	82.9%	90.2%	84.5%	87.4%
Oregon	87.8%	81.7%	81.2%	81.1%	88.0%	92.0%	78.7%	90.8%
Washington	89.8%	88.6%	84.8%	84.6%	86.0%	93.9%	86.4%	91.0%
States not shown separately	84.4%	81.8%	79.8%	81.7%	79.2%	89.6%	80.9%	86.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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	0.20%	0.69%	0.76%	0.59%	0.62%	0.28%	0.50%	0.30%
New England:								
Connecticut	1.20%	3.79%	4.15%	3.02%	1.96%	2.32%	1.98%	1.55%
Massachusetts	1.66%	2.18%	2.73%	1.64%	2.08%	2.93%	0.92%	2.17%
New Hampshire	1.91%	3.13%	4.61%	4.03%	3.04%	2.89%	3.74%	2.32%
Middle Atlantic:								
New Jersey	1.21%	2.18%	3.37%	2.76%	2.24%	1.83%	2.07%	1.39%
New York	1.16%	2.23%	2.89%	2.92%	3.52%	2.33%	1.27%	1.63%
Pennsylvania	0.82%	3.17%	3.06%	2.31%	2.74%	1.45%	1.62%	1.03%
East North Central:								
Illinois	1.16%	2.58%	2.36%	4.11%	2.33%	1.96%	1.58%	1.42%
Indiana	0.83%	2.32%	4.92%	3.49%	4.76%	1.27%	1.46%	0.97%
Michigan	1.29%	3.99%	3.59%	4.13%	3.40%	1.62%	2.50%	1.59%
Ohio	0.79%	3.56%	4.80%	2.23%	2.89%	1.63%	1.89%	0.83%
Wisconsin	1.18%	4.39%	4.34%	2.94%	2.78%	1.89%	2.28%	1.63%
West North Central:								
Iowa	1.08%	2.97%	3.56%	4.14%	3.69%	0.72%	1.60%	1.36%
Kansas	1.41%	2.45%	3.40%	2.56%	3.50%	1.89%	2.37%	1.83%
Minnesota	2.22%	3.80%	3.28%	3.07%	2.87%	4.67%	2.32%	2.75%
Missouri	1.74%	1.73%	6.84%	3.41%	3.42%	1.99%	2.44%	2.28%
Nebraska	1.30%	3.79%	4.64%	3.85%	3.91%	2.35%	3.58%	1.24%
South Atlantic:								
Delaware	1.92%	5.90%	4.09%	4.02%	3.34%	2.32%	3.18%	1.73%
Florida	2.32%	2.58%	3.99%	3.39%	2.73%	3.47%	2.33%	2.49%
Georgia	1.68%	3.27%	5.86%	3.83%	3.34%	2.54%	2.31%	1.75%
Maryland	0.99%	3.58%	4.57%	2.39%	3.63%	2.08%	2.62%	1.25%
North Carolina	1.26%	3.69%	2.37%	2.36%	2.55%	1.41%	2.67%	1.21%
South Carolina	1.44%	3.27%	2.18%	2.44%	5.02%	1.74%	0.96%	1.67%
Virginia	1.45%	3.67%	5.87%	3.79%	3.07%	2.00%	3.84%	1.91%
West Virginia	1.88%	3.85%	10.30%	3.99%	2.18%	2.08%	2.20%	1.77%
East South Central:								
Alabama	1.81%	3.69%	4.63%	3.39%	3.67%	1.07%	2.50%	1.86%
Kentucky	1.16%	4.96%	4.24%	3.08%	1.85%	2.94%	2.85%	1.23%
Tennessee	2.65%	2.76%	3.92%	3.92%	4.14%	3.19%	2.18%	3.24%
West South Central:								
Arkansas	2.58%	8.88%	3.74%	3.67%	4.13%	2.19%	4.72%	2.30%
Louisiana	1.46%	2.95%	3.63%	6.45%	4.56%	2.23%	2.43%	1.36%
Oklahoma	1.78%	4.60%	4.63%	3.66%	5.24%	2.22%	2.21%	2.32%
Texas	1.15%	3.09%	2.66%	3.72%	2.97%	1.24%	1.67%	1.26%
Mountain:								
Arizona	2.05%	2.47%	3.46%	3.43%	2.47%	3.15%	1.51%	2.63%
Colorado	1.74%	2.99%	2.93%	3.40%	3.79%	1.80%	1.94%	1.81%
Idaho	1.78%	2.55%	4.46%	2.25%	4.20%	3.31%	2.18%	1.94%
New Mexico	1.13%	1.90%	5.14%	4.12%	3.63%	3.06%	1.46%	1.63%
Utah	3.69%	3.15%	5.15%	8.63%	3.88%	4.59%	6.09%	2.72%
Wyoming	2.51%	3.68%	4.92%	4.46%	5.14%	2.44%	2.71%	3.06%
Pacific:								
California	1.26%	3.45%	2.70%	1.56%	1.42%	2.63%	1.19%	1.74%
Oregon	1.59%	1.80%	2.52%	5.76%	2.95%	1.79%	3.43%	1.70%
Washington	1.03%	1.73%	2.90%	1.52%	1.65%	1.37%	1.70%	1.33%
States not shown separately	0.99%	2.15%	3.10%	2.66%	2.08%	2.07%	1.57%	1.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by firm size and State: United States, 1998

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	66.2%	64.7%	60.0%	58.2%	62.3%	71.4%	60.7%	67.9%
New England:								
Connecticut	65.8%	63.9%	55.4%	54.7%	65.4%	71.1%	58.4%	68.0%
Massachusetts	60.9%	58.0%	50.7%	58.9%	56.3%	65.6%	54.4%	62.9%
New Hampshire	67.8%	63.9%	80.1%	68.0%	54.2%	71.1%	69.0%	67.0%
Middle Atlantic:								
New Jersey	68.1%	61.5%	59.5%	62.0%	64.4%	73.5%	61.4%	70.3%
New York	63.0%	56.0%	60.3%	49.0%	56.0%	73.9%	52.3%	67.5%
Pennsylvania	68.1%	61.9%	62.1%	56.6%	65.2%	75.1%	58.2%	71.0%
East North Central:								
Illinois	69.8%	68.1%	62.0%	60.8%	64.9%	76.1%	62.2%	71.9%
Indiana	69.4%	71.9%	58.6%	62.9%	57.5%	77.6%	66.0%	70.1%
Michigan	70.1%	57.1%	57.4%	60.2%	67.6%	78.9%	57.1%	74.5%
Ohio	68.9%	57.1%	65.0%	59.6%	64.1%	75.3%	60.3%	71.2%
Wisconsin	64.4%	43.2%	48.7%	54.2%	69.8%	73.5%	49.1%	70.1%
West North Central:								
Iowa	66.5%	54.6%	61.2%	53.7%	57.7%	77.7%	57.3%	69.4%
Kansas	68.1%	63.1%	60.6%	50.9%	68.1%	76.5%	58.1%	70.8%
Minnesota	61.3%	59.2%	56.3%	59.8%	57.4%	64.8%	59.1%	61.9%
Missouri	67.4%	75.8%	63.3%	57.8%	69.2%	69.2%	68.5%	67.1%
Nebraska	65.7%	51.1%	53.4%	58.5%	69.3%	69.8%	55.8%	68.4%
South Atlantic:								
Delaware	63.7%	34.9%	60.4%	57.6%	44.2%	78.8%	49.7%	68.9%
Florida	59.8%	68.7%	61.9%	60.0%	64.0%	56.5%	62.9%	58.9%
Georgia	71.2%	81.5%	63.6%	64.5%	69.8%	72.7%	70.3%	71.4%
Maryland	64.4%	56.7%	57.6%	58.7%	55.4%	72.4%	58.2%	66.7%
North Carolina	70.4%	70.5%	71.7%	63.5%	63.6%	73.9%	68.7%	70.8%
South Carolina	72.3%	70.2%	63.9%	69.5%	54.5%	80.6%	66.8%	73.5%
Virginia	62.7%	65.6%	62.9%	56.5%	53.5%	69.5%	63.8%	62.3%
West Virginia	68.6%	83.8%	61.2%	63.8%	65.7%	66.2%	77.0%	64.0%
East South Central:								
Alabama	68.6%	64.2%	66.4%	51.7%	60.3%	77.4%	61.0%	70.8%
Kentucky	63.6%	47.2%	63.5%	54.9%	64.8%	69.1%	56.0%	66.0%
Tennessee	67.2%	63.2%	56.2%	62.5%	75.4%	66.2%	61.5%	68.8%
West South Central:								
Arkansas	64.9%	44.0%	56.9%	55.3%	51.0%	77.9%	50.7%	68.4%
Louisiana	61.6%	74.6%	56.7%	56.8%	59.4%	61.0%	64.2%	60.6%
Oklahoma	63.3%	53.7%	70.7%	57.4%	58.5%	67.5%	60.1%	64.2%
Texas	66.2%	75.8%	60.5%	56.4%	68.5%	67.2%	62.2%	67.1%
Mountain:								
Arizona	61.0%	63.1%	51.6%	52.9%	52.0%	65.9%	55.4%	62.6%
Colorado	62.0%	66.5%	49.2%	65.8%	61.0%	63.6%	60.3%	63.3%
Idaho	61.5%	58.4%	54.6%	61.0%	57.3%	64.8%	57.6%	63.0%
New Mexico	58.6%	56.5%	49.4%	50.7%	55.3%	65.2%	52.7%	60.7%
Utah	51.4%	55.2%	41.5%	35.5%	53.0%	57.5%	42.7%	54.7%
Wyoming	61.9%	60.2%	56.3%	48.4%	58.1%	70.0%	56.2%	64.4%
Pacific:								
California	66.6%	72.1%	57.6%	59.6%	60.0%	72.0%	63.9%	67.5%
Oregon	70.7%	68.7%	64.0%	56.9%	67.9%	78.6%	62.3%	73.6%
Washington	71.6%	64.7%	66.4%	58.7%	64.0%	82.6%	65.0%	74.1%
States not shown separately	66.7%	68.1%	65.5%	60.4%	60.6%	71.8%	65.7%	67.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	0.40%	1.40%	0.71%	1.28%	0.93%	0.39%	0.97%	0.41%
New England:								
Connecticut	1.81%	3.67%	5.13%	2.95%	2.97%	4.26%	2.04%	2.28%
Massachusetts	2.15%	2.99%	1.75%	2.51%	1.50%	4.24%	1.68%	2.92%
New Hampshire	2.98%	4.08%	7.66%	5.11%	4.42%	3.58%	5.21%	3.40%
Middle Atlantic:								
New Jersey	3.35%	3.39%	4.65%	5.52%	6.31%	4.75%	4.31%	3.91%
New York	1.27%	3.28%	3.29%	5.21%	3.54%	3.00%	3.45%	1.89%
Pennsylvania	1.48%	3.05%	2.43%	4.44%	3.47%	2.65%	2.47%	1.59%
East North Central:								
Illinois	1.81%	4.17%	3.24%	4.64%	5.08%	3.36%	3.73%	2.03%
Indiana	1.50%	3.57%	4.08%	3.41%	3.11%	2.70%	1.41%	1.91%
Michigan	2.19%	5.00%	5.74%	3.83%	4.11%	3.55%	3.38%	1.96%
Ohio	1.26%	3.92%	5.06%	3.38%	3.61%	2.39%	2.89%	1.38%
Wisconsin	2.34%	7.24%	5.36%	2.76%	4.84%	4.18%	3.56%	2.55%
West North Central:								
Iowa	1.45%	7.31%	4.66%	3.27%	2.37%	2.07%	5.23%	1.42%
Kansas	1.27%	3.78%	4.81%	4.63%	4.37%	2.45%	2.56%	2.02%
Minnesota	2.35%	4.12%	4.12%	3.17%	6.85%	3.35%	2.50%	3.30%
Missouri	2.60%	4.39%	6.13%	3.61%	4.56%	3.76%	3.94%	2.81%
Nebraska	2.36%	6.10%	5.12%	4.72%	4.73%	3.64%	3.69%	2.61%
South Atlantic:								
Delaware	3.15%	9.19%	6.37%	4.81%	4.66%	3.23%	6.18%	3.19%
Florida	2.88%	2.47%	4.43%	4.18%	5.51%	4.06%	1.96%	3.70%
Georgia	2.20%	6.20%	8.26%	4.28%	5.25%	2.77%	2.89%	2.56%
Maryland	2.07%	3.65%	4.10%	3.49%	5.51%	3.59%	2.79%	2.53%
North Carolina	2.39%	4.92%	1.69%	5.04%	5.22%	3.37%	3.00%	2.85%
South Carolina	2.64%	5.09%	7.19%	2.94%	6.72%	1.83%	1.92%	3.13%
Virginia	1.99%	4.58%	4.91%	5.59%	6.13%	3.16%	3.58%	2.39%
West Virginia	3.47%	8.99%	7.58%	5.75%	3.55%	2.61%	4.51%	2.67%
East South Central:								
Alabama	3.10%	4.76%	4.20%	2.80%	4.66%	3.06%	3.54%	3.36%
Kentucky	2.28%	6.28%	5.40%	3.85%	3.60%	4.95%	3.73%	3.09%
Tennessee	3.37%	4.17%	3.89%	5.49%	5.06%	4.68%	2.65%	4.09%
West South Central:								
Arkansas	2.92%	8.36%	4.70%	4.63%	4.63%	3.27%	4.48%	2.81%
Louisiana	3.13%	7.55%	4.38%	5.97%	4.79%	3.54%	5.06%	2.85%
Oklahoma	2.58%	7.51%	5.51%	3.76%	5.87%	3.63%	4.07%	3.50%
Texas	0.68%	2.90%	4.15%	4.32%	3.15%	1.40%	3.16%	1.00%
Mountain:								
Arizona	2.25%	3.23%	5.58%	4.16%	3.72%	3.81%	3.42%	2.70%
Colorado	2.20%	4.85%	5.35%	4.37%	4.75%	3.83%	2.35%	2.49%
Idaho	2.64%	4.88%	4.59%	3.80%	5.71%	6.11%	2.56%	3.69%
New Mexico	2.80%	3.82%	4.75%	4.58%	5.32%	6.55%	3.26%	3.64%
Utah	2.97%	3.84%	7.02%	5.00%	4.67%	4.10%	4.51%	2.86%
Wyoming	2.89%	4.29%	6.58%	5.94%	7.00%	6.23%	2.97%	4.27%
Pacific:								
California	1.42%	4.17%	2.74%	1.68%	3.01%	3.21%	1.75%	2.23%
Oregon	2.20%	2.50%	3.41%	6.66%	3.59%	3.40%	3.16%	2.83%
Washington	2.31%	4.88%	2.89%	2.08%	2.32%	2.96%	2.69%	2.65%
States not shown separately	1.32%	4.54%	3.35%	2.98%	1.86%	2.55%	2.12%	1.55%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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	40.9%	14.9%	12.7%	19.8%	37.8%	55.4%	14.3%	48.4%
New England:								
Connecticut	32.4%	--	--	--	25.6%	43.4%	9.0% *	38.6%
Massachusetts	32.0%	--	--	--	29.2%	41.9%	11.3%	37.3%
New Hampshire	26.0%	--	--	--	32.7%	50.7%	14.4% *	34.4%
Middle Atlantic:								
New Jersey	40.8%	--	--	--	33.1%	57.2%	9.9%	49.8%
New York	32.9%	--	--	--	33.1%	44.9%	11.8%	39.8%
Pennsylvania	28.2%	--	--	--	21.7%	40.9%	10.4%	32.5%
East North Central:								
Illinois	48.7%	--	--	--	44.0%	66.4%	12.3%	57.7%
Indiana	59.0%	--	--	--	60.7%	73.3%	16.9% *	67.8%
Michigan	44.5%	--	--	--	38.9%	61.5%	10.0%	53.5%
Ohio	42.6%	--	--	--	45.5%	53.4%	13.3%	49.0%
Wisconsin	46.0%	--	--	--	59.9%	55.6%	17.5%	53.4%
West North Central:								
Iowa	52.3%	--	--	--	52.0%	65.9%	23.6%	59.8%
Kansas	55.5%	--	--	--	49.7%	77.8%	10.6% *	65.6%
Minnesota	54.5%	--	--	--	57.6%	77.6%	9.0% *	67.3%
Missouri	38.9%	--	--	--	27.0% *	59.0%	7.2% *	47.9%
Nebraska	53.3%	--	--	--	66.6%	63.1%	16.4% *	61.4%
South Atlantic:								
Delaware	48.4%	--	--	--	25.8%	62.9%	22.9% *	55.3%
Florida	29.3%	--	--	--	17.0% *	44.8%	11.7%	34.4%
Georgia	56.0%	--	--	--	61.6%	66.2%	42.1%	60.5%
Maryland	48.9%	--	--	--	36.4%	68.4%	24.9%	56.7%
North Carolina	49.6%	--	--	--	57.5%	63.1%	18.3% *	57.5%
South Carolina	54.2%	--	--	--	74.8%	65.5%	9.5% *	63.0%
Virginia	42.9%	--	--	--	41.8%	54.2%	25.3% *	48.3%
West Virginia	52.7%	--	--	--	30.0%	63.2%	52.3%	52.9%
East South Central:								
Alabama	48.5%	--	--	--	37.8%	69.4%	8.5% *	59.1%
Kentucky	38.5%	--	--	--	44.2%	49.9%	12.1%	45.4%
Tennessee	62.7%	--	--	--	58.4%	72.0%	34.6%	69.6%
West South Central:								
Arkansas	47.5%	--	--	--	52.7%	53.9%	14.2% *	53.6%
Louisiana	52.1%	--	--	--	57.7%	71.0%	29.2%	62.4%
Oklahoma	37.9%	--	--	--	50.9%	46.0%	9.6%	45.0%
Texas	44.7%	--	--	--	37.0%	58.6%	9.5%	52.2%
Mountain:								
Arizona	37.7%	--	--	--	19.2%	52.0%	12.3% *	44.1%
Colorado	48.8%	--	--	--	48.5%	63.8%	37.9%	56.3%
Idaho	40.0%	--	--	--	53.9%	54.8%	6.2% *	52.5%
New Mexico	37.4%	--	--	--	26.5%	55.2%	14.2%	44.4%
Utah	39.2%	--	--	--	43.3%	55.0%	3.2% *	50.2%
Wyoming	47.9%	--	--	--	55.5%	68.6%	13.7%	61.2%
Pacific:								
California	28.1%	--	--	--	18.5%	42.5%	7.5%	34.0%
Oregon	38.6%	--	--	--	25.7% *	60.7%	10.5%	46.8%
Washington	38.8%	--	--	--	33.9%	58.7%	10.0%	48.8%
States not shown separately	30.4%	--	--	--	28.9%	49.4%	5.6% *	41.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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	0.85%	2.25%	1.86%	1.17%	1.57%	1.13%	1.49%	0.95%
New England:								
Connecticut	4.74%	--	--	--	7.01%	6.45%	2.80% *	5.51%
Massachusetts	2.89%	--	--	--	3.46%	4.04%	1.81%	3.23%
New Hampshire	5.93%	--	--	--	7.34%	7.95%	7.12% *	5.68%
Middle Atlantic:								
New Jersey	4.82%	--	--	--	7.00%	7.95%	2.06%	6.17%
New York	2.98%	--	--	--	5.19%	4.96%	2.69%	3.90%
Pennsylvania	2.58%	--	--	--	4.83%	5.40%	2.07%	3.49%
East North Central:								
Illinois	4.62%	--	--	--	6.80%	4.84%	2.17%	4.99%
Indiana	4.20%	--	--	--	9.25%	6.12%	5.35% *	4.67%
Michigan	3.13%	--	--	--	4.94%	5.78%	2.58%	4.50%
Ohio	2.51%	--	--	--	8.70%	4.50%	3.68%	2.97%
Wisconsin	2.94%	--	--	--	7.57%	5.64%	3.74%	3.48%
West North Central:								
Iowa	3.54%	--	--	--	8.28%	5.14%	5.30%	3.77%
Kansas	3.72%	--	--	--	9.27%	5.37%	4.19% *	4.27%
Minnesota	3.52%	--	--	--	8.13%	4.90%	3.77% *	4.31%
Missouri	6.16%	--	--	--	9.63% *	7.72%	2.33% *	7.16%
Nebraska	5.99%	--	--	--	11.33%	6.66%	5.06% *	6.82%
South Atlantic:								
Delaware	5.91%	--	--	--	6.51%	7.20%	7.19% *	6.58%
Florida	3.21%	--	--	--	6.27% *	4.65%	3.40%	3.85%
Georgia	4.11%	--	--	--	8.99%	6.39%	10.81%	4.09%
Maryland	3.83%	--	--	--	7.97%	6.25%	5.30%	4.22%
North Carolina	3.50%	--	--	--	10.56%	5.07%	5.59% *	3.42%
South Carolina	4.05%	--	--	--	6.80%	6.80%	3.06% *	4.93%
Virginia	6.41%	--	--	--	8.16%	7.70%	8.20% *	6.52%
West Virginia	5.74%	--	--	--	7.59%	7.22%	12.64%	5.55%
East South Central:								
Alabama	4.69%	--	--	--	7.47%	6.12%	3.27% *	5.61%
Kentucky	4.10%	--	--	--	6.73%	6.35%	2.41%	5.16%
Tennessee	4.98%	--	--	--	6.96%	3.96%	9.55%	3.82%
West South Central:								
Arkansas	3.23%	--	--	--	7.41%	6.89%	4.85% *	4.04%
Louisiana	5.46%	--	--	--	9.61%	5.60%	8.61%	4.31%
Oklahoma	3.99%	--	--	--	8.94%	5.94%	2.70%	5.06%
Texas	1.90%	--	--	--	8.46%	3.62%	2.63%	2.26%
Mountain:								
Arizona	4.33%	--	--	--	4.28%	6.03%	5.13% *	5.07%
Colorado	6.02%	--	--	--	9.31%	6.94%	11.14%	3.97%
Idaho	4.97%	--	--	--	9.24%	8.23%	2.64% *	5.79%
New Mexico	4.23%	--	--	--	6.56%	6.67%	3.96%	6.65%
Utah	5.38%	--	--	--	7.10%	7.71%	2.45% *	6.18%
Wyoming	5.24%	--	--	--	9.41%	9.20%	3.26%	7.06%
Pacific:								
California	2.29%	--	--	--	3.39%	3.79%	1.69%	2.87%
Oregon	4.03%	--	--	--	8.81% *	7.75%	2.16%	5.65%
Washington	3.44%	--	--	--	7.07%	3.99%	2.54%	4.15%
States not shown separately	2.79%	--	--	--	4.27%	4.27%	2.27% *	2.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector employees working in establishments that offer two or more health insurance plans by firm size and State: United States, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	57.2%	30.3%	25.7%	34.0%	49.3%	77.5%	29.2%	66.1%
New England:								
Connecticut	60.8%	--	--	--	64.1%	78.6%	33.3%	69.2%
Massachusetts	60.6%	--	--	--	57.7%	78.9%	27.5%	70.4%
New Hampshire	51.3%	--	--	--	50.8%	66.8%	36.3%	61.7%
Middle Atlantic:								
New Jersey	61.7%	--	--	--	40.4%	86.3%	32.2%	71.5%
New York	64.9%	--	--	--	65.3%	80.5%	41.9%	74.4%
Pennsylvania	62.7%	--	--	--	66.7%	80.5%	24.1%	74.1%
East North Central:								
Illinois	62.2%	--	--	--	51.2%	85.7%	27.3%	72.1%
Indiana	47.2%	--	--	--	30.4%	71.3%	12.5%	54.9%
Michigan	56.7%	--	--	--	48.2%	77.7%	26.3%	66.9%
Ohio	52.6%	--	--	--	33.4%	75.5%	21.4%	60.5%
Wisconsin	49.5%	--	--	--	42.7%	77.6%	23.3%	59.2%
West North Central:								
Iowa	34.0%	--	--	--	25.0%	48.9%	17.3%	39.2%
Kansas	35.1%	--	--	--	34.3% *	47.3%	16.1%	40.4%
Minnesota	47.7%	--	--	--	34.5%	77.5%	17.7%	56.6%
Missouri	57.7%	--	--	--	47.3%	80.5%	16.4%	69.3%
Nebraska	37.2%	--	--	--	22.0%	59.6%	13.2%	43.6%
South Atlantic:								
Delaware	60.1%	--	--	--	46.6%	88.0%	22.2%	74.2%
Florida	65.8%	--	--	--	59.9%	84.1%	31.4%	75.1%
Georgia	52.5%	--	--	--	31.3% *	67.4%	33.2%	58.7%
Maryland	61.5%	--	--	--	67.7%	80.4%	32.1%	72.3%
North Carolina	50.6%	--	--	--	33.8%	75.5%	11.0%	60.8%
South Carolina	53.5%	--	--	--	33.5%	78.7%	10.0%	62.8%
Virginia	56.3%	--	--	--	53.0%	74.2%	26.8%	65.0%
West Virginia	36.2%	--	--	--	23.8%	65.3%	14.8% *	48.0%
East South Central:								
Alabama	36.5%	--	--	--	14.3%	57.7%	10.4%	44.2%
Kentucky	43.0%	--	--	--	22.9%	73.6%	9.4%	53.5%
Tennessee	49.1%	--	--	--	58.7%	69.5%	40.0%	51.6%
West South Central:								
Arkansas	39.3%	--	--	--	20.5% *	53.5%	33.2%	40.7%
Louisiana	40.2%	--	--	--	21.6% *	73.1%	7.4% *	54.1%
Oklahoma	56.0%	--	--	--	33.5% *	81.2%	30.4%	62.9%
Texas	55.1%	--	--	--	45.8%	71.8%	19.2%	63.3%
Mountain:								
Arizona	61.4%	--	--	--	43.0%	84.5%	19.5%	73.2%
Colorado	49.3%	--	--	--	44.1%	72.7%	33.6%	60.6%
Idaho	49.8%	--	--	--	20.0% *	81.6%	18.7%	62.0%
New Mexico	48.1%	--	--	--	47.7%	66.9%	23.9%	56.6%
Utah	66.1%	--	--	--	55.1%	88.2%	41.4%	75.7%
Wyoming	29.6%	--	--	--	6.4% *	52.1%	13.2%	37.0%
Pacific:								
California	71.8%	--	--	--	69.3%	88.5%	42.1%	80.9%
Oregon	60.7%	--	--	--	62.2%	87.8%	23.8%	73.4%
Washington	57.4%	--	--	--	45.8%	85.2%	28.2%	68.9%
States not shown separately	51.8%	--	--	--	39.6%	62.6%	51.7%	51.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	0.40%	3.33%	1.98%	1.09%	1.40%	0.71%	1.43%	0.67%
New England:								
Connecticut	5.05%	--	--	--	8.33%	7.43%	4.44%	5.95%
Massachusetts	2.37%	--	--	--	4.67%	3.32%	4.53%	2.44%
New Hampshire	5.47%	--	--	--	8.68%	9.57%	7.95%	6.82%
Middle Atlantic:								
New Jersey	2.55%	--	--	--	7.04%	3.18%	4.98%	4.05%
New York	5.53%	--	--	--	8.24%	7.81%	6.01%	6.43%
Pennsylvania	1.88%	--	--	--	4.26%	3.91%	3.73%	2.64%
East North Central:								
Illinois	4.41%	--	--	--	5.58%	5.00%	3.95%	4.04%
Indiana	3.44%	--	--	--	7.23%	4.99%	2.40%	3.92%
Michigan	4.61%	--	--	--	10.25%	9.33%	4.27%	6.21%
Ohio	3.86%	--	--	--	6.16%	5.56%	2.48%	4.86%
Wisconsin	3.95%	--	--	--	7.57%	6.61%	2.75%	4.71%
West North Central:								
Iowa	4.37%	--	--	--	5.70%	6.97%	3.47%	5.16%
Kansas	4.00%	--	--	--	10.46% *	5.81%	3.96%	5.14%
Minnesota	4.44%	--	--	--	6.08%	7.52%	4.98%	5.56%
Missouri	3.83%	--	--	--	7.70%	5.08%	3.43%	3.99%
Nebraska	5.35%	--	--	--	6.16%	7.68%	3.55%	6.38%
South Atlantic:								
Delaware	4.35%	--	--	--	9.55%	6.39%	5.14%	4.47%
Florida	2.15%	--	--	--	7.37%	2.62%	4.95%	2.68%
Georgia	5.49%	--	--	--	9.88% *	7.72%	7.92%	6.14%
Maryland	3.00%	--	--	--	8.84%	3.04%	4.46%	3.30%
North Carolina	3.97%	--	--	--	7.70%	4.71%	3.05%	4.68%
South Carolina	4.29%	--	--	--	7.43%	5.42%	2.35%	4.18%
Virginia	4.76%	--	--	--	8.87%	5.77%	5.38%	4.92%
West Virginia	4.25%	--	--	--	7.09%	4.07%	6.59% *	4.33%
East South Central:								
Alabama	6.36%	--	--	--	3.83%	9.75%	2.38%	7.33%
Kentucky	4.50%	--	--	--	5.06%	7.32%	2.15%	4.97%
Tennessee	6.01%	--	--	--	11.30%	6.21%	8.70%	6.76%
West South Central:								
Arkansas	4.50%	--	--	--	7.69% *	7.03%	7.97%	4.01%
Louisiana	3.70%	--	--	--	7.09% *	5.11%	2.39% *	4.86%
Oklahoma	4.30%	--	--	--	10.23% *	6.31%	4.39%	5.53%
Texas	3.35%	--	--	--	5.70%	4.63%	3.04%	3.96%
Mountain:								
Arizona	4.64%	--	--	--	5.49%	3.90%	5.40%	4.08%
Colorado	3.59%	--	--	--	8.26%	7.96%	6.62%	6.06%
Idaho	6.30%	--	--	--	10.01% *	6.75%	4.34%	6.85%
New Mexico	4.43%	--	--	--	7.04%	6.38%	5.72%	5.57%
Utah	5.25%	--	--	--	9.40%	4.59%	8.72%	5.10%
Wyoming	4.18%	--	--	--	2.15% *	5.39%	3.45%	4.53%
Pacific:								
California	1.59%	--	--	--	3.53%	2.05%	4.48%	1.43%
Oregon	5.04%	--	--	--	8.35%	4.99%	3.41%	6.39%
Washington	2.57%	--	--	--	3.94%	3.74%	3.62%	3.29%
States not shown separately	4.25%	--	--	--	2.97%	6.62%	7.46%	4.17%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Number of full-time private-sector employees by firm size and State: United States, 1998

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	92,399,464	12,355,069	8,410,827	13,820,157	16,499,202	41,314,209	27,736,792	64,662,672
New England:								
Connecticut	1,230,409	145,192	103,819	160,427	214,678	606,293	322,652	907,757
Massachusetts	2,476,211	274,799	202,334	359,095	471,463	1,168,520	647,934	1,828,277
New Hampshire	444,823	74,647	85,862	100,339	68,780	115,194	202,339	242,484
Middle Atlantic:								
New Jersey	2,984,723	394,997	263,482	451,267	465,652	1,409,326	896,085	2,088,639
New York	6,001,734	921,398	544,454	963,844	1,114,501	2,457,538	2,068,917	3,932,817
Pennsylvania	4,159,166	441,827	346,855	546,348	929,856	1,894,281	1,055,726	3,103,440
East North Central:								
Illinois	4,531,319	532,228	396,122	740,503	783,044	2,079,423	1,254,704	3,276,615
Indiana	2,192,974	222,525	158,734	296,770	466,169	1,048,777	526,344	1,666,631
Michigan	3,485,151	419,403	354,872	464,292	599,842	1,646,742	980,496	2,504,656
Ohio	3,939,569	372,503	334,060	535,099	783,897	1,914,010	983,421	2,956,148
Wisconsin	1,954,710	218,882	155,569	334,727	461,195	784,337	555,635	1,399,075
West North Central:								
Iowa	962,766	151,319	80,676	111,252	183,185	436,334	288,430	674,336
Kansas	870,517	100,029	69,185	142,314	191,698	367,291	233,264	637,253
Minnesota	1,912,125	200,701	168,056	378,712	325,887	838,769	520,293	1,391,832
Missouri	1,879,357	256,798	179,916	283,912	220,129	938,602	529,915	1,349,442
Nebraska	610,382	90,060	43,221	74,232	139,537	263,332	176,980	433,403
South Atlantic:								
Delaware	299,573	41,613	27,006*	38,849	47,112	144,992	92,707	206,865
Florida	4,843,669	717,621	450,642	698,081	833,728	2,143,596	1,492,842	3,350,827
Georgia	2,938,228	423,815	281,204	447,330	454,553	1,331,326	910,955	2,027,273
Maryland	1,571,069	190,187	159,531	283,273	215,177	722,901	509,702	1,061,367
North Carolina	2,870,207	346,941	234,354	361,287	434,939	1,492,686	756,569	2,113,639
South Carolina	1,329,035	144,837	114,194	166,837	225,783	677,384	336,595	992,440
Virginia	2,243,407	266,887	200,619	338,030	449,628	988,243	690,241	1,553,166
West Virginia	451,799	113,461	43,076	79,705	58,281	157,276	194,232	257,567
East South Central:								
Alabama	1,407,298	168,015	122,812	220,430	199,180	696,861	405,495	1,001,803
Kentucky	1,180,385	157,039	100,119	205,057	221,205	496,966	352,693	827,692
Tennessee	1,909,902	281,229	152,212	434,402	491,828	550,231	572,565	1,337,337
West South Central:								
Arkansas	801,597	111,657	57,721	108,470	148,871	374,878	224,698	576,899
Louisiana	1,237,327	257,990	147,050	220,996	197,220	414,070	520,594	716,732
Oklahoma	975,654	122,252	77,762	170,869	143,973	460,797	279,606	696,048
Texas	6,847,570	769,205	586,922	833,907	1,167,257	3,490,280	1,802,833	5,044,737
Mountain:								
Arizona	1,491,184	210,253	156,092	170,854	201,653	752,332	448,566	1,042,618
Colorado	1,471,741	355,674	224,913	236,857	195,411	458,887	693,196	778,545
Idaho	338,014	65,271	40,230	61,576	47,499	123,439	144,786	193,228
New Mexico	441,695	78,656	49,467	60,118	87,051	166,403	157,664	284,031
Utah	695,655	78,208	68,845	125,562	111,516	311,524	234,668	460,987
Wyoming	129,289	29,148	17,492	17,637	15,587	49,423	54,974	74,315
Pacific:								
California	10,315,917	1,315,059	988,448	1,564,807	1,915,388	4,532,216	3,192,162	7,123,755
Oregon	1,111,606	158,111	116,508	149,712	211,483	475,792	348,027	763,578
Washington	1,793,887	276,894	175,850	285,999	293,993	761,150	590,814	1,203,074
States not shown separately	4,067,817	857,736	330,543	596,377	711,372	1,571,790	1,486,473	2,581,345

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for number of full-time private-sector employees by firm size and State: United States, 1998

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	1,309,263	473,148	345,938	417,244	553,151	739,736	677,618	836,988
New England:								
Connecticut	130,318	8,136	12,787	16,549	39,495	110,194	13,847	127,022
Massachusetts	108,204	19,121	15,500	37,700	38,961	114,538	30,003	114,058
New Hampshire	69,484	15,586	42,651	29,785	8,740	18,097	45,136	31,791
Middle Atlantic:								
New Jersey	142,482	47,922	44,670	55,252	68,015	191,077	52,704	156,246
New York	430,638	207,556	55,274	180,845	106,432	272,122	242,687	299,593
Pennsylvania	285,176	23,470	53,510	58,332	92,885	199,354	43,167	263,573
East North Central:								
Illinois	441,455	57,929	60,715	111,939	136,945	406,509	100,153	439,731
Indiana	127,633	20,672	19,141	32,496	44,821	133,247	20,054	133,392
Michigan	215,218	32,864	41,782	45,705	64,822	218,201	57,344	223,213
Ohio	192,884	57,097	41,546	37,673	104,526	144,743	57,679	204,866
Wisconsin	99,560	36,712	13,787	43,871	63,329	74,564	52,214	66,292
West North Central:								
Iowa	44,174	24,645	8,033	8,774	19,272	42,358	18,453	41,033
Kansas	45,796	5,840	7,454	12,602	29,659	36,549	13,450	45,216
Minnesota	170,024	18,486	21,493	74,008	47,078	147,453	27,204	160,294
Missouri	206,459	36,368	26,019	37,414	36,675	198,920	40,860	192,461
Nebraska	29,072	5,180	5,637	10,501	28,055	32,236	13,688	36,424
South Atlantic:								
Delaware	44,408	11,058	4,106*	11,883	10,463	38,411	13,833	44,403
Florida	162,278	83,257	25,116	104,078	124,161	173,960	95,755	106,435
Georgia	236,967	85,214	107,190	64,848	94,930	170,095	144,052	167,031
Maryland	98,136	17,270	22,008	51,679	25,474	71,908	47,176	81,850
North Carolina	375,734	23,043	25,327	24,088	60,339	353,480	40,452	349,506
South Carolina	79,199	15,171	23,660	19,609	36,100	92,108	26,517	84,392
Virginia	124,595	27,406	36,787	71,999	48,916	138,922	63,988	122,844
West Virginia	52,505	46,739	4,369	8,421	7,371	26,617	53,615	27,782
East South Central:								
Alabama	158,880	18,176	12,891	21,650	17,028	172,541	32,545	165,155
Kentucky	64,239	23,408	21,529	21,483	31,449	62,094	20,702	61,162
Tennessee	252,237	95,083	13,539	211,336	183,160	82,523	82,776	252,079
West South Central:								
Arkansas	37,202	28,343	7,985	21,359	19,661	32,863	24,367	39,310
Louisiana	72,387	59,412	27,242	29,448	37,138	57,505	57,956	57,557
Oklahoma	69,638	14,910	9,613	28,120	21,088	57,051	21,158	63,156
Texas	463,798	57,692	75,010	81,370	120,587	402,075	109,817	432,221
Mountain:								
Arizona	121,818	32,106	31,517	22,273	22,401	107,468	34,853	111,420
Colorado	211,469	115,626	98,468	38,611	23,766	58,184	190,593	55,507
Idaho	35,066	8,093	6,166	8,834	11,938	28,001	11,720	27,488
New Mexico	34,806	10,725	8,754	8,580	13,590	20,083	16,466	23,590
Utah	96,068	9,179	13,619	39,602	16,041	83,749	59,398	82,056
Wyoming	10,932	2,068	2,387	1,819	2,706	9,042	2,465	9,524
Pacific:								
California	535,616	152,861	101,192	126,875	140,211	408,070	186,006	446,083
Oregon	101,693	16,367	10,686	20,862	23,835	94,792	20,859	92,462
Washington	172,269	24,279	12,053	18,645	16,690	187,128	36,966	180,824
States not shown separately	251,578	239,852	22,463	50,889	62,067	159,501	234,022	173,470

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of number of full-time private-sector employees by firm size and State: United States, 1998

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	92,399,464	13.4%	9.1%	15.0%	17.9%	44.7%	30.0%	70.0%
New England:								
Connecticut	1,230,409	11.8%	8.4%	13.0%	17.4%	49.3%	26.2%	73.8%
Massachusetts	2,476,211	11.1%	8.2%	14.5%	19.0%	47.2%	26.2%	73.8%
New Hampshire	444,823	16.8%	19.3%	22.6%	15.5%	25.9%	45.5%	54.5%
Middle Atlantic:								
New Jersey	2,984,723	13.2%	8.8%	15.1%	15.6%	47.2%	30.0%	70.0%
New York	6,001,734	15.4%	9.1%	16.1%	18.6%	40.9%	34.5%	65.5%
Pennsylvania	4,159,166	10.6%	8.3%	13.1%	22.4%	45.5%	25.4%	74.6%
East North Central:								
Illinois	4,531,319	11.7%	8.7%	16.3%	17.3%	45.9%	27.7%	72.3%
Indiana	2,192,974	10.1%	7.2%	13.5%	21.3%	47.8%	24.0%	76.0%
Michigan	3,485,151	12.0%	10.2%	13.3%	17.2%	47.3%	28.1%	71.9%
Ohio	3,939,569	9.5%	8.5%	13.6%	19.9%	48.6%	25.0%	75.0%
Wisconsin	1,954,710	11.2%	8.0%	17.1%	23.6%	40.1%	28.4%	71.6%
West North Central:								
Iowa	962,766	15.7%	8.4%	11.6%	19.0%	45.3%	30.0%	70.0%
Kansas	870,517	11.5%	7.9%	16.3%	22.0%	42.2%	26.8%	73.2%
Minnesota	1,912,125	10.5%	8.8%	19.8%	17.0%	43.9%	27.2%	72.8%
Missouri	1,879,357	13.7%	9.6%	15.1%	11.7%	49.9%	28.2%	71.8%
Nebraska	610,382	14.8%	7.1%	12.2%	22.9%	43.1%	29.0%	71.0%
South Atlantic:								
Delaware	299,573	13.9%	9.0% *	13.0%	15.7%	48.4%	30.9%	69.1%
Florida	4,843,669	14.8%	9.3%	14.4%	17.2%	44.3%	30.8%	69.2%
Georgia	2,938,228	14.4%	9.6%	15.2%	15.5%	45.3%	31.0%	69.0%
Maryland	1,571,069	12.1%	10.2%	18.0%	13.7%	46.0%	32.4%	67.6%
North Carolina	2,870,207	12.1%	8.2%	12.6%	15.2%	52.0%	26.4%	73.6%
South Carolina	1,329,035	10.9%	8.6%	12.6%	17.0%	51.0%	25.3%	74.7%
Virginia	2,243,407	11.9%	8.9%	15.1%	20.0%	44.1%	30.8%	69.2%
West Virginia	451,799	25.1%	9.5%	17.6%	12.9%	34.8%	43.0%	57.0%
East South Central:								
Alabama	1,407,298	11.9%	8.7%	15.7%	14.2%	49.5%	28.8%	71.2%
Kentucky	1,180,385	13.3%	8.5%	17.4%	18.7%	42.1%	29.9%	70.1%
Tennessee	1,909,902	14.7%	8.0%	22.7%	25.8%	28.8%	30.0%	70.0%
West South Central:								
Arkansas	801,597	13.9%	7.2%	13.5%	18.6%	46.8%	28.0%	72.0%
Louisiana	1,237,327	20.9%	11.9%	17.9%	15.9%	33.5%	42.1%	57.9%
Oklahoma	975,654	12.5%	8.0%	17.5%	14.8%	47.2%	28.7%	71.3%
Texas	6,847,570	11.2%	8.6%	12.2%	17.0%	51.0%	26.3%	73.7%
Mountain:								
Arizona	1,491,184	14.1%	10.5%	11.5%	13.5%	50.5%	30.1%	69.9%
Colorado	1,471,741	24.2%	15.3%	16.1%	13.3%	31.2%	47.1%	52.9%
Idaho	338,014	19.3%	11.9%	18.2%	14.1%	36.5%	42.8%	57.2%
New Mexico	441,695	17.8%	11.2%	13.6%	19.7%	37.7%	35.7%	64.3%
Utah	695,655	11.2%	9.9%	18.0%	16.0%	44.8%	33.7%	66.3%
Wyoming	129,289	22.5%	13.5%	13.6%	12.1%	38.2%	42.5%	57.5%
Pacific:								
California	10,315,917	12.7%	9.6%	15.2%	18.6%	43.9%	30.9%	69.1%
Oregon	1,111,606	14.2%	10.5%	13.5%	19.0%	42.8%	31.3%	68.7%
Washington	1,793,887	15.4%	9.8%	15.9%	16.4%	42.4%	32.9%	67.1%
States not shown separately	4,067,817	21.1%	8.1%	14.7%	17.5%	38.6%	36.5%	63.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for percent of number of full-time private-sector employees by firm size and State: United States, 1998

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	1,309,263	0.42%	0.29%	0.35%	0.61%	0.64%	0.44%	0.44%
New England:								
Connecticut	130,318	1.22%	1.29%	2.43%	2.17%	3.92%	2.39%	2.39%
Massachusetts	108,204	0.82%	0.75%	1.67%	1.86%	2.68%	1.75%	1.75%
New Hampshire	69,484	3.24%	3.94%	2.40%	2.62%	3.97%	3.91%	3.91%
Middle Atlantic:								
New Jersey	142,482	1.48%	1.36%	2.45%	2.45%	4.42%	2.70%	2.70%
New York	430,638	2.93%	0.73%	2.13%	1.63%	2.97%	2.46%	2.46%
Pennsylvania	285,176	0.90%	1.11%	1.75%	1.61%	2.10%	1.29%	1.29%
East North Central:								
Illinois	441,455	1.55%	1.17%	2.97%	2.52%	4.73%	3.11%	3.11%
Indiana	127,633	1.45%	0.99%	1.75%	2.00%	3.29%	1.69%	1.69%
Michigan	215,218	0.87%	1.64%	1.22%	2.26%	3.13%	2.33%	2.33%
Ohio	192,884	1.89%	1.18%	0.95%	1.88%	2.41%	2.05%	2.05%
Wisconsin	99,560	1.53%	0.65%	1.89%	3.04%	3.26%	1.86%	1.86%
West North Central:								
Iowa	44,174	2.37%	1.24%	0.77%	1.89%	3.38%	1.98%	1.98%
Kansas	45,796	1.03%	0.89%	1.57%	2.81%	2.91%	1.94%	1.94%
Minnesota	170,024	1.18%	1.57%	3.09%	2.71%	3.93%	2.39%	2.39%
Missouri	206,459	1.83%	1.85%	2.20%	2.01%	4.40%	2.72%	2.72%
Nebraska	29,072	1.14%	1.03%	2.19%	3.75%	3.82%	3.31%	3.31%
South Atlantic:								
Delaware	44,408	2.71%	2.75% *	3.53%	3.11%	5.72%	4.62%	4.62%
Florida	162,278	1.43%	0.69%	1.91%	3.01%	3.11%	1.33%	1.33%
Georgia	236,967	2.62%	2.81%	2.39%	3.38%	4.29%	3.24%	3.24%
Maryland	98,136	1.05%	1.13%	2.32%	1.59%	3.03%	2.22%	2.22%
North Carolina	375,734	1.28%	1.03%	1.18%	2.16%	3.49%	2.04%	2.04%
South Carolina	79,199	1.42%	1.73%	1.89%	2.91%	4.74%	2.78%	2.78%
Virginia	124,595	1.57%	1.86%	2.86%	2.33%	4.50%	2.81%	2.81%
West Virginia	52,505	4.94%	0.98%	2.56%	2.29%	4.46%	4.97%	4.97%
East South Central:								
Alabama	158,880	1.68%	1.05%	2.00%	1.84%	4.88%	3.36%	3.36%
Kentucky	64,239	1.86%	1.56%	2.62%	2.76%	4.09%	2.25%	2.25%
Tennessee	252,237	3.50%	1.86%	6.23%	5.85%	4.07%	4.95%	4.95%
West South Central:								
Arkansas	37,202	3.35%	0.89%	2.26%	2.55%	3.25%	2.85%	2.85%
Louisiana	72,387	4.10%	1.67%	2.34%	2.99%	3.67%	3.39%	3.39%
Oklahoma	69,638	1.59%	1.01%	3.10%	2.10%	3.76%	2.16%	2.16%
Texas	463,798	1.12%	0.63%	1.51%	1.64%	2.60%	1.67%	1.67%
Mountain:								
Arizona	121,818	2.18%	1.65%	1.64%	1.67%	3.15%	2.26%	2.26%
Colorado	211,469	3.96%	2.82%	2.52%	1.71%	4.90%	4.65%	4.65%
Idaho	35,066	1.95%	2.50%	1.42%	3.61%	4.70%	2.75%	2.75%
New Mexico	34,806	1.82%	1.38%	2.12%	2.11%	3.78%	2.09%	2.09%
Utah	96,068	1.43%	1.71%	3.01%	3.34%	6.27%	4.93%	4.93%
Wyoming	10,932	1.66%	2.49%	1.83%	1.84%	4.36%	2.78%	2.78%
Pacific:								
California	535,616	1.24%	0.88%	1.34%	1.29%	2.11%	1.47%	1.47%
Oregon	101,693	1.17%	1.40%	1.91%	2.50%	4.42%	2.12%	2.12%
Washington	172,269	1.55%	1.04%	1.69%	1.46%	4.31%	3.08%	3.08%
States not shown separately	251,578	4.22%	0.63%	1.68%	1.76%	3.26%	3.72%	3.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1998

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	90.0%	57.8%	76.2%	89.9%	97.1%	99.7%	71.0%	98.2%
New England:								
Connecticut	94.0%	69.3%	89.3%	92.5%	97.1%	100.0%	80.0%	99.0%
Massachusetts	93.9%	65.6%	85.9%	96.3%	97.5%	99.7%	79.6%	98.9%
New Hampshire	93.5%	75.0%	90.7%	98.5%	99.1%	100.0%	86.6%	99.3%
Middle Atlantic:								
New Jersey	91.8%	59.0%	87.3%	94.5%	94.5%	100.0%	76.7%	98.2%
New York	92.2%	69.0%	79.9%	95.0%	97.6%	100.0%	79.5%	98.8%
Pennsylvania	93.9%	66.7%	84.8%	91.8%	99.1%	100.0%	79.8%	98.7%
East North Central:								
Illinois	91.1%	61.7%	74.8%	90.2%	99.8%	98.7%	71.4%	98.6%
Indiana	91.2%	48.2%	75.4%	92.6%	96.4%	99.9%	67.5%	98.6%
Michigan	93.9%	66.9%	91.5%	94.5%	97.1%	100.0%	81.4%	98.8%
Ohio	91.2%	53.2%	81.7%	91.6%	95.1%	98.5%	73.5%	97.1%
Wisconsin	94.4%	63.0%	88.7%	97.0%	100.0%	100.0%	81.8%	99.4%
West North Central:								
Iowa	90.2%	52.6%	78.8%	94.8%	99.9%	100.0%	67.5%	99.8%
Kansas	89.4%	48.7%	71.6%	89.6%	96.6%	100.0%	65.9%	98.0%
Minnesota	90.8%	54.4%	80.9%	92.2%	93.9%	99.7%	71.0%	98.2%
Missouri	91.3%	58.5%	76.3%	95.6%	99.6%	100.0%	71.0%	99.3%
Nebraska	87.2%	45.6%	59.4%	95.8%	100.0%	96.7%	60.8%	97.9%
South Atlantic:								
Delaware	92.6%	63.8%	77.9%	97.7%	99.5%	100.0%	77.3%	99.5%
Florida	86.5%	47.9%	72.0%	80.0%	98.0%	100.0%	62.4%	97.2%
Georgia	89.2%	62.0%	71.8%	88.2%	94.8%	100.0%	69.5%	98.1%
Maryland	91.8%	53.8%	85.3%	94.1%	100.0%	100.0%	76.1%	99.4%
North Carolina	91.1%	49.3%	78.2%	96.5%	97.5%	99.7%	68.7%	99.2%
South Carolina	89.2%	38.9%	77.4%	86.2%	97.2%	100.0%	60.4%	98.9%
Virginia	89.6%	53.8%	65.6%	91.8%	99.8%	98.8%	69.7%	98.5%
West Virginia	87.1%	69.8%	71.2%	88.6%	95.6%	100.0%	72.3%	98.3%
East South Central:								
Alabama	91.0%	46.7%	77.4%	99.2%	100.0%	99.0%	70.7%	99.3%
Kentucky	87.1%	52.4%	71.7%	86.4%	92.5%	98.9%	69.1%	94.7%
Tennessee	89.5%	54.2%	70.6%	95.6%	98.8%	99.7%	67.0%	99.2%
West South Central:								
Arkansas	87.1%	47.2%	53.7%	85.3%	100.0%	99.6%	57.0%	98.9%
Louisiana	82.1%	62.2%	57.1%	79.3%	95.1%	98.8%	62.9%	96.1%
Oklahoma	85.1%	43.4%	55.9%	86.9%	88.6%	99.3%	59.3%	95.4%
Texas	88.0%	43.9%	68.5%	83.6%	94.6%	99.9%	62.1%	97.3%
Mountain:								
Arizona	88.5%	60.5%	67.7%	86.9%	92.6%	99.9%	66.7%	97.9%
Colorado	90.9%	75.2%	86.8%	94.0%	99.4%	100.0%	82.0%	98.9%
Idaho	80.3%	44.2%	58.5%	81.4%	95.5%	100.0%	56.9%	97.8%
New Mexico	84.3%	48.7%	65.2%	81.4%	100.0%	99.5%	60.7%	97.4%
Utah	90.6%	62.1%	71.8%	91.0%	95.5%	100.0%	76.9%	97.6%
Wyoming	79.1%	39.9%	64.4%	83.4%	98.1%	100.0%	53.7%	98.0%
Pacific:								
California	88.0%	54.0%	69.8%	84.0%	96.3%	99.8%	66.3%	97.7%
Oregon	87.5%	49.5%	76.5%	81.4%	99.4%	99.5%	66.8%	97.0%
Washington	90.5%	58.4%	80.0%	95.0%	98.2%	100.0%	72.6%	99.3%
States not shown separately	88.8%	68.5%	76.6%	84.7%	97.8%	100.0%	73.1%	97.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1998

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	0.16%	1.35%	1.12%	0.91%	0.34%	0.10%	0.78%	0.14%
New England:								
Connecticut	0.93%	3.73%	4.09%	4.11%	2.06%	0.00%	1.95%	0.58%
Massachusetts	0.61%	3.62%	3.76%	1.75%	1.61%	0.17%	2.46%	0.40%
New Hampshire	1.26%	7.04%	5.53%	0.96%	1.20%	0.00%	3.42%	0.48%
Middle Atlantic:								
New Jersey	2.32%	5.16%	3.53%	4.35%	4.38%	0.00%	4.30%	1.48%
New York	0.88%	3.24%	4.09%	1.67%	1.48%	0.03%	2.73%	0.65%
Pennsylvania	0.46%	2.77%	1.78%	5.19%	0.53%	0.01%	1.37%	0.51%
East North Central:								
Illinois	0.85%	5.26%	5.55%	2.92%	0.11%	1.02%	2.73%	0.64%
Indiana	1.51%	4.72%	4.18%	4.27%	2.69%	0.06%	4.33%	0.86%
Michigan	0.59%	4.64%	3.73%	3.01%	1.79%	0.01%	2.90%	0.43%
Ohio	1.43%	3.97%	4.70%	3.65%	2.90%	0.90%	2.39%	1.03%
Wisconsin	0.33%	5.29%	4.49%	1.28%	0.00%	0.00%	1.38%	0.40%
West North Central:								
Iowa	0.96%	5.65%	6.21%	1.84%	0.09%	0.00%	3.08%	0.12%
Kansas	1.62%	2.82%	7.03%	3.64%	2.52%	0.00%	3.08%	0.77%
Minnesota	1.82%	5.66%	6.47%	4.58%	3.65%	0.29%	3.00%	1.46%
Missouri	0.84%	3.39%	7.14%	1.61%	2.85%	0.00%	3.28%	0.30%
Nebraska	2.21%	5.12%	5.51%	2.68%	0.04%	2.69%	4.76%	1.89%
South Atlantic:								
Delaware	1.77%	6.56%	4.35%	2.91%	0.25%	0.00%	2.82%	0.58%
Florida	2.00%	3.52%	3.54%	5.17%	4.59%	0.00%	3.74%	1.59%
Georgia	1.70%	8.83%	10.07%	5.70%	1.84%	0.00%	5.78%	0.61%
Maryland	1.55%	5.51%	3.90%	3.21%	0.00%	0.00%	3.28%	0.44%
North Carolina	1.46%	7.21%	4.08%	1.49%	1.83%	0.29%	3.87%	0.47%
South Carolina	1.98%	3.95%	4.95%	7.01%	3.38%	0.00%	3.82%	0.73%
Virginia	1.97%	5.83%	6.90%	6.05%	0.15%	0.66%	6.51%	0.61%
West Virginia	1.99%	9.60%	8.53%	2.08%	1.58%	0.00%	5.51%	0.67%
East South Central:								
Alabama	1.40%	4.87%	4.31%	1.26%	0.00%	1.81%	3.40%	1.04%
Kentucky	1.55%	6.18%	5.02%	4.32%	4.22%	0.58%	2.04%	2.11%
Tennessee	1.66%	7.65%	5.36%	2.83%	1.35%	0.28%	4.58%	0.45%
West South Central:								
Arkansas	1.60%	8.22%	10.16%	5.91%	0.00%	0.28%	4.57%	0.38%
Louisiana	2.23%	10.19%	7.56%	4.69%	1.84%	1.84%	5.88%	1.47%
Oklahoma	1.73%	3.81%	6.26%	3.47%	5.46%	0.64%	2.55%	1.30%
Texas	1.13%	5.13%	5.59%	5.12%	1.85%	0.07%	2.77%	1.12%
Mountain:								
Arizona	0.84%	4.91%	5.79%	2.36%	2.91%	0.03%	2.64%	0.41%
Colorado	1.48%	7.12%	4.81%	6.31%	0.79%	0.00%	3.67%	1.09%
Idaho	2.41%	6.78%	5.61%	6.68%	2.37%	0.00%	4.96%	1.01%
New Mexico	1.83%	5.64%	6.29%	5.77%	0.00%	0.42%	3.31%	1.69%
Utah	1.02%	5.92%	4.85%	4.48%	2.80%	0.00%	4.47%	0.63%
Wyoming	1.68%	4.04%	5.74%	4.93%	1.68%	0.00%	2.48%	0.96%
Pacific:								
California	1.35%	4.95%	5.38%	2.88%	1.81%	0.26%	3.53%	0.76%
Oregon	1.39%	3.88%	5.69%	5.40%	0.36%	0.73%	3.59%	1.37%
Washington	1.12%	3.60%	3.75%	1.93%	0.97%	0.04%	2.45%	0.41%
States not shown separately	0.76%	7.38%	3.14%	4.81%	1.64%	0.03%	3.20%	0.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1998

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	85.1%	86.8%	84.7%	83.4%	84.2%	85.8%	84.7%	85.3%
New England:								
Connecticut	87.8%	90.2%	85.7%	88.5%	89.0%	87.2%	87.6%	87.9%
Massachusetts	84.7%	86.2%	88.3%	88.7%	82.2%	83.8%	87.3%	84.0%
New Hampshire	90.7%	88.9%	95.3%	91.6%	88.0%	89.5%	91.3%	90.4%
Middle Atlantic:								
New Jersey	84.6%	82.1%	81.0%	81.2%	81.4%	87.5%	80.9%	85.8%
New York	81.2%	75.9%	86.7%	67.9%	75.9%	88.8%	72.9%	84.7%
Pennsylvania	89.0%	89.2%	91.3%	83.2%	87.1%	91.0%	87.5%	89.4%
East North Central:								
Illinois	86.9%	90.6%	82.2%	85.8%	80.6%	89.7%	85.1%	87.4%
Indiana	87.5%	88.8%	84.3%	89.9%	83.1%	88.9%	89.4%	87.0%
Michigan	89.1%	82.1%	77.2%	90.8%	89.9%	92.0%	82.4%	91.3%
Ohio	89.1%	84.0%	90.2%	87.7%	90.4%	89.3%	87.5%	89.5%
Wisconsin	85.5%	65.4%	86.0%	90.0%	87.4%	85.9%	82.5%	86.5%
West North Central:								
Iowa	86.9%	82.6%	85.6%	87.1%	82.6%	89.7%	85.2%	87.5%
Kansas	88.3%	92.9%	92.9%	76.4%	93.1%	88.9%	90.1%	87.9%
Minnesota	83.9%	88.7%	87.6%	77.4%	88.2%	83.8%	88.6%	82.6%
Missouri	85.5%	89.8%	88.1%	87.4%	92.1%	82.4%	88.5%	84.7%
Nebraska	86.6%	86.6%	91.8%	85.3%	89.5%	84.9%	88.4%	86.2%
South Atlantic:								
Delaware	80.8%	46.7%	86.6%	77.8%	64.4%	92.4%	66.7%	85.7%
Florida	81.3%	92.9%	84.8%	85.6%	85.2%	76.3%	88.4%	79.2%
Georgia	87.5%	95.1%	93.1%	85.7%	88.0%	85.5%	92.7%	85.8%
Maryland	85.6%	88.0%	88.6%	86.5%	88.2%	83.6%	87.9%	84.8%
North Carolina	87.7%	90.1%	96.1%	90.3%	80.7%	87.8%	93.5%	86.3%
South Carolina	86.9%	89.4%	81.7%	91.7%	74.2%	90.4%	85.7%	87.1%
Virginia	85.6%	92.3%	93.9%	82.0%	88.6%	83.3%	89.7%	84.3%
West Virginia	86.5%	95.0%	90.9%	83.9%	92.7%	80.4%	94.0%	82.4%
East South Central:								
Alabama	88.3%	90.9%	93.4%	85.4%	82.7%	89.8%	89.2%	88.0%
Kentucky	84.8%	81.3%	94.0%	83.5%	84.5%	84.6%	85.5%	84.6%
Tennessee	85.2%	78.1%	78.9%	93.5%	86.0%	81.6%	82.7%	86.0%
West South Central:								
Arkansas	87.7%	91.1%	91.0%	84.4%	81.4%	90.2%	86.2%	88.0%
Louisiana	83.3%	88.8%	82.7%	77.9%	84.8%	82.9%	82.7%	83.6%
Oklahoma	79.4%	78.9%	86.8%	82.2%	87.7%	75.5%	84.7%	78.0%
Texas	83.1%	94.4%	76.4%	79.6%	86.7%	82.4%	80.5%	83.7%
Mountain:								
Arizona	81.6%	86.8%	65.5%	80.5%	79.3%	83.8%	77.3%	82.9%
Colorado	79.1%	81.1%	72.3%	86.5%	82.1%	76.0%	79.0%	79.1%
Idaho	81.9%	67.7%	83.9%	83.2%	76.8%	86.1%	78.1%	83.5%
New Mexico	79.1%	78.2%	78.2%	79.7%	78.8%	79.4%	79.1%	79.1%
Utah	78.0%	77.4%	63.3%	80.9%	81.7%	78.1%	80.0%	77.2%
Wyoming	81.1%	80.5%	87.7%	80.0%	87.7%	78.0%	83.5%	80.1%
Pacific:								
California	83.8%	90.7%	79.9%	80.2%	80.7%	85.5%	83.6%	83.8%
Oregon	86.9%	89.4%	88.3%	90.3%	84.8%	86.3%	89.9%	86.0%
Washington	86.0%	84.4%	87.5%	78.2%	82.4%	90.2%	85.6%	86.1%
States not shown separately	86.3%	92.6%	90.5%	85.4%	84.3%	84.4%	90.9%	84.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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%	1.15%	0.99%	1.38%	0.71%	0.75%	0.87%	0.48%
New England:								
Connecticut	1.93%	3.49%	4.35%	2.79%	4.12%	3.51%	2.34%	2.56%
Massachusetts	1.45%	3.47%	2.10%	1.86%	3.29%	2.91%	1.76%	1.59%
New Hampshire	2.17%	3.24%	3.94%	4.56%	3.26%	2.44%	3.75%	1.58%
Middle Atlantic:								
New Jersey	3.07%	5.78%	4.69%	6.23%	5.49%	3.83%	5.12%	3.10%
New York	1.73%	4.71%	1.66%	6.10%	3.80%	2.01%	5.31%	1.20%
Pennsylvania	0.99%	2.44%	2.49%	5.45%	1.81%	1.65%	2.44%	1.09%
East North Central:								
Illinois	1.41%	2.85%	4.00%	3.15%	3.95%	2.36%	2.98%	1.57%
Indiana	1.46%	4.38%	3.85%	2.69%	4.11%	2.13%	1.97%	1.80%
Michigan	1.92%	4.65%	4.39%	2.26%	3.15%	2.70%	2.89%	1.60%
Ohio	0.99%	2.43%	3.40%	2.36%	2.19%	2.27%	2.50%	1.42%
Wisconsin	2.58%	10.19%	4.82%	2.58%	3.69%	3.57%	5.52%	2.00%
West North Central:								
Iowa	1.93%	6.62%	4.72%	2.16%	3.57%	1.85%	4.61%	1.69%
Kansas	1.33%	2.46%	3.46%	5.84%	2.05%	1.93%	2.17%	1.90%
Minnesota	2.60%	3.49%	3.57%	4.88%	3.50%	3.49%	2.04%	3.00%
Missouri	2.07%	3.15%	3.18%	2.68%	2.59%	4.18%	2.93%	2.90%
Nebraska	1.96%	5.52%	2.77%	3.41%	2.49%	3.41%	2.35%	2.24%
South Atlantic:								
Delaware	3.02%	13.92%	3.74%	5.96%	6.94%	1.17%	8.30%	1.86%
Florida	2.37%	1.61%	4.64%	4.36%	3.84%	4.04%	3.15%	3.36%
Georgia	2.44%	2.11%	7.92%	4.43%	3.83%	3.38%	2.13%	2.92%
Maryland	1.84%	3.48%	2.56%	3.06%	3.25%	2.92%	2.00%	2.19%
North Carolina	1.46%	2.96%	1.56%	3.55%	4.35%	2.64%	1.43%	1.88%
South Carolina	3.01%	3.34%	7.63%	1.96%	7.84%	1.21%	2.48%	3.51%
Virginia	1.27%	2.51%	3.54%	5.07%	2.10%	2.56%	2.91%	1.37%
West Virginia	2.18%	5.20%	9.83%	5.03%	1.83%	3.08%	1.59%	2.49%
East South Central:								
Alabama	1.94%	2.57%	1.75%	2.62%	5.10%	2.81%	2.02%	2.52%
Kentucky	2.14%	4.95%	2.05%	4.26%	3.13%	4.11%	2.39%	3.03%
Tennessee	2.81%	5.87%	6.37%	6.41%	4.00%	3.63%	3.14%	3.10%
West South Central:								
Arkansas	0.79%	4.77%	6.47%	4.33%	3.87%	1.46%	3.16%	0.70%
Louisiana	2.46%	8.68%	4.55%	6.19%	3.48%	3.03%	4.75%	2.11%
Oklahoma	2.79%	6.79%	4.63%	2.35%	2.08%	4.30%	3.85%	3.33%
Texas	1.87%	1.44%	6.11%	4.51%	2.65%	2.72%	4.46%	1.76%
Mountain:								
Arizona	2.14%	2.54%	6.09%	3.59%	4.34%	3.09%	3.93%	2.36%
Colorado	2.37%	5.00%	6.72%	4.13%	3.46%	4.40%	3.60%	2.80%
Idaho	2.35%	6.32%	5.08%	3.97%	6.07%	5.34%	3.47%	3.42%
New Mexico	3.15%	4.53%	5.80%	4.92%	4.30%	5.77%	3.45%	3.89%
Utah	3.12%	5.03%	8.46%	6.64%	3.34%	4.06%	3.20%	3.62%
Wyoming	3.46%	5.27%	3.72%	5.89%	5.55%	7.04%	2.24%	4.86%
Pacific:								
California	1.11%	1.47%	1.94%	2.68%	3.70%	2.50%	1.43%	1.85%
Oregon	1.80%	2.83%	2.96%	2.71%	4.37%	3.05%	2.37%	2.44%
Washington	1.70%	3.83%	2.31%	3.80%	1.50%	2.59%	2.46%	1.76%
States not shown separately	1.90%	3.33%	3.39%	1.68%	2.86%	2.78%	2.00%	1.97%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	86.5%	84.2%	80.5%	80.1%	84.4%	90.5%	81.5%	88.1%
New England:								
Connecticut	86.0%	82.1%	77.6%	80.9%	86.0%	89.2%	80.7%	87.5%
Massachusetts	81.7%	78.3%	69.1%	76.6%	78.0%	87.2%	73.0%	84.3%
New Hampshire	85.0%	81.5%	91.0%	81.3%	79.8%	88.6%	83.5%	86.1%
Middle Atlantic:								
New Jersey	88.9%	88.1%	80.5%	83.5%	87.2%	92.3%	85.3%	90.0%
New York	86.4%	83.2%	79.8%	82.8%	85.1%	89.8%	80.8%	88.4%
Pennsylvania	86.9%	82.9%	78.1%	81.4%	87.7%	89.9%	79.6%	88.9%
East North Central:								
Illinois	88.6%	80.8%	86.0%	82.3%	88.5%	92.2%	82.4%	90.3%
Indiana	87.6%	88.5%	76.6%	81.3%	79.6%	93.5%	82.7%	88.7%
Michigan	88.0%	79.4%	83.4%	80.7%	84.2%	93.4%	80.6%	90.2%
Ohio	86.8%	81.3%	80.2%	78.0%	83.0%	92.1%	79.3%	88.7%
Wisconsin	85.9%	78.9%	73.5%	72.8%	88.8%	93.1%	73.3%	89.9%
West North Central:								
Iowa	89.4%	86.6%	80.0%	81.2%	86.2%	94.3%	84.3%	90.8%
Kansas	87.3%	81.6%	82.0%	81.1%	82.9%	92.9%	80.0%	89.1%
Minnesota	83.5%	80.7%	81.3%	88.4%	82.6%	82.6%	82.7%	83.7%
Missouri	89.3%	93.0%	84.3%	76.8%	88.1%	93.5%	87.8%	89.7%
Nebraska	87.7%	78.3%	68.4%	79.6%	89.4%	92.6%	77.1%	90.4%
South Atlantic:								
Delaware	88.9%	85.8%	82.3%	88.4%	81.5%	91.9%	87.1%	89.4%
Florida	82.7%	83.0%	81.3%	76.8%	83.6%	84.1%	79.2%	83.8%
Georgia	86.4%	90.3%	71.4%	81.0%	84.4%	90.2%	80.8%	88.3%
Maryland	84.7%	74.4%	73.1%	78.4%	79.3%	92.7%	76.0%	88.0%
North Carolina	88.5%	89.5%	82.8%	82.3%	88.3%	90.6%	84.4%	89.6%
South Carolina	90.3%	86.1%	90.0%	86.5%	81.5%	93.8%	87.5%	90.8%
Virginia	86.8%	81.7%	77.6%	80.6%	81.9%	93.3%	80.9%	88.8%
West Virginia	89.0%	95.6%	87.4%	84.8%	86.4%	88.5%	92.6%	86.7%
East South Central:								
Alabama	85.1%	78.3%	77.9%	67.7%	80.8%	93.3%	75.3%	88.0%
Kentucky	85.4%	70.8%	77.8%	77.6%	86.0%	91.5%	76.5%	88.2%
Tennessee	84.1%	84.6%	78.0%	74.6%	89.4%	88.6%	80.3%	85.2%
West South Central:								
Arkansas	83.2%	58.8%	81.1%	77.3%	74.8%	91.3%	71.2%	85.8%
Louisiana	84.9%	88.2%	77.5%	77.3%	81.2%	89.8%	83.5%	85.6%
Oklahoma	87.1%	85.4%	86.7%	77.5%	81.9%	92.4%	80.6%	88.9%
Texas	87.2%	86.6%	85.6%	80.8%	86.7%	88.9%	85.2%	87.7%
Mountain:								
Arizona	84.5%	80.7%	83.9%	78.3%	80.9%	87.3%	80.9%	85.5%
Colorado	84.2%	87.4%	76.5%	79.8%	81.6%	89.1%	82.5%	85.5%
Idaho	89.3%	89.6%	78.0%	86.0%	85.8%	93.7%	83.8%	91.5%
New Mexico	81.3%	80.6%	69.6%	73.9%	78.2%	87.6%	74.8%	83.6%
Utah	74.2%	78.6%	70.2%	50.1%	75.6%	82.7%	59.0%	80.6%
Wyoming	87.0%	83.5%	76.1%	76.0%	83.7%	95.3%	79.2%	90.4%
Pacific:								
California	87.4%	89.4%	82.2%	82.8%	83.5%	90.5%	85.7%	87.9%
Oregon	89.0%	83.6%	86.0%	81.5%	87.8%	93.0%	81.1%	91.6%
Washington	90.9%	90.1%	86.5%	85.9%	86.9%	94.8%	88.0%	92.0%
States not shown separately	85.3%	82.0%	82.0%	82.7%	80.9%	90.0%	81.9%	86.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	0.18%	0.69%	0.75%	0.75%	0.59%	0.32%	0.58%	0.30%
New England:								
Connecticut	1.09%	4.16%	4.38%	2.82%	1.90%	2.21%	2.17%	1.59%
Massachusetts	1.69%	2.32%	2.90%	1.67%	2.41%	2.96%	1.17%	2.16%
New Hampshire	1.76%	2.79%	4.43%	3.93%	2.99%	2.89%	3.34%	2.32%
Middle Atlantic:								
New Jersey	1.33%	2.13%	3.49%	2.74%	2.48%	1.86%	2.14%	1.47%
New York	1.24%	2.05%	2.46%	3.13%	3.32%	2.38%	1.42%	1.80%
Pennsylvania	0.77%	3.21%	3.10%	1.94%	1.84%	1.60%	1.44%	0.81%
East North Central:								
Illinois	1.23%	2.48%	1.83%	4.13%	2.35%	2.04%	1.73%	1.45%
Indiana	0.72%	2.29%	4.68%	3.17%	3.79%	1.17%	1.02%	0.79%
Michigan	1.21%	4.26%	3.45%	3.83%	3.12%	1.52%	2.72%	1.36%
Ohio	0.92%	3.32%	4.69%	2.17%	2.35%	1.59%	1.85%	0.95%
Wisconsin	1.22%	2.95%	5.06%	3.18%	2.61%	1.77%	2.64%	1.62%
West North Central:								
Iowa	1.04%	2.75%	3.61%	2.22%	2.79%	0.73%	2.01%	1.12%
Kansas	1.18%	2.24%	3.52%	2.46%	2.81%	1.93%	2.16%	1.51%
Minnesota	2.08%	3.60%	2.74%	1.70%	2.25%	5.02%	1.78%	2.76%
Missouri	1.53%	1.95%	5.21%	3.34%	2.34%	1.90%	2.24%	2.07%
Nebraska	1.27%	3.61%	4.09%	3.90%	3.34%	2.55%	3.25%	1.13%
South Atlantic:								
Delaware	1.49%	3.65%	3.86%	3.76%	2.66%	2.07%	2.44%	1.64%
Florida	2.39%	2.29%	3.89%	3.81%	2.74%	3.81%	2.63%	2.56%
Georgia	1.72%	3.46%	5.73%	3.30%	3.34%	2.46%	2.53%	1.67%
Maryland	1.08%	3.64%	4.44%	2.70%	3.85%	2.09%	2.51%	1.12%
North Carolina	1.25%	3.58%	2.28%	2.26%	2.46%	1.73%	2.52%	1.31%
South Carolina	1.23%	3.21%	2.02%	2.35%	4.60%	1.60%	1.10%	1.42%
Virginia	1.27%	3.50%	5.96%	3.81%	2.96%	1.81%	3.79%	1.78%
West Virginia	1.87%	3.86%	10.47%	4.14%	2.18%	2.30%	2.24%	1.93%
East South Central:								
Alabama	1.58%	3.71%	4.32%	3.38%	3.28%	0.55%	2.20%	1.69%
Kentucky	0.95%	5.01%	4.02%	3.19%	2.14%	2.87%	2.92%	0.87%
Tennessee	2.40%	2.50%	4.35%	3.78%	3.89%	3.26%	2.27%	2.99%
West South Central:								
Arkansas	2.60%	9.96%	3.62%	2.98%	4.11%	2.26%	4.65%	2.51%
Louisiana	1.29%	2.87%	3.53%	6.47%	3.62%	1.91%	2.32%	1.43%
Oklahoma	1.74%	4.13%	4.89%	3.62%	5.11%	1.91%	2.12%	2.19%
Texas	1.22%	3.05%	2.76%	3.65%	3.01%	1.38%	1.81%	1.31%
Mountain:								
Arizona	1.86%	2.51%	3.49%	3.45%	2.60%	3.12%	1.47%	2.46%
Colorado	1.73%	3.11%	2.97%	3.43%	3.82%	1.87%	1.90%	1.93%
Idaho	1.95%	2.21%	5.04%	1.99%	3.49%	3.36%	2.33%	1.80%
New Mexico	1.11%	2.47%	4.55%	4.14%	3.69%	2.90%	1.66%	1.63%
Utah	3.65%	3.48%	5.60%	8.65%	3.36%	4.28%	6.17%	2.45%
Wyoming	2.42%	2.37%	4.46%	4.70%	5.13%	2.46%	2.07%	3.02%
Pacific:								
California	1.32%	3.39%	2.77%	1.52%	1.30%	2.83%	1.15%	1.83%
Oregon	1.71%	1.88%	1.74%	5.87%	3.15%	1.98%	3.72%	1.85%
Washington	0.93%	1.89%	2.74%	1.48%	1.73%	1.21%	1.58%	1.26%
States not shown separately	1.06%	1.86%	3.55%	2.31%	1.67%	2.12%	1.97%	1.44%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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	73.7%	73.1%	68.2%	66.9%	71.1%	77.7%	69.1%	75.1%
New England:								
Connecticut	75.5%	74.0%	66.5%	71.6%	76.5%	77.8%	70.7%	76.9%
Massachusetts	69.2%	67.5%	61.0%	67.9%	64.2%	73.1%	63.7%	70.8%
New Hampshire	77.1%	72.4%	86.7%	74.5%	70.2%	79.3%	76.2%	77.8%
Middle Atlantic:								
New Jersey	75.2%	72.4%	65.2%	67.8%	71.0%	80.8%	69.1%	77.2%
New York	70.1%	63.1%	69.2%	56.3%	64.5%	79.8%	58.9%	74.9%
Pennsylvania	77.3%	73.9%	71.3%	67.7%	76.4%	81.8%	69.6%	79.4%
East North Central:								
Illinois	77.0%	73.2%	70.7%	70.5%	71.3%	82.7%	70.2%	78.9%
Indiana	76.6%	78.6%	64.6%	73.1%	66.2%	83.1%	73.9%	77.2%
Michigan	78.5%	65.2%	64.4%	73.3%	75.7%	85.9%	66.4%	82.4%
Ohio	77.4%	68.4%	72.4%	68.5%	75.1%	82.2%	69.4%	79.4%
Wisconsin	73.5%	51.6%	63.3%	65.5%	77.6%	80.0%	60.5%	77.7%
West North Central:								
Iowa	77.7%	71.6%	68.5%	70.7%	71.2%	84.6%	71.8%	79.4%
Kansas	77.1%	75.8%	76.1%	61.9%	77.1%	82.6%	72.1%	78.3%
Minnesota	70.0%	71.6%	71.2%	68.4%	72.9%	69.2%	73.3%	69.1%
Missouri	76.4%	83.5%	74.3%	67.1%	81.1%	77.1%	77.7%	76.0%
Nebraska	76.0%	67.8%	62.8%	67.9%	80.1%	78.6%	68.2%	77.9%
South Atlantic:								
Delaware	71.9%	40.0%*	71.2%	68.7%	52.5%	84.9%	58.1%	76.6%
Florida	67.2%	77.1%	69.0%	65.7%	71.3%	64.2%	70.0%	66.4%
Georgia	75.6%	85.9%	66.5%	69.5%	74.2%	77.2%	74.9%	75.8%
Maryland	72.5%	65.4%	64.8%	67.9%	69.9%	77.5%	66.8%	74.6%
North Carolina	77.6%	80.7%	79.5%	74.4%	71.3%	79.6%	78.9%	77.3%
South Carolina	78.4%	77.0%	73.5%	79.3%	60.5%	84.8%	75.0%	79.1%
Virginia	74.3%	75.4%	72.8%	66.1%	72.6%	77.7%	72.5%	74.8%
West Virginia	77.1%	90.9%	79.4%	71.2%	80.1%	71.2%	87.1%	71.5%
East South Central:								
Alabama	75.1%	71.2%	72.8%	57.8%	66.8%	83.8%	67.2%	77.4%
Kentucky	72.4%	57.6%	73.2%	64.8%	72.7%	77.4%	65.4%	74.6%
Tennessee	71.7%	66.1%	61.6%	69.7%	76.8%	72.3%	66.4%	73.3%
West South Central:								
Arkansas	72.9%	53.6%	73.7%	65.2%	60.9%	82.3%	61.4%	75.5%
Louisiana	70.7%	78.3%	64.1%	60.2%	68.8%	74.4%	69.0%	71.5%
Oklahoma	69.1%	67.4%	75.3%	63.7%	71.9%	69.8%	68.2%	69.4%
Texas	72.5%	81.8%	65.4%	64.3%	75.2%	73.2%	68.5%	73.4%
Mountain:								
Arizona	69.0%	70.1%	55.0%	63.0%	64.2%	73.2%	62.5%	70.9%
Colorado	66.6%	70.9%	55.3%	69.1%	67.0%	67.7%	65.2%	67.7%
Idaho	73.1%	60.7%	65.4%	71.6%	65.9%	80.7%	65.4%	76.4%
New Mexico	64.3%	63.0%	54.4%	58.9%	61.6%	69.6%	59.2%	66.1%
Utah	57.9%	60.9%	44.4%	40.5%	61.8%	64.6%	47.1%	62.2%
Wyoming	70.6%	67.2%	66.7%	60.8%	73.4%	74.3%	66.1%	72.4%
Pacific:								
California	73.2%	81.1%	65.7%	66.4%	67.4%	77.4%	71.7%	73.7%
Oregon	77.3%	74.7%	75.9%	73.6%	74.5%	80.3%	72.9%	78.7%
Washington	78.2%	76.0%	75.7%	67.2%	71.6%	85.5%	75.4%	79.2%
States not shown separately	73.6%	75.9%	74.2%	70.6%	68.2%	76.0%	74.4%	73.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.3.b.(2)(1998) 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, 1998

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	0.50%	1.30%	0.97%	1.43%	1.02%	0.68%	0.96%	0.49%
New England:								
Connecticut	1.92%	3.75%	4.22%	3.64%	3.04%	4.09%	2.40%	2.63%
Massachusetts	1.57%	3.44%	2.18%	2.05%	2.20%	3.27%	1.68%	2.07%
New Hampshire	2.56%	2.81%	6.37%	5.20%	3.78%	3.10%	4.64%	2.59%
Middle Atlantic:								
New Jersey	3.20%	5.39%	4.92%	6.45%	5.90%	3.79%	5.17%	3.40%
New York	1.53%	4.36%	2.66%	6.06%	4.44%	2.56%	4.49%	1.93%
Pennsylvania	1.00%	3.63%	2.71%	4.73%	2.49%	2.37%	2.54%	1.04%
East North Central:								
Illinois	1.70%	3.53%	3.79%	4.87%	4.33%	2.85%	3.43%	1.76%
Indiana	1.20%	4.58%	4.55%	3.88%	3.19%	2.67%	1.70%	1.54%
Michigan	2.29%	5.29%	4.89%	3.59%	4.14%	3.00%	3.24%	1.81%
Ohio	1.26%	3.50%	4.24%	3.05%	3.26%	2.53%	2.59%	1.49%
Wisconsin	2.70%	8.85%	6.02%	3.31%	4.79%	4.26%	3.96%	2.79%
West North Central:								
Iowa	1.51%	6.45%	5.46%	2.45%	2.97%	1.83%	4.15%	1.80%
Kansas	1.35%	3.24%	3.50%	5.35%	3.09%	2.47%	2.18%	1.85%
Minnesota	2.95%	4.59%	4.77%	3.68%	4.14%	4.75%	2.30%	3.58%
Missouri	2.32%	3.40%	4.83%	3.77%	3.48%	3.55%	3.01%	2.88%
Nebraska	1.92%	5.05%	4.68%	4.72%	3.98%	3.41%	2.67%	2.07%
South Atlantic:								
Delaware	3.00%	12.45% *	5.43%	5.51%	5.77%	2.54%	7.59%	2.87%
Florida	3.49%	2.02%	4.34%	4.33%	4.90%	5.32%	1.92%	4.42%
Georgia	2.54%	4.16%	6.50%	4.26%	5.47%	2.95%	2.74%	2.81%
Maryland	2.31%	3.81%	3.66%	3.85%	4.58%	3.68%	3.19%	2.71%
North Carolina	1.90%	4.62%	1.81%	4.17%	5.48%	2.64%	2.44%	2.46%
South Carolina	2.61%	4.56%	6.27%	2.87%	7.43%	1.11%	1.94%	3.14%
Virginia	1.27%	3.70%	5.39%	5.42%	3.22%	2.55%	3.69%	1.83%
West Virginia	2.99%	7.01%	9.54%	5.45%	1.37%	3.44%	3.09%	2.83%
East South Central:								
Alabama	2.48%	3.87%	4.68%	2.69%	5.12%	2.43%	2.89%	2.89%
Kentucky	2.24%	6.07%	4.34%	3.50%	3.31%	4.95%	3.29%	3.04%
Tennessee	2.92%	4.44%	4.77%	5.46%	4.65%	4.44%	3.34%	3.49%
West South Central:								
Arkansas	2.21%	6.56%	5.70%	4.36%	4.78%	2.40%	4.66%	1.99%
Louisiana	2.71%	7.46%	4.20%	5.95%	4.72%	3.03%	4.97%	2.50%
Oklahoma	2.61%	6.36%	5.90%	4.08%	5.32%	3.78%	3.49%	3.39%
Texas	1.59%	2.68%	5.08%	4.98%	2.77%	2.29%	3.89%	1.57%
Mountain:								
Arizona	2.10%	3.41%	6.39%	4.43%	4.97%	3.15%	3.95%	2.45%
Colorado	2.98%	5.44%	6.71%	4.24%	5.23%	4.85%	3.41%	3.40%
Idaho	3.02%	6.83%	5.09%	3.69%	5.40%	6.23%	3.37%	3.76%
New Mexico	3.04%	3.69%	4.66%	5.22%	5.12%	6.56%	3.38%	3.92%
Utah	3.68%	6.12%	8.55%	6.93%	3.64%	4.91%	5.76%	3.38%
Wyoming	3.42%	3.90%	5.85%	6.54%	5.13%	6.70%	2.21%	4.86%
Pacific:								
California	1.60%	3.89%	2.56%	2.13%	3.85%	3.36%	1.92%	2.39%
Oregon	1.54%	2.90%	3.63%	6.16%	4.53%	3.41%	3.76%	2.76%
Washington	2.07%	4.18%	2.46%	3.10%	1.87%	2.95%	2.16%	2.47%
States not shown separately	1.75%	3.63%	3.53%	1.97%	2.55%	2.73%	2.28%	1.79%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Number of part-time private-sector employees by firm size and State: United States, 1998

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	18,176,301	3,997,114	2,166,829	3,032,377	3,104,063	5,875,919	7,863,738	10,312,563
New England:								
Connecticut	293,699	62,312	37,686	54,223	48,548	90,929	125,406	168,293
Massachusetts	529,311	92,158	61,234	90,512	99,009	186,398	209,577	319,734
New Hampshire	88,045	21,804	13,835	12,836	22,602	16,969	42,451	45,594
Middle Atlantic:								
New Jersey	567,121	138,438	53,327	62,504 *	87,169	225,685	224,877	342,245
New York	1,280,749	313,148	110,271	224,460	236,560	396,311	540,423	740,326
Pennsylvania	923,796	199,977	106,029	165,881	209,279	242,631	414,385	509,411
East North Central:								
Illinois	773,746	144,498	81,236	177,333	101,925	268,754	316,508	457,237
Indiana	383,703	82,636	49,679	72,192	81,204	97,991	170,141	213,562
Michigan	659,791	167,626	76,010	123,071	91,844	201,240	312,760	347,031
Ohio	912,554	176,334	112,094	130,602	159,896	333,629	361,811	550,743
Wisconsin	438,701	133,543	66,125	87,429	64,635	86,968	249,561	189,141
West North Central:								
Iowa	263,007	83,622	25,667	46,281	48,064	59,372	134,439	128,567
Kansas	198,530	45,111	33,803	40,391	33,032	46,193	103,975	94,555
Minnesota	464,276	94,813	70,720	80,422	105,852	112,469	210,033	254,243
Missouri	406,391	83,869	63,666	70,091	56,758	132,008	173,044	233,347
Nebraska	173,724	53,943	23,225	15,531	24,571	56,454	85,765	87,959
South Atlantic:								
Delaware	59,498	15,622	8,437	8,958	12,077	14,404	28,789	30,709
Florida	988,153	161,748	103,007	138,463	122,974	461,960	360,227	627,926
Georgia	332,493	84,674	37,768	66,708 *	35,148	108,194	162,658	169,835
Maryland	308,366	57,473	37,441	54,806	69,932	88,715	124,530	183,837
North Carolina	441,364	92,556	50,140	69,910	66,576	162,182	185,038	256,326
South Carolina	170,943	34,990	23,752	34,163	33,499	44,539	75,368	95,575
Virginia	580,694	78,720	47,613 *	90,744	205,828	157,789	175,330	405,364
West Virginia	91,261	22,726	15,173	19,602	15,133	18,628	47,140	44,121
East South Central:								
Alabama	196,163	45,518	21,220	29,807	23,417 *	76,202	80,165	115,998
Kentucky	249,260	53,238	26,183	42,498	30,376 *	96,965	98,512	150,748
Tennessee	351,500	65,381	43,235 *	62,895	99,995	79,994	131,964	219,536
West South Central:								
Arkansas	138,701	37,471	15,590	22,598	31,749	31,293	64,137	74,564
Louisiana	254,356	47,949	28,477	22,314	37,418	118,198	90,389	163,967
Oklahoma	160,244	43,094	23,631	30,315	34,230	28,974	83,287	76,957
Texas	1,058,976	211,896	116,598	157,143	133,583	439,756	428,777	630,198
Mountain:								
Arizona	294,099	45,847	21,590	39,470	53,182	134,010	93,150	200,949
Colorado	243,994	75,000	43,725	26,980	22,644	75,645	134,025	109,969
Idaho	109,635	22,744	14,833	13,966	9,964 *	48,127	46,841	62,793
New Mexico	81,554	22,608	12,237	15,136	14,027	17,546	43,002	38,552
Utah	138,043	25,206	13,834	27,040	20,039	51,923	57,049	80,995
Wyoming	33,052	13,478	5,423	6,112	4,356 *	3,683	22,392	10,661
Pacific:								
California	2,150,702	386,745	286,827	298,007	307,672	871,452	849,268	1,301,435
Oregon	238,216	67,967	31,279	63,513	51,620	23,838 *	133,909	104,307
Washington	356,629	134,656	54,569	71,323	49,275	46,805	225,887	130,742
States not shown separately	791,261	255,974	99,640	166,143	148,403	121,100	446,748	344,514

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for number of part-time private-sector employees by firm size and State: United States, 1998

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	465,371	108,853	53,032	90,202	142,181	413,965	100,273	436,072
New England:								
Connecticut	35,413	11,244	6,362	8,961	11,128	24,399	10,833	32,110
Massachusetts	57,498	5,168	7,849	8,945	13,220	49,636	9,409	58,674
New Hampshire	7,886	3,435	3,003	2,014	4,850	4,810	6,290	7,682
Middle Atlantic:								
New Jersey	78,864	21,784	7,530	12,704 *	25,075	77,730	26,237	85,522
New York	106,142	32,389	25,097	41,604	30,621	87,196	26,705	112,442
Pennsylvania	96,955	24,645	23,500	25,292	38,643	55,834	29,888	84,518
East North Central:								
Illinois	62,197	12,351	10,393	19,580	21,655	47,675	23,218	61,965
Indiana	31,169	11,035	10,579	10,609	13,652	22,730	19,465	27,741
Michigan	47,707	22,283	18,548	17,226	29,722	39,675	32,784	50,010
Ohio	109,062	11,749	24,549	23,374	25,985	80,453	32,512	99,105
Wisconsin	43,501	28,101	11,579	15,041	13,257	23,153	28,307	26,826
West North Central:								
Iowa	29,957	10,651	6,105	5,142	7,651	24,257	10,778	28,045
Kansas	16,476	6,184	3,322	6,135	7,410	12,990	9,267	15,036
Minnesota	41,983	9,176	15,240	15,737	34,837	23,678	19,064	35,917
Missouri	71,554	7,289	23,168	6,235	11,926	55,655	25,063	55,422
Nebraska	18,246	9,362	5,928	2,902	3,056	14,618	11,425	13,880
South Atlantic:								
Delaware	6,290	2,246	1,950	1,506	2,871	6,186	2,110	5,602
Florida	67,241	18,315	15,499	40,743	21,223	42,419	51,473	46,592
Georgia	38,450	8,790	11,970	18,346 *	9,711	32,924	18,137	37,535
Maryland	24,155	5,136	4,552	12,821	24,971	14,398	7,367	21,004
North Carolina	31,050	9,296	8,788	14,673	12,426	37,821	18,181	37,432
South Carolina	23,521	2,901	4,659	5,289	4,791	17,677	8,896	18,301
Virginia	140,809	5,867	9,062 *	14,979	87,569	62,399	18,497	147,440
West Virginia	8,320	2,833	3,900	2,237	2,677	3,918	5,641	3,577
East South Central:								
Alabama	20,585	6,432	3,407	7,137	6,203 *	13,064	8,593	15,350
Kentucky	39,687	11,281	2,870	11,521	9,138 *	36,128	10,516	38,535
Tennessee	76,357	8,530	13,984 *	22,903	60,370	14,354	17,700	64,638
West South Central:								
Arkansas	20,792	8,642	3,110	5,067	8,935	9,834	10,519	17,867
Louisiana	36,119	6,822	5,097	4,860	11,104	37,564	10,613	38,398
Oklahoma	14,839	7,828	4,628	9,097	9,600	9,996	9,455	12,880
Texas	95,532	17,065	15,363	28,051	33,437	104,911	32,858	117,818
Mountain:								
Arizona	39,848	3,353	5,026	11,030	7,143	34,796	9,298	36,129
Colorado	52,019	6,682	11,707	5,136	4,580	42,839	10,347	43,400
Idaho	28,928	2,067	1,894	1,895	2,388 *	27,521	3,918	26,452
New Mexico	5,822	1,077	2,966	3,189	2,397	5,542	4,496	5,613
Utah	19,975	1,982	2,671	3,995	4,880	20,971	6,015	21,065
Wyoming	2,138	1,496	692	1,134	1,334 *	1,145	1,888	1,849
Pacific:								
California	252,452	27,823	33,845	46,678	42,375	258,374	49,254	242,005
Oregon	27,171	17,626	4,823	17,290	13,681	4,667 *	21,002	17,413
Washington	17,813	14,970	7,765	7,130	8,907	7,360	13,017	16,667
States not shown separately	58,579	25,935	14,509	14,635	21,924	26,732	36,138	36,509

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of number of part-time private-sector employees by firm size and State: United States, 1998

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	18,176,301	22.0%	11.9%	16.7%	17.1%	32.3%	43.3%	56.7%
New England:								
Connecticut	293,699	21.2%	12.8%	18.5%	16.5%	31.0%	42.7%	57.3%
Massachusetts	529,311	17.4%	11.6%	17.1%	18.7%	35.2%	39.6%	60.4%
New Hampshire	88,045	24.8%	15.7%	14.6%	25.7%	19.3%	48.2%	51.8%
Middle Atlantic:								
New Jersey	567,121	24.4%	9.4%	11.0% *	15.4%	39.8%	39.7%	60.3%
New York	1,280,749	24.5%	8.6%	17.5%	18.5%	30.9%	42.2%	57.8%
Pennsylvania	923,796	21.6%	11.5%	18.0%	22.7%	26.3%	44.9%	55.1%
East North Central:								
Illinois	773,746	18.7%	10.5%	22.9%	13.2%	34.7%	40.9%	59.1%
Indiana	383,703	21.5%	12.9%	18.8%	21.2%	25.5%	44.3%	55.7%
Michigan	659,791	25.4%	11.5%	18.7%	13.9%	30.5%	47.4%	52.6%
Ohio	912,554	19.3%	12.3%	14.3%	17.5%	36.6%	39.6%	60.4%
Wisconsin	438,701	30.4%	15.1%	19.9%	14.7%	19.8%	56.9%	43.1%
West North Central:								
Iowa	263,007	31.8%	9.8%	17.6%	18.3%	22.6%	51.1%	48.9%
Kansas	198,530	22.7%	17.0%	20.3%	16.6%	23.3%	52.4%	47.6%
Minnesota	464,276	20.4%	15.2%	17.3%	22.8%	24.2%	45.2%	54.8%
Missouri	406,391	20.6%	15.7%	17.2%	14.0%	32.5%	42.6%	57.4%
Nebraska	173,724	31.1%	13.4%	8.9%	14.1%	32.5%	49.4%	50.6%
South Atlantic:								
Delaware	59,498	26.3%	14.2%	15.1%	20.3%	24.2%	48.4%	51.6%
Florida	988,153	16.4%	10.4%	14.0%	12.4%	46.7%	36.5%	63.5%
Georgia	332,493	25.5%	11.4%	20.1% *	10.6%	32.5%	48.9%	51.1%
Maryland	308,366	18.6%	12.1%	17.8%	22.7%	28.8%	40.4%	59.6%
North Carolina	441,364	21.0%	11.4%	15.8%	15.1%	36.7%	41.9%	58.1%
South Carolina	170,943	20.5%	13.9%	20.0%	19.6%	26.1%	44.1%	55.9%
Virginia	580,694	13.6%	8.2% *	15.6%	35.4%	27.2%	30.2%	69.8%
West Virginia	91,261	24.9%	16.6%	21.5%	16.6%	20.4%	51.7%	48.3%
East South Central:								
Alabama	196,163	23.2%	10.8%	15.2%	11.9% *	38.8%	40.9%	59.1%
Kentucky	249,260	21.4%	10.5%	17.0%	12.2% *	38.9%	39.5%	60.5%
Tennessee	351,500	18.6%	12.3% *	17.9%	28.4%	22.8%	37.5%	62.5%
West South Central:								
Arkansas	138,701	27.0%	11.2%	16.3%	22.9%	22.6%	46.2%	53.8%
Louisiana	254,356	18.9%	11.2%	8.8%	14.7%	46.5%	35.5%	64.5%
Oklahoma	160,244	26.9%	14.7%	18.9%	21.4%	18.1%	52.0%	48.0%
Texas	1,058,976	20.0%	11.0%	14.8%	12.6%	41.5%	40.5%	59.5%
Mountain:								
Arizona	294,099	15.6%	7.3%	13.4%	18.1%	45.6%	31.7%	68.3%
Colorado	243,994	30.7%	17.9%	11.1%	9.3%	31.0%	54.9%	45.1%
Idaho	109,635	20.7%	13.5%	12.7%	9.1% *	43.9%	42.7%	57.3%
New Mexico	81,554	27.7%	15.0%	18.6%	17.2%	21.5%	52.7%	47.3%
Utah	138,043	18.3%	10.0%	19.6%	14.5%	37.6%	41.3%	58.7%
Wyoming	33,052	40.8%	16.4%	18.5%	13.2% *	11.1%	67.7%	32.3%
Pacific:								
California	2,150,702	18.0%	13.3%	13.9%	14.3%	40.5%	39.5%	60.5%
Oregon	238,216	28.5%	13.1%	26.7%	21.7%	10.0% *	56.2%	43.8%
Washington	356,629	37.8%	15.3%	20.0%	13.8%	13.1%	63.3%	36.7%
States not shown separately	791,261	32.4%	12.6%	21.0%	18.8%	15.3%	56.5%	43.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for percent of number of part-time private-sector employees by firm size and State: United States, 1998

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	465,371	0.86%	0.36%	0.68%	0.68%	1.53%	1.04%	1.04%
New England:								
Connecticut	35,413	2.81%	2.58%	4.27%	2.26%	4.72%	4.21%	4.21%
Massachusetts	57,498	2.26%	2.58%	1.80%	1.66%	5.19%	4.30%	4.30%
New Hampshire	7,886	3.99%	2.71%	1.89%	5.37%	4.79%	6.49%	6.49%
Middle Atlantic:								
New Jersey	78,864	5.85%	1.59%	3.44% *	3.19%	8.15%	7.88%	7.88%
New York	106,142	2.52%	1.59%	3.78%	2.44%	4.54%	4.55%	4.55%
Pennsylvania	96,955	2.88%	1.71%	2.62%	3.42%	4.06%	3.35%	3.35%
East North Central:								
Illinois	62,197	2.48%	1.36%	1.92%	3.15%	4.28%	4.44%	4.44%
Indiana	31,169	3.27%	2.26%	3.33%	4.04%	4.13%	4.99%	4.99%
Michigan	47,707	2.64%	2.97%	3.69%	3.73%	5.54%	5.47%	5.47%
Ohio	109,062	2.55%	2.85%	2.42%	2.16%	4.74%	4.50%	4.50%
Wisconsin	43,501	5.28%	1.96%	3.40%	2.77%	4.34%	4.47%	4.47%
West North Central:								
Iowa	29,957	4.56%	1.74%	3.06%	2.55%	5.15%	4.86%	4.86%
Kansas	16,476	3.24%	2.22%	3.35%	3.45%	4.04%	4.94%	4.94%
Minnesota	41,983	2.64%	2.02%	2.99%	6.51%	3.87%	4.22%	4.22%
Missouri	71,554	2.21%	3.65%	3.77%	3.06%	5.31%	3.76%	3.76%
Nebraska	18,246	3.64%	3.93%	1.73%	2.44%	5.12%	4.66%	4.66%
South Atlantic:								
Delaware	6,290	1.84%	3.13%	3.92%	4.38%	5.59%	4.21%	4.21%
Florida	67,241	2.34%	1.68%	2.83%	2.02%	3.95%	3.33%	3.33%
Georgia	38,450	4.95%	3.22%	6.07% *	2.61%	7.76%	7.23%	7.23%
Maryland	24,155	2.23%	1.37%	3.58%	5.94%	3.55%	2.88%	2.88%
North Carolina	31,050	2.22%	2.32%	3.94%	3.12%	6.00%	5.14%	5.14%
South Carolina	23,521	2.08%	2.06%	4.08%	2.90%	5.74%	3.34%	3.34%
Virginia	140,809	2.51%	3.50% *	4.00%	5.54%	4.52%	6.11%	6.11%
West Virginia	8,320	2.25%	2.94%	2.66%	2.96%	3.55%	2.25%	2.25%
East South Central:								
Alabama	20,585	2.54%	1.99%	2.87%	3.67% *	4.26%	3.52%	3.52%
Kentucky	39,687	5.35%	1.72%	4.27%	3.80% *	6.82%	6.39%	6.39%
Tennessee	76,357	3.61%	4.05% *	5.13%	5.97%	5.05%	5.56%	5.56%
West South Central:								
Arkansas	20,792	4.16%	2.48%	3.67%	3.28%	5.12%	5.16%	5.16%
Louisiana	36,119	4.38%	2.34%	1.79%	4.18%	8.08%	6.58%	6.58%
Oklahoma	14,839	5.37%	3.58%	5.44%	5.40%	4.78%	6.05%	6.05%
Texas	95,532	3.06%	2.17%	2.97%	2.27%	5.74%	5.55%	5.55%
Mountain:								
Arizona	39,848	3.01%	0.97%	3.08%	2.92%	6.76%	3.90%	3.90%
Colorado	52,019	6.02%	4.11%	1.88%	2.40%	6.73%	5.73%	5.73%
Idaho	28,928	4.28%	3.40%	1.88%	3.79% *	10.43%	7.44%	7.44%
New Mexico	5,822	2.65%	3.64%	3.46%	2.80%	5.63%	4.92%	4.92%
Utah	19,975	2.33%	2.68%	2.50%	3.67%	7.38%	5.95%	5.95%
Wyoming	2,138	3.84%	1.82%	2.96%	4.00% *	2.96%	4.68%	4.68%
Pacific:								
California	252,452	2.51%	1.32%	2.57%	2.86%	6.28%	3.72%	3.72%
Oregon	27,171	3.98%	2.76%	5.64%	4.95%	3.92% *	5.73%	5.73%
Washington	17,813	3.60%	3.20%	1.57%	2.20%	1.88%	3.55%	3.55%
States not shown separately	58,579	1.35%	1.57%	2.57%	2.02%	3.20%	2.94%	2.94%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	71.3%	30.9%	49.1%	71.6%	94.3%	94.6%	42.7%	93.1%
New England:								
Connecticut	78.2%	36.5%	58.0%	89.0%	96.8%	98.9%	52.7%	97.3%
Massachusetts	81.6%	40.5%	64.7%	77.8%	99.5%	99.8%	54.6%	99.3%
New Hampshire	78.2%	47.4%	53.0%	90.6%	100.0%	100.0%	54.9%	99.9%
Middle Atlantic:								
New Jersey	75.7%	39.4%	49.6%	65.8%	93.3%	100.0%	46.4%	94.9%
New York	76.6%	36.6%	67.8%	74.4%	96.5%	100.0%	49.2%	96.6%
Pennsylvania	75.0%	36.4%	57.1%	71.9%	94.5%	99.8%	49.1%	96.0%
East North Central:								
Illinois	75.4%	25.8%	60.6%	72.6%	97.8%	99.9%	44.7%	96.6%
Indiana	63.7%	17.7% *	33.9% *	66.3%	89.5%	94.1%	30.6%	90.0%
Michigan	74.3%	33.9%	60.5%	82.9%	92.8%	99.3%	49.4%	96.7%
Ohio	70.2%	27.1%	38.7% *	77.7%	85.5%	93.3%	38.5%	91.0%
Wisconsin	72.0%	29.6%	69.2%	91.1%	98.9%	100.0%	52.5%	97.7%
West North Central:								
Iowa	69.6%	37.3%	34.8% *	81.9%	95.2%	100.0%	43.1%	97.4%
Kansas	65.1%	27.6%	40.2%	74.1%	83.9%	98.6%	39.8%	92.9%
Minnesota	72.8%	27.3%	60.5%	78.9%	94.7%	94.0%	49.0%	92.5%
Missouri	68.0%	24.4%	39.4% *	70.1%	87.4%	100.0%	34.0%	93.2%
Nebraska	64.2%	32.4%	22.5% *	78.7%	96.2%	93.8%	33.1%	94.6%
South Atlantic:								
Delaware	71.3%	40.2%	50.9%	90.9%	78.7%	98.7%	53.0%	88.5%
Florida	74.9%	32.2%	43.9%	43.5%	98.0%	100.0%	34.4%	98.1%
Georgia	66.3%	31.0%	39.5% *	62.3%	84.3%	100.0%	37.8%	93.7%
Maryland	80.1%	41.1%	55.5%	80.4%	100.0%	100.0%	55.4%	96.9%
North Carolina	76.3%	30.5%	46.2%	88.2%	92.8%	100.0%	46.4%	98.0%
South Carolina	70.5%	19.4% *	66.4%	61.8%	96.6%	100.0%	38.4%	95.9%
Virginia	78.6%	32.6%	47.8%	70.0%	93.2%	96.7%	45.7%	92.8%
West Virginia	63.8%	33.1%	61.1%	50.4%	85.5%	100.0%	42.5%	86.6%
East South Central:								
Alabama	75.0%	25.6%	54.9%	98.4%	100.0%	93.3%	45.2%	95.6%
Kentucky	76.8%	36.4%	51.7%	81.2%	91.2%	99.4%	47.2%	96.2%
Tennessee	72.7%	16.9% *	41.2%	78.8%	97.1%	100.0%	32.3%	97.0%
West South Central:								
Arkansas	73.7%	34.6%	60.8%	77.0%	100.0%	97.7%	45.8%	97.6%
Louisiana	72.0%	19.8%	44.3%	50.9%	84.2%	100.0%	31.7%	94.2%
Oklahoma	64.6%	39.3%	26.5% *	66.1%	91.5%	100.0%	37.3%	94.2%
Texas	69.9%	17.0%	34.8%	70.2%	89.4%	98.7%	33.0%	95.0%
Mountain:								
Arizona	81.2%	35.2%	40.0%	76.3%	93.9%	99.9%	45.9%	97.5%
Colorado	70.0%	36.1%	64.4%	64.1%	100.0%	100.0%	45.4%	100.0%
Idaho	69.6%	16.4%	42.4%	67.1%	87.8%	100.0%	33.1%	96.8%
New Mexico	59.8%	23.4%	29.3% *	58.6%	95.8%	100.0%	31.8%	91.0%
Utah	74.0%	31.8%	26.9% *	69.3%	98.5%	100.0%	42.6%	96.1%
Wyoming	52.7%	19.7%	44.1%	71.8%	98.6%	100.0%	33.0%	94.1%
Pacific:								
California	62.3%	30.3%	43.0%	60.8%	96.9%	71.1%	38.8%	77.6%
Oregon	62.7%	20.7% *	64.9%	67.6%	97.4%	91.0%	40.9%	90.7%
Washington	59.3%	29.5%	46.3%	74.5%	94.7%	100.0%	39.6%	93.4%
States not shown separately	64.6%	35.2%	46.0%	68.4%	95.2%	98.9%	42.6%	93.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by firm size and State: United States, 1998

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	1.32%	1.23%	1.69%	1.90%	0.94%	3.29%	1.51%	1.99%
New England:								
Connecticut	3.35%	5.38%	10.97%	8.34%	2.22%	1.05%	4.82%	1.59%
Massachusetts	2.09%	4.22%	6.35%	5.61%	0.31%	0.39%	2.69%	0.25%
New Hampshire	4.65%	5.43%	13.14%	4.33%	0.00%	0.00%	5.72%	0.07%
Middle Atlantic:								
New Jersey	6.88%	5.19%	9.66%	10.70%	12.95%	10.54%	4.20%	6.72%
New York	3.13%	6.65%	10.20%	8.22%	3.46%	0.00%	4.78%	1.95%
Pennsylvania	3.11%	4.94%	6.26%	7.12%	3.58%	1.44%	3.50%	2.81%
East North Central:								
Illinois	2.21%	3.56%	11.19%	5.44%	2.96%	0.19%	4.90%	1.83%
Indiana	4.36%	6.59% *	11.05% *	10.91%	4.98%	8.05%	5.11%	3.84%
Michigan	3.28%	4.54%	10.39%	7.54%	7.55%	0.49%	4.16%	1.94%
Ohio	4.43%	6.59%	13.88% *	6.52%	7.92%	6.23%	7.55%	3.81%
Wisconsin	5.23%	6.03%	8.81%	6.62%	1.25%	0.00%	7.32%	1.21%
West North Central:								
Iowa	4.96%	7.74%	13.86% *	6.80%	3.15%	0.00%	6.06%	1.11%
Kansas	5.30%	4.61%	7.97%	10.40%	7.28%	2.60%	5.14%	4.38%
Minnesota	4.15%	6.19%	10.86%	6.47%	10.56%	4.97%	5.67%	3.80%
Missouri	4.74%	7.14%	13.06% *	6.76%	12.95%	0.00%	8.09%	3.77%
Nebraska	4.74%	8.54%	11.70% *	7.90%	3.41%	7.77%	6.92%	3.85%
South Atlantic:								
Delaware	3.98%	6.76%	11.82%	9.85%	10.35%	8.57%	6.25%	5.42%
Florida	2.87%	4.14%	6.64%	11.26%	1.09%	0.00%	3.67%	1.01%
Georgia	4.84%	6.11%	12.35% *	11.49%	12.11%	0.00%	6.00%	3.10%
Maryland	3.43%	7.06%	9.79%	8.23%	0.00%	0.00%	5.68%	2.02%
North Carolina	3.53%	6.01%	10.53%	4.80%	10.04%	0.00%	6.04%	3.00%
South Carolina	3.10%	6.38% *	11.90%	11.85%	5.54%	10.54%	7.66%	2.82%
Virginia	5.66%	6.33%	10.85%	11.41%	6.85%	6.75%	5.44%	6.62%
West Virginia	4.32%	6.37%	10.60%	8.96%	7.97%	0.00%	6.28%	6.72%
East South Central:								
Alabama	3.73%	5.92%	9.78%	2.05%	0.00%	3.71%	7.57%	2.70%
Kentucky	5.41%	8.29%	11.02%	7.08%	8.75%	0.21%	5.54%	3.85%
Tennessee	5.19%	7.69% *	11.43%	9.84%	3.48%	0.00%	6.99%	2.17%
West South Central:								
Arkansas	4.51%	9.29%	13.10%	10.70%	0.00%	6.30%	7.37%	2.07%
Louisiana	6.16%	3.24%	9.89%	8.80%	10.74%	0.00%	2.53%	4.89%
Oklahoma	4.02%	7.61%	9.45% *	9.72%	13.83%	0.00%	5.84%	7.47%
Texas	4.37%	2.34%	6.73%	7.38%	4.92%	2.29%	3.67%	2.47%
Mountain:								
Arizona	2.67%	6.87%	9.81%	5.49%	3.87%	0.05%	5.66%	1.45%
Colorado	4.16%	4.71%	10.96%	10.86%	0.00%	0.00%	5.13%	0.07%
Idaho	7.09%	3.60%	10.98%	7.86%	13.53%	0.00%	5.86%	6.34%
New Mexico	5.32%	5.50%	13.34% *	9.34%	3.70%	0.00%	6.02%	5.10%
Utah	3.92%	7.74%	8.93% *	8.24%	0.72%	0.00%	3.12%	1.86%
Wyoming	4.30%	2.64%	9.95%	8.15%	10.84%	10.54%	2.91%	3.32%
Pacific:								
California	5.74%	4.28%	5.36%	7.11%	1.58%	10.99%	3.07%	8.29%
Oregon	6.21%	6.49% *	8.54%	11.20%	5.65%	7.77%	6.74%	4.91%
Washington	3.35%	5.51%	7.19%	7.15%	4.41%	0.00%	4.54%	2.13%
States not shown separately	3.11%	6.00%	7.01%	6.68%	2.34%	0.74%	5.33%	1.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, 1998

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	29.2%	27.8%	23.5%	19.8%	26.4%	35.6%	23.7%	31.1%
New England:								
Connecticut	25.4%	--	--	--	--	35.4%	24.6%	25.7%
Massachusetts	31.3%	--	--	--	--	28.4%	29.8%	31.9%
New Hampshire	25.4%	--	--	--	--	24.9%	30.7%	22.7%
Middle Atlantic:								
New Jersey	32.0%	--	--	--	--	39.8%	14.1% *	37.7%
New York	38.7%	--	--	--	--	49.3%	34.9%	40.0%
Pennsylvania	31.1%	--	--	--	--	34.5%	19.0%	36.1%
East North Central:								
Illinois	24.7%	--	--	--	--	31.3%	19.8% *	26.2%
Indiana	23.4%	--	--	--	--	24.8% *	28.8%	22.0%
Michigan	27.1%	--	--	--	--	38.6%	15.9% *	32.3%
Ohio	33.8%	--	--	--	--	43.2%	23.9%	36.6%
Wisconsin	25.9%	--	--	--	--	28.0% *	26.7%	25.3%
West North Central:								
Iowa	30.4%	--	--	--	--	41.9%	19.5% *	35.5%
Kansas	25.5%	--	--	--	--	31.7%	21.8%	27.2%
Minnesota	34.3%	--	--	--	--	51.7%	22.0% *	39.6%
Missouri	18.6% *	--	--	--	--	18.2% *	18.4% *	18.7%
Nebraska	24.6%	--	--	--	--	34.2%	17.0%	27.2%
South Atlantic:								
Delaware	22.2%	--	--	--	--	22.5% *	26.6%	19.7% *
Florida	33.3%	--	--	--	--	38.9%	24.9%	35.0%
Georgia	29.3%	--	--	--	--	25.4% *	42.1%	24.4%
Maryland	33.8%	--	--	--	--	48.2%	21.8%	38.4%
North Carolina	24.4%	--	--	--	--	33.7% *	16.5% *	27.1%
South Carolina	25.4%	--	--	--	--	31.2% *	18.3% *	27.7%
Virginia	19.3%	--	--	--	--	26.5% *	22.8%	18.6%
West Virginia	18.5%	--	--	--	--	33.3%	9.5% *	23.3%
East South Central:								
Alabama	25.8%	--	--	--	--	29.3% *	26.0%	25.7%
Kentucky	23.0%	--	--	--	--	30.6% *	14.4%	25.8%
Tennessee	44.7%	--	--	--	--	39.8%	28.9%	47.8%
West South Central:								
Arkansas	17.2%	--	--	--	--	29.6% *	13.3% *	18.8% *
Louisiana	24.8%	--	--	--	--	28.0%	19.1%	25.9%
Oklahoma	24.0%	--	--	--	--	47.2%	22.7% *	24.6%
Texas	22.0%	--	--	--	--	26.5%	18.5%	22.8%
Mountain:								
Arizona	24.3%	--	--	--	--	29.9%	14.4% *	26.4%
Colorado	33.4%	--	--	--	--	44.6%	26.0%	37.6%
Idaho	36.4%	--	--	--	--	42.7%	25.0%	39.3%
New Mexico	29.1%	--	--	--	--	40.3%	25.0%	30.7%
Utah	31.2%	--	--	--	--	37.4%	36.0%	29.7%
Wyoming	18.1%	--	--	--	--	15.4% *	30.1%	9.3% *
Pacific:								
California	29.5%	--	--	--	--	38.0%	24.1%	31.2%
Oregon	38.8%	--	--	--	--	65.8%	33.2%	42.0%
Washington	31.6%	--	--	--	--	52.3%	25.6%	36.1%
States not shown separately	28.3%	--	--	--	--	23.3% *	25.6%	29.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

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%	1.64%	1.74%	1.70%	1.55%	2.12%	1.29%	1.36%
New England:								
Connecticut	5.48%	--	--	--	--	8.71%	5.92%	6.75%
Massachusetts	2.03%	--	--	--	--	5.59%	3.65%	2.77%
New Hampshire	3.09%	--	--	--	--	5.41%	4.63%	4.07%
Middle Atlantic:								
New Jersey	5.09%	--	--	--	--	9.53%	6.61% *	7.25%
New York	4.84%	--	--	--	--	7.81%	4.89%	5.91%
Pennsylvania	2.35%	--	--	--	--	6.39%	1.94%	2.68%
East North Central:								
Illinois	3.59%	--	--	--	--	5.37%	6.13% *	3.53%
Indiana	4.13%	--	--	--	--	11.95% *	6.16%	5.19%
Michigan	5.03%	--	--	--	--	11.01%	5.27% *	7.85%
Ohio	4.12%	--	--	--	--	5.30%	3.92%	4.33%
Wisconsin	4.85%	--	--	--	--	10.61% *	4.62%	6.80%
West North Central:								
Iowa	4.68%	--	--	--	--	8.03%	9.62% *	5.89%
Kansas	3.84%	--	--	--	--	6.54%	5.04%	6.09%
Minnesota	5.10%	--	--	--	--	7.13%	8.47% *	6.43%
Missouri	5.71% *	--	--	--	--	10.29% *	7.92% *	5.40%
Nebraska	4.59%	--	--	--	--	8.24%	4.47%	5.36%
South Atlantic:								
Delaware	3.92%	--	--	--	--	11.11% *	6.21%	6.21% *
Florida	4.33%	--	--	--	--	6.31%	4.27%	5.24%
Georgia	6.65%	--	--	--	--	10.94% *	11.43%	6.77%
Maryland	4.65%	--	--	--	--	8.16%	3.12%	7.10%
North Carolina	4.73%	--	--	--	--	10.13% *	7.33% *	5.70%
South Carolina	4.60%	--	--	--	--	9.50% *	9.56% *	5.89%
Virginia	4.09%	--	--	--	--	9.87% *	3.85%	5.35%
West Virginia	4.04%	--	--	--	--	9.34%	3.47% *	6.02%
East South Central:								
Alabama	3.44%	--	--	--	--	12.07% *	7.02%	5.36%
Kentucky	4.31%	--	--	--	--	9.23% *	3.71%	5.88%
Tennessee	8.57%	--	--	--	--	8.23%	6.87%	10.16%
West South Central:								
Arkansas	5.00%	--	--	--	--	9.07% *	5.02% *	6.77% *
Louisiana	5.34%	--	--	--	--	7.49%	5.42%	6.80%
Oklahoma	4.77%	--	--	--	--	10.88%	7.54% *	5.91%
Texas	5.17%	--	--	--	--	7.54%	3.49%	6.04%
Mountain:								
Arizona	4.07%	--	--	--	--	6.23%	5.43% *	4.46%
Colorado	6.70%	--	--	--	--	10.12%	6.45%	7.29%
Idaho	4.30%	--	--	--	--	9.81%	7.29%	5.46%
New Mexico	4.54%	--	--	--	--	11.35%	7.16%	7.15%
Utah	4.87%	--	--	--	--	9.64%	5.96%	7.34%
Wyoming	2.57%	--	--	--	--	6.55% *	5.00%	2.91% *
Pacific:								
California	2.90%	--	--	--	--	4.23%	2.22%	3.62%
Oregon	6.02%	--	--	--	--	9.15%	5.98%	8.20%
Washington	2.91%	--	--	--	--	7.11%	2.87%	3.13%
States not shown separately	3.65%	--	--	--	--	10.26% *	5.57%	4.19%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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

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Table II.B.4.b.(1).(a)(1998) 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, 1998

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	61.3%	57.6%	47.0%	44.0%	55.1%	70.0%	49.4%	64.5%
New England:								
Connecticut	65.5%	--	--	--	--	73.4%	42.3%	74.4%
Massachusetts	52.6%	--	--	--	--	66.0%	42.5%	55.9%
New Hampshire	45.2%	--	--	--	--	61.3%	49.3%	42.4%
Middle Atlantic:								
New Jersey	71.3%	--	--	--	--	70.3%	76.7%	70.6%
New York	59.1%	--	--	--	--	75.9%	32.6%	67.6%
Pennsylvania	52.4%	--	--	--	--	65.7%	58.3%	51.1%
East North Central:								
Illinois	76.5%	--	--	--	--	82.6%	61.2%	80.2%
Indiana	44.0%	--	--	--	--	62.0%	41.6%	44.8%
Michigan	53.0%	--	--	--	--	56.3%	59.8%	51.5%
Ohio	64.4%	--	--	--	--	77.3%	53.5%	66.3%
Wisconsin	43.9%	--	--	--	--	54.0%	36.1%	49.8%
West North Central:								
Iowa	44.5%	--	--	--	--	65.3%	43.5%	44.7%
Kansas	54.2%	--	--	--	--	86.7%	27.8% *	64.2%
Minnesota	47.9%	--	--	--	--	58.1%	37.1%	50.5%
Missouri	63.7%	--	--	--	--	70.1%	52.7%	66.7%
Nebraska	68.0%	--	--	--	--	79.8%	50.4%	71.8%
South Atlantic:								
Delaware	45.7%	--	--	--	--	73.4%	37.6%	51.8%
Florida	53.2%	--	--	--	--	54.2%	38.9%	55.2%
Georgia	62.9%	--	--	--	--	67.1%	53.9%	69.0%
Maryland	51.0%	--	--	--	--	63.3%	45.9%	52.1%
North Carolina	58.7%	--	--	--	--	65.5%	40.4% *	62.5%
South Carolina	50.1%	--	--	--	--	55.3%	50.8%	50.0%
Virginia	60.0%	--	--	--	--	64.6%	50.7%	62.5%
West Virginia	63.7%	--	--	--	--	72.9%	66.5%	63.1%
East South Central:								
Alabama	45.6%	--	--	--	--	50.7%	45.5%	45.7%
Kentucky	70.9%	--	--	--	--	86.8%	43.9%	75.7%
Tennessee	82.5%	--	--	--	--	62.3%	61.4%	85.0%
West South Central:								
Arkansas	58.3%	--	--	--	--	82.6%	30.3% *	66.3%
Louisiana	45.7%	--	--	--	--	51.4%	47.8%	45.4%
Oklahoma	68.0%	--	--	--	--	68.1%	72.3%	66.3%
Texas	67.3%	--	--	--	--	71.3%	67.4%	67.3%
Mountain:								
Arizona	69.0%	--	--	--	--	84.0%	40.3%	72.4%
Colorado	77.1%	--	--	--	--	88.0%	53.5%	86.1%
Idaho	56.0%	--	--	--	--	56.4%	63.9%	54.7%
New Mexico	51.3%	--	--	--	--	59.8%	28.7% *	58.5%
Utah	36.1%	--	--	--	--	39.3%	27.3% *	39.4%
Wyoming	59.4%	--	--	--	--	78.9%	54.3%	71.5%
Pacific:								
California	74.6%	--	--	--	--	84.9%	56.7%	79.1%
Oregon	70.3%	--	--	--	--	62.9%	51.6%	78.8%
Washington	65.8%	--	--	--	--	68.5%	60.2%	68.7%
States not shown separately	64.1%	--	--	--	--	68.1%	61.6%	65.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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

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Table II.B.4.b.(1).(a)(1998) 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, 1998

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	1.46%	1.48%	2.92%	2.43%	3.15%	1.80%	1.41%	1.45%
New England:								
Connecticut	6.48%	--	--	--	--	11.67%	6.72%	10.48%
Massachusetts	3.36%	--	--	--	--	4.23%	5.48%	3.35%
New Hampshire	3.67%	--	--	--	--	11.54%	7.65%	8.17%
Middle Atlantic:								
New Jersey	6.31%	--	--	--	--	16.10%	15.34%	11.94%
New York	4.58%	--	--	--	--	4.84%	5.16%	3.75%
Pennsylvania	6.30%	--	--	--	--	6.77%	10.10%	7.19%
East North Central:								
Illinois	3.62%	--	--	--	--	10.13%	9.88%	5.15%
Indiana	7.81%	--	--	--	--	7.95%	10.44%	10.71%
Michigan	4.16%	--	--	--	--	9.24%	10.06%	5.36%
Ohio	6.97%	--	--	--	--	8.58%	9.11%	8.26%
Wisconsin	5.80%	--	--	--	--	12.00%	10.21%	8.56%
West North Central:								
Iowa	7.59%	--	--	--	--	8.89%	10.16%	8.72%
Kansas	8.66%	--	--	--	--	7.53%	9.39% *	9.69%
Minnesota	7.83%	--	--	--	--	8.36%	11.01%	8.56%
Missouri	10.71%	--	--	--	--	14.14%	13.61%	12.07%
Nebraska	7.47%	--	--	--	--	8.75%	13.39%	9.16%
South Atlantic:								
Delaware	7.11%	--	--	--	--	17.82%	10.65%	10.59%
Florida	5.50%	--	--	--	--	6.36%	9.71%	4.54%
Georgia	11.35%	--	--	--	--	15.48%	14.11%	15.14%
Maryland	4.90%	--	--	--	--	7.40%	7.17%	5.90%
North Carolina	6.25%	--	--	--	--	8.43%	12.96% *	7.73%
South Carolina	7.07%	--	--	--	--	11.49%	12.52%	8.52%
Virginia	6.72%	--	--	--	--	7.71%	12.76%	7.41%
West Virginia	9.77%	--	--	--	--	12.63%	14.60%	11.18%
East South Central:								
Alabama	6.96%	--	--	--	--	12.58%	13.37%	8.19%
Kentucky	8.21%	--	--	--	--	14.95%	9.79%	9.57%
Tennessee	10.99%	--	--	--	--	8.31%	11.27%	11.46%
West South Central:								
Arkansas	8.75%	--	--	--	--	14.69%	11.64% *	9.50%
Louisiana	6.60%	--	--	--	--	11.36%	11.88%	8.86%
Oklahoma	5.56%	--	--	--	--	13.02%	13.70%	9.68%
Texas	6.06%	--	--	--	--	8.69%	8.66%	8.66%
Mountain:								
Arizona	7.48%	--	--	--	--	9.13%	9.94%	8.34%
Colorado	7.48%	--	--	--	--	15.62%	8.75%	10.97%
Idaho	4.03%	--	--	--	--	12.14%	9.45%	7.61%
New Mexico	7.24%	--	--	--	--	13.78%	13.10% *	7.72%
Utah	8.23%	--	--	--	--	9.53%	9.21% *	9.30%
Wyoming	8.77%	--	--	--	--	21.11%	11.55%	12.74%
Pacific:								
California	4.93%	--	--	--	--	6.23%	5.11%	5.17%
Oregon	6.85%	--	--	--	--	6.07%	7.46%	7.45%
Washington	3.29%	--	--	--	--	7.28%	4.52%	4.54%
States not shown separately	3.88%	--	--	--	--	11.37%	6.84%	3.65%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.9%	16.0%	11.0%	8.7%	14.5%	24.9%	11.7%	20.0%
New England:								
Connecticut	16.6%	--	--	--	--	26.0%	10.4%	19.1% *
Massachusetts	16.5%	--	--	--	--	18.8%	12.7%	17.8%
New Hampshire	11.5%	--	--	--	--	15.3%	15.1%	9.6%
Middle Atlantic:								
New Jersey	22.8%	--	--	--	--	28.0%	10.8% *	26.6%
New York	22.8%	--	--	--	--	37.4%	11.4%	27.1%
Pennsylvania	16.3%	--	--	--	--	22.7%	11.1%	18.4%
East North Central:								
Illinois	18.9%	--	--	--	--	25.9%	12.1% *	21.0%
Indiana	10.3%	--	--	--	--	15.4% *	12.0% *	9.9%
Michigan	14.4%	--	--	--	--	21.7% *	9.5% *	16.6%
Ohio	21.8%	--	--	--	--	33.4%	12.8%	24.3%
Wisconsin	11.4% *	--	--	--	--	15.1% *	9.7%	12.6% *
West North Central:								
Iowa	13.5%	--	--	--	--	27.4%	8.5% *	15.9%
Kansas	13.8%	--	--	--	--	27.5%	6.1% *	17.5%
Minnesota	16.4%	--	--	--	--	30.0%	8.2%	20.0%
Missouri	11.9% *	--	--	--	--	12.7% *	9.7% *	12.4% *
Nebraska	16.7%	--	--	--	--	27.3%	8.6% *	19.5%
South Atlantic:								
Delaware	10.1% *	--	--	--	--	16.5% *	10.0% *	10.2% *
Florida	17.7%	--	--	--	--	21.1%	9.7% *	19.3%
Georgia	18.5%	--	--	--	--	17.0% *	22.7% *	16.8% *
Maryland	17.2%	--	--	--	--	30.5%	10.0%	20.0%
North Carolina	14.3%	--	--	--	--	22.1% *	6.7% *	16.9%
South Carolina	12.7%	--	--	--	--	17.3% *	9.3% *	13.8%
Virginia	11.6%	--	--	--	--	17.1% *	11.6%	11.6% *
West Virginia	11.8%	--	--	--	--	24.3% *	6.3% *	14.7% *
East South Central:								
Alabama	11.8%	--	--	--	--	14.8% *	11.8% *	11.7%
Kentucky	16.3%	--	--	--	--	26.6%	6.3% *	19.5%
Tennessee	36.8%	--	--	--	--	24.8%	17.7%	40.7%
West South Central:								
Arkansas	10.0% *	--	--	--	--	24.5% *	4.0% *	12.4% *
Louisiana	11.4%	--	--	--	--	14.4%	9.1% *	11.8%
Oklahoma	16.3%	--	--	--	--	32.2%	16.4% *	16.3%
Texas	14.8%	--	--	--	--	18.9%	12.5%	15.3%
Mountain:								
Arizona	16.7%	--	--	--	--	25.1%	5.8% *	19.1%
Colorado	25.8%	--	--	--	--	39.3%	13.9%	32.3%
Idaho	20.4%	--	--	--	--	24.1%	16.0%	21.5%
New Mexico	14.9%	--	--	--	--	24.1%	7.2% *	17.9%
Utah	11.3%	--	--	--	--	14.7%	9.8% *	11.7%
Wyoming	10.7%	--	--	--	--	12.1% *	16.3%	6.6% *
Pacific:								
California	22.0%	--	--	--	--	32.3%	13.7%	24.7%
Oregon	27.3%	--	--	--	--	41.4%	17.2% *	33.1%
Washington	20.8%	--	--	--	--	35.8%	15.4%	24.8%
States not shown separately	18.1%	--	--	--	--	15.9% *	15.8%	19.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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)(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.88%	0.97%	1.15%	0.68%	1.20%	1.77%	0.61%	1.06%
New England:								
Connecticut	4.59%	--	--	--	--	7.63%	2.50%	5.98% *
Massachusetts	1.67%	--	--	--	--	4.72%	3.08%	1.76%
New Hampshire	1.82%	--	--	--	--	3.64%	3.01%	2.30%
Middle Atlantic:								
New Jersey	3.83%	--	--	--	--	8.24%	4.85% *	6.05%
New York	3.76%	--	--	--	--	6.52%	2.37%	4.26%
Pennsylvania	1.95%	--	--	--	--	4.39%	2.17%	1.98%
East North Central:								
Illinois	2.98%	--	--	--	--	5.51%	4.71% *	3.21%
Indiana	1.58%	--	--	--	--	9.12% *	3.66% *	1.66%
Michigan	3.14%	--	--	--	--	7.25% *	3.22% *	4.91%
Ohio	3.94%	--	--	--	--	5.19%	3.64%	4.34%
Wisconsin	3.46% *	--	--	--	--	6.90% *	2.32%	4.79% *
West North Central:								
Iowa	2.41%	--	--	--	--	5.17%	4.33% *	2.32%
Kansas	3.00%	--	--	--	--	6.04%	2.40% *	4.05%
Minnesota	3.47%	--	--	--	--	5.15%	1.80%	5.75%
Missouri	4.78% *	--	--	--	--	9.43% *	5.62% *	4.72% *
Nebraska	4.50%	--	--	--	--	7.69%	3.78% *	5.37%
South Atlantic:								
Delaware	3.37% *	--	--	--	--	9.80% *	3.28% *	4.51% *
Florida	2.60%	--	--	--	--	3.42%	3.46% *	3.43%
Georgia	5.29%	--	--	--	--	6.65% *	7.22% *	5.10% *
Maryland	2.48%	--	--	--	--	5.44%	2.18%	3.81%
North Carolina	3.04%	--	--	--	--	8.14% *	3.05% *	3.61%
South Carolina	2.56%	--	--	--	--	5.78% *	3.03% *	3.47%
Virginia	2.88%	--	--	--	--	5.85% *	3.02%	3.48% *
West Virginia	3.15%	--	--	--	--	8.63% *	3.46% *	4.88% *
East South Central:								
Alabama	3.19%	--	--	--	--	8.97% *	6.42% *	3.49%
Kentucky	3.21%	--	--	--	--	7.37%	2.05% *	3.81%
Tennessee	9.05%	--	--	--	--	5.52%	4.38%	10.52%
West South Central:								
Arkansas	3.61% *	--	--	--	--	7.50% *	5.42% *	4.67% *
Louisiana	2.65%	--	--	--	--	3.40%	3.70% *	2.75%
Oklahoma	2.95%	--	--	--	--	7.90%	6.78% *	3.85%
Texas	3.14%	--	--	--	--	4.98%	2.13%	3.87%
Mountain:								
Arizona	3.94%	--	--	--	--	6.07%	1.78% *	4.35%
Colorado	4.81%	--	--	--	--	9.65%	2.52%	6.36%
Idaho	3.06%	--	--	--	--	7.02%	4.07%	4.00%
New Mexico	4.11%	--	--	--	--	6.33%	2.56% *	4.80%
Utah	2.40%	--	--	--	--	4.15%	3.44% *	3.08%
Wyoming	2.40%	--	--	--	--	6.36% *	4.42%	2.94% *
Pacific:								
California	3.18%	--	--	--	--	5.00%	1.56%	3.78%
Oregon	5.84%	--	--	--	--	7.06%	5.39% *	7.59%
Washington	2.12%	--	--	--	--	7.33%	1.96%	2.59%
States not shown separately	2.44%	--	--	--	--	7.75% *	2.94%	2.74%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998

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	2,174	2,334	2,271	2,077	2,114	2,180	2,235	2,152
New England:								
Connecticut	2,485	2,790	2,613	2,511	2,554	2,345	2,633	2,431
Massachusetts	2,392	2,900	2,400	2,438	2,371	2,292	2,561	2,340
New Hampshire	2,356	2,631	2,419	2,216	2,238	2,331	2,392	2,319
Middle Atlantic:								
New Jersey	2,541	3,084	3,032	2,329	2,311	2,504	2,802	2,441
New York	2,372	2,657	2,726	2,320	2,170	2,325	2,580	2,287
Pennsylvania	2,191	2,436	2,224	2,180	2,470	2,001	2,299	2,159
East North Central:								
Illinois	2,261	2,589	2,495	2,103	2,294	2,183	2,442	2,196
Indiana	2,134	2,224	2,183	2,000	2,171	2,143	2,114	2,140
Michigan	2,180	2,245	2,588	2,047	1,916	2,225	2,293	2,137
Ohio	2,393	2,440	1,769	2,175	2,180	2,621	2,062	2,476
Wisconsin	2,304	2,274	2,748	2,097	2,265	2,351	2,396	2,280
West North Central:								
Iowa	1,941	2,650	1,797	1,940	1,958	1,856	2,087	1,903
Kansas	2,144	2,232	2,216	2,042	2,168	2,140	2,123	2,149
Minnesota	2,145	1,974	2,098	2,227	1,902	2,245	2,280	2,096
Missouri	2,052	1,941	2,167	2,027	2,080	2,060	2,022	2,063
Nebraska	2,284	2,076	1,741	1,831	2,689	2,187	1,880	2,380
South Atlantic:								
Delaware	2,237	2,854	2,890	2,495	2,182	1,967	2,777	2,046
Florida	2,077	2,360	2,100	1,995	2,139	1,998	2,128	2,058
Georgia	2,052	2,154	2,246	2,201	1,880	2,011	2,234	1,994
Maryland	2,334	2,392	2,738	2,121	2,410	2,298	2,484	2,257
North Carolina	1,992	2,669	2,156	1,914	1,987	1,871	2,258	1,900
South Carolina	2,070	2,353	2,167	1,996	2,125	2,035	2,125	2,057
Virginia	2,172	2,198	2,717	1,901	2,048	2,264	2,159	2,176
West Virginia	2,272	2,127	2,455	2,546	2,391	2,073	2,202	2,314
East South Central:								
Alabama	2,086	1,925	2,018	2,121	2,015	2,139	2,047	2,101
Kentucky	1,990	2,255	2,025	1,912	1,925	1,988	2,063	1,965
Tennessee	1,993	1,895	2,119	1,687	2,092	2,141	1,910	2,026
West South Central:								
Arkansas	2,117	2,667	1,743	1,794	1,870	2,234	2,143	2,110
Louisiana	2,046	2,036	2,022	1,907	2,157	2,088	2,037	2,052
Oklahoma	2,147	2,133	1,911	1,977	2,084	2,265	2,039	2,180
Texas	2,087	2,451	2,402	1,969	2,144	1,991	2,270	2,030
Mountain:								
Arizona	2,151	1,922	2,024	1,914	1,947	2,339	1,947	2,221
Colorado	2,169	2,041	2,276	2,021	1,832	2,452	2,073	2,239
Idaho	1,973	2,238	2,155	1,832	2,249	1,854	2,040	1,940
New Mexico	2,068	2,986	1,906	2,221	1,578	2,020	2,402	1,925
Utah	2,175	2,799	2,034	2,107	2,125	2,102	2,410	2,093
Wyoming	2,327	2,011	2,530	2,583	1,992	2,425	2,255	2,373
Pacific:								
California	2,052	2,056	1,930	1,943	1,779	2,223	2,000	2,074
Oregon	2,211	2,174	2,043	2,037	2,423	2,216	2,097	2,259
Washington	2,115	2,134	2,025	2,137	1,928	2,212	2,030	2,156
States not shown separately	2,149	2,307	2,291	2,129	2,057	2,099	2,260	2,089

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.02	58.75	26.57	24.61	33.34	22.84	22.77	17.37
New England:								
Connecticut	109.35	175.51	251.86	196.29	84.79	131.58	161.16	147.51
Massachusetts	54.69	118.99	68.02	82.76	86.16	94.12	76.06	56.41
New Hampshire	53.68	96.55	119.84	115.72	71.23	120.24	73.08	83.67
Middle Atlantic:								
New Jersey	112.83	177.55	210.28	168.06	177.02	210.96	112.76	166.49
New York	82.33	149.08	150.34	67.27	153.51	115.40	94.64	100.21
Pennsylvania	73.88	65.97	156.56	85.05	197.59	55.72	92.45	81.80
East North Central:								
Illinois	69.79	210.30	101.06	122.72	178.13	110.20	91.12	78.39
Indiana	102.55	270.66	262.96	95.43	232.91	88.40	81.97	111.81
Michigan	69.97	96.29	156.44	148.69	96.33	111.51	140.65	86.89
Ohio	127.01	279.03	114.27	76.23	221.68	223.45	157.87	168.97
Wisconsin	78.15	225.84	289.34	116.25	102.51	135.92	179.15	96.35
West North Central:								
Iowa	59.02	230.40	189.40	84.67	84.89	79.52	98.83	65.49
Kansas	55.00	157.09	175.88	127.14	98.84	81.92	91.74	61.66
Minnesota	77.52	132.16	253.84	247.91	125.41	140.73	224.72	82.73
Missouri	73.88	186.70	192.81	146.14	158.19	96.08	114.04	80.15
Nebraska	198.06	295.02	180.86	78.17	254.91	284.80	123.21	221.84
South Atlantic:								
Delaware	94.02	200.71	397.84	144.28	131.16	126.50	190.16	102.33
Florida	57.15	128.36	134.69	103.11	123.23	71.67	76.43	67.49
Georgia	96.75	340.02	306.88	167.52	151.54	80.65	156.14	94.02
Maryland	65.62	110.54	244.48	101.29	181.68	86.80	81.77	91.10
North Carolina	65.28	244.69	128.65	101.87	66.82	141.22	115.02	96.31
South Carolina	21.74	115.02	117.79	79.07	145.75	33.14	76.96	23.45
Virginia	105.93	176.54	545.27	76.27	110.36	107.22	216.76	100.94
West Virginia	111.21	279.81	326.16	234.15	188.46	76.33	209.87	112.70
East South Central:								
Alabama	106.17	75.99	51.46	67.21	73.41	207.10	80.84	129.34
Kentucky	49.18	119.88	107.05	68.36	145.44	79.99	66.12	70.14
Tennessee	55.74	102.23	111.15	87.82	85.62	100.21	57.15	69.40
West South Central:								
Arkansas	79.33	337.90	187.89	92.93	150.27	122.36	128.43	97.81
Louisiana	56.29	265.88	82.96	170.58	263.25	101.34	85.79	71.38
Oklahoma	54.39	169.29	95.75	96.78	73.48	121.08	57.65	75.00
Texas	38.81	144.02	219.51	89.16	120.67	55.91	63.00	43.03
Mountain:								
Arizona	131.54	135.35	86.01	77.35	100.00	209.14	85.65	160.49
Colorado	161.15	174.89	416.19	111.35	69.37	221.72	234.26	179.59
Idaho	68.71	154.90	143.62	133.29	141.63	107.90	92.05	90.06
New Mexico	104.17	394.67	206.57	155.68	72.11	156.74	190.55	139.28
Utah	46.26	420.05	301.86	132.10	131.54	133.91	115.99	86.78
Wyoming	109.12	157.58	238.15	276.39	84.70	158.49	163.84	141.93
Pacific:								
California	72.61	130.55	58.32	60.20	78.16	113.88	74.64	93.99
Oregon	98.51	119.71	226.05	172.70	210.54	120.06	118.10	111.16
Washington	25.70	173.31	118.70	127.28	118.89	49.48	67.51	53.99
States not shown separately	50.13	134.02	132.80	85.39	98.61	88.45	98.19	56.64

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	2,008	2,284	2,086	1,947	1,942	1,971	2,133	1,958
New England:								
Connecticut	2,321	2,787	2,248	1,951	2,646	2,173	2,434	2,249
Massachusetts	2,270	2,974	2,290	2,327	2,148	2,148	2,524	2,182
New Hampshire	2,223	2,589	2,031	2,009	2,213	2,349	2,186	2,262
Middle Atlantic:								
New Jersey	2,384	2,878	2,679 *	2,523	2,171	2,253	2,698	2,244
New York	2,090	2,412	2,728	1,982	1,729	2,087	2,411	1,931
Pennsylvania	2,072	2,110	1,811	2,150	2,705	1,815	2,023	2,085
East North Central:								
Illinois	1,973	2,328 *	2,038	1,732	2,128	1,821	2,126	1,911
Indiana	1,894	1,555 *	1,724	1,956	1,663	1,994	1,677	1,935
Michigan	2,147	2,281	1,973	2,140	1,900	2,228	2,117	2,157
Ohio	2,112	1,630	1,696	2,094	1,710	2,377	1,759	2,206
Wisconsin	2,074	2,511	1,765	2,193	1,973	2,062	2,198	2,043
West North Central:								
Iowa	1,944	3,504	2,691	1,813	1,890	1,635	2,729	1,737
Kansas	2,179	2,140	2,320	2,420	1,979	2,229	2,162	2,186
Minnesota	2,097	1,674	2,034	1,821	1,938	2,418	1,852	2,262
Missouri	1,925	2,634 *	1,280	1,838	1,794	1,943	2,086 *	1,891
Nebraska	2,024	1,622	1,978	1,773	2,493	2,040	1,658	2,095
South Atlantic:								
Delaware	2,195	2,737	3,337	2,182	2,240	1,633	2,783	1,871
Florida	2,006	2,450	2,036	1,868	2,063	1,893	2,136	1,960
Georgia	2,056	2,436	2,146	1,553	2,345	2,054	2,202	1,979
Maryland	2,144	2,561	2,047	1,964	2,151	2,130	2,201	2,121
North Carolina	2,133	3,356	2,154 *	1,508	2,018	1,960	2,698	1,941
South Carolina	2,068	2,307	1,649	1,701	1,677 *	2,209	1,752	2,160
Virginia	1,951	2,039	1,909	1,861	2,023	1,931	1,956	1,950
West Virginia	2,312	2,220	3,042	2,520	2,144	2,129	2,473	2,207
East South Central:								
Alabama	2,077	1,945	2,185	2,558	2,080	1,963	2,155	2,029
Kentucky	1,857	2,094	1,841	1,736	1,477	1,912	1,923	1,829
Tennessee	2,068	1,772	2,055	2,110	2,127	1,978	1,947	2,098
West South Central:								
Arkansas	2,131	3,970 *	1,568	1,841	2,054	2,162	2,207	2,113
Louisiana	1,972	2,020	1,932	1,747	1,640	2,152	1,838	2,039
Oklahoma	1,864	2,221 *	1,584	1,641	1,601	2,006	1,676 *	1,898
Texas	1,954	2,117	2,379	1,826	2,081	1,833	2,205	1,877
Mountain:								
Arizona	1,869	1,889	1,855	1,855	1,681	1,963	1,884	1,863
Colorado	1,889	2,038	1,685	1,794	1,650	2,006	1,904	1,872
Idaho	1,943	2,468	1,929	1,965	1,930	1,843	1,947	1,942
New Mexico	1,774	2,064	1,782	1,832	1,455	1,891	1,956	1,686
Utah	2,148	3,261	2,080	1,885	1,689	2,023	2,709	1,930
Wyoming	1,987	1,735	1,846	1,881	2,220	2,155	1,805	2,168
Pacific:								
California	1,789	1,826	1,881	1,915	1,680	1,767	1,887	1,752
Oregon	1,992	1,925	1,872	1,923	2,005	2,115	1,908	2,054
Washington	1,949	2,091	1,918	1,923	1,772	2,011	1,966	1,943
States not shown separately	2,142	2,438	2,118	1,951	1,979	1,956	2,337	1,963

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	15.09	96.63	28.37	21.96	50.17	17.61	39.87	20.24
New England:								
Connecticut	142.10	293.56	480.24	216.87	331.73	55.61	290.68	149.41
Massachusetts	41.77	305.60	70.79	60.15	36.34	55.35	106.31	50.58
New Hampshire	67.32	128.75	124.58	131.81	91.87	150.60	98.40	83.26
Middle Atlantic:								
New Jersey	112.91	446.51	842.71 *	460.24	140.66	306.20	187.44	104.74
New York	80.80	186.45	338.01	95.59	136.97	96.88	120.90	90.71
Pennsylvania	161.71	112.11	278.86	105.71	357.36	92.20	85.44	176.55
East North Central:								
Illinois	67.37	703.48 *	423.21	222.33	122.10	71.18	247.07	66.50
Indiana	73.74	476.66 *	424.56	451.33	446.12	72.69	347.64	67.00
Michigan	43.83	514.39	246.59	326.67	349.71	84.76	327.03	62.23
Ohio	138.38	322.79	412.03	175.10	284.60	163.27	123.07	159.44
Wisconsin	50.78	335.60	270.12	126.16	304.91	70.66	181.30	54.89
West North Central:								
Iowa	104.55	979.74	676.56	387.95	362.07	187.73	564.07	134.28
Kansas	154.98	370.05	610.46	430.69	395.92	283.27	262.77	273.82
Minnesota	77.31	258.75	341.43	193.24	420.79	294.47	129.09	129.40
Missouri	127.06	946.14 *	296.08	58.90	370.18	177.14	808.44 *	139.25
Nebraska	113.34	421.59	589.96	357.83	642.44	213.04	369.07	123.61
South Atlantic:								
Delaware	157.38	685.57	554.89	102.92	98.33	280.86	232.15	153.52
Florida	69.45	244.79	325.97	35.15	139.21	96.37	72.45	91.58
Georgia	110.88	493.79	474.43	191.61	606.90	128.29	275.12	114.63
Maryland	85.41	293.60	275.57	215.91	148.91	159.28	157.47	105.02
North Carolina	103.91	568.84	655.70 *	253.19	569.70	119.30	514.60	70.66
South Carolina	132.38	613.63	423.25	402.76	507.00 *	127.38	282.98	124.75
Virginia	109.22	325.65	430.49	241.82	389.13	87.45	126.95	137.82
West Virginia	125.01	418.09	868.45	397.03	418.20	245.34	320.87	93.61
East South Central:								
Alabama	82.62	294.49	404.31	508.75	449.26	324.41	238.32	301.94
Kentucky	79.07	526.91	399.10	321.26	279.71	132.19	111.26	90.70
Tennessee	85.19	241.22	387.30	467.17	323.71	112.41	90.87	130.38
West South Central:								
Arkansas	114.28	1,203.78 *	323.22	287.35	437.09	128.36	316.69	103.12
Louisiana	67.16	426.70	386.91	272.61	389.37	84.32	149.85	79.29
Oklahoma	80.38	755.94 *	338.60	331.95	350.00	67.46	662.04 *	60.95
Texas	40.15	359.57	550.82	235.75	156.11	95.58	132.26	47.38
Mountain:								
Arizona	66.95	74.37	114.16	134.51	124.34	141.14	53.03	85.19
Colorado	69.15	424.05	257.94	106.86	79.30	110.32	99.57	54.63
Idaho	121.64	700.77	554.86	432.31	404.02	354.71	295.95	132.14
New Mexico	36.24	280.99	196.96	95.74	93.75	144.82	82.37	68.43
Utah	154.29	632.28	425.50	308.08	273.64	87.24	369.51	102.30
Wyoming	314.61	455.85	518.81	497.47	663.97	557.97	345.97	409.28
Pacific:								
California	45.35	196.13	97.05	81.33	72.95	70.22	92.91	55.52
Oregon	58.53	86.77	100.16	256.94	172.93	204.78	56.11	101.36
Washington	53.43	160.74	421.42	386.08	206.73	53.37	220.32	56.69
States not shown separately	128.37	231.19	249.47	211.06	111.10	179.55	164.24	130.99

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	2,276	2,376	2,127	2,173	2,244	2,250	2,215
New England:								
Connecticut	2,437	2,260	2,761	2,464	2,459	2,416	2,464	2,430
Massachusetts	2,420	2,920	2,582	2,418	2,527	2,311	2,651	2,364
New Hampshire	2,426	2,471	2,574	2,318	2,267	2,364	2,471	2,383
Middle Atlantic:								
New Jersey	2,493	2,960	3,123	2,252	2,375	2,433	2,730	2,398
New York	2,530	2,609	2,711	2,631	2,746	2,377	2,618	2,497
Pennsylvania	2,189	2,589	2,374	2,156	2,283	2,050	2,376	2,140
East North Central:								
Illinois	2,443	2,658	2,647	2,343	2,411	2,404	2,542	2,404
Indiana	2,176	2,057	2,451	1,969	2,312	2,163	2,119	2,196
Michigan	2,256	2,325	2,988	2,262	1,839	2,299	2,584	2,142
Ohio	2,398	2,497	1,903	2,221	1,946	2,715	2,169	2,454
Wisconsin	2,275	1,909	3,154	2,066	2,329	2,251	2,469	2,227
West North Central:								
Iowa	1,881	2,693	1,527	1,792	1,903	1,837	1,926	1,871
Kansas	2,092	2,383	2,218	1,941	2,155	2,069	2,152	2,079
Minnesota	2,077	2,127	2,040	2,017	1,883	2,198	2,156	2,055
Missouri	2,104	1,737	2,284	2,071	2,169	2,178	1,965	2,173
Nebraska	2,247	2,183	1,569	1,803	2,742	1,945	1,891	2,332
South Atlantic:								
Delaware	2,335	2,414	2,831	2,876	2,168	2,190	2,711	2,229
Florida	2,082	2,068	2,130	2,071	2,234	2,006	2,033	2,102
Georgia	2,005	1,912	2,538	2,521	1,767	1,912	2,196	1,955
Maryland	2,459	2,203	2,898	2,314	2,574	2,396	2,545	2,403
North Carolina	1,910	2,096	2,020	1,944	1,940	1,821	2,029	1,867
South Carolina	2,087	2,430	2,420	1,969	2,142	2,022	2,257	2,051
Virginia	2,218	1,928	2,952	1,909	2,027	2,378	2,139	2,250
West Virginia	2,383	2,596	2,276	2,671	2,463	2,169	2,100	2,471
East South Central:								
Alabama	2,105	1,881	2,004	1,950	2,088	2,218	1,945	2,162
Kentucky	2,062	2,223	2,171	1,902	2,028	2,109	2,035	2,069
Tennessee	1,924	1,922	2,088	1,633	1,999	2,183	1,887	1,945
West South Central:								
Arkansas	2,113	2,484	1,788	1,774	1,980	2,218	2,140	2,107
Louisiana	2,080	2,273	2,054	1,960	2,146	2,082	2,163	2,039
Oklahoma	2,264	2,118	2,080	2,206	2,277	2,337	2,161	2,301
Texas	2,147	2,494	2,436	2,061	2,145	2,070	2,306	2,096
Mountain:								
Arizona	2,187	2,296	2,190	1,936	2,295	2,198	2,155	2,196
Colorado	2,246	2,083	2,588	2,163	1,938	2,354	2,276	2,229
Idaho	1,958	2,090	2,011	1,697	2,252	1,961	1,861	2,012
New Mexico	2,086	2,601	1,724	2,546	1,766	2,078	1,981	2,110
Utah	2,064	2,176	1,685	2,167	2,237	1,933	2,138	2,034
Wyoming	2,469	2,133	3,496	2,842	2,077	2,215	2,662	2,386
Pacific:								
California	2,312	2,228	1,915	2,032	1,958	2,565	2,098	2,410
Oregon	2,376	2,579	2,320	2,140	2,665	2,268	2,424	2,365
Washington	2,145	2,230	2,032	2,207	1,824	2,270	2,050	2,192
States not shown separately	2,149	1,883	2,269	2,077	2,099	2,226	2,081	2,175

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	15.91	66.98	40.33	32.15	46.00	21.52	28.48	13.93
New England:								
Connecticut	98.34	170.41	354.55	179.79	81.54	157.95	127.08	121.29
Massachusetts	79.80	137.30	105.66	98.19	119.32	123.25	75.65	88.35
New Hampshire	94.57	323.45	322.67	193.89	145.34	132.56	144.61	113.17
Middle Atlantic:								
New Jersey	102.16	246.41	176.11	95.00	257.71	188.67	112.65	149.25
New York	73.60	160.71	318.87	65.73	208.27	130.45	81.63	100.36
Pennsylvania	96.41	139.39	271.89	112.43	136.36	92.01	175.72	94.50
East North Central:								
Illinois	96.49	261.99	140.45	89.91	217.66	175.30	98.83	133.46
Indiana	114.32	150.26	398.48	223.97	306.70	97.09	89.54	138.93
Michigan	95.36	156.12	232.99	125.41	165.01	191.06	134.74	132.47
Ohio	135.16	413.37	258.08	75.84	173.89	234.33	211.75	179.15
Wisconsin	87.73	298.23	420.46	182.76	159.48	91.91	247.61	56.57
West North Central:								
Iowa	74.24	396.15	336.09	68.97	77.98	105.55	106.32	80.90
Kansas	64.09	402.83	214.73	90.01	198.61	100.70	129.82	79.10
Minnesota	85.37	322.50	373.83	126.25	131.89	176.58	179.06	95.68
Missouri	93.08	264.92	246.91	240.48	131.14	153.22	160.29	75.59
Nebraska	180.23	397.94	205.27	72.50	270.43	306.27	139.87	202.43
South Atlantic:								
Delaware	96.82	364.70	355.55	471.39	197.65	116.80	169.71	99.97
Florida	87.06	202.48	324.61	212.02	146.55	92.76	178.95	71.11
Georgia	125.42	406.34	456.37	312.01	176.91	99.97	203.26	114.30
Maryland	124.55	260.45	335.64	129.04	252.01	108.40	122.17	137.01
North Carolina	99.63	165.61	137.34	97.09	71.88	234.15	96.22	151.37
South Carolina	45.24	251.71	129.57	92.55	146.75	42.02	129.49	49.15
Virginia	121.66	372.79	817.68	95.23	89.13	151.03	345.22	106.85
West Virginia	122.67	149.03	390.92	395.00	239.54	99.07	104.80	153.12
East South Central:								
Alabama	145.59	153.16	156.43	62.46	84.78	280.70	57.11	172.69
Kentucky	67.40	133.13	269.21	85.83	133.08	118.36	56.72	83.46
Tennessee	65.75	115.97	189.87	94.87	96.68	95.46	69.43	93.08
West South Central:								
Arkansas	77.69	378.36	335.58	180.94	169.16	135.99	151.12	98.13
Louisiana	57.55	359.06	232.30	210.52	295.01	174.70	114.89	90.81
Oklahoma	88.95	254.81	341.88	131.64	167.21	143.31	91.36	108.38
Texas	46.91	151.23	187.54	106.06	167.28	51.53	81.57	55.96
Mountain:								
Arizona	110.06	294.89	95.57	113.37	285.84	178.45	157.02	124.82
Colorado	149.33	158.41	451.26	272.96	88.31	185.41	314.40	132.59
Idaho	61.79	365.57	332.26	229.75	251.79	71.44	153.14	45.43
New Mexico	153.19	713.25	425.68	247.97	197.68	233.15	253.92	199.85
Utah	83.88	305.84	253.84	413.80	178.11	131.86	139.08	85.55
Wyoming	152.00	292.19	853.78	517.35	320.62	206.60	298.29	184.00
Pacific:								
California	94.93	180.52	213.56	96.16	136.68	112.89	88.96	110.64
Oregon	159.37	198.04	382.20	305.94	261.20	78.49	226.74	170.43
Washington	39.98	123.71	65.47	186.55	91.98	70.41	49.68	57.20
States not shown separately	89.28	235.46	163.95	86.44	188.54	129.51	64.45	115.34

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	2,368	2,604	2,324	2,169	2,378	2,358	2,443	2,340
New England:								
Connecticut	3,286	--	--	--	--	--	3,563	3,041
Massachusetts	3,047	--	--	--	--	--	2,470	3,254
New Hampshire	2,460	--	--	--	--	--	2,756	2,155
Middle Atlantic:								
New Jersey	3,166	--	--	--	--	--	3,870	3,013
New York	2,688	--	--	--	--	--	3,194	2,544
Pennsylvania	2,426	--	--	--	--	--	2,498	2,393
East North Central:								
Illinois	1,935	--	--	--	--	--	2,728	1,816
Indiana	2,199	--	--	--	--	--	2,573	2,144
Michigan	2,031	--	--	--	--	--	1,890	2,097
Ohio	2,656	--	--	--	--	--	2,092	2,799
Wisconsin	2,782	--	--	--	--	--	2,434	2,929
West North Central:								
Iowa	2,151	--	--	--	--	--	2,117	2,164
Kansas	2,296	--	--	--	--	--	1,962	2,371
Minnesota	2,590	--	--	--	--	--	3,610	2,097
Missouri	2,033	--	--	--	--	--	2,930	1,891
Nebraska	2,764	--	--	--	--	--	1,981	2,982
South Atlantic:								
Delaware	2,043	--	--	--	--	--	2,967	1,823
Florida	2,446	--	--	--	--	--	2,993	2,301
Georgia	2,329	--	--	--	--	--	2,629	2,257
Maryland	2,138	--	--	--	--	--	2,773	1,982
North Carolina	2,068	--	--	--	--	--	2,459	1,945
South Carolina	1,944	--	--	--	--	--	1,900	1,960
Virginia	2,345	--	--	--	--	--	2,485	2,285
West Virginia	2,071	--	--	--	--	--	2,183	1,911
East South Central:								
Alabama	2,000	--	--	--	--	--	2,354	1,853
Kentucky	1,904	--	--	--	--	--	2,312	1,712
Tennessee	2,241	--	--	--	--	--	2,258	2,238
West South Central:								
Arkansas	2,107	--	--	--	--	--	2,040	2,119
Louisiana	2,016	--	--	--	--	--	1,956	2,168
Oklahoma	2,464	--	--	--	--	--	2,012	2,648
Texas	2,017	--	--	--	--	--	2,180	1,969
Mountain:								
Arizona	2,877	--	--	--	--	--	1,600	3,499
Colorado	3,112	--	--	--	--	--	1,681	3,472
Idaho	2,005	--	--	--	--	--	2,294	1,857
New Mexico	3,015	--	--	--	--	--	3,684	1,941
Utah	2,534	--	--	--	--	--	3,121	2,438
Wyoming	2,309	--	--	--	--	--	2,179	2,405
Pacific:								
California	2,674	--	--	--	--	--	2,320	2,780
Oregon	2,148	--	--	--	--	--	1,974	2,271
Washington	2,361	--	--	--	--	--	2,038	2,700
States not shown separately	2,164	--	--	--	--	--	2,538	1,962

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	74.17	73.53	111.69	85.89	143.54	108.60	58.97	93.87
New England:								
Connecticut	315.89	--	--	--	--	--	393.86	450.87
Massachusetts	164.18	--	--	--	--	--	367.16	220.52
New Hampshire	122.36	--	--	--	--	--	444.92	177.60
Middle Atlantic:								
New Jersey	306.47	--	--	--	--	--	359.92	352.20
New York	181.80	--	--	--	--	--	417.85	129.36
Pennsylvania	95.55	--	--	--	--	--	101.53	122.23
East North Central:								
Illinois	341.05	--	--	--	--	--	547.46	141.42
Indiana	150.67	--	--	--	--	--	308.45	148.57
Michigan	109.65	--	--	--	--	--	224.66	91.83
Ohio	301.99	--	--	--	--	--	251.49	322.77
Wisconsin	290.38	--	--	--	--	--	193.77	388.79
West North Central:								
Iowa	91.90	--	--	--	--	--	261.17	122.99
Kansas	158.85	--	--	--	--	--	224.08	164.27
Minnesota	343.76	--	--	--	--	--	702.41	198.33
Missouri	195.59	--	--	--	--	--	584.14	170.91
Nebraska	340.99	--	--	--	--	--	310.92	378.62
South Atlantic:								
Delaware	371.49	--	--	--	--	--	425.60	275.50
Florida	165.51	--	--	--	--	--	674.42	120.01
Georgia	184.37	--	--	--	--	--	441.41	189.32
Maryland	156.88	--	--	--	--	--	451.13	148.47
North Carolina	207.32	--	--	--	--	--	244.33	170.78
South Carolina	122.18	--	--	--	--	--	322.42	124.12
Virginia	134.84	--	--	--	--	--	239.53	220.38
West Virginia	164.53	--	--	--	--	--	313.23	102.68
East South Central:								
Alabama	107.97	--	--	--	--	--	207.79	148.84
Kentucky	141.82	--	--	--	--	--	369.29	197.53
Tennessee	154.49	--	--	--	--	--	552.62	177.87
West South Central:								
Arkansas	220.05	--	--	--	--	--	351.94	247.45
Louisiana	176.67	--	--	--	--	--	514.42	184.96
Oklahoma	300.96	--	--	--	--	--	286.36	456.11
Texas	120.95	--	--	--	--	--	384.84	141.59
Mountain:								
Arizona	421.47	--	--	--	--	--	243.30	545.10
Colorado	620.10	--	--	--	--	--	368.19	713.66
Idaho	175.85	--	--	--	--	--	139.16	199.68
New Mexico	337.73	--	--	--	--	--	705.43	171.42
Utah	266.44	--	--	--	--	--	514.79	485.95
Wyoming	165.89	--	--	--	--	--	225.91	175.83
Pacific:								
California	332.44	--	--	--	--	--	262.71	354.18
Oregon	121.65	--	--	--	--	--	357.19	183.25
Washington	162.53	--	--	--	--	--	359.59	226.05
States not shown separately	154.61	--	--	--	--	--	185.59	234.04

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	383	272	342	345	362	439	308	411
New England:								
Connecticut	462	259	475 *	570	457	478	425	475
Massachusetts	531	388	496	622	535	531	486	545
New Hampshire	324	334	151 *	325	481	457	257 *	391
Middle Atlantic:								
New Jersey	433	205	476	324	384	524	312	480
New York	417	388	395 *	350	380	467	362	439
Pennsylvania	289	235 *	229 *	285	284	314	271	294
East North Central:								
Illinois	409	213 *	384	355	362	495	341	433
Indiana	324	391	284	347	286	333	340	319
Michigan	347	161 *	285	247	366	426	231	390
Ohio	416	291 *	269	250	297	539	264	455
Wisconsin	392	368	367	435	376	391	416	385
West North Central:								
Iowa	348	201 *	297 *	360	436	337	244 *	375
Kansas	341	164 *	372 *	229	401	368	234	368
Minnesota	373	296 *	329 *	340	376 *	413	315	395
Missouri	343	146 *	251	421	239	416	196	399
Nebraska	859	413	382	376	1,783	397	390	970
South Atlantic:								
Delaware	328	286 *	207	332	446	324	261	351
Florida	456	249	430	552	405	506	386	483
Georgia	438	212	687	365	338	501	404	449
Maryland	388	383	461	282 *	517	376	353	406
North Carolina	340	208 *	292 *	329	244	404	277 *	362
South Carolina	357	134 *	328	339	470	354	263	379
Virginia	419	214	268 *	422	448	459	323	454
West Virginia	650	644	310 *	943 *	541	613	455	768
East South Central:								
Alabama	407	354 *	374	450	477	386	348	431
Kentucky	440	573	321	331	296	529	419	448
Tennessee	359	142 *	399	511	176 *	520	248	404
West South Central:								
Arkansas	438	605	261 *	262	473	458	390	449
Louisiana	322	290	304 *	291	307	377	285	348
Oklahoma	310	250	104 *	374 *	293 *	329	262	325
Texas	384	293	391	237	279	470	309	407
Mountain:								
Arizona	427	277	310	367	250	547	324	463
Colorado	359	121 *	394 *	459	377	428	217	463
Idaho	282	253 *	293	171	351	322	228	309
New Mexico	414	416	301 *	250	332	534	336	447
Utah	543	733	286 *	746	414	520	714	484
Wyoming	352	171 *	215 *	335	331	497	219	437
Pacific:								
California	335	136	313	268	345	406	226	379
Oregon	198	142	72	106 *	205	278	104	238
Washington	221	202 *	147	145	190	297	168	247
States not shown separately	382	517	321	239	339	412	386	380

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	6.85	21.85	15.52	11.03	25.06	9.13	8.92	7.14
New England:								
Connecticut	59.72	44.79	146.97 *	81.14	80.19	120.59	47.78	89.24
Massachusetts	31.48	56.40	79.34	76.24	72.12	30.49	50.64	33.16
New Hampshire	79.02	79.93	166.38 *	88.93	66.62	76.27	84.33 *	84.92
Middle Atlantic:								
New Jersey	58.73	55.00	116.87	61.53	51.61	121.76	53.37	70.02
New York	35.74	60.33	123.94 *	22.08	54.36	79.41	34.87	47.35
Pennsylvania	12.14	100.93 *	82.56 *	51.03	42.54	26.63	39.34	11.51
East North Central:								
Illinois	44.95	90.20 *	79.77	28.20	61.17	72.20	50.19	56.41
Indiana	29.61	89.01	45.36	88.98	75.35	52.43	50.27	41.03
Michigan	50.61	79.94 *	67.57	62.66	70.48	114.38	62.34	73.92
Ohio	33.39	107.39 *	76.45	30.50	34.18	51.51	39.27	36.66
Wisconsin	42.04	105.64	75.98	78.67	80.45	63.00	45.77	47.92
West North Central:								
Iowa	18.10	180.03 *	120.00 *	73.83	44.50	33.30	91.73 *	24.36
Kansas	41.86	68.25 *	148.86 *	60.84	85.52	48.67	65.49	49.40
Minnesota	33.10	118.07 *	154.35 *	46.32	149.48 *	44.70	55.61	34.16
Missouri	42.35	73.68 *	65.41	94.86	64.45	65.34	32.89	54.66
Nebraska	227.97	92.59	104.58	49.53	453.23	56.56	58.56	268.15
South Atlantic:								
Delaware	39.62	110.52 *	60.94	55.13	57.70	55.02	54.85	45.40
Florida	23.59	61.53	107.79	83.59	52.81	58.08	74.54	35.37
Georgia	40.59	39.59	178.63	77.63	61.14	59.05	81.63	50.03
Maryland	29.26	59.11	128.51	84.68 *	106.00	27.19	57.47	29.25
North Carolina	32.82	120.06 *	111.08 *	84.50	52.40	30.94	95.84 *	34.00
South Carolina	37.79	53.38 *	88.17	99.92	74.64	37.11	60.74	33.72
Virginia	19.04	51.43	139.43 *	74.32	46.44	40.58	53.34	27.25
West Virginia	120.53	152.38	137.32 *	307.75 *	59.22	86.14	76.86	160.86
East South Central:								
Alabama	43.36	109.49 *	90.26	132.52	62.63	76.40	64.28	64.99
Kentucky	47.94	134.84	61.02	47.16	62.60	72.42	61.14	63.07
Tennessee	50.66	74.25 *	116.30	84.66	63.82 *	73.81	71.07	60.19
West South Central:								
Arkansas	39.73	161.67	84.88 *	43.90	86.00	59.94	71.87	49.67
Louisiana	37.38	73.29	111.99 *	72.93	71.71	64.00	71.95	25.16
Oklahoma	26.01	63.79	90.20 *	131.34 *	92.39 *	54.82	34.16	32.99
Texas	17.96	57.80	95.25	26.33	50.64	36.34	54.86	26.00
Mountain:								
Arizona	47.92	72.25	49.18	65.25	35.48	51.17	49.73	47.55
Colorado	23.94	73.39 *	123.65 *	109.73	78.64	43.30	33.40	61.14
Idaho	30.28	143.65 *	76.38	30.77	81.99	37.17	35.81	40.75
New Mexico	45.71	109.45	90.66 *	66.27	48.56	68.03	66.56	52.34
Utah	71.30	179.10	99.99 *	217.68	52.23	42.79	161.29	37.14
Wyoming	28.77	51.84 *	94.87 *	74.25	42.52	76.64	43.34	46.10
Pacific:								
California	23.25	38.87	55.40	47.99	35.14	40.41	40.18	31.47
Oregon	21.99	41.35	21.08	53.35 *	38.78	53.65	22.68	26.57
Washington	18.07	123.84 *	26.60	23.85	25.13	22.28	38.58	13.43
States not shown separately	46.28	132.69	69.41	64.50	46.09	59.13	95.36	33.17

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	359	313	418	345	325	381	356	360
New England:								
Connecticut	475	--	--	--	--	--	495	461
Massachusetts	522	--	--	--	--	--	511	525
New Hampshire	408	--	--	--	--	--	361	459
Middle Atlantic:								
New Jersey	354	--	--	--	--	--	214*	417
New York	382	--	--	--	--	--	364	390
Pennsylvania	188	--	--	--	--	--	148*	199
East North Central:								
Illinois	355	--	--	--	--	--	285*	383
Indiana	487	--	--	--	--	--	312*	519
Michigan	267	--	--	--	--	--	258*	270
Ohio	390	--	--	--	--	--	318	409
Wisconsin	427	--	--	--	--	--	468	417
West North Central:								
Iowa	446	--	--	--	--	--	588*	408
Kansas	366	--	--	--	--	--	354	371
Minnesota	381	--	--	--	--	--	330	416
Missouri	429	--	--	--	--	--	273*	462
Nebraska	645	--	--	--	--	--	826	610
South Atlantic:								
Delaware	313	--	--	--	--	--	229	359
Florida	439	--	--	--	--	--	458	433
Georgia	548	--	--	--	--	--	545	549
Maryland	395	--	--	--	--	--	437	378
North Carolina	328	--	--	--	--	--	244*	356
South Carolina	246	--	--	--	--	--	222*	254
Virginia	411	--	--	--	--	--	361	423
West Virginia	432	--	--	--	--	--	376*	469
East South Central:								
Alabama	414	--	--	--	--	--	249*	514*
Kentucky	426	--	--	--	--	--	654	328
Tennessee	229*	--	--	--	--	--	245	226*
West South Central:								
Arkansas	350	--	--	--	--	--	334	354
Louisiana	224	--	--	--	--	--	220*	226
Oklahoma	298	--	--	--	--	--	343	290
Texas	415	--	--	--	--	--	418	414
Mountain:								
Arizona	435	--	--	--	--	--	400	449
Colorado	293	--	--	--	--	--	231	368
Idaho	433	--	--	--	--	--	627	366
New Mexico	439	--	--	--	--	--	432	442
Utah	640	--	--	--	--	--	814*	572
Wyoming	368	--	--	--	--	--	198	535
Pacific:								
California	278	--	--	--	--	--	280	277
Oregon	186	--	--	--	--	--	84	261
Washington	196	--	--	--	--	--	110*	222
States not shown separately	448	--	--	--	--	--	625	284

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.83	38.09	41.05	24.68	24.98	16.02	22.47	14.03
New England:								
Connecticut	63.77	--	--	--	--	--	111.70	54.17
Massachusetts	38.35	--	--	--	--	--	64.23	41.48
New Hampshire	70.57	--	--	--	--	--	78.68	92.47
Middle Atlantic:								
New Jersey	92.87	--	--	--	--	--	181.81 *	106.80
New York	36.97	--	--	--	--	--	77.33	40.13
Pennsylvania	20.20	--	--	--	--	--	75.22 *	29.61
East North Central:								
Illinois	48.19	--	--	--	--	--	134.00 *	50.92
Indiana	89.68	--	--	--	--	--	275.86 *	97.79
Michigan	27.87	--	--	--	--	--	87.13 *	25.32
Ohio	55.75	--	--	--	--	--	89.50	54.45
Wisconsin	84.93	--	--	--	--	--	116.99	85.97
West North Central:								
Iowa	128.15	--	--	--	--	--	427.73 *	111.92
Kansas	68.50	--	--	--	--	--	91.08	95.71
Minnesota	42.88	--	--	--	--	--	62.13	49.13
Missouri	61.47	--	--	--	--	--	84.95 *	70.72
Nebraska	70.59	--	--	--	--	--	235.55	80.73
South Atlantic:								
Delaware	56.57	--	--	--	--	--	62.31	68.33
Florida	64.22	--	--	--	--	--	119.29	76.60
Georgia	92.47	--	--	--	--	--	132.54	96.34
Maryland	56.09	--	--	--	--	--	109.94	60.96
North Carolina	24.77	--	--	--	--	--	157.35 *	45.47
South Carolina	54.43	--	--	--	--	--	80.32 *	55.89
Virginia	33.20	--	--	--	--	--	68.75	35.87
West Virginia	73.02	--	--	--	--	--	157.85 *	68.75
East South Central:								
Alabama	43.89	--	--	--	--	--	109.70 *	260.73 *
Kentucky	57.53	--	--	--	--	--	114.00	67.16
Tennessee	83.63 *	--	--	--	--	--	51.85	155.70 *
West South Central:								
Arkansas	56.31	--	--	--	--	--	100.00	67.89
Louisiana	49.69	--	--	--	--	--	72.78 *	41.09
Oklahoma	58.24	--	--	--	--	--	68.75	72.49
Texas	50.16	--	--	--	--	--	102.86	37.20
Mountain:								
Arizona	43.65	--	--	--	--	--	62.87	47.08
Colorado	15.37	--	--	--	--	--	60.57	54.28
Idaho	111.98	--	--	--	--	--	186.02	88.17
New Mexico	63.08	--	--	--	--	--	89.60	79.71
Utah	128.79	--	--	--	--	--	255.55 *	73.40
Wyoming	74.70	--	--	--	--	--	58.17	149.07
Pacific:								
California	27.86	--	--	--	--	--	64.97	25.08
Oregon	44.67	--	--	--	--	--	20.19	73.78
Washington	23.29	--	--	--	--	--	51.17 *	24.13
States not shown separately	90.05	--	--	--	--	--	154.40	42.45

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	398	231	301	344	382	475	278	440
New England:								
Connecticut	466	--	--	--	--	--	466	466
Massachusetts	520	--	--	--	--	--	430	542
New Hampshire	232 *	--	--	--	--	--	132 *	329
Middle Atlantic:								
New Jersey	443	--	--	--	--	--	328	488
New York	419	--	--	--	--	--	310	460
Pennsylvania	344	--	--	--	--	--	286	359
East North Central:								
Illinois	472	--	--	--	--	--	375	509
Indiana	306	--	--	--	--	--	368	286
Michigan	405	--	--	--	--	--	218 *	470
Ohio	436	--	--	--	--	--	255	481
Wisconsin	390	--	--	--	--	--	425	381
West North Central:								
Iowa	342	--	--	--	--	--	145	386
Kansas	343	--	--	--	--	--	211 *	373
Minnesota	381	--	--	--	--	--	280	409
Missouri	322	--	--	--	--	--	154	405
Nebraska	953	--	--	--	--	--	343	1,097
South Atlantic:								
Delaware	293	--	--	--	--	--	285 *	295
Florida	458	--	--	--	--	--	331	511
Georgia	394	--	--	--	--	--	327 *	411
Maryland	393	--	--	--	--	--	311	446
North Carolina	302	--	--	--	--	--	275 *	312
South Carolina	391	--	--	--	--	--	311	408
Virginia	453	--	--	--	--	--	360	491
West Virginia	784	--	--	--	--	--	327	927
East South Central:								
Alabama	386	--	--	--	--	--	361	395
Kentucky	483	--	--	--	--	--	345	521
Tennessee	383	--	--	--	--	--	247 *	459
West South Central:								
Arkansas	521	--	--	--	--	--	442	541
Louisiana	339	--	--	--	--	--	249 *	384
Oklahoma	302	--	--	--	--	--	253	320
Texas	377	--	--	--	--	--	269	412
Mountain:								
Arizona	430	--	--	--	--	--	299	467
Colorado	383	--	--	--	--	--	213	480
Idaho	307	--	--	--	--	--	201 *	367
New Mexico	441	--	--	--	--	--	348	463
Utah	503	--	--	--	--	--	733	410
Wyoming	395	--	--	--	--	--	245 *	459
Pacific:								
California	390	--	--	--	--	--	151	498
Oregon	196	--	--	--	--	--	116 *	216
Washington	225	--	--	--	--	--	161	257
States not shown separately	359	--	--	--	--	--	203 *	420

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	5.01	6.91	18.50	17.84	38.10	15.26	6.81	7.02
New England:								
Connecticut	88.73	--	--	--	--	--	68.96	114.16
Massachusetts	29.73	--	--	--	--	--	53.37	36.41
New Hampshire	107.16 *	--	--	--	--	--	140.60 *	96.12
Middle Atlantic:								
New Jersey	76.74	--	--	--	--	--	72.57	86.12
New York	50.33	--	--	--	--	--	75.67	63.53
Pennsylvania	30.21	--	--	--	--	--	60.74	24.93
East North Central:								
Illinois	47.10	--	--	--	--	--	54.09	66.61
Indiana	33.42	--	--	--	--	--	58.81	42.93
Michigan	69.54	--	--	--	--	--	87.55 *	91.82
Ohio	53.38	--	--	--	--	--	35.55	58.36
Wisconsin	49.73	--	--	--	--	--	78.20	47.12
West North Central:								
Iowa	31.92	--	--	--	--	--	35.90	41.89
Kansas	34.36	--	--	--	--	--	65.74 *	45.73
Minnesota	42.83	--	--	--	--	--	80.92	43.77
Missouri	43.02	--	--	--	--	--	37.43	55.79
Nebraska	267.36	--	--	--	--	--	61.42	312.21
South Atlantic:								
Delaware	53.21	--	--	--	--	--	86.34 *	64.06
Florida	55.05	--	--	--	--	--	72.32	68.38
Georgia	50.48	--	--	--	--	--	106.22 *	52.62
Maryland	45.81	--	--	--	--	--	76.12	39.04
North Carolina	27.01	--	--	--	--	--	90.91 *	35.94
South Carolina	45.87	--	--	--	--	--	75.52	44.77
Virginia	22.01	--	--	--	--	--	72.34	29.02
West Virginia	167.35	--	--	--	--	--	89.98	188.52
East South Central:								
Alabama	58.42	--	--	--	--	--	69.01	72.31
Kentucky	64.14	--	--	--	--	--	67.81	78.06
Tennessee	49.42	--	--	--	--	--	84.52 *	55.90
West South Central:								
Arkansas	68.08	--	--	--	--	--	106.92	96.95
Louisiana	42.90	--	--	--	--	--	112.79 *	38.61
Oklahoma	23.06	--	--	--	--	--	44.26	33.12
Texas	26.48	--	--	--	--	--	41.87	31.72
Mountain:								
Arizona	57.05	--	--	--	--	--	76.84	55.52
Colorado	46.31	--	--	--	--	--	42.58	84.33
Idaho	37.47	--	--	--	--	--	89.69 *	47.49
New Mexico	27.80	--	--	--	--	--	75.88	38.36
Utah	97.15	--	--	--	--	--	190.79	47.23
Wyoming	50.52	--	--	--	--	--	96.14 *	56.97
Pacific:								
California	34.02	--	--	--	--	--	34.23	53.58
Oregon	25.81	--	--	--	--	--	50.41 *	29.39
Washington	18.92	--	--	--	--	--	24.53	24.56
States not shown separately	41.25	--	--	--	--	--	67.84 *	50.47

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	381	300	314	347	377	420	313	406
New England:								
Connecticut	399*	--	--	--	--	--	149*	619
Massachusetts	650	--	--	--	--	--	538	690
New Hampshire	514	--	--	--	--	--	524	504
Middle Atlantic:								
New Jersey	544	--	--	--	--	--	511*	551
New York	519	--	--	--	--	--	582	502
Pennsylvania	315	--	--	--	--	--	397*	276
East North Central:								
Illinois	212*	--	--	--	--	--	233*	209*
Indiana	239	--	--	--	--	--	167*	250
Michigan	304	--	--	--	--	--	228*	339
Ohio	389	--	--	--	--	--	234*	428
Wisconsin	342	--	--	--	--	--	340*	343*
West North Central:								
Iowa	301	--	--	--	--	--	292	304
Kansas	312*	--	--	--	--	--	147*	349*
Minnesota	320*	--	--	--	--	--	409*	277*
Missouri	235*	--	--	--	--	--	721*	158*
Nebraska	486	--	--	--	--	--	330*	529
South Atlantic:								
Delaware	453	--	--	--	--	--	300*	490
Florida	542	--	--	--	--	--	403*	579
Georgia	414	--	--	--	--	--	233*	457
Maryland	348	--	--	--	--	--	500	311
North Carolina	465	--	--	--	--	--	320*	510
South Carolina	253*	--	--	--	--	--	67*	317*
Virginia	272	--	--	--	--	--	111*	340
West Virginia	535	--	--	--	--	--	565	493
East South Central:								
Alabama	505	--	--	--	--	--	420*	541
Kentucky	303	--	--	--	--	--	302*	304
Tennessee	697	--	--	--	--	--	309*	747
West South Central:								
Arkansas	245	--	--	--	--	--	225*	248
Louisiana	360	--	--	--	--	--	358*	366
Oklahoma	420	--	--	--	--	--	145*	532
Texas	348	--	--	--	--	--	320*	356
Mountain:								
Arizona	393	--	--	--	--	--	187	493
Colorado	538	--	--	--	--	--	66*	656
Idaho	186	--	--	--	--	--	128*	216
New Mexico	228	--	--	--	--	--	148*	357
Utah	513	--	--	--	--	--	303*	547
Wyoming	318	--	--	--	--	--	211	397
Pacific:								
California	477	--	--	--	--	--	282*	535
Oregon	282*	--	--	--	--	--	180*	353*
Washington	261*	--	--	--	--	--	252*	271
States not shown separately	331	--	--	--	--	--	237	381

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	20.23	46.01	60.56	39.28	28.49	25.29	33.62	22.17
New England:								
Connecticut	158.97 *	--	--	--	--	--	417.38 *	94.59
Massachusetts	123.92	--	--	--	--	--	158.46	119.42
New Hampshire	84.23	--	--	--	--	--	155.71	57.28
Middle Atlantic:								
New Jersey	136.74	--	--	--	--	--	578.90 *	100.48
New York	68.26	--	--	--	--	--	158.14	78.26
Pennsylvania	59.46	--	--	--	--	--	173.52 *	36.39
East North Central:								
Illinois	67.87 *	--	--	--	--	--	109.58 *	76.28 *
Indiana	30.59	--	--	--	--	--	133.38 *	71.46
Michigan	54.79	--	--	--	--	--	130.33 *	65.93
Ohio	103.01	--	--	--	--	--	86.41 *	110.15
Wisconsin	100.71	--	--	--	--	--	118.08 *	115.03 *
West North Central:								
Iowa	43.10	--	--	--	--	--	85.99	31.24
Kansas	130.23 *	--	--	--	--	--	96.45 *	130.18 *
Minnesota	121.09 *	--	--	--	--	--	159.53 *	121.77 *
Missouri	102.81 *	--	--	--	--	--	220.26 *	85.66 *
Nebraska	82.90	--	--	--	--	--	123.71 *	104.10
South Atlantic:								
Delaware	110.59	--	--	--	--	--	296.23 *	101.64
Florida	92.18	--	--	--	--	--	162.62 *	77.79
Georgia	96.43	--	--	--	--	--	131.85 *	124.31
Maryland	67.39	--	--	--	--	--	126.40	91.25
North Carolina	96.19	--	--	--	--	--	123.54 *	86.89
South Carolina	100.71 *	--	--	--	--	--	81.34 *	116.17 *
Virginia	48.94	--	--	--	--	--	63.18 *	74.83
West Virginia	88.74	--	--	--	--	--	133.98	58.21
East South Central:								
Alabama	142.75	--	--	--	--	--	365.22 *	128.70
Kentucky	61.99	--	--	--	--	--	162.41 *	81.51
Tennessee	91.75	--	--	--	--	--	116.60 *	71.77
West South Central:								
Arkansas	59.90	--	--	--	--	--	407.10 *	60.43
Louisiana	95.19	--	--	--	--	--	116.24 *	91.48
Oklahoma	90.08	--	--	--	--	--	65.41 *	116.57
Texas	52.31	--	--	--	--	--	142.77 *	47.72
Mountain:								
Arizona	56.83	--	--	--	--	--	55.33	64.50
Colorado	113.79	--	--	--	--	--	27.18 *	125.92
Idaho	34.59	--	--	--	--	--	44.76 *	50.78
New Mexico	60.23	--	--	--	--	--	76.88 *	85.14
Utah	94.05	--	--	--	--	--	147.55 *	110.30
Wyoming	45.35	--	--	--	--	--	42.51	76.70
Pacific:								
California	77.89	--	--	--	--	--	143.10 *	96.98
Oregon	94.93 *	--	--	--	--	--	122.73 *	109.34 *
Washington	110.10 *	--	--	--	--	--	251.86 *	54.32
States not shown separately	49.22	--	--	--	--	--	53.56	60.15

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.6%	11.6%	15.1%	16.6%	17.1%	20.1%	13.8%	19.1%
New England:								
Connecticut	18.6%	9.3%	18.2% *	22.7%	17.9%	20.4%	16.2%	19.5%
Massachusetts	22.2%	13.4%	20.7%	25.5%	22.6%	23.2%	19.0%	23.3%
New Hampshire	13.7%	12.7%	6.2% *	14.7% *	21.5%	19.6%	10.7% *	16.9%
Middle Atlantic:								
New Jersey	17.1%	6.6% *	15.7%	13.9%	16.6%	20.9%	11.1%	19.7%
New York	17.6%	14.6%	14.5% *	15.1%	17.5%	20.1%	14.0%	19.2%
Pennsylvania	13.2%	9.6% *	10.3% *	13.1%	11.5%	15.7%	11.8%	13.6%
East North Central:								
Illinois	18.1%	8.2% *	15.4%	16.9%	15.8%	22.7%	14.0%	19.7%
Indiana	15.2%	17.6%	13.0%	17.4%	13.2% *	15.5%	16.1%	14.9%
Michigan	15.9%	7.2% *	11.0%	12.1%	19.1%	19.1%	10.1%	18.3%
Ohio	17.4%	11.9% *	15.2% *	11.5%	13.6%	20.6%	12.8%	18.4%
Wisconsin	17.0%	16.2%	13.3% *	20.7%	16.6%	16.6%	17.4%	16.9%
West North Central:								
Iowa	17.9%	7.6% *	16.5% *	18.5%	22.3%	18.2%	11.7% *	19.7%
Kansas	15.9%	7.3% *	16.8% *	11.2%	18.5%	17.2%	11.0%	17.1%
Minnesota	17.4%	15.0% *	15.7%	15.3%	19.8% *	18.4%	13.8%	18.8%
Missouri	16.7%	7.5% *	11.6% *	20.8%	11.5%	20.2%	9.7%	19.4%
Nebraska	37.6%	19.9%	21.9% *	20.5%	66.3%	18.1%	20.7%	40.7%
South Atlantic:								
Delaware	14.6%	10.0%	7.2% *	13.3%	20.5%	16.5%	9.4%	17.2%
Florida	22.0%	10.6%	20.5%	27.7%	18.9%	25.3%	18.1%	23.5%
Georgia	21.4%	9.8%	30.6%	16.6%	18.0%	24.9%	18.1%	22.5%
Maryland	16.6%	16.0%	16.9% *	13.3% *	21.5%	16.4%	14.2%	18.0%
North Carolina	17.1%	7.8% *	13.6%	17.2%	12.3%	21.6%	12.3% *	19.1%
South Carolina	17.3%	5.7% *	15.1% *	17.0%	22.1%	17.4%	12.4%	18.4%
Virginia	19.3%	9.7%	9.9% *	22.2%	21.9%	20.3%	15.0%	20.9%
West Virginia	28.6%	30.3% *	12.6% *	37.0%	22.6%	29.6%	20.6%	33.2%
East South Central:								
Alabama	19.5%	18.4% *	18.5%	21.2%	23.7%	18.1%	17.0%	20.5%
Kentucky	22.1%	25.4%	15.9%	17.3%	15.4%	26.6%	20.3%	22.8%
Tennessee	18.0%	7.5% *	18.8%	30.3%	8.4% *	24.3%	13.0%	19.9%
West South Central:								
Arkansas	20.7%	22.7%	15.0% *	14.6%	25.3%	20.5%	18.2%	21.3%
Louisiana	15.8%	14.3%	15.0% *	15.3%	14.2%	18.0%	14.0%	17.0%
Oklahoma	14.5%	11.7%	5.4% *	18.9% *	14.0%	14.5%	12.9%	14.9%
Texas	18.4%	11.9%	16.3%	12.0%	13.0%	23.6%	13.6%	20.0%
Mountain:								
Arizona	19.9%	14.4%	15.3%	19.2%	12.8%	23.4%	16.6%	20.8%
Colorado	16.6%	5.9% *	17.3% *	22.7%	20.6%	17.5%	10.5%	20.7%
Idaho	14.3%	11.3% *	13.6%	9.3%	15.6%	17.4%	11.2%	15.9%
New Mexico	20.0%	13.9% *	15.8%	11.3% *	21.0%	26.4%	14.0%	23.2%
Utah	25.0%	26.2%	14.1%	35.4%	19.5%	24.7%	29.6%	23.1%
Wyoming	15.1%	8.5% *	8.5% *	13.0%	16.6%	20.5%	9.7%	18.4%
Pacific:								
California	16.3%	6.6%	16.2%	13.8%	19.4%	18.2%	11.3%	18.3%
Oregon	8.9%	6.5% *	3.5% *	5.2% *	8.4%	12.5%	4.9%	10.5%
Washington	10.5%	9.5% *	7.3%	6.8%	9.9%	13.4%	8.3%	11.4%
States not shown separately	17.8%	22.4%	14.0%	11.2%	16.5%	19.6%	17.1%	18.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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%	0.79%	0.69%	0.57%	1.25%	0.48%	0.37%	0.28%
New England:								
Connecticut	1.81%	1.55%	6.07% *	2.29%	3.28%	3.78%	2.18%	2.45%
Massachusetts	1.34%	1.90%	3.16%	2.43%	2.91%	1.54%	1.92%	1.46%
New Hampshire	3.25%	3.22%	7.96% *	4.64% *	2.94%	2.95%	4.01% *	3.25%
Middle Atlantic:								
New Jersey	2.45%	2.11% *	4.57%	2.98%	2.10%	4.29%	2.00%	2.92%
New York	1.30%	2.43%	5.10% *	0.93%	2.01%	3.16%	1.43%	1.81%
Pennsylvania	0.75%	4.18% *	4.04% *	2.62%	1.86%	1.68%	1.84%	0.94%
East North Central:								
Illinois	1.87%	2.80% *	3.40%	2.05%	2.42%	3.52%	2.15%	2.51%
Indiana	1.58%	4.59%	3.12%	4.38%	4.62% *	2.53%	2.09%	2.22%
Michigan	1.93%	4.08% *	3.25%	2.75%	4.60%	3.53%	2.91%	2.97%
Ohio	1.81%	8.26% *	4.60% *	1.59%	2.20%	2.95%	2.44%	1.89%
Wisconsin	2.06%	3.97%	4.00% *	3.28%	3.89%	2.97%	2.37%	2.36%
West North Central:								
Iowa	1.04%	7.24% *	6.00% *	3.38%	2.23%	1.56%	4.11% *	1.23%
Kansas	2.05%	3.43% *	6.10% *	2.98%	4.36%	2.27%	2.67%	2.35%
Minnesota	1.53%	5.49% *	3.65%	2.91%	6.81% *	1.53%	3.04%	1.37%
Missouri	1.96%	4.44% *	5.79% *	3.67%	3.34%	3.01%	1.64%	2.54%
Nebraska	7.63%	4.47%	7.59% *	3.05%	14.42%	2.86%	3.31%	8.56%
South Atlantic:								
Delaware	1.70%	2.94%	3.14% *	2.89%	2.74%	2.68%	2.10%	2.09%
Florida	1.01%	2.84%	4.88%	4.61%	3.02%	2.74%	3.55%	1.83%
Georgia	2.06%	2.02%	8.17%	3.36%	2.52%	3.17%	3.71%	2.56%
Maryland	1.56%	2.67%	5.77% *	4.60% *	5.86%	1.15%	2.86%	1.52%
North Carolina	1.58%	5.56% *	3.89%	3.77%	2.63%	2.35%	3.91% *	1.95%
South Carolina	1.75%	2.39% *	4.76% *	3.77%	2.93%	1.86%	2.90%	1.56%
Virginia	1.21%	2.35%	6.08% *	3.36%	2.08%	2.48%	2.61%	1.77%
West Virginia	4.20%	9.29% *	6.43% *	8.95%	2.08%	3.95%	4.83%	5.37%
East South Central:								
Alabama	2.15%	5.54% *	4.81%	5.81%	3.09%	3.41%	3.92%	2.72%
Kentucky	2.33%	5.63%	3.30%	2.34%	3.01%	2.83%	2.69%	2.84%
Tennessee	2.78%	4.02% *	5.13%	5.04%	3.52% *	3.59%	3.59%	3.02%
West South Central:								
Arkansas	1.59%	6.00%	5.41% *	2.51%	4.43%	2.52%	3.07%	2.19%
Louisiana	1.73%	3.59%	5.04% *	4.04%	2.04%	2.52%	2.94%	1.18%
Oklahoma	1.30%	3.40%	5.50% *	6.00% *	4.04%	2.25%	1.66%	1.58%
Texas	0.95%	2.38%	3.74%	1.10%	2.47%	2.02%	2.28%	1.44%
Mountain:								
Arizona	2.30%	4.22%	2.50%	3.52%	1.76%	2.89%	2.84%	2.39%
Colorado	1.28%	4.24% *	5.85% *	4.20%	5.12%	2.25%	1.69%	2.92%
Idaho	1.56%	9.80% *	3.46%	1.93%	3.31%	2.14%	1.85%	2.04%
New Mexico	2.29%	5.55% *	4.61%	4.01% *	2.79%	3.12%	3.66%	2.33%
Utah	3.16%	5.32%	3.85%	7.61%	3.43%	2.16%	5.79%	1.96%
Wyoming	1.48%	2.70% *	5.70% *	3.65%	2.02%	3.70%	2.57%	2.41%
Pacific:								
California	1.03%	1.67%	3.24%	2.61%	1.89%	1.50%	1.85%	1.26%
Oregon	0.61%	2.20% *	1.13% *	2.68% *	1.55%	2.12%	1.21%	0.87%
Washington	0.79%	3.73% *	1.44%	1.25%	1.64%	0.97%	1.53%	0.66%
States not shown separately	1.83%	4.92%	3.03%	2.89%	2.29%	2.59%	3.29%	1.36%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.9%	13.7%	20.0%	17.7%	16.7%	19.3%	16.7%	18.4%
New England:								
Connecticut	20.4%	--	--	--	--	--	20.4%	20.5%
Massachusetts	23.0%	--	--	--	--	--	20.2%	24.1%
New Hampshire	18.4%	--	--	--	--	--	16.5%	20.3%
Middle Atlantic:								
New Jersey	14.9%	--	--	--	--	--	7.9% *	18.6%
New York	18.3%	--	--	--	--	--	15.1%	20.2%
Pennsylvania	9.1%	--	--	--	--	--	7.3% *	9.5%
East North Central:								
Illinois	18.0%	--	--	--	--	--	13.4% *	20.0%
Indiana	25.7%	--	--	--	--	--	18.6% *	26.8%
Michigan	12.4%	--	--	--	--	--	12.2% *	12.5%
Ohio	18.5%	--	--	--	--	--	18.1% *	18.6%
Wisconsin	20.6%	--	--	--	--	--	21.3%	20.4%
West North Central:								
Iowa	22.9%	--	--	--	--	--	21.5% *	23.5%
Kansas	16.8%	--	--	--	--	--	16.4%	16.9%
Minnesota	18.2%	--	--	--	--	--	17.8%	18.4%
Missouri	22.3%	--	--	--	--	--	13.1% *	24.5%
Nebraska	31.9%	--	--	--	--	--	49.9%	29.1%
South Atlantic:								
Delaware	14.2%	--	--	--	--	--	8.2% *	19.2%
Florida	21.9%	--	--	--	--	--	21.5%	22.1%
Georgia	26.6%	--	--	--	--	--	24.8%	27.7%
Maryland	18.4%	--	--	--	--	--	19.8%	17.8%
North Carolina	15.4%	--	--	--	--	--	9.0% *	18.3%
South Carolina	11.9%	--	--	--	--	--	12.7% *	11.7%
Virginia	21.1%	--	--	--	--	--	18.5%	21.7%
West Virginia	18.7%	--	--	--	--	--	15.2% *	21.3%
East South Central:								
Alabama	19.9%	--	--	--	--	--	11.6% *	25.3%
Kentucky	23.0%	--	--	--	--	--	34.0%	17.9%
Tennessee	11.1% *	--	--	--	--	--	12.6%	10.8% *
West South Central:								
Arkansas	16.4%	--	--	--	--	--	15.1% *	16.7%
Louisiana	11.3%	--	--	--	--	--	11.9% *	11.1%
Oklahoma	16.0%	--	--	--	--	--	20.4%	15.3%
Texas	21.2%	--	--	--	--	--	19.0%	22.0%
Mountain:								
Arizona	23.3%	--	--	--	--	--	21.2%	24.1%
Colorado	15.5%	--	--	--	--	--	12.1%	19.7%
Idaho	22.3%	--	--	--	--	--	32.2%	18.8%
New Mexico	24.7%	--	--	--	--	--	22.1%	26.2%
Utah	29.8%	--	--	--	--	--	30.1%	29.7%
Wyoming	18.5%	--	--	--	--	--	11.0% *	24.7%
Pacific:								
California	15.5%	--	--	--	--	--	14.8%	15.8%
Oregon	9.3%	--	--	--	--	--	4.4%	12.7% *
Washington	10.0%	--	--	--	--	--	5.6%	11.4%
States not shown separately	20.9%	--	--	--	--	--	26.8%	14.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	0.66%	1.54%	1.92%	1.24%	1.32%	0.79%	0.93%	0.67%
New England:								
Connecticut	2.27%	--	--	--	--	--	4.56%	2.20%
Massachusetts	1.84%	--	--	--	--	--	2.59%	2.10%
New Hampshire	2.92%	--	--	--	--	--	3.89%	3.26%
Middle Atlantic:								
New Jersey	3.28%	--	--	--	--	--	9.11% *	3.59%
New York	1.41%	--	--	--	--	--	3.18%	1.89%
Pennsylvania	1.27%	--	--	--	--	--	4.05% *	1.96%
East North Central:								
Illinois	2.48%	--	--	--	--	--	6.33% *	2.75%
Indiana	4.30%	--	--	--	--	--	7.95% *	5.24%
Michigan	1.34%	--	--	--	--	--	3.97% *	1.46%
Ohio	3.15%	--	--	--	--	--	5.59% *	2.95%
Wisconsin	3.62%	--	--	--	--	--	5.03%	3.75%
West North Central:								
Iowa	4.75%	--	--	--	--	--	8.75% *	4.60%
Kansas	4.20%	--	--	--	--	--	4.91%	4.57%
Minnesota	1.85%	--	--	--	--	--	3.27%	2.30%
Missouri	3.36%	--	--	--	--	--	5.91% *	3.44%
Nebraska	3.79%	--	--	--	--	--	13.18%	3.30%
South Atlantic:								
Delaware	2.58%	--	--	--	--	--	2.59% *	2.85%
Florida	3.12%	--	--	--	--	--	5.49%	4.13%
Georgia	4.41%	--	--	--	--	--	6.78%	4.54%
Maryland	2.98%	--	--	--	--	--	5.23%	3.63%
North Carolina	1.82%	--	--	--	--	--	9.30% *	2.25%
South Carolina	2.72%	--	--	--	--	--	4.30% *	2.82%
Virginia	2.07%	--	--	--	--	--	4.15%	2.04%
West Virginia	3.60%	--	--	--	--	--	7.00% *	3.32%
East South Central:								
Alabama	2.06%	--	--	--	--	--	5.04% *	5.06%
Kentucky	3.29%	--	--	--	--	--	6.37%	3.24%
Tennessee	3.78% *	--	--	--	--	--	2.58%	7.17% *
West South Central:								
Arkansas	2.94%	--	--	--	--	--	6.52% *	3.71%
Louisiana	2.51%	--	--	--	--	--	4.05% *	2.35%
Oklahoma	3.00%	--	--	--	--	--	4.33%	3.41%
Texas	2.55%	--	--	--	--	--	4.68%	2.21%
Mountain:								
Arizona	2.22%	--	--	--	--	--	3.19%	2.27%
Colorado	1.10%	--	--	--	--	--	3.23%	3.05%
Idaho	5.72%	--	--	--	--	--	9.58%	5.07%
New Mexico	3.27%	--	--	--	--	--	4.86%	4.24%
Utah	4.21%	--	--	--	--	--	8.21%	3.44%
Wyoming	3.72%	--	--	--	--	--	3.87% *	5.80%
Pacific:								
California	1.48%	--	--	--	--	--	3.07%	1.25%
Oregon	2.12%	--	--	--	--	--	1.11%	4.27% *
Washington	1.01%	--	--	--	--	--	1.36%	1.13%
States not shown separately	3.23%	--	--	--	--	--	5.68%	2.69%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.9%	10.1%	12.7%	16.2%	17.6%	21.2%	12.4%	19.9%
New England:								
Connecticut	19.1%	--	--	--	--	--	18.9%	19.2%
Massachusetts	21.5%	--	--	--	--	--	16.2%	22.9%
New Hampshire	9.6% *	--	--	--	--	--	5.3% *	13.8%
Middle Atlantic:								
New Jersey	17.8%	--	--	--	--	--	12.0%	20.4%
New York	16.6%	--	--	--	--	--	11.8%	18.4%
Pennsylvania	15.7%	--	--	--	--	--	12.1%	16.8%
East North Central:								
Illinois	19.3%	--	--	--	--	--	14.8%	21.2%
Indiana	14.1%	--	--	--	--	--	17.4%	13.0%
Michigan	17.9%	--	--	--	--	--	8.4% *	21.9%
Ohio	18.2%	--	--	--	--	--	11.8%	19.6%
Wisconsin	17.1%	--	--	--	--	--	17.2%	17.1%
West North Central:								
Iowa	18.2%	--	--	--	--	--	7.5% *	20.7%
Kansas	16.4%	--	--	--	--	--	9.8%	17.9%
Minnesota	18.3%	--	--	--	--	--	13.0% *	19.9%
Missouri	15.3%	--	--	--	--	--	7.8%	18.6%
Nebraska	42.4%	--	--	--	--	--	18.1%	47.1%
South Atlantic:								
Delaware	12.5%	--	--	--	--	--	10.5% *	13.2%
Florida	22.0%	--	--	--	--	--	16.3%	24.3%
Georgia	19.6%	--	--	--	--	--	14.9% *	21.0%
Maryland	16.0%	--	--	--	--	--	12.2%	18.6%
North Carolina	15.8%	--	--	--	--	--	13.6% *	16.7%
South Carolina	18.7%	--	--	--	--	--	13.8%	19.9%
Virginia	20.4%	--	--	--	--	--	16.8%	21.8%
West Virginia	32.9%	--	--	--	--	--	15.6%	37.5%
East South Central:								
Alabama	18.3%	--	--	--	--	--	18.5%	18.3%
Kentucky	23.4%	--	--	--	--	--	16.9%	25.2%
Tennessee	19.9%	--	--	--	--	--	13.1% *	23.6%
West South Central:								
Arkansas	24.7%	--	--	--	--	--	20.7%	25.7%
Louisiana	16.3%	--	--	--	--	--	11.5% *	18.8%
Oklahoma	13.4%	--	--	--	--	--	11.7%	13.9%
Texas	17.6%	--	--	--	--	--	11.7%	19.6%
Mountain:								
Arizona	19.7%	--	--	--	--	--	13.9% *	21.2%
Colorado	17.1%	--	--	--	--	--	9.4%	21.6%
Idaho	15.7%	--	--	--	--	--	10.8% *	18.2%
New Mexico	21.2%	--	--	--	--	--	17.6%	21.9%
Utah	24.4%	--	--	--	--	--	34.3%	20.2%
Wyoming	16.0%	--	--	--	--	--	9.2% *	19.2%
Pacific:								
California	16.9%	--	--	--	--	--	7.2%	20.7%
Oregon	8.3%	--	--	--	--	--	4.8% *	9.1%
Washington	10.5%	--	--	--	--	--	7.9%	11.7%
States not shown separately	16.7%	--	--	--	--	--	9.8%	19.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.b(1998) 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, 1998

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	0.33%	0.40%	0.77%	0.79%	1.73%	0.71%	0.33%	0.40%
New England:								
Connecticut	2.78%	--	--	--	--	--	3.34%	3.40%
Massachusetts	0.95%	--	--	--	--	--	2.03%	1.21%
New Hampshire	4.38% *	--	--	--	--	--	6.72% *	3.72%
Middle Atlantic:								
New Jersey	3.29%	--	--	--	--	--	2.53%	3.77%
New York	2.08%	--	--	--	--	--	3.35%	2.54%
Pennsylvania	1.16%	--	--	--	--	--	2.35%	1.04%
East North Central:								
Illinois	2.11%	--	--	--	--	--	2.21%	3.13%
Indiana	1.80%	--	--	--	--	--	3.27%	2.48%
Michigan	2.49%	--	--	--	--	--	3.75% *	3.67%
Ohio	2.43%	--	--	--	--	--	2.08%	2.76%
Wisconsin	2.23%	--	--	--	--	--	3.88%	2.11%
West North Central:								
Iowa	1.80%	--	--	--	--	--	2.32% *	2.25%
Kansas	1.88%	--	--	--	--	--	2.49%	2.19%
Minnesota	1.86%	--	--	--	--	--	3.95% *	1.62%
Missouri	1.77%	--	--	--	--	--	1.96%	2.40%
Nebraska	9.35%	--	--	--	--	--	3.54%	10.61%
South Atlantic:								
Delaware	2.31%	--	--	--	--	--	3.61% *	2.38%
Florida	2.68%	--	--	--	--	--	2.84%	3.52%
Georgia	1.93%	--	--	--	--	--	4.58% *	2.20%
Maryland	2.45%	--	--	--	--	--	3.42%	2.42%
North Carolina	1.78%	--	--	--	--	--	4.34% *	2.79%
South Carolina	2.09%	--	--	--	--	--	3.36%	2.13%
Virginia	1.66%	--	--	--	--	--	3.67%	1.88%
West Virginia	5.53%	--	--	--	--	--	4.49%	5.89%
East South Central:								
Alabama	2.92%	--	--	--	--	--	4.06%	3.37%
Kentucky	2.69%	--	--	--	--	--	3.23%	3.29%
Tennessee	2.78%	--	--	--	--	--	4.43% *	2.66%
West South Central:								
Arkansas	3.32%	--	--	--	--	--	4.73%	4.87%
Louisiana	2.04%	--	--	--	--	--	4.10% *	1.79%
Oklahoma	1.20%	--	--	--	--	--	1.93%	1.62%
Texas	1.08%	--	--	--	--	--	1.77%	1.36%
Mountain:								
Arizona	2.73%	--	--	--	--	--	4.23% *	2.79%
Colorado	2.36%	--	--	--	--	--	2.21%	3.68%
Idaho	2.00%	--	--	--	--	--	4.33% *	2.39%
New Mexico	1.56%	--	--	--	--	--	4.18%	1.61%
Utah	4.16%	--	--	--	--	--	6.73%	2.61%
Wyoming	2.24%	--	--	--	--	--	3.95% *	3.70%
Pacific:								
California	1.23%	--	--	--	--	--	1.42%	2.10%
Oregon	1.33%	--	--	--	--	--	2.40% *	1.56%
Washington	0.95%	--	--	--	--	--	1.21%	1.33%
States not shown separately	1.75%	--	--	--	--	--	2.79%	2.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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Table II.C.3.c(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.1%	11.5%	13.5%	16.0%	15.9%	17.8%	12.8%	17.3%
New England:								
Connecticut	12.1%*	--	--	--	--	--	4.2%*	20.4%
Massachusetts	21.3%	--	--	--	--	--	21.8%*	21.2%
New Hampshire	20.9%	--	--	--	--	--	19.0%	23.4%
Middle Atlantic:								
New Jersey	17.2%	--	--	--	--	--	13.2%*	18.3%
New York	19.3%	--	--	--	--	--	18.2%	19.7%
Pennsylvania	13.0%	--	--	--	--	--	15.9%*	11.6%
East North Central:								
Illinois	11.0%*	--	--	--	--	--	8.5%*	11.5%
Indiana	10.9%	--	--	--	--	--	6.5%*	11.6%
Michigan	15.0%	--	--	--	--	--	12.1%*	16.2%
Ohio	14.7%	--	--	--	--	--	11.2%*	15.3%
Wisconsin	12.3%*	--	--	--	--	--	14.0%*	11.7%*
West North Central:								
Iowa	14.0%	--	--	--	--	--	13.8%*	14.0%
Kansas	13.6%	--	--	--	--	--	7.5%*	14.7%
Minnesota	12.3%*	--	--	--	--	--	11.3%*	13.2%*
Missouri	11.5%*	--	--	--	--	--	24.6%	8.3%*
Nebraska	17.6%	--	--	--	--	--	16.7%*	17.7%*
South Atlantic:								
Delaware	22.2%	--	--	--	--	--	10.1%*	26.9%
Florida	22.2%	--	--	--	--	--	13.4%*	25.2%
Georgia	17.8%	--	--	--	--	--	8.8%*	20.3%
Maryland	16.3%	--	--	--	--	--	18.0%	15.7%
North Carolina	22.5%	--	--	--	--	--	13.0%*	26.2%
South Carolina	13.0%*	--	--	--	--	--	3.5%*	16.2%*
Virginia	11.6%	--	--	--	--	--	4.5%*	14.9%
West Virginia	25.9%	--	--	--	--	--	25.9%*	25.8%
East South Central:								
Alabama	25.3%*	--	--	--	--	--	17.8%*	29.2%
Kentucky	15.9%	--	--	--	--	--	13.1%*	17.7%*
Tennessee	31.1%	--	--	--	--	--	13.7%*	33.4%
West South Central:								
Arkansas	11.6%	--	--	--	--	--	11.0%*	11.7%*
Louisiana	17.9%*	--	--	--	--	--	18.3%*	16.9%*
Oklahoma	17.0%	--	--	--	--	--	7.2%*	20.1%*
Texas	17.2%	--	--	--	--	--	14.7%*	18.1%
Mountain:								
Arizona	13.6%	--	--	--	--	--	11.7%	14.1%
Colorado	17.3%	--	--	--	--	--	3.9%*	18.9%*
Idaho	9.3%	--	--	--	--	--	5.6%*	11.6%
New Mexico	7.6%*	--	--	--	--	--	4.0%*	18.4%
Utah	20.2%	--	--	--	--	--	9.7%*	22.5%
Wyoming	13.8%	--	--	--	--	--	9.7%*	16.5%
Pacific:								
California	17.8%	--	--	--	--	--	12.1%*	19.2%
Oregon	13.1%*	--	--	--	--	--	9.1%*	15.6%*
Washington	11.1%*	--	--	--	--	--	12.4%*	10.0%
States not shown separately	15.3%	--	--	--	--	--	9.4%	19.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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Table II.C.3.c(1998) 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, 1998

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%	1.75%	1.98%	1.79%	1.66%	1.15%	1.25%	0.95%
New England:								
Connecticut	6.47% *	--	--	--	--	--	10.28% *	4.17%
Massachusetts	3.89%	--	--	--	--	--	6.88% *	3.81%
New Hampshire	3.52%	--	--	--	--	--	5.47%	3.83%
Middle Atlantic:								
New Jersey	4.02%	--	--	--	--	--	10.69% *	3.54%
New York	2.75%	--	--	--	--	--	4.46%	3.23%
Pennsylvania	2.76%	--	--	--	--	--	6.77% *	1.65%
East North Central:								
Illinois	3.30% *	--	--	--	--	--	5.53% *	3.25%
Indiana	1.29%	--	--	--	--	--	5.14% *	2.72%
Michigan	2.38%	--	--	--	--	--	5.10% *	2.60%
Ohio	3.00%	--	--	--	--	--	6.40% *	3.33%
Wisconsin	5.08% *	--	--	--	--	--	4.77% *	6.16% *
West North Central:								
Iowa	2.04%	--	--	--	--	--	4.32% *	1.29%
Kansas	3.99%	--	--	--	--	--	5.23% *	4.11%
Minnesota	4.44% *	--	--	--	--	--	5.68% *	4.51% *
Missouri	3.74% *	--	--	--	--	--	7.33%	4.29% *
Nebraska	4.97%	--	--	--	--	--	5.44% *	9.47% *
South Atlantic:								
Delaware	5.10%	--	--	--	--	--	6.14% *	5.24%
Florida	4.47%	--	--	--	--	--	7.88% *	3.15%
Georgia	4.32%	--	--	--	--	--	4.35% *	5.43%
Maryland	2.45%	--	--	--	--	--	5.21%	3.51%
North Carolina	3.31%	--	--	--	--	--	5.34% *	3.67%
South Carolina	4.30% *	--	--	--	--	--	3.43% *	5.27% *
Virginia	2.05%	--	--	--	--	--	3.65% *	2.34%
West Virginia	6.51%	--	--	--	--	--	8.49% *	3.42%
East South Central:								
Alabama	7.81% *	--	--	--	--	--	17.53% *	5.07%
Kentucky	3.38%	--	--	--	--	--	4.08% *	9.85% *
Tennessee	3.14%	--	--	--	--	--	5.21% *	2.75%
West South Central:								
Arkansas	2.97%	--	--	--	--	--	10.74% *	4.25% *
Louisiana	8.14% *	--	--	--	--	--	5.74% *	8.15% *
Oklahoma	4.82%	--	--	--	--	--	4.89% *	6.99% *
Texas	3.02%	--	--	--	--	--	5.27% *	3.94%
Mountain:								
Arizona	3.14%	--	--	--	--	--	3.16%	4.09%
Colorado	4.08%	--	--	--	--	--	1.45% *	7.97% *
Idaho	1.42%	--	--	--	--	--	1.90% *	2.51%
New Mexico	3.22% *	--	--	--	--	--	2.76% *	3.37%
Utah	4.22%	--	--	--	--	--	6.66% *	5.26%
Wyoming	2.62%	--	--	--	--	--	3.13% *	3.97%
Pacific:								
California	2.95%	--	--	--	--	--	4.81% *	3.02%
Oregon	6.43% *	--	--	--	--	--	8.77% *	5.40% *
Washington	3.46% *	--	--	--	--	--	5.82% *	2.52%
States not shown separately	3.83%	--	--	--	--	--	2.17%	5.41%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector employees enrolled in a health insurance plan that take single coverage by firm size and State: United States, 1998

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	48.3%	57.5%	59.1%	57.9%	50.3%	42.1%	59.1%	45.2%
New England:								
Connecticut	47.5%	64.6%	59.2%	60.7%	48.4%	40.2%	60.7%	44.1%
Massachusetts	48.5%	55.8%	55.6%	52.6%	50.5%	44.7%	54.9%	46.9%
New Hampshire	53.3%	51.4%	75.9%	53.4%	46.8%	40.7%	64.2%	45.4%
Middle Atlantic:								
New Jersey	46.4%	56.6%	47.3%	54.8%	48.7%	42.0%	57.0%	43.2%
New York	46.5%	53.4%	59.2%	52.7%	50.3%	40.3%	55.1%	43.7%
Pennsylvania	48.5%	53.8%	57.0%	62.1%	49.0%	43.4%	56.4%	46.6%
East North Central:								
Illinois	48.1%	68.4%	60.2%	51.4%	50.7%	41.9%	64.1%	44.1%
Indiana	43.9%	49.7%	57.7%	54.5%	56.1%	35.5%	54.7%	41.7%
Michigan	38.0%	47.6%	50.4%	48.6%	41.8%	31.4%	50.1%	34.9%
Ohio	44.6%	43.4%	51.1%	54.4%	43.9%	42.0%	49.9%	43.4%
Wisconsin	43.7%	44.4%	43.6%	48.4%	45.0%	41.2%	45.1%	43.3%
West North Central:								
Iowa	43.4%	35.9%	47.7%	50.0%	47.7%	41.3%	43.4%	43.4%
Kansas	44.9%	52.4%	44.6%	51.2%	48.4%	40.9%	49.7%	43.9%
Minnesota	48.4%	50.6%	60.2%	57.0%	48.6%	42.6%	59.0%	45.4%
Missouri	48.9%	63.2%	57.2%	63.1%	50.4%	41.3%	60.6%	45.6%
Nebraska	50.2%	55.6%	56.4%	51.5%	62.9%	41.9%	53.2%	49.5%
South Atlantic:								
Delaware	46.2%	65.7%	62.5%	48.0%	54.5%	40.4%	56.2%	43.5%
Florida	55.1%	65.8%	64.8%	69.1%	57.6%	47.0%	66.9%	51.7%
Georgia	48.6%	37.6%	62.2%	58.9%	56.0%	44.2%	49.0%	48.4%
Maryland	49.4%	67.2%	65.4%	66.2%	55.9%	37.7%	67.9%	43.4%
North Carolina	51.3%	66.2%	66.8%	63.9%	53.0%	44.6%	65.7%	47.7%
South Carolina	54.8%	55.0%	64.4%	61.4%	58.8%	51.4%	62.8%	53.2%
Virginia	56.4%	63.0%	51.9%	71.3%	58.7%	50.9%	64.7%	53.8%
West Virginia	41.1%	28.5% *	51.0%	54.7%	43.3%	40.1%	38.7%	42.7%
East South Central:								
Alabama	42.5%	61.2%	55.6%	56.7%	44.7%	34.9%	57.0%	38.6%
Kentucky	49.2%	71.3%	51.5%	56.8%	47.1%	44.9%	59.3%	46.6%
Tennessee	49.2%	82.1%	65.5%	49.1%	43.3%	44.4%	71.8%	43.5%
West South Central:								
Arkansas	42.4%	58.8%	50.1%	45.0%	46.2%	38.7%	53.2%	40.5%
Louisiana	51.0%	65.3%	71.4%	68.9%	47.2%	37.5%	68.1%	43.3%
Oklahoma	52.1%	62.4%	55.7%	58.1%	59.9%	46.6%	59.9%	50.2%
Texas	46.8%	61.1%	62.0%	59.5%	46.0%	41.8%	63.6%	43.3%
Mountain:								
Arizona	51.6%	68.2%	65.3%	61.7%	59.7%	44.2%	65.5%	48.1%
Colorado	49.6%	48.2%	56.3%	56.1%	53.1%	43.9%	51.8%	48.2%
Idaho	49.4%	54.5%	60.6%	65.8%	48.8%	41.3%	61.6%	44.9%
New Mexico	49.5%	65.4%	62.5%	56.3%	48.3%	43.1%	63.1%	45.4%
Utah	41.7%	51.4%	38.1%	47.0%	40.6%	39.7%	46.1%	40.4%
Wyoming	43.4%	65.0%	56.3%	54.5%	42.1%	33.3%	60.1%	36.9%
Pacific:								
California	50.3%	63.3%	63.9%	63.4%	50.1%	43.4%	64.1%	46.3%
Oregon	48.2%	65.2%	58.9%	63.9%	48.2%	39.7%	63.7%	43.7%
Washington	51.0%	70.4%	64.7%	62.6%	57.9%	39.3%	64.5%	46.3%
States not shown separately	51.4%	54.7%	64.0%	56.3%	57.7%	43.9%	59.4%	47.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	0.50%	1.94%	1.18%	0.63%	1.11%	0.46%	1.06%	0.43%
New England:								
Connecticut	2.15%	4.24%	5.03%	3.72%	3.02%	2.65%	2.12%	2.31%
Massachusetts	0.89%	1.95%	2.90%	2.27%	2.20%	1.16%	1.18%	1.13%
New Hampshire	2.69%	5.02%	6.58%	2.40%	3.13%	2.16%	3.98%	1.87%
Middle Atlantic:								
New Jersey	1.39%	3.27%	6.91%	3.57%	4.62%	1.56%	3.46%	1.53%
New York	1.75%	4.14%	6.98%	1.97%	2.45%	2.57%	2.35%	1.84%
Pennsylvania	0.85%	2.65%	5.05%	3.66%	3.14%	2.32%	2.30%	1.16%
East North Central:								
Illinois	1.61%	5.65%	6.30%	3.93%	4.41%	1.92%	3.06%	1.40%
Indiana	2.05%	7.35%	7.41%	2.76%	4.40%	2.34%	2.45%	2.37%
Michigan	1.51%	5.78%	4.03%	3.76%	2.93%	2.11%	2.52%	1.62%
Ohio	1.85%	4.05%	5.28%	3.07%	3.42%	4.02%	2.88%	2.67%
Wisconsin	1.05%	4.42%	3.67%	2.13%	1.94%	1.92%	2.64%	1.06%
West North Central:								
Iowa	2.33%	7.28%	7.85%	2.21%	2.58%	2.97%	4.64%	1.92%
Kansas	1.38%	4.92%	4.93%	2.71%	4.56%	2.34%	2.68%	1.59%
Minnesota	2.21%	3.34%	5.83%	4.75%	3.79%	2.23%	3.80%	2.19%
Missouri	2.28%	6.26%	5.43%	4.13%	3.98%	2.91%	4.85%	2.45%
Nebraska	3.95%	4.85%	7.88%	4.62%	5.52%	3.26%	3.77%	4.17%
South Atlantic:								
Delaware	2.03%	4.39%	3.56%	5.64%	5.70%	2.80%	3.10%	2.22%
Florida	1.10%	3.99%	4.12%	2.36%	2.25%	1.53%	1.91%	1.54%
Georgia	2.97%	8.65%	9.04%	2.27%	6.82%	2.65%	5.74%	2.42%
Maryland	3.74%	3.23%	3.84%	5.77%	2.50%	3.56%	4.40%	3.21%
North Carolina	0.87%	4.37%	3.85%	3.29%	2.86%	1.65%	2.38%	1.09%
South Carolina	2.44%	5.70%	7.33%	3.14%	3.99%	3.53%	3.72%	3.02%
Virginia	1.97%	4.27%	5.11%	4.92%	4.47%	1.20%	3.78%	1.54%
West Virginia	2.60%	11.89% *	8.24%	5.44%	3.53%	2.33%	6.03%	2.97%
East South Central:								
Alabama	3.09%	4.11%	4.69%	2.78%	2.53%	4.33%	2.00%	3.26%
Kentucky	1.07%	5.77%	5.97%	3.34%	3.57%	1.58%	3.46%	1.14%
Tennessee	2.57%	5.80%	4.58%	5.99%	3.78%	2.85%	3.44%	2.25%
West South Central:								
Arkansas	2.46%	5.98%	6.98%	7.99%	4.28%	2.30%	3.17%	2.37%
Louisiana	1.77%	8.89%	4.55%	5.08%	4.14%	2.64%	2.48%	1.77%
Oklahoma	2.40%	6.93%	5.72%	3.37%	6.62%	2.67%	4.68%	2.42%
Texas	2.03%	3.33%	5.04%	4.26%	5.99%	1.53%	3.06%	2.54%
Mountain:								
Arizona	0.83%	2.48%	3.83%	2.65%	2.77%	1.36%	1.78%	1.07%
Colorado	1.87%	5.39%	6.27%	4.09%	5.59%	3.23%	2.73%	2.00%
Idaho	1.99%	5.77%	6.14%	3.41%	4.82%	2.94%	2.94%	3.18%
New Mexico	1.63%	4.24%	7.10%	7.20%	4.37%	2.62%	2.78%	2.07%
Utah	2.06%	6.78%	6.84%	3.39%	3.32%	2.50%	3.55%	2.17%
Wyoming	2.48%	5.34%	7.56%	4.81%	3.79%	3.71%	4.56%	2.94%
Pacific:								
California	1.07%	3.92%	4.16%	2.29%	2.40%	1.74%	2.46%	1.14%
Oregon	1.77%	2.50%	4.15%	5.74%	5.16%	2.51%	2.16%	2.57%
Washington	2.12%	4.16%	3.74%	2.75%	3.27%	2.46%	2.38%	2.24%
States not shown separately	1.66%	4.08%	3.23%	4.38%	2.00%	2.82%	2.95%	1.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	35.0%	64.6%	57.0%	48.7%	35.5%	19.2%	59.1%	26.1%
New England:								
Connecticut	24.9%	65.1%	46.7%	21.4% *	--	--	48.0%	16.6% *
Massachusetts	18.9%	63.6%	44.8%	26.8%	--	--	47.6%	10.2%
New Hampshire	48.9%	60.9%	82.1%	54.3%	--	--	67.1%	30.4%
Middle Atlantic:								
New Jersey	35.6%	82.0%	60.4%	44.0%	--	--	63.9%	24.7%
New York	33.1%	59.9%	64.9%	49.2%	--	--	60.5%	21.9%
Pennsylvania	41.2%	78.9%	63.5%	52.2%	--	--	65.4%	34.1%
East North Central:								
Illinois	35.0%	76.3%	59.5%	42.7%	--	--	61.9%	25.4%
Indiana	35.6%	63.0%	58.4%	40.4%	--	--	53.5%	30.7%
Michigan	40.9%	83.8%	51.4%	60.7%	--	--	64.9%	31.8%
Ohio	30.5%	65.5%	56.9%	54.9%	--	--	56.6%	24.0%
Wisconsin	28.7%	62.1%	53.0%	27.6%	--	--	41.2%	25.3%
West North Central:								
Iowa	30.8%	81.4%	51.9%	36.4%	--	--	61.7%	22.7%
Kansas	34.8%	75.6%	55.2%	63.8%	--	--	69.2%	26.1%
Minnesota	24.7%	69.6%	49.0%	32.2%	--	--	53.5%	14.2%
Missouri	41.3%	85.8%	64.6%	37.6%	--	--	69.9%	30.4%
Nebraska	22.3%	59.6%	39.7% *	41.5%	--	--	49.3%	16.0%
South Atlantic:								
Delaware	32.9%	77.8%	59.2%	39.1%	--	--	58.6%	23.8%
Florida	27.5%	63.5%	45.3%	34.7%	--	--	53.1%	17.8%
Georgia	33.6%	57.3%	22.0% *	55.1%	--	--	44.6%	30.0%
Maryland	31.3%	45.9%	55.3%	49.8%	--	--	55.5%	19.0%
North Carolina	31.9%	83.9%	51.2%	49.9%	--	--	62.1%	21.5%
South Carolina	28.2%	88.4%	59.5%	43.4%	--	--	68.4%	18.8%
Virginia	23.2%	63.8%	70.4%	22.8% *	--	--	43.7%	15.7%
West Virginia	25.1%	38.2% *	59.0%	31.1% *	--	--	43.3%	14.1% *
East South Central:								
Alabama	34.9%	57.6%	64.9%	49.9%	--	--	59.5%	25.3%
Kentucky	30.5%	53.7%	54.2%	47.8%	--	--	49.8%	24.0%
Tennessee	38.3%	30.3% *	48.3%	26.0% *	--	--	41.6%	37.0%
West South Central:								
Arkansas	27.9%	51.0%	66.4%	55.9%	--	--	59.3%	20.5%
Louisiana	39.9%	42.3% *	66.5%	60.3%	--	--	53.2%	30.6%
Oklahoma	39.5%	61.7%	77.0%	50.5%	--	--	62.9%	32.5%
Texas	34.6%	59.0%	55.7%	60.4%	--	--	60.2%	26.6%
Mountain:								
Arizona	29.5%	49.8%	52.5%	42.6%	--	--	48.7%	22.9%
Colorado	39.9%	77.8%	39.5%	47.2%	--	--	64.3%	22.0%
Idaho	50.7%	71.4%	66.6%	80.1%	--	--	73.7%	39.1%
New Mexico	30.6%	56.8%	61.1%	63.6%	--	--	61.7%	17.3%
Utah	20.5%	46.4%	59.8%	41.1%	--	--	44.4%	12.1% *
Wyoming	42.4%	75.4%	68.0%	56.1%	--	--	69.2%	25.4%
Pacific:								
California	42.6%	71.3%	56.5%	60.7%	--	--	66.7%	33.0%
Oregon	52.4%	79.0%	83.9%	76.5%	--	--	79.3%	41.0%
Washington	52.1%	78.7%	76.2%	71.9%	--	--	77.0%	40.2%
States not shown separately	40.3%	39.6%	63.2%	66.8%	--	--	55.1%	32.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	0.58%	1.59%	2.56%	1.35%	1.60%	1.22%	1.16%	0.65%
New England:								
Connecticut	4.13%	5.62%	9.22%	6.54% *	--	--	3.61%	5.34% *
Massachusetts	1.19%	5.79%	6.99%	4.03%	--	--	3.98%	1.37%
New Hampshire	9.37%	7.33%	17.48%	11.94%	--	--	9.46%	9.00%
Middle Atlantic:								
New Jersey	4.70%	4.84%	10.81%	7.98%	--	--	4.95%	4.81%
New York	1.74%	5.94%	6.66%	4.08%	--	--	3.19%	2.30%
Pennsylvania	2.84%	6.29%	6.60%	6.54%	--	--	4.15%	3.75%
East North Central:								
Illinois	5.76%	8.03%	7.35%	6.18%	--	--	5.43%	6.57%
Indiana	5.24%	6.87%	8.67%	8.11%	--	--	7.26%	7.01%
Michigan	3.68%	5.66%	8.67%	11.65%	--	--	7.08%	4.23%
Ohio	3.04%	9.01%	7.39%	4.91%	--	--	4.74%	2.96%
Wisconsin	5.47%	8.83%	8.20%	5.50%	--	--	5.97%	6.76%
West North Central:								
Iowa	2.48%	9.75%	14.15%	4.34%	--	--	6.43%	3.65%
Kansas	4.61%	9.22%	12.30%	10.39%	--	--	6.48%	5.17%
Minnesota	3.51%	8.34%	7.21%	9.12%	--	--	6.59%	2.33%
Missouri	5.29%	7.22%	6.34%	7.63%	--	--	5.38%	5.82%
Nebraska	2.36%	8.95%	13.57% *	7.19%	--	--	6.72%	3.31%
South Atlantic:								
Delaware	4.51%	6.76%	10.42%	8.92%	--	--	7.80%	5.05%
Florida	3.17%	7.90%	8.76%	7.78%	--	--	5.94%	4.02%
Georgia	4.23%	11.68%	16.32% *	6.93%	--	--	8.53%	5.89%
Maryland	4.55%	6.34%	9.06%	9.94%	--	--	7.40%	3.76%
North Carolina	4.19%	6.35%	11.28%	8.60%	--	--	6.64%	5.09%
South Carolina	4.50%	4.91%	12.33%	6.95%	--	--	6.45%	4.20%
Virginia	3.11%	8.85%	13.71%	6.87% *	--	--	8.49%	2.88%
West Virginia	4.13%	13.91% *	9.82%	10.20% *	--	--	7.64%	4.38% *
East South Central:								
Alabama	4.60%	10.33%	7.97%	9.10%	--	--	7.25%	4.80%
Kentucky	4.82%	9.93%	6.78%	6.17%	--	--	4.80%	4.75%
Tennessee	6.62%	16.21% *	9.24%	10.39% *	--	--	9.06%	7.11%
West South Central:								
Arkansas	2.69%	13.20%	8.55%	7.51%	--	--	6.13%	3.81%
Louisiana	6.98%	13.10% *	9.86%	12.10%	--	--	9.13%	6.37%
Oklahoma	3.82%	8.84%	13.68%	8.41%	--	--	5.13%	3.98%
Texas	2.84%	7.94%	8.94%	4.91%	--	--	5.94%	3.55%
Mountain:								
Arizona	3.45%	11.31%	7.60%	6.96%	--	--	6.30%	3.43%
Colorado	2.04%	8.06%	9.75%	7.36%	--	--	3.39%	3.49%
Idaho	4.29%	10.07%	9.25%	4.70%	--	--	3.91%	5.47%
New Mexico	3.15%	8.70%	10.26%	8.95%	--	--	7.20%	3.55%
Utah	4.34%	11.39%	9.81%	9.56%	--	--	8.11%	4.43% *
Wyoming	4.36%	5.72%	12.77%	9.22%	--	--	6.81%	4.13%
Pacific:								
California	3.06%	4.79%	4.99%	5.13%	--	--	2.71%	4.20%
Oregon	4.79%	4.40%	5.39%	9.47%	--	--	4.08%	4.82%
Washington	4.11%	6.97%	3.80%	5.48%	--	--	3.64%	4.07%
States not shown separately	3.48%	11.70%	6.88%	7.26%	--	--	7.56%	2.46%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, 1998

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	5,590	5,265	5,606	5,378	5,380	5,732	5,442	5,622
New England:								
Connecticut	6,380	6,170	6,215	6,333	7,359	6,136	6,199	6,413
Massachusetts	6,139	6,784	6,066	5,877	6,181	6,122	6,288	6,107
New Hampshire	6,185	6,784	5,947	5,818	6,036	6,338	6,203	6,177
Middle Atlantic:								
New Jersey	6,332	6,770	8,007	6,153	5,534	6,321	7,129	6,155
New York	6,453	5,908	6,421	6,527	5,555	6,789	6,327	6,485
Pennsylvania	5,582	5,696	5,253	5,812	5,761	5,494	5,460	5,606
East North Central:								
Illinois	5,840	5,421	6,056	6,002	5,867	5,811	5,799	5,847
Indiana	5,484	6,112	6,189	5,223	4,715	5,613	5,837	5,426
Michigan	5,848	5,750	5,482	5,433	5,008	6,187	5,539	5,910
Ohio	5,483	5,012	5,112	5,427	5,242	5,650	5,241	5,529
Wisconsin	5,865	5,212	6,230	5,607	5,582	6,117	5,638	5,922
West North Central:								
Iowa	5,178	5,837	5,032	4,838	4,954	5,204	5,336	5,137
Kansas	5,284	5,367	5,425	5,679	5,513	5,086	5,424	5,256
Minnesota	5,025	4,723	5,456	5,053	5,055	4,992	5,213	4,986
Missouri	5,218	4,621	4,605	5,260	5,319	5,318	4,732	5,319
Nebraska	5,453	4,838	5,526	5,191	4,866	5,760	5,226	5,498
South Atlantic:								
Delaware	5,975	5,871	6,884	6,787	6,186	5,725	6,768	5,807
Florida	5,383	5,760	5,584	5,180	4,753	5,555	5,509	5,358
Georgia	5,034	3,789	4,348	5,168	5,511	5,267	4,101	5,327
Maryland	5,849	5,729	6,305	5,806	6,197	5,757	6,043	5,813
North Carolina	4,964	4,682	5,627	4,913	5,359	4,856	5,244	4,918
South Carolina	5,326	5,140	5,103	5,440	4,729	5,458	5,167	5,350
Virginia	5,354	5,069	5,893	5,464	5,184	5,365	5,540	5,311
West Virginia	5,410	4,032	5,947	5,935	5,586	6,106	4,487	6,064
East South Central:								
Alabama	5,338	4,920	5,058	5,110	4,999	5,495	5,018	5,397
Kentucky	5,159	5,118	5,820	5,282	4,875	5,157	5,586	5,073
Tennessee	5,060	4,891	6,419	3,539	5,586	5,336	5,173	5,045
West South Central:								
Arkansas	4,813	5,056	4,362	3,774	4,235	5,150	4,742	4,823
Louisiana	5,497	4,578	4,803	5,130	4,767	6,062	4,857	5,658
Oklahoma	5,262	5,408	5,974	4,673	5,093	5,359	5,309	5,253
Texas	5,588	5,904	5,555	4,899	5,594	5,649	5,575	5,590
Mountain:								
Arizona	5,402	4,448	5,391	4,941	5,522	5,521	4,831	5,497
Colorado	5,537	5,557	5,595	5,306	4,905	5,803	5,534	5,539
Idaho	5,140	5,057	5,079	5,138	4,914	5,214	5,208	5,123
New Mexico	4,889	5,428	4,642	5,012	4,368	5,043	5,169	4,831
Utah	5,420	5,609	5,239	6,355	5,617	5,169	5,812	5,313
Wyoming	5,999	5,594	5,580	5,699	5,358	6,326	5,507	6,119
Pacific:								
California	5,441	4,623	4,899	4,870	5,060	5,775	4,760	5,571
Oregon	5,599	5,138	5,359	5,433	5,576	5,705	5,373	5,641
Washington	5,670	5,412	4,569	5,073	5,164	6,019	5,039	5,814
States not shown separately	5,454	4,748	5,203	5,410	5,450	5,709	5,108	5,572

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	49.32	112.60	100.55	63.22	57.73	82.86	60.89	62.47
New England:								
Connecticut	209.69	449.23	538.75	237.00	306.81	257.58	273.24	253.40
Massachusetts	61.85	158.93	119.21	159.97	177.22	110.00	110.54	87.56
New Hampshire	82.23	482.21	304.16	230.47	171.40	208.36	238.34	138.69
Middle Atlantic:								
New Jersey	165.06	392.56	401.54	405.92	252.11	220.08	280.87	189.70
New York	214.10	361.75	395.18	429.30	268.95	340.11	293.70	271.23
Pennsylvania	98.73	235.19	349.65	291.77	223.11	145.74	83.79	123.37
East North Central:								
Illinois	207.88	171.77	388.69	298.92	232.56	297.12	187.55	248.96
Indiana	245.11	821.45	784.05	188.15	278.09	316.07	296.64	258.27
Michigan	312.95	313.79	269.75	277.42	238.66	498.50	160.23	366.71
Ohio	186.67	303.91	278.95	118.26	366.90	303.01	147.40	213.49
Wisconsin	255.47	105.02	351.24	395.62	303.78	530.27	216.39	389.39
West North Central:								
Iowa	126.36	536.66	744.05	161.49	171.64	209.60	278.39	152.66
Kansas	173.08	286.18	265.23	398.18	269.35	205.48	290.52	167.10
Minnesota	192.60	311.95	437.35	241.50	240.79	372.69	317.10	237.07
Missouri	218.76	535.96	306.16	154.37	264.09	248.51	306.76	217.00
Nebraska	239.65	422.38	301.17	284.58	281.53	335.55	215.68	286.57
South Atlantic:								
Delaware	214.89	1,088.74	360.77	400.07	226.36	315.92	247.10	263.85
Florida	133.64	511.60	392.64	433.70	251.01	163.09	379.83	108.56
Georgia	179.20	976.01	449.24	284.18	351.48	141.27	478.78	117.39
Maryland	150.74	171.82	258.98	238.99	329.45	208.85	78.68	178.08
North Carolina	157.26	430.78	330.42	220.65	192.39	189.11	328.39	144.72
South Carolina	186.75	423.58	837.52	297.68	282.46	235.38	167.17	202.43
Virginia	207.45	325.73	523.32	235.19	338.55	325.63	130.81	255.80
West Virginia	345.85	681.48	741.81	516.43	290.59	381.92	371.70	364.40
East South Central:								
Alabama	172.49	56.42	169.89	152.00	88.25	241.27	151.02	193.64
Kentucky	147.84	378.48	247.18	199.02	258.67	232.39	171.22	163.65
Tennessee	194.31	313.09	699.13	466.68	308.19	131.54	442.39	197.21
West South Central:								
Arkansas	192.89	540.82	503.12	596.48	193.82	176.59	250.35	198.66
Louisiana	213.34	394.53	588.50	307.78	205.27	278.63	266.18	213.49
Oklahoma	130.98	364.09	617.61	307.46	327.46	171.42	255.56	174.65
Texas	102.10	461.94	361.15	415.42	315.99	107.32	200.98	101.15
Mountain:								
Arizona	162.74	311.74	293.08	207.71	286.71	204.68	208.34	157.47
Colorado	139.25	291.71	381.03	273.89	167.50	243.51	171.71	208.09
Idaho	143.17	685.82	585.09	318.72	384.20	181.45	144.87	161.02
New Mexico	134.26	435.61	407.18	546.76	296.63	203.78	330.86	145.74
Utah	99.92	501.09	302.93	406.42	281.09	117.65	279.84	71.12
Wyoming	193.45	326.15	667.17	308.84	263.07	362.29	201.61	210.87
Pacific:								
California	159.98	308.16	193.40	193.86	119.58	241.05	100.51	198.26
Oregon	129.19	398.33	1,146.36	422.28	314.10	208.93	349.41	157.61
Washington	170.02	417.09	318.87	119.97	268.71	192.44	121.45	194.98
States not shown separately	214.47	293.66	386.66	258.22	204.76	333.62	285.89	247.48

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	5,302	5,080	5,256	5,228	5,265	5,360	5,202	5,324
New England:								
Connecticut	6,534	6,518	5,357	5,654	8,268	6,110	5,767	6,822
Massachusetts	5,833	6,416	6,043	5,762	5,751	5,787	6,135	5,755
New Hampshire	5,839	5,688	5,387	5,688	5,881	6,154	5,609	5,952
Middle Atlantic:								
New Jersey	5,806	5,946	6,633	5,857	5,304	5,709	6,251	5,664
New York	5,418	5,132	6,016	5,656	4,773	5,667	5,442	5,411
Pennsylvania	5,446	5,462	4,818	5,548	6,323	5,165	5,356	5,459
East North Central:								
Illinois	5,323	5,845	5,351	4,876	5,600	5,256	5,462	5,300
Indiana	5,455	6,068	5,583	5,395	4,965	5,539	6,009	5,410
Michigan	5,523	4,118	5,319	5,063	5,019	5,694	5,009	5,588
Ohio	5,129	4,964	5,643	5,606	4,759	5,098	5,462	5,063
Wisconsin	5,309	5,295	6,203	5,385	5,382	5,202	5,558	5,259
West North Central:								
Iowa	4,511	3,927	3,814 *	4,538	4,554	4,599	3,927	4,596
Kansas	5,597	5,679	5,852	6,394	5,053	5,696	5,754	5,562
Minnesota	5,615	4,661	3,363	5,055	4,794	6,261	4,507	5,913
Missouri	4,987	5,940	3,945	4,755	5,986	4,893	5,525	4,941
Nebraska	5,505	2,167	5,898 *	4,578	5,926	5,603	4,294	5,615
South Atlantic:								
Delaware	5,967	5,315	6,578	6,425	6,034	5,727	5,996	5,957
Florida	5,204	6,483	5,391	4,864	4,566	5,376	5,775	5,122
Georgia	4,937	6,056	3,699	4,740	6,519	4,974	4,632	5,045
Maryland	5,316	5,885	5,478	5,982	5,430	5,044	5,856	5,162
North Carolina	5,343	3,534	4,614	5,034	6,160	5,492	4,073	5,518
South Carolina	5,331	5,317	5,768	5,230	5,785	5,259	5,603	5,301
Virginia	4,985	4,005	5,185	5,025	5,553	4,912	4,643	5,047
West Virginia	5,623	4,750	5,029	5,333	5,811	5,858	5,449	5,665
East South Central:								
Alabama	5,530	5,103	5,248	5,684	5,796	5,560	5,254	5,653
Kentucky	5,322	5,642	5,856	5,024	5,284	5,276	5,702	5,222
Tennessee	5,759	5,021	8,212	6,152	5,896	5,257	6,671	5,709
West South Central:								
Arkansas	5,245	5,082	4,620	5,684	5,263	5,264	4,813	5,291
Louisiana	5,845	4,012	4,766	4,989	4,659	6,292	4,787	6,022
Oklahoma	4,928	5,274	4,855	4,002	5,102	5,069	4,167	5,036
Texas	5,823	5,522	6,370	5,078	5,638	5,892	5,838	5,820
Mountain:								
Arizona	5,049	4,905	4,392	4,960	4,880	5,155	4,751	5,108
Colorado	5,190	5,549	4,118	5,116	4,692	5,267	5,307	5,086
Idaho	4,934	4,025	3,407 *	4,863	3,905	5,277	3,696	5,019
New Mexico	4,834	6,034	4,120	4,715	4,116	5,266	5,222	4,713
Utah	5,337	5,819	4,442	6,420	4,867	5,433	5,333	5,338
Wyoming	5,525	5,337	4,670 *	6,094	5,985	5,549	5,102	5,620
Pacific:								
California	4,780	4,234	4,493	4,707	4,826	4,880	4,465	4,849
Oregon	5,248	4,963	5,005	5,841	5,534	5,082	5,305	5,236
Washington	5,401	4,749	4,998	4,845	5,056	5,589	4,810	5,468
States not shown separately	5,308	4,772	5,017	5,534	5,434	5,698	4,946	5,558

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	55.84	171.01	164.19	48.88	79.87	77.34	107.93	59.89
New England:								
Connecticut	272.66	908.44	1,097.09	458.49	738.65	218.78	266.82	532.36
Massachusetts	72.41	184.24	146.78	157.43	198.85	91.35	142.89	88.68
New Hampshire	90.94	632.36	235.74	138.45	238.03	259.21	124.67	164.24
Middle Atlantic:								
New Jersey	344.45	490.32	1,245.80	1,082.98	454.66	811.90	275.52	419.46
New York	147.15	212.20	725.19	255.20	352.05	210.73	215.34	194.34
Pennsylvania	231.05	417.45	1,247.56	171.88	404.77	160.21	316.08	259.58
East North Central:								
Illinois	133.82	1,315.01	1,352.86	802.75	255.54	217.98	664.26	151.87
Indiana	213.43	1,584.52	1,445.70	1,344.37	1,336.94	603.14	1,118.68	603.21
Michigan	268.18	936.27	855.55	1,072.08	931.38	674.36	356.30	335.91
Ohio	114.74	818.50	871.43	232.96	728.66	205.16	200.95	131.53
Wisconsin	217.18	621.83	1,001.40	436.72	839.72	253.86	280.47	244.28
West North Central:								
Iowa	267.57	1,036.81	1,160.64*	965.98	976.57	390.63	836.89	292.20
Kansas	287.18	1,243.84	1,545.56	1,423.77	999.62	718.28	922.27	626.30
Minnesota	281.92	1,050.80	760.08	817.88	1,037.67	752.53	620.38	311.59
Missouri	326.77	1,488.04	1,128.72	576.33	1,171.91	367.03	719.50	325.96
Nebraska	371.38	646.27	1,865.09*	1,115.86	1,562.37	271.78	1,170.58	302.14
South Atlantic:								
Delaware	227.04	1,082.41	1,017.65	483.97	229.41	374.36	282.06	266.16
Florida	168.19	1,157.99	1,035.70	561.03	302.04	202.38	561.68	145.99
Georgia	191.45	1,434.94	912.91	582.73	1,739.20	432.24	787.71	234.94
Maryland	127.41	195.08	931.59	760.01	610.76	174.73	278.80	140.19
North Carolina	242.97	949.05	1,368.70	1,072.07	1,628.17	188.32	782.84	185.40
South Carolina	170.30	1,439.43	1,298.76	1,350.66	1,519.64	228.65	922.92	229.44
Virginia	267.35	627.01	1,137.08	804.32	744.47	315.36	234.99	316.94
West Virginia	239.21	1,051.61	1,499.65	1,016.39	1,251.44	925.78	1,053.22	307.59
East South Central:								
Alabama	210.59	780.08	790.63	1,124.70	1,453.26	545.06	169.93	411.33
Kentucky	241.78	1,467.21	1,261.70	981.25	1,007.45	302.19	932.35	240.13
Tennessee	321.28	1,157.29	2,117.31	1,445.68	985.04	240.17	1,226.05	332.93
West South Central:								
Arkansas	170.37	1,521.87	1,021.54	697.36	1,155.78	275.18	551.27	229.46
Louisiana	234.06	1,047.78	807.53	924.40	989.29	715.26	360.71	285.01
Oklahoma	173.76	1,321.76	1,050.94	1,030.24	1,091.02	191.34	545.41	225.93
Texas	204.57	875.44	1,020.83	777.16	662.83	307.95	362.21	246.19
Mountain:								
Arizona	154.48	309.64	430.81	313.85	308.20	231.28	212.85	174.72
Colorado	114.80	631.85	810.56	330.79	281.23	128.05	244.61	83.25
Idaho	605.01	1,133.93	1,077.39*	1,078.41	967.31	1,005.57	1,033.07	627.15
New Mexico	308.18	1,043.66	638.34	599.66	383.18	399.35	399.77	350.41
Utah	178.57	892.56	572.40	1,049.28	748.43	125.30	391.50	156.03
Wyoming	933.76	1,396.79	1,401.98*	1,625.46	1,785.31	1,435.45	980.97	1,113.70
Pacific:								
California	135.01	244.61	375.49	179.77	142.58	192.21	113.64	154.56
Oregon	194.73	219.71	606.23	745.42	361.93	246.38	271.24	219.47
Washington	159.62	623.11	805.01	322.45	303.22	194.14	362.66	168.36
States not shown separately	168.42	404.70	391.76	665.72	229.65	223.58	403.58	144.50

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	5,701	5,293	5,749	5,434	5,398	5,899	5,516	5,738
New England:								
Connecticut	6,360	5,657	6,848	6,729	6,734	6,247	6,411	6,354
Massachusetts	6,448	7,302	6,291	6,000	6,801	6,382	6,553	6,431
New Hampshire	6,315	7,201	6,487	5,930	6,107	6,457	6,300	6,320
Middle Atlantic:								
New Jersey	6,431	6,845	8,930	6,219	5,408	6,477	7,485	6,189
New York	6,992	6,450	7,133	6,860	6,558	7,153	6,827	7,027
Pennsylvania	5,622	5,979	5,159	6,116	5,446	5,642	5,481	5,651
East North Central:								
Illinois	6,163	5,164	6,005	6,482	6,137	6,174	5,801	6,227
Indiana	5,085	5,651	5,874	5,003	4,228	5,225	5,441	5,016
Michigan	5,858	5,802	5,543	5,461	4,760	6,432	5,481	5,943
Ohio	5,418	4,793	4,914	5,423	5,244	5,605	5,144	5,471
Wisconsin	5,748	5,226	5,972	5,795	5,764	5,735	5,701	5,759
West North Central:								
Iowa	5,147	6,168	5,371	4,598	4,676	5,149	5,511	5,049
Kansas	5,187	5,485	4,947	5,781	5,705	4,900	5,369	5,157
Minnesota	4,985	4,879	5,147	5,149	5,090	4,872	5,390	4,916
Missouri	5,387	4,506	4,537	5,392	5,209	5,746	4,625	5,608
Nebraska	5,300	4,832	5,487	5,252	4,666	5,631	5,320	5,296
South Atlantic:								
Delaware	6,131	6,207	7,115	7,059	6,265	5,885	7,328	5,901
Florida	5,584	5,616	5,796	5,343	4,922	5,827	5,572	5,587
Georgia	4,949	3,265	5,965	5,508	5,338	5,274	3,673	5,371
Maryland	6,257	5,524	6,613	6,101	6,454	6,228	6,154	6,276
North Carolina	4,883	5,345	5,867	4,680	5,348	4,644	5,460	4,790
South Carolina	5,397	5,349	5,112	5,267	4,770	5,602	5,218	5,427
Virginia	5,581	5,461	6,049	5,747	5,127	5,700	5,930	5,497
West Virginia	6,190	5,717	6,202	6,615	5,345	6,396	5,409	6,403
East South Central:								
Alabama	5,326	4,880	5,015	4,737	5,086	5,486	4,858	5,402
Kentucky	5,173	4,880	5,888	5,381	4,805	5,274	5,538	5,119
Tennessee	4,623	4,822	5,612	3,467	5,061	5,460	4,795	4,593
West South Central:								
Arkansas	4,710	5,118	4,110	3,333	4,147	5,274	4,654	4,720
Louisiana	5,470	5,333	4,829	5,223	4,593	6,003	5,391	5,484
Oklahoma	5,296	5,631	5,064	4,892	5,200	5,436	5,259	5,305
Texas	5,639	6,267	5,265	4,931	5,587	5,753	5,602	5,644
Mountain:								
Arizona	5,576	4,735	5,949	5,031	6,078	5,608	5,174	5,635
Colorado	5,645	5,548	6,041	5,247	5,053	5,910	5,648	5,644
Idaho	5,494	5,020	5,463	5,188	5,266	5,708	5,260	5,565
New Mexico	4,943	3,336	5,193	5,188	4,852	4,989	4,530	4,989
Utah	5,414	4,757	5,295	6,255	5,910	4,965	5,829	5,284
Wyoming	6,111	6,390	6,115	6,028	5,940	6,162	6,242	6,090
Pacific:								
California	6,024	5,107	5,455	5,156	5,299	6,405	5,138	6,168
Oregon	5,889	6,038	5,201	5,130	5,596	6,153	5,442	5,956
Washington	5,817	5,780	4,475	5,165	4,842	6,358	5,180	5,983
States not shown separately	5,678	4,531	4,879	5,211	5,603	6,091	5,047	5,827

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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

Table II.D.1.b(1998) 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, 1998

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	39.65	141.78	133.93	108.25	61.12	56.03	70.83	46.52
New England:								
Connecticut	231.24	731.79	526.11	875.26	259.43	311.08	333.46	270.99
Massachusetts	117.05	581.85	161.13	252.00	363.01	180.74	175.06	156.45
New Hampshire	225.70	969.77	754.91	764.16	457.79	261.76	423.81	173.80
Middle Atlantic:								
New Jersey	171.34	468.40	474.67	420.37	428.22	303.20	319.20	222.19
New York	356.95	351.62	843.86	326.59	257.89	625.02	193.59	411.34
Pennsylvania	148.85	269.44	300.05	457.62	203.86	253.41	112.91	179.80
East North Central:								
Illinois	235.50	181.81	251.14	255.16	397.52	399.44	232.43	331.60
Indiana	189.74	739.33	752.14	236.86	387.94	242.29	303.94	211.60
Michigan	362.34	663.64	397.13	307.78	342.77	560.95	164.58	413.17
Ohio	217.78	346.38	410.47	227.15	569.14	282.01	223.51	270.58
Wisconsin	261.86	861.94	457.15	611.19	382.09	365.76	441.40	287.93
West North Central:								
Iowa	174.67	818.21	1,091.11	257.02	81.10	281.33	304.29	205.06
Kansas	193.11	728.80	717.70	469.04	431.79	198.05	359.36	190.37
Minnesota	169.17	371.55	853.18	285.96	244.33	364.00	465.49	202.08
Missouri	229.46	358.19	288.10	175.04	278.73	286.69	268.61	241.84
Nebraska	181.81	630.92	610.03	293.96	246.16	262.95	195.87	203.76
South Atlantic:								
Delaware	233.65	1,556.77	1,155.36	1,241.71	608.10	395.48	990.27	346.31
Florida	198.59	647.62	749.92	549.54	333.54	303.95	493.91	184.93
Georgia	225.22	907.86	1,138.56	689.13	491.80	186.80	768.81	131.04
Maryland	218.37	694.41	377.35	678.85	428.23	262.70	172.75	242.29
North Carolina	205.48	682.07	723.63	234.52	280.59	370.63	278.11	234.61
South Carolina	236.16	446.08	1,125.80	448.22	218.28	313.14	215.11	245.98
Virginia	147.86	1,083.86	890.53	348.13	435.84	254.99	180.12	170.59
West Virginia	385.42	884.81	1,014.00	1,178.48	404.68	437.67	669.99	442.57
East South Central:								
Alabama	190.05	132.87	193.84	98.55	161.02	266.46	147.39	213.16
Kentucky	213.87	488.61	745.95	213.74	284.50	363.07	267.21	239.03
Tennessee	195.08	453.47	469.63	482.17	218.68	197.50	311.59	213.12
West South Central:								
Arkansas	204.26	755.99	782.00	719.64	361.63	184.88	337.04	223.68
Louisiana	188.15	920.04	909.33	484.57	251.09	400.80	375.61	233.83
Oklahoma	97.53	905.69	442.02	308.58	409.25	97.29	311.72	140.57
Texas	150.37	862.72	338.62	607.41	372.60	163.03	219.83	159.91
Mountain:								
Arizona	147.75	372.21	897.91	474.46	325.93	206.16	189.94	164.96
Colorado	140.23	342.10	795.01	282.57	581.13	364.53	248.21	253.40
Idaho	167.34	839.12	850.14	933.94	334.30	343.02	401.85	161.86
New Mexico	140.26	741.37	1,176.73	633.52	548.96	276.85	546.94	163.17
Utah	138.36	425.65	802.68	450.08	317.42	189.15	404.17	98.38
Wyoming	236.40	850.30	1,470.28	707.80	913.05	439.57	760.66	288.59
Pacific:								
California	213.67	476.56	384.55	364.56	227.88	246.75	207.14	239.06
Oregon	202.47	826.83	968.69	964.63	352.89	234.80	559.58	213.52
Washington	203.46	774.22	411.66	231.72	234.42	260.67	153.67	234.66
States not shown separately	242.35	601.11	571.04	346.71	221.07	409.47	285.81	282.01

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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

Table II.D.1.c(1998) 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, 1998

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	5,754	5,534	5,791	5,421	5,630	5,845	5,685	5,769
New England:								
Connecticut	6,001	--	--	--	--	--	7,247	5,692
Massachusetts	6,335	--	--	--	--	--	6,255	6,359
New Hampshire	6,735	--	--	--	--	--	7,136	6,326
Middle Atlantic:								
New Jersey	6,699	--	--	--	--	--	7,534	6,647
New York	7,454	--	--	--	--	--	7,944	7,342
Pennsylvania	5,724	--	--	--	--	--	5,617	5,753
East North Central:								
Illinois	5,211	--	--	--	--	--	6,751	5,102
Indiana	6,677	--	--	--	--	--	7,264	6,593
Michigan	6,173	--	--	--	--	--	6,018	6,207
Ohio	6,149	--	--	--	--	--	5,306	6,292
Wisconsin	7,165	--	--	--	--	--	5,557	7,800
West North Central:								
Iowa	5,762	--	--	--	--	--	5,355	5,898
Kansas	5,389	--	--	--	--	--	5,291	5,428
Minnesota	4,484	--	--	--	--	--	5,515	4,145
Missouri	4,836	--	--	--	--	--	4,656	4,854
Nebraska	5,988	--	--	--	--	--	5,162	6,160
South Atlantic:								
Delaware	5,541	--	--	--	--	--	6,986	5,386
Florida	4,948	--	--	--	--	--	4,175 *	5,079
Georgia	5,682	--	--	--	--	--	6,092	5,612
Maryland	5,329	--	--	--	--	--	6,146	5,272
North Carolina	4,658	--	--	--	--	--	5,915	4,397
South Carolina	4,973	--	--	--	--	--	4,503	5,045
Virginia	5,201	--	--	--	--	--	5,495	5,099
West Virginia	4,451	--	--	--	--	--	4,086	5,375
East South Central:								
Alabama	5,219	--	--	--	--	--	5,644	5,161
Kentucky	4,783	--	--	--	--	--	5,549	4,453
Tennessee	5,178	--	--	--	--	--	6,537	5,070
West South Central:								
Arkansas	4,540	--	--	--	--	--	5,187	4,481
Louisiana	5,105	--	--	--	--	--	4,202	5,892
Oklahoma	5,782	--	--	--	--	--	7,390	5,474
Texas	4,505	--	--	--	--	--	4,620	4,488
Mountain:								
Arizona	5,635	--	--	--	--	--	3,756	5,951
Colorado	6,578	--	--	--	--	--	7,040	6,480
Idaho	4,863	--	--	--	--	--	5,289	4,751
New Mexico	4,826	--	--	--	--	--	6,105	4,338
Utah	5,526	--	--	--	--	--	6,891	5,349
Wyoming	6,005	--	--	--	--	--	5,347	6,198
Pacific:								
California	6,759	--	--	--	--	--	5,296	7,000
Oregon	5,562	--	--	--	--	--	5,415	5,596
Washington	5,628	--	--	--	--	--	4,757	5,985
States not shown separately	5,022	--	--	--	--	--	5,688	4,834

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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

* Figure does not meet standard of reliability or precision.

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

Table II.D.1.c(1998) 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, 1998

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	168.24	284.62	257.66	282.35	133.49	289.43	166.44	231.65
New England:								
Connecticut	999.07	--	--	--	--	--	1,287.84	1,147.32
Massachusetts	270.17	--	--	--	--	--	382.61	351.73
New Hampshire	343.81	--	--	--	--	--	678.55	510.32
Middle Atlantic:								
New Jersey	909.22	--	--	--	--	--	1,553.19	935.44
New York	530.86	--	--	--	--	--	1,518.57	691.90
Pennsylvania	151.92	--	--	--	--	--	379.17	177.35
East North Central:								
Illinois	431.58	--	--	--	--	--	1,182.88	341.77
Indiana	747.19	--	--	--	--	--	1,027.59	808.27
Michigan	557.64	--	--	--	--	--	402.08	659.49
Ohio	494.88	--	--	--	--	--	456.70	540.80
Wisconsin	987.83	--	--	--	--	--	850.69	1,283.20
West North Central:								
Iowa	269.54	--	--	--	--	--	523.56	313.22
Kansas	323.03	--	--	--	--	--	348.52	410.88
Minnesota	396.19	--	--	--	--	--	689.36	461.74
Missouri	418.38	--	--	--	--	--	1,353.53	381.47
Nebraska	427.28	--	--	--	--	--	816.84	577.69
South Atlantic:								
Delaware	458.40	--	--	--	--	--	1,080.63	408.38
Florida	313.51	--	--	--	--	--	1,384.46*	260.93
Georgia	443.29	--	--	--	--	--	1,112.94	528.59
Maryland	357.03	--	--	--	--	--	977.91	374.06
North Carolina	265.35	--	--	--	--	--	949.79	316.69
South Carolina	367.35	--	--	--	--	--	867.41	512.85
Virginia	406.20	--	--	--	--	--	553.64	708.34
West Virginia	415.34	--	--	--	--	--	696.47	408.84
East South Central:								
Alabama	247.53	--	--	--	--	--	670.99	243.75
Kentucky	276.42	--	--	--	--	--	673.21	374.84
Tennessee	439.26	--	--	--	--	--	1,729.08	398.70
West South Central:								
Arkansas	407.82	--	--	--	--	--	1,088.69	459.40
Louisiana	407.66	--	--	--	--	--	1,041.06	430.67
Oklahoma	842.34	--	--	--	--	--	1,649.25	710.56
Texas	339.53	--	--	--	--	--	827.60	383.42
Mountain:								
Arizona	538.50	--	--	--	--	--	789.79	826.88
Colorado	1,020.37	--	--	--	--	--	1,745.80	1,207.48
Idaho	283.84	--	--	--	--	--	200.85	373.40
New Mexico	359.76	--	--	--	--	--	859.24	419.67
Utah	496.44	--	--	--	--	--	1,009.96	298.18
Wyoming	348.25	--	--	--	--	--	353.30	397.58
Pacific:								
California	513.90	--	--	--	--	--	679.69	634.90
Oregon	375.25	--	--	--	--	--	1,461.75	607.70
Washington	403.46	--	--	--	--	--	783.02	528.73
States not shown separately	270.44	--	--	--	--	--	352.23	443.93

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	1,382	1,242	1,752	1,777	1,521	1,249	1,551	1,347
New England:								
Connecticut	1,273	1,442	1,792	1,527	1,955	977	1,620	1,209
Massachusetts	1,626	1,513	1,581	1,688	1,978	1,518	1,654	1,620
New Hampshire	1,961	1,465	3,040	2,817	1,435	1,530	2,149	1,873
Middle Atlantic:								
New Jersey	1,536	779 *	2,653	2,324	1,336	1,390	1,782	1,481
New York	1,361	799	1,447	1,788	1,085	1,436	1,304	1,376
Pennsylvania	1,236	760	794 *	1,725	1,431	1,183	925	1,298
East North Central:								
Illinois	1,301	953 *	1,202	1,415	1,367	1,292	1,411	1,283
Indiana	1,107	941 *	2,132 *	2,007	1,299	868	1,789	996
Michigan	1,069	454 *	1,433	793	1,592	1,002	905	1,101
Ohio	1,071	925	1,093 *	1,124	1,055	1,077	1,014	1,082
Wisconsin	1,177	852	1,268	1,407	1,182	1,130	1,210	1,168
West North Central:								
Iowa	1,336	1,520	996	1,592	1,356	1,292	1,377	1,326
Kansas	1,467	1,398	1,689	1,984	1,729	1,235	1,600	1,440
Minnesota	1,303	945 *	1,455	1,279	1,636	1,219	1,232	1,318
Missouri	1,313	1,013	1,308	2,211	1,356	1,196	1,292	1,317
Nebraska	1,277	908	2,056	2,207	1,361	1,065	1,720	1,187
South Atlantic:								
Delaware	1,259	830	2,412	1,349	1,424	1,150	1,572	1,193
Florida	1,861	1,518	3,385	2,605	1,712	1,681	2,405	1,752
Georgia	1,480	622 *	2,748	2,351	1,594	1,382	1,217	1,562
Maryland	1,553	1,730	2,678	2,034	1,887	1,299	2,149	1,443
North Carolina	1,491	1,082	2,251	2,381	2,142	1,198	1,881	1,427
South Carolina	1,642	1,415	2,437	2,567	1,857	1,405	2,079	1,575
Virginia	1,599	1,235	2,119	2,539	1,918	1,306	1,939	1,520
West Virginia	1,758	3,006	1,070 *	1,102	1,371	1,307	2,438	1,276
East South Central:								
Alabama	1,302	1,948	2,189	2,164	1,595	988	2,024	1,168
Kentucky	1,266	1,732	2,496	1,842	958	1,072	1,979	1,122
Tennessee	1,314	882	2,133	1,629	1,112	1,278	1,788	1,255
West South Central:								
Arkansas	1,261	1,447	1,888	1,503 *	1,456	1,122	1,727	1,196
Louisiana	1,447	1,682	1,718	2,263	1,263	1,303	1,813	1,355
Oklahoma	1,307	1,313	1,577	1,758	1,773	1,080	1,538	1,261
Texas	1,623	1,893	2,176	2,047	1,916	1,428	2,043	1,566
Mountain:								
Arizona	1,405	1,578	2,007	1,925	1,787	1,234	1,807	1,338
Colorado	1,376	928 *	2,482	1,714	1,537	1,159	1,455	1,327
Idaho	1,444	970 *	1,248	2,075	1,397 *	1,413	1,328	1,473
New Mexico	1,601	1,886	1,537	2,213	2,086	1,249	1,813	1,558
Utah	1,517	1,971	1,761	2,731	1,596	1,170	2,308	1,301
Wyoming	1,115	1,345 *	1,180	1,628	1,408	913	1,190	1,097
Pacific:								
California	1,309	1,873	1,269	1,704	1,593	1,106	1,567	1,260
Oregon	1,080	1,331	1,324	887 *	1,280 *	975	1,215	1,054
Washington	1,254	1,088	1,240	1,567	1,715	1,113	1,286	1,247
States not shown separately	1,585	1,480	1,449	1,670	1,748	1,560	1,654	1,561

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	19.30	91.84	88.96	68.90	55.00	26.38	45.32	21.48
New England:								
Connecticut	175.58	264.55	232.56	320.95	212.98	183.02	171.05	207.98
Massachusetts	76.03	181.18	89.61	109.82	203.90	87.96	88.70	99.05
New Hampshire	183.93	270.51	389.41	299.84	215.02	159.08	252.04	172.95
Middle Atlantic:								
New Jersey	237.61	292.01 *	549.03	481.85	229.80	370.34	334.86	283.43
New York	129.30	196.88	273.55	508.55	150.68	157.01	236.35	122.97
Pennsylvania	40.74	209.54	398.94 *	198.27	187.09	48.38	142.10	34.88
East North Central:								
Illinois	127.89	428.44 *	164.07	225.87	217.68	150.42	131.31	155.61
Indiana	77.96	403.86 *	702.31 *	245.50	151.08	95.19	286.80	73.56
Michigan	161.12	264.59 *	379.56	143.76	312.93	198.73	191.73	176.64
Ohio	79.52	222.78	389.79 *	184.24	93.02	133.14	199.11	84.94
Wisconsin	64.34	220.05	320.08	149.25	144.59	112.70	143.58	74.98
West North Central:								
Iowa	115.09	271.80	280.06	227.49	145.17	157.04	192.24	123.94
Kansas	76.73	363.67	376.78	381.14	244.53	144.51	323.77	120.22
Minnesota	113.68	386.42 *	323.37	226.87	304.37	136.63	252.78	102.78
Missouri	62.32	180.94	323.41	156.94	206.57	117.16	173.56	91.98
Nebraska	89.54	258.69	332.54	143.47	175.18	104.33	180.19	106.92
South Atlantic:								
Delaware	109.45	222.33	372.52	342.92	303.15	143.91	266.70	103.24
Florida	116.61	185.14	388.12	324.59	328.72	81.65	267.63	120.39
Georgia	188.15	340.11 *	479.84	363.72	292.35	211.86	267.12	168.30
Maryland	132.62	222.92	380.85	275.58	296.44	135.25	187.98	150.69
North Carolina	61.96	240.20	296.10	242.89	100.20	92.42	227.11	87.94
South Carolina	161.37	374.90	474.36	327.16	143.37	162.59	286.72	164.21
Virginia	71.12	293.17	405.23	207.83	166.09	94.53	199.11	91.45
West Virginia	244.26	779.21	344.83 *	188.40	147.32	226.57	476.54	101.79
East South Central:								
Alabama	163.32	297.48	189.71	285.93	166.20	216.99	213.85	171.01
Kentucky	106.08	405.78	502.51	128.03	171.80	110.12	233.92	122.00
Tennessee	71.76	221.17	318.20	286.88	213.38	130.14	160.23	89.07
West South Central:								
Arkansas	73.64	321.09	375.76	491.94 *	124.43	55.13	247.71	62.88
Louisiana	106.18	243.59	395.09	282.27	192.08	149.14	170.84	131.13
Oklahoma	116.54	370.42	141.46	230.03	177.45	136.87	258.50	132.68
Texas	58.52	221.04	359.37	177.60	166.25	102.22	111.00	71.96
Mountain:								
Arizona	78.21	213.33	220.14	197.56	235.85	75.48	144.65	82.87
Colorado	139.85	553.01 *	426.48	254.11	222.86	89.06	271.97	90.09
Idaho	160.08	802.75 *	340.68	360.06	450.81 *	157.03	215.91	162.92
New Mexico	87.74	376.51	340.43	320.53	166.42	152.77	245.12	101.63
Utah	134.20	391.91	302.40	499.72	111.25	98.33	249.70	103.06
Wyoming	101.87	410.11 *	285.42	202.14	218.26	190.29	181.08	140.19
Pacific:								
California	72.83	261.36	205.89	183.79	117.03	94.45	151.01	67.30
Oregon	205.78	209.83	357.05	390.49 *	395.07 *	246.43	180.90	255.82
Washington	62.25	270.04	129.04	234.70	158.32	68.90	108.62	72.64
States not shown separately	106.31	343.26	274.67	345.30	148.87	159.91	258.16	126.53

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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* Figure does not meet standard of reliability or precision.

Table II.D.2.a(1998) 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, 1998

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	1,382	1,399	1,770	1,782	1,545	1,225	1,580	1,337
New England:								
Connecticut	1,878	--	--	--	--	--	1,742	1,929
Massachusetts	1,641	--	--	--	--	--	1,651	1,638
New Hampshire	1,705	--	--	--	--	--	1,929	1,594
Middle Atlantic:								
New Jersey	1,529	--	--	--	--	--	1,092*	1,668*
New York	1,291	--	--	--	--	--	1,166	1,332
Pennsylvania	1,284	--	--	--	--	--	1,071*	1,317
East North Central:								
Illinois	1,138	--	--	--	--	--	1,193	1,129
Indiana	1,370	--	--	--	--	--	2,714	1,260
Michigan	895	--	--	--	--	--	1,355	837
Ohio	1,346	--	--	--	--	--	1,046	1,406
Wisconsin	1,170	--	--	--	--	--	1,355	1,133
West North Central:								
Iowa	1,231	--	--	--	--	--	1,067*	1,255
Kansas	1,373	--	--	--	--	--	1,956	1,241
Minnesota	1,568	--	--	--	--	--	1,048	1,708
Missouri	1,455	--	--	--	--	--	1,474	1,453
Nebraska	1,817	--	--	--	--	--	2,358	1,768
South Atlantic:								
Delaware	1,481	--	--	--	--	--	1,963	1,314
Florida	1,666	--	--	--	--	--	2,276	1,578
Georgia	1,746	--	--	--	--	--	1,813	1,722
Maryland	1,420	--	--	--	--	--	2,079	1,231
North Carolina	1,138	--	--	--	--	--	1,546	1,082
South Carolina	1,543	--	--	--	--	--	2,850	1,398
Virginia	1,460	--	--	--	--	--	2,035	1,356
West Virginia	1,321	--	--	--	--	--	1,434	1,293
East South Central:								
Alabama	1,931	--	--	--	--	--	2,911	1,494
Kentucky	1,213	--	--	--	--	--	1,952	1,018
Tennessee	1,117	--	--	--	--	--	1,987	1,070
West South Central:								
Arkansas	1,238	--	--	--	--	--	1,845	1,174
Louisiana	1,485	--	--	--	--	--	1,744	1,442
Oklahoma	1,425	--	--	--	--	--	1,612	1,399
Texas	1,641	--	--	--	--	--	1,841	1,613
Mountain:								
Arizona	1,623	--	--	--	--	--	2,305	1,487
Colorado	1,433	--	--	--	--	--	1,335*	1,522
Idaho	1,451	--	--	--	--	--	814*	1,495
New Mexico	1,867	--	--	--	--	--	1,970	1,835
Utah	1,742	--	--	--	--	--	2,603	1,450
Wyoming	1,735	--	--	--	--	--	1,716	1,739
Pacific:								
California	1,260	--	--	--	--	--	1,589	1,187
Oregon	997	--	--	--	--	--	1,328	922*
Washington	1,310	--	--	--	--	--	1,641	1,272
States not shown separately	1,659	--	--	--	--	--	1,782	1,574

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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Table II.D.2.a(1998) 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, 1998

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	45.71	101.10	89.66	58.83	98.72	46.80	49.79	44.99
New England:								
Connecticut	299.44	--	--	--	--	--	329.21	470.20
Massachusetts	119.93	--	--	--	--	--	167.24	167.35
New Hampshire	121.73	--	--	--	--	--	233.14	160.14
Middle Atlantic:								
New Jersey	393.89	--	--	--	--	--	337.89*	570.03*
New York	115.10	--	--	--	--	--	155.21	136.11
Pennsylvania	141.65	--	--	--	--	--	364.96*	161.47
East North Central:								
Illinois	113.86	--	--	--	--	--	322.89	138.63
Indiana	244.41	--	--	--	--	--	676.21	223.95
Michigan	204.21	--	--	--	--	--	398.98	206.90
Ohio	144.38	--	--	--	--	--	260.31	136.12
Wisconsin	178.40	--	--	--	--	--	388.19	168.33
West North Central:								
Iowa	249.82	--	--	--	--	--	371.47*	256.67
Kansas	259.42	--	--	--	--	--	401.27	223.19
Minnesota	143.31	--	--	--	--	--	298.99	158.57
Missouri	141.02	--	--	--	--	--	364.44	159.56
Nebraska	247.81	--	--	--	--	--	669.48	250.54
South Atlantic:								
Delaware	140.15	--	--	--	--	--	380.62	95.86
Florida	197.25	--	--	--	--	--	351.48	196.47
Georgia	161.28	--	--	--	--	--	424.44	155.64
Maryland	185.54	--	--	--	--	--	295.38	212.56
North Carolina	185.20	--	--	--	--	--	373.67	199.48
South Carolina	146.57	--	--	--	--	--	759.21	184.47
Virginia	148.74	--	--	--	--	--	234.41	180.21
West Virginia	171.67	--	--	--	--	--	400.95	179.53
East South Central:								
Alabama	252.90	--	--	--	--	--	456.67	278.78
Kentucky	147.44	--	--	--	--	--	507.96	134.88
Tennessee	210.54	--	--	--	--	--	400.69	247.92
West South Central:								
Arkansas	194.77	--	--	--	--	--	399.64	180.15
Louisiana	197.42	--	--	--	--	--	314.04	252.87
Oklahoma	206.90	--	--	--	--	--	371.76	140.36
Texas	152.25	--	--	--	--	--	255.83	156.67
Mountain:								
Arizona	83.42	--	--	--	--	--	244.81	75.96
Colorado	152.61	--	--	--	--	--	401.56*	130.54
Idaho	304.18	--	--	--	--	--	652.64*	318.54
New Mexico	121.61	--	--	--	--	--	382.14	180.68
Utah	162.87	--	--	--	--	--	409.29	112.52
Wyoming	460.27	--	--	--	--	--	430.64	478.11
Pacific:								
California	108.94	--	--	--	--	--	164.66	85.20
Oregon	219.45	--	--	--	--	--	276.19	294.56*
Washington	80.95	--	--	--	--	--	214.52	97.54
States not shown separately	269.39	--	--	--	--	--	358.96	307.44

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Table II.D.2.b(1998) 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, 1998

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	1,431	1,125	1,878	1,761	1,522	1,318	1,566	1,403
New England:								
Connecticut	1,078	--	--	--	--	--	1,679	1,005
Massachusetts	1,597	--	--	--	--	--	1,535	1,607
New Hampshire	2,294	--	--	--	--	--	2,677	2,163
Middle Atlantic:								
New Jersey	1,637	--	--	--	--	--	2,159	1,517
New York	1,404	--	--	--	--	--	1,142	1,460
Pennsylvania	1,261	--	--	--	--	--	973	1,319
East North Central:								
Illinois	1,519	--	--	--	--	--	1,597	1,506
Indiana	1,107	--	--	--	--	--	2,031	928
Michigan	1,320	--	--	--	--	--	911	1,412
Ohio	909	--	--	--	--	--	902	910
Wisconsin	1,286	--	--	--	--	--	1,192	1,309
West North Central:								
Iowa	1,343	--	--	--	--	--	1,562	1,284
Kansas	1,461	--	--	--	--	--	1,378 *	1,474
Minnesota	1,351	--	--	--	--	--	1,510	1,323
Missouri	1,351	--	--	--	--	--	1,324	1,359
Nebraska	1,227	--	--	--	--	--	1,819	1,095
South Atlantic:								
Delaware	1,158	--	--	--	--	--	1,345	1,123
Florida	2,114	--	--	--	--	--	2,656	1,980
Georgia	1,395	--	--	--	--	--	979 *	1,532
Maryland	1,701	--	--	--	--	--	2,325	1,587
North Carolina	1,710	--	--	--	--	--	1,966	1,669
South Carolina	1,703	--	--	--	--	--	2,030	1,649
Virginia	1,716	--	--	--	--	--	1,916	1,668
West Virginia	1,219	--	--	--	--	--	868	1,315
East South Central:								
Alabama	1,149	--	--	--	--	--	1,699	1,061
Kentucky	1,320	--	--	--	--	--	2,128	1,200
Tennessee	1,422	--	--	--	--	--	1,769	1,361
West South Central:								
Arkansas	1,393	--	--	--	--	--	1,896	1,308
Louisiana	1,411	--	--	--	--	--	1,825	1,335
Oklahoma	1,344	--	--	--	--	--	1,691	1,264
Texas	1,644	--	--	--	--	--	2,116	1,581
Mountain:								
Arizona	1,347	--	--	--	--	--	1,676	1,299
Colorado	1,384	--	--	--	--	--	1,628	1,249
Idaho	1,437	--	--	--	--	--	909	1,597
New Mexico	1,500	--	--	--	--	--	1,939	1,452
Utah	1,490	--	--	--	--	--	2,404	1,202
Wyoming	1,273	--	--	--	--	--	1,627	1,218
Pacific:								
California	1,359	--	--	--	--	--	1,459	1,343
Oregon	1,144	--	--	--	--	--	1,046	1,159
Washington	1,207	--	--	--	--	--	1,303	1,182
States not shown separately	1,601	--	--	--	--	--	1,474	1,631

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Table II.D.2.b(1998) 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, 1998

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	24.21	104.81	109.07	58.09	49.44	32.07	64.03	26.48
New England:								
Connecticut	179.21	--	--	--	--	--	265.24	174.74
Massachusetts	104.30	--	--	--	--	--	156.65	112.62
New Hampshire	261.93	--	--	--	--	--	403.97	240.86
Middle Atlantic:								
New Jersey	291.06	--	--	--	--	--	424.98	347.68
New York	126.63	--	--	--	--	--	132.14	144.03
Pennsylvania	100.22	--	--	--	--	--	181.02	127.48
East North Central:								
Illinois	130.54	--	--	--	--	--	199.72	179.32
Indiana	106.87	--	--	--	--	--	258.76	66.92
Michigan	208.69	--	--	--	--	--	268.69	224.61
Ohio	106.41	--	--	--	--	--	163.33	135.79
Wisconsin	91.63	--	--	--	--	--	139.58	122.49
West North Central:								
Iowa	130.99	--	--	--	--	--	240.30	144.46
Kansas	93.00	--	--	--	--	--	427.07*	136.35
Minnesota	106.94	--	--	--	--	--	436.09	93.17
Missouri	87.35	--	--	--	--	--	187.56	122.46
Nebraska	84.59	--	--	--	--	--	160.97	99.01
South Atlantic:								
Delaware	185.06	--	--	--	--	--	367.32	151.38
Florida	173.89	--	--	--	--	--	298.81	158.65
Georgia	243.67	--	--	--	--	--	480.24*	228.27
Maryland	164.11	--	--	--	--	--	296.12	183.34
North Carolina	60.94	--	--	--	--	--	179.87	74.02
South Carolina	170.30	--	--	--	--	--	334.65	168.73
Virginia	88.46	--	--	--	--	--	292.89	106.66
West Virginia	120.64	--	--	--	--	--	158.50	153.41
East South Central:								
Alabama	249.01	--	--	--	--	--	260.08	304.13
Kentucky	186.30	--	--	--	--	--	206.51	186.18
Tennessee	59.65	--	--	--	--	--	157.77	79.03
West South Central:								
Arkansas	97.92	--	--	--	--	--	285.65	113.67
Louisiana	101.25	--	--	--	--	--	211.82	130.22
Oklahoma	142.43	--	--	--	--	--	244.72	183.14
Texas	60.06	--	--	--	--	--	182.81	72.66
Mountain:								
Arizona	101.35	--	--	--	--	--	147.98	111.41
Colorado	165.40	--	--	--	--	--	378.26	118.58
Idaho	188.41	--	--	--	--	--	267.69	189.87
New Mexico	96.49	--	--	--	--	--	410.02	120.80
Utah	204.11	--	--	--	--	--	413.55	159.86
Wyoming	210.48	--	--	--	--	--	484.98	194.20
Pacific:								
California	71.46	--	--	--	--	--	212.10	79.39
Oregon	215.83	--	--	--	--	--	228.41	255.40
Washington	68.51	--	--	--	--	--	156.65	74.59
States not shown separately	132.77	--	--	--	--	--	144.82	154.79

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Table II.D.2.c(1998) 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, 1998

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	1,190	1,272	1,199	1,868	1,432	1,049	1,439	1,135
New England:								
Connecticut	1,012 *	--	--	--	--	--	642 *	1,103 *
Massachusetts	1,688	--	--	--	--	--	2,015	1,591
New Hampshire	1,596	--	--	--	--	--	1,687	1,503
Middle Atlantic:								
New Jersey	1,074	--	--	--	--	--	672 *	1,099
New York	1,406	--	--	--	--	--	2,348 *	1,189
Pennsylvania	1,085	--	--	--	--	--	666 *	1,198
East North Central:								
Illinois	630	--	--	--	--	--	323 *	652 *
Indiana	904	--	--	--	--	--	433 *	971
Michigan	695	--	--	--	--	--	599 *	716
Ohio	1,296	--	--	--	--	--	1,411 *	1,276
Wisconsin	795	--	--	--	--	--	1,118	668
West North Central:								
Iowa	1,390	--	--	--	--	--	969 *	1,531
Kansas	1,615	--	--	--	--	--	1,863	1,515
Minnesota	793	--	--	--	--	--	756 *	805
Missouri	831	--	--	--	--	--	550 *	859
Nebraska	1,088	--	--	--	--	--	1,110	1,083
South Atlantic:								
Delaware	1,234	--	--	--	--	--	1,196 *	1,238
Florida	1,198	--	--	--	--	--	943 *	1,241
Georgia	1,399	--	--	--	--	--	1,253 *	1,424
Maryland	1,280	--	--	--	--	--	1,175 *	1,288
North Carolina	1,395	--	--	--	--	--	2,023	1,265
South Carolina	1,467	--	--	--	--	--	1,630	1,442 *
Virginia	1,386	--	--	--	--	--	1,875	1,216
West Virginia	2,518	--	--	--	--	--	3,064	1,137
East South Central:								
Alabama	1,697	--	--	--	--	--	2,224	1,624
Kentucky	1,069 *	--	--	--	--	--	1,668 *	810 *
Tennessee	1,423	--	--	--	--	--	1,326 *	1,431
West South Central:								
Arkansas	805	--	--	--	--	--	433 *	839
Louisiana	1,534	--	--	--	--	--	1,828	1,278 *
Oklahoma	890	--	--	--	--	--	566 *	951
Texas	1,399	--	--	--	--	--	2,055	1,306
Mountain:								
Arizona	1,046	--	--	--	--	--	706	1,104
Colorado	988	--	--	--	--	--	263 *	1,142
Idaho	1,449	--	--	--	--	--	1,820	1,351
New Mexico	1,125	--	--	--	--	--	1,104 *	1,133
Utah	1,333	--	--	--	--	--	1,132	1,359
Wyoming	968	--	--	--	--	--	1,020	953
Pacific:								
California	1,374	--	--	--	--	--	1,929	1,283
Oregon	1,098	--	--	--	--	--	1,407	1,027 *
Washington	1,344	--	--	--	--	--	920 *	1,517
States not shown separately	1,432	--	--	--	--	--	1,759	1,340

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Table II.D.2.c(1998) 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, 1998

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	47.48	158.79	174.41	364.94	106.12	51.27	153.09	38.72
New England:								
Connecticut	384.06 *	--	--	--	--	--	648.70 *	517.46 *
Massachusetts	237.70	--	--	--	--	--	477.49	233.67
New Hampshire	158.74	--	--	--	--	--	419.23	239.44
Middle Atlantic:								
New Jersey	309.23	--	--	--	--	--	452.27 *	314.94
New York	381.10	--	--	--	--	--	1,164.25 *	175.66
Pennsylvania	139.75	--	--	--	--	--	211.86 *	152.28
East North Central:								
Illinois	181.77	--	--	--	--	--	244.15 *	236.42 *
Indiana	150.25	--	--	--	--	--	434.87 *	213.65
Michigan	131.59	--	--	--	--	--	301.91 *	132.12
Ohio	232.59	--	--	--	--	--	515.71 *	248.98
Wisconsin	118.74	--	--	--	--	--	197.97	109.26
West North Central:								
Iowa	187.37	--	--	--	--	--	365.17 *	206.91
Kansas	215.38	--	--	--	--	--	417.50	221.14
Minnesota	163.02	--	--	--	--	--	275.83 *	238.34
Missouri	100.82	--	--	--	--	--	363.21 *	124.83
Nebraska	194.54	--	--	--	--	--	314.14	167.94
South Atlantic:								
Delaware	132.49	--	--	--	--	--	513.64 *	158.44
Florida	283.60	--	--	--	--	--	886.91 *	251.15
Georgia	154.88	--	--	--	--	--	600.85 *	219.97
Maryland	117.42	--	--	--	--	--	440.82 *	117.06
North Carolina	249.09	--	--	--	--	--	583.55	256.92
South Carolina	313.34	--	--	--	--	--	366.57	532.53 *
Virginia	212.72	--	--	--	--	--	460.06	172.86
West Virginia	473.89	--	--	--	--	--	562.87	154.08
East South Central:								
Alabama	316.78	--	--	--	--	--	542.05	340.68
Kentucky	368.36 *	--	--	--	--	--	516.16 *	311.67 *
Tennessee	121.53	--	--	--	--	--	480.77 *	164.45
West South Central:								
Arkansas	230.69	--	--	--	--	--	307.55 *	218.56
Louisiana	287.23	--	--	--	--	--	526.53	415.51 *
Oklahoma	221.09	--	--	--	--	--	422.92 *	237.79
Texas	260.33	--	--	--	--	--	515.04	250.15
Mountain:								
Arizona	193.12	--	--	--	--	--	188.64	211.77
Colorado	228.88	--	--	--	--	--	260.13 *	284.83
Idaho	243.21	--	--	--	--	--	272.32	248.62
New Mexico	173.32	--	--	--	--	--	454.62 *	200.33
Utah	214.48	--	--	--	--	--	338.45	296.62
Wyoming	146.94	--	--	--	--	--	222.42	253.84
Pacific:								
California	166.87	--	--	--	--	--	523.11	185.36
Oregon	295.51	--	--	--	--	--	411.56	355.76 *
Washington	205.79	--	--	--	--	--	405.18 *	292.69
States not shown separately	111.84	--	--	--	--	--	388.45	163.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	24.7%	23.6%	31.3%	33.0%	28.3%	21.8%	28.5%	24.0%
New England:								
Connecticut	20.0%	23.4%	28.8%	24.1%	26.6%	15.9%	26.1%	18.9%
Massachusetts	26.5%	22.3%	26.1%	28.7%	32.0%	24.8%	26.3%	26.5%
New Hampshire	31.7%	21.6%	51.1%	48.4%	23.8%	24.1%	34.6%	30.3%
Middle Atlantic:								
New Jersey	24.3%	11.5% *	33.1%	37.8%	24.1%	22.0%	25.0%	24.1%
New York	21.1%	13.5%	22.5%	27.4%	19.5%	21.2%	20.6%	21.2%
Pennsylvania	22.1%	13.3%	15.1% *	29.7%	24.8%	21.5%	16.9%	23.2%
East North Central:								
Illinois	22.3%	17.6% *	19.8%	23.6%	23.3%	22.2%	24.3%	21.9%
Indiana	20.2%	15.4% *	34.5%	38.4%	27.6%	15.5%	30.7%	18.4%
Michigan	18.3%	7.9% *	26.1%	14.6%	31.8%	16.2%	16.3%	18.6%
Ohio	19.5%	18.4%	21.4% *	20.7%	20.1%	19.1%	19.3%	19.6%
Wisconsin	20.1%	16.4%	20.4%	25.1%	21.2%	18.5%	21.5%	19.7%
West North Central:								
Iowa	25.8%	26.0%	19.8% *	32.9%	27.4%	24.8%	25.8%	25.8%
Kansas	27.8%	26.1%	31.1%	34.9%	31.4%	24.3%	29.5%	27.4%
Minnesota	25.9%	20.0% *	26.7%	25.3%	32.4%	24.4%	23.6%	26.4%
Missouri	25.2%	21.9%	28.4%	42.0%	25.5%	22.5%	27.3%	24.8%
Nebraska	23.4%	18.8%	37.2%	42.5%	28.0%	18.5%	32.9%	21.6%
South Atlantic:								
Delaware	21.1%	14.1%	35.0%	19.9% *	23.0%	20.1%	23.2%	20.5%
Florida	34.6%	26.4%	60.6%	50.3%	36.0%	30.3%	43.7%	32.7%
Georgia	29.4%	16.4% *	63.2%	45.5%	28.9%	26.2%	29.7%	29.3%
Maryland	26.6%	30.2%	42.5%	35.0%	30.5%	22.6%	35.6%	24.8%
North Carolina	30.0%	23.1%	40.0%	48.5%	40.0%	24.7%	35.9%	29.0%
South Carolina	30.8%	27.5%	47.8%	47.2%	39.3%	25.7%	40.2%	29.4%
Virginia	29.9%	24.4%	36.0%	46.5%	37.0%	24.3%	35.0%	28.6%
West Virginia	32.5%	74.5%	18.0% *	18.6%	24.5%	21.4%	54.3%	21.0%
East South Central:								
Alabama	24.4%	39.6%	43.3%	42.4%	31.9%	18.0%	40.3%	21.6%
Kentucky	24.5%	33.8%	42.9%	34.9%	19.7%	20.8%	35.4%	22.1%
Tennessee	26.0%	18.0% *	33.2%	46.0%	19.9%	23.9%	34.6%	24.9%
West South Central:								
Arkansas	26.2%	28.6%	43.3%	39.8%	34.4%	21.8%	36.4%	24.8%
Louisiana	26.3%	36.7%	35.8%	44.1%	26.5%	21.5%	37.3%	23.9%
Oklahoma	24.8%	24.3%	26.4%	37.6%	34.8%	20.1%	29.0%	24.0%
Texas	29.0%	32.1%	39.2%	41.8%	34.3%	25.3%	36.7%	28.0%
Mountain:								
Arizona	26.0%	35.5%	37.2%	39.0%	32.4%	22.4%	37.4%	24.3%
Colorado	24.9%	16.7% *	44.4%	32.3%	31.3%	20.0%	26.3%	24.0%
Idaho	28.1%	19.2% *	24.6% *	40.4%	28.4% *	27.1%	25.5%	28.8%
New Mexico	32.8%	34.8%	33.1%	44.2%	47.8%	24.8%	35.1%	32.2%
Utah	28.0%	35.1%	33.6%	43.0%	28.4%	22.6%	39.7%	24.5%
Wyoming	18.6%	24.0%	21.1%	28.6%	26.3%	14.4% *	21.6%	17.9%
Pacific:								
California	24.1%	40.5%	25.9%	35.0%	31.5%	19.1%	32.9%	22.6%
Oregon	19.3%	25.9%	24.7%	16.3% *	23.0%	17.1%	22.6%	18.7%
Washington	22.1%	20.1%	27.1%	30.9%	33.2%	18.5%	25.5%	21.5%
States not shown separately	29.1%	31.2%	27.8%	30.9%	32.1%	27.3%	32.4%	28.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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%	1.82%	1.90%	1.30%	0.95%	0.44%	0.92%	0.35%
New England:								
Connecticut	2.42%	3.85%	4.00%	5.98%	2.48%	2.96%	2.04%	2.71%
Massachusetts	1.15%	2.41%	1.05%	1.89%	3.21%	1.37%	1.17%	1.45%
New Hampshire	2.87%	3.22%	5.77%	4.61%	4.10%	2.38%	3.60%	2.79%
Middle Atlantic:								
New Jersey	3.25%	5.27% *	6.04%	6.04%	4.82%	4.86%	3.89%	3.86%
New York	2.01%	3.81%	5.01%	4.73%	2.93%	2.49%	2.68%	2.00%
Pennsylvania	0.68%	3.52%	5.77% *	3.09%	4.08%	0.76%	2.51%	0.72%
East North Central:								
Illinois	1.89%	9.08% *	4.47%	3.84%	3.71%	2.08%	1.79%	2.27%
Indiana	1.56%	7.32% *	9.46%	4.52%	3.14%	1.31%	5.27%	1.46%
Michigan	3.21%	5.07% *	6.45%	2.65%	6.65%	3.12%	3.79%	3.47%
Ohio	1.52%	5.14%	7.00% *	3.27%	1.60%	2.44%	3.46%	1.81%
Wisconsin	1.25%	4.54%	4.89%	2.47%	2.40%	2.29%	2.74%	1.47%
West North Central:								
Iowa	1.97%	5.66%	5.98% *	4.87%	3.55%	2.95%	3.84%	2.22%
Kansas	2.18%	7.46%	7.13%	5.92%	4.36%	3.27%	5.67%	2.79%
Minnesota	2.08%	6.72% *	5.48%	4.28%	4.97%	1.88%	3.78%	1.76%
Missouri	1.18%	4.39%	7.02%	3.13%	3.92%	1.93%	3.44%	1.58%
Nebraska	1.72%	5.19%	5.98%	3.10%	3.20%	2.10%	3.23%	2.04%
South Atlantic:								
Delaware	1.95%	3.97%	4.88%	7.26% *	4.44%	1.94%	4.26%	1.81%
Florida	1.53%	4.42%	4.67%	5.41%	4.89%	1.34%	3.79%	1.82%
Georgia	3.75%	5.73% *	10.70%	7.19%	6.33%	4.08%	5.11%	3.71%
Maryland	2.28%	3.53%	7.43%	5.42%	4.39%	2.24%	3.30%	2.47%
North Carolina	1.98%	5.02%	6.11%	5.30%	2.64%	2.42%	4.44%	2.33%
South Carolina	2.25%	7.14%	9.37%	5.44%	3.29%	2.15%	6.07%	2.23%
Virginia	1.64%	5.91%	9.85%	3.58%	4.00%	2.03%	4.09%	2.25%
West Virginia	6.53%	20.28%	6.83% *	4.82%	2.08%	3.53%	12.01%	1.81%
East South Central:								
Alabama	3.55%	5.86%	3.50%	6.21%	3.52%	4.48%	4.75%	3.54%
Kentucky	1.64%	9.67%	8.37%	1.98%	2.82%	1.51%	3.66%	2.00%
Tennessee	1.99%	5.97% *	7.53%	5.12%	4.94%	2.69%	3.97%	2.22%
West South Central:								
Arkansas	1.55%	7.14%	8.02%	7.61%	3.33%	1.00%	4.87%	1.49%
Louisiana	2.97%	6.77%	9.40%	5.63%	4.44%	2.65%	4.20%	2.74%
Oklahoma	2.21%	6.21%	4.87%	5.42%	2.73%	2.69%	4.47%	2.47%
Texas	1.41%	4.14%	5.36%	3.62%	3.48%	1.99%	2.30%	1.59%
Mountain:								
Arizona	1.50%	4.77%	5.02%	3.68%	4.03%	1.54%	3.36%	1.51%
Colorado	2.57%	9.22% *	6.82%	5.31%	4.76%	1.95%	4.77%	1.96%
Idaho	2.89%	10.65% *	8.85% *	7.51%	9.02% *	2.91%	3.73%	2.92%
New Mexico	1.67%	6.89%	9.52%	6.73%	3.21%	3.64%	3.56%	2.27%
Utah	2.10%	6.44%	6.28%	6.60%	1.46%	2.13%	4.03%	1.89%
Wyoming	2.24%	7.16%	5.55%	4.65%	4.44%	4.70% *	3.11%	2.92%
Pacific:								
California	1.18%	6.38%	4.31%	5.02%	1.96%	1.52%	3.54%	1.04%
Oregon	3.30%	4.97%	7.11%	6.92% *	6.53%	3.70%	3.81%	3.88%
Washington	1.48%	3.91%	3.66%	4.56%	3.66%	1.64%	2.23%	1.79%
States not shown separately	1.76%	6.94%	5.41%	5.07%	2.89%	2.76%	3.98%	2.18%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.1%	27.5%	33.7%	34.1%	29.3%	22.9%	30.4%	25.1%
New England:								
Connecticut	28.7%	--	--	--	--	--	30.2%	28.3%
Massachusetts	28.1%	--	--	--	--	--	26.9%	28.5%
New Hampshire	29.2%	--	--	--	--	--	34.4%	26.8%
Middle Atlantic:								
New Jersey	26.3%	--	--	--	--	--	17.5% *	29.5%
New York	23.8%	--	--	--	--	--	21.4%	24.6%
Pennsylvania	23.6%	--	--	--	--	--	20.0% *	24.1%
East North Central:								
Illinois	21.4%	--	--	--	--	--	21.8%	21.3%
Indiana	25.1%	--	--	--	--	--	45.2%	23.3%
Michigan	16.2%	--	--	--	--	--	27.1%	15.0% *
Ohio	26.2%	--	--	--	--	--	19.1%	27.8%
Wisconsin	22.0%	--	--	--	--	--	24.4%	21.6%
West North Central:								
Iowa	27.3%	--	--	--	--	--	27.2% *	27.3%
Kansas	24.5%	--	--	--	--	--	34.0%	22.3%
Minnesota	27.9%	--	--	--	--	--	23.3%	28.9%
Missouri	29.2%	--	--	--	--	--	26.7%	29.4%
Nebraska	33.0%	--	--	--	--	--	54.9%	31.5%
South Atlantic:								
Delaware	24.8%	--	--	--	--	--	32.7%	22.1%
Florida	32.0%	--	--	--	--	--	39.4%	30.8%
Georgia	35.4%	--	--	--	--	--	39.1%	34.1%
Maryland	26.7%	--	--	--	--	--	35.5%	23.9%
North Carolina	21.3%	--	--	--	--	--	37.9%	19.6%
South Carolina	29.0%	--	--	--	--	--	50.9%	26.4%
Virginia	29.3%	--	--	--	--	--	43.8%	26.9%
West Virginia	23.5%	--	--	--	--	--	26.3%	22.8%
East South Central:								
Alabama	34.9%	--	--	--	--	--	55.4%	26.4%
Kentucky	22.8%	--	--	--	--	--	34.2%	19.5%
Tennessee	19.4%	--	--	--	--	--	29.8%	18.7%
West South Central:								
Arkansas	23.6%	--	--	--	--	--	38.3%	22.2%
Louisiana	25.4%	--	--	--	--	--	36.4%	23.9%
Oklahoma	28.9%	--	--	--	--	--	38.7%	27.8%
Texas	28.2%	--	--	--	--	--	31.5%	27.7%
Mountain:								
Arizona	32.1%	--	--	--	--	--	48.5%	29.1%
Colorado	27.6%	--	--	--	--	--	25.2% *	29.9%
Idaho	29.4%	--	--	--	--	--	22.0% *	29.8%
New Mexico	38.6%	--	--	--	--	--	37.7%	38.9%
Utah	32.7%	--	--	--	--	--	48.8%	27.2%
Wyoming	31.4%	--	--	--	--	--	33.6%	30.9%
Pacific:								
California	26.4%	--	--	--	--	--	35.6%	24.5%
Oregon	19.0%	--	--	--	--	--	25.0%	17.6% *
Washington	24.3%	--	--	--	--	--	34.1%	23.3%
States not shown separately	31.3%	--	--	--	--	--	36.0%	28.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	0.78%	2.05%	2.48%	1.28%	1.73%	0.76%	1.12%	0.68%
New England:								
Connecticut	3.20%	--	--	--	--	--	5.41%	3.45%
Massachusetts	1.85%	--	--	--	--	--	2.66%	2.53%
New Hampshire	2.28%	--	--	--	--	--	3.89%	2.78%
Middle Atlantic:								
New Jersey	4.01%	--	--	--	--	--	5.49% *	5.38%
New York	1.89%	--	--	--	--	--	2.60%	2.03%
Pennsylvania	2.46%	--	--	--	--	--	7.94% *	2.97%
East North Central:								
Illinois	1.97%	--	--	--	--	--	4.37%	2.35%
Indiana	4.35%	--	--	--	--	--	10.85%	4.41%
Michigan	3.59%	--	--	--	--	--	7.73%	4.53% *
Ohio	2.68%	--	--	--	--	--	5.17%	2.46%
Wisconsin	2.71%	--	--	--	--	--	6.97%	2.47%
West North Central:								
Iowa	5.01%	--	--	--	--	--	9.10% *	5.05%
Kansas	4.41%	--	--	--	--	--	7.05%	4.31%
Minnesota	2.73%	--	--	--	--	--	5.76%	2.90%
Missouri	3.49%	--	--	--	--	--	6.94%	3.84%
Nebraska	5.11%	--	--	--	--	--	15.53%	4.07%
South Atlantic:								
Delaware	2.11%	--	--	--	--	--	5.47%	1.59%
Florida	3.22%	--	--	--	--	--	8.66%	3.29%
Georgia	3.62%	--	--	--	--	--	9.42%	3.74%
Maryland	3.12%	--	--	--	--	--	4.28%	3.60%
North Carolina	4.53%	--	--	--	--	--	9.31%	4.24%
South Carolina	3.10%	--	--	--	--	--	13.29%	3.68%
Virginia	3.65%	--	--	--	--	--	5.99%	4.02%
West Virginia	2.84%	--	--	--	--	--	6.95%	4.30%
East South Central:								
Alabama	4.29%	--	--	--	--	--	8.86%	3.80%
Kentucky	3.06%	--	--	--	--	--	9.34%	2.60%
Tennessee	4.96%	--	--	--	--	--	7.01%	5.54%
West South Central:								
Arkansas	4.01%	--	--	--	--	--	9.16%	3.62%
Louisiana	4.23%	--	--	--	--	--	9.23%	4.95%
Oklahoma	3.21%	--	--	--	--	--	6.77%	2.45%
Texas	2.47%	--	--	--	--	--	4.99%	2.49%
Mountain:								
Arizona	1.55%	--	--	--	--	--	5.81%	1.23%
Colorado	3.08%	--	--	--	--	--	7.81% *	2.80%
Idaho	5.55%	--	--	--	--	--	9.56% *	5.78%
New Mexico	2.85%	--	--	--	--	--	7.11%	3.46%
Utah	2.55%	--	--	--	--	--	6.66%	1.67%
Wyoming	6.35%	--	--	--	--	--	8.86%	6.46%
Pacific:								
California	2.33%	--	--	--	--	--	4.08%	1.49%
Oregon	4.62%	--	--	--	--	--	5.45%	6.27% *
Washington	1.48%	--	--	--	--	--	4.70%	1.86%
States not shown separately	4.55%	--	--	--	--	--	5.01%	5.37%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	25.1%	21.3%	32.7%	32.4%	28.2%	22.3%	28.4%	24.5%
New England:								
Connecticut	16.9%	--	--	--	--	--	26.2%	15.8%
Massachusetts	24.8%	--	--	--	--	--	23.4%	25.0%
New Hampshire	36.3%	--	--	--	--	--	42.5%	34.2%
Middle Atlantic:								
New Jersey	25.5%	--	--	--	--	--	28.8%	24.5%
New York	20.1%	--	--	--	--	--	16.7%	20.8%
Pennsylvania	22.4%	--	--	--	--	--	17.7%	23.3%
East North Central:								
Illinois	24.7%	--	--	--	--	--	27.5%	24.2%
Indiana	21.8%	--	--	--	--	--	37.3%	18.5%
Michigan	22.5%	--	--	--	--	--	16.6%	23.8%
Ohio	16.8%	--	--	--	--	--	17.5%	16.6%
Wisconsin	22.4%	--	--	--	--	--	20.9%	22.7%
West North Central:								
Iowa	26.1%	--	--	--	--	--	28.3%	25.4%
Kansas	28.2%	--	--	--	--	--	25.7%	28.6%
Minnesota	27.1%	--	--	--	--	--	28.0%	26.9%
Missouri	25.1%	--	--	--	--	--	28.6%	24.2%
Nebraska	23.2%	--	--	--	--	--	34.2%	20.7%
South Atlantic:								
Delaware	18.9%	--	--	--	--	--	18.3% *	19.0%
Florida	37.9%	--	--	--	--	--	47.7%	35.4%
Georgia	28.2%	--	--	--	--	--	26.6% *	28.5%
Maryland	27.2%	--	--	--	--	--	37.8%	25.3%
North Carolina	35.0%	--	--	--	--	--	36.0%	34.8%
South Carolina	31.6%	--	--	--	--	--	38.9%	30.4%
Virginia	30.7%	--	--	--	--	--	32.3%	30.3%
West Virginia	19.7%	--	--	--	--	--	16.0%	20.5%
East South Central:								
Alabama	21.6%	--	--	--	--	--	35.0%	19.6%
Kentucky	25.5%	--	--	--	--	--	38.4%	23.4%
Tennessee	30.8%	--	--	--	--	--	36.9%	29.6%
West South Central:								
Arkansas	29.6%	--	--	--	--	--	40.7%	27.7%
Louisiana	25.8%	--	--	--	--	--	33.9%	24.3%
Oklahoma	25.4%	--	--	--	--	--	32.2%	23.8%
Texas	29.2%	--	--	--	--	--	37.8%	28.0%
Mountain:								
Arizona	24.2%	--	--	--	--	--	32.4%	23.0%
Colorado	24.5%	--	--	--	--	--	28.8%	22.1%
Idaho	26.2%	--	--	--	--	--	17.3%	28.7%
New Mexico	30.3%	--	--	--	--	--	42.8%	29.1%
Utah	27.5%	--	--	--	--	--	41.2%	22.7%
Wyoming	20.8%	--	--	--	--	--	26.1% *	20.0%
Pacific:								
California	22.6%	--	--	--	--	--	28.4%	21.8%
Oregon	19.4%	--	--	--	--	--	19.2%	19.5%
Washington	20.8%	--	--	--	--	--	25.2%	19.8%
States not shown separately	28.2%	--	--	--	--	--	29.2%	28.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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%	1.86%	1.76%	1.47%	1.01%	0.57%	0.96%	0.55%
New England:								
Connecticut	2.69%	--	--	--	--	--	3.60%	2.64%
Massachusetts	1.39%	--	--	--	--	--	2.33%	1.41%
New Hampshire	3.91%	--	--	--	--	--	5.71%	3.62%
Middle Atlantic:								
New Jersey	3.91%	--	--	--	--	--	5.10%	4.44%
New York	1.96%	--	--	--	--	--	1.85%	2.22%
Pennsylvania	1.43%	--	--	--	--	--	3.26%	1.78%
East North Central:								
Illinois	1.93%	--	--	--	--	--	2.79%	2.55%
Indiana	2.08%	--	--	--	--	--	5.30%	1.29%
Michigan	3.95%	--	--	--	--	--	4.79%	4.14%
Ohio	1.79%	--	--	--	--	--	3.01%	2.15%
Wisconsin	1.24%	--	--	--	--	--	3.01%	1.69%
West North Central:								
Iowa	2.82%	--	--	--	--	--	4.61%	3.40%
Kansas	2.31%	--	--	--	--	--	7.45%	3.04%
Minnesota	2.17%	--	--	--	--	--	5.23%	1.93%
Missouri	1.86%	--	--	--	--	--	4.43%	2.35%
Nebraska	1.90%	--	--	--	--	--	2.76%	2.24%
South Atlantic:								
Delaware	3.06%	--	--	--	--	--	6.50% *	2.58%
Florida	2.08%	--	--	--	--	--	4.07%	2.26%
Georgia	4.46%	--	--	--	--	--	8.24% *	4.37%
Maryland	2.81%	--	--	--	--	--	5.03%	2.93%
North Carolina	1.92%	--	--	--	--	--	4.23%	2.39%
South Carolina	2.25%	--	--	--	--	--	6.48%	2.09%
Virginia	1.96%	--	--	--	--	--	5.41%	2.18%
West Virginia	2.36%	--	--	--	--	--	2.96%	3.05%
East South Central:								
Alabama	5.13%	--	--	--	--	--	5.53%	5.71%
Kentucky	2.87%	--	--	--	--	--	3.92%	2.77%
Tennessee	1.68%	--	--	--	--	--	5.46%	1.86%
West South Central:								
Arkansas	1.49%	--	--	--	--	--	7.12%	2.01%
Louisiana	2.37%	--	--	--	--	--	5.06%	2.89%
Oklahoma	2.48%	--	--	--	--	--	4.24%	3.18%
Texas	1.36%	--	--	--	--	--	3.12%	1.44%
Mountain:								
Arizona	1.95%	--	--	--	--	--	3.12%	2.12%
Colorado	2.88%	--	--	--	--	--	6.54%	2.25%
Idaho	3.31%	--	--	--	--	--	4.76%	3.15%
New Mexico	2.18%	--	--	--	--	--	9.88%	2.73%
Utah	3.29%	--	--	--	--	--	5.86%	2.99%
Wyoming	3.03%	--	--	--	--	--	7.86% *	2.85%
Pacific:								
California	0.95%	--	--	--	--	--	4.22%	1.18%
Oregon	3.24%	--	--	--	--	--	4.34%	3.73%
Washington	1.71%	--	--	--	--	--	2.85%	2.05%
States not shown separately	2.42%	--	--	--	--	--	3.32%	2.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	20.7%	23.0%	20.7%	34.5%	25.4%	17.9%	25.3%	19.7%
New England:								
Connecticut	16.9%*	--	--	--	--	--	8.9%*	19.4%*
Massachusetts	26.7%	--	--	--	--	--	32.2%	25.0%
New Hampshire	23.7%	--	--	--	--	--	23.6%	23.8%
Middle Atlantic:								
New Jersey	16.0%	--	--	--	--	--	8.9%*	16.5%
New York	18.9%	--	--	--	--	--	29.6%*	16.2%
Pennsylvania	19.0%	--	--	--	--	--	11.9%	20.8%
East North Central:								
Illinois	12.1%	--	--	--	--	--	4.8%*	12.8%*
Indiana	13.5%	--	--	--	--	--	6.0%*	14.7%
Michigan	11.3%	--	--	--	--	--	9.9%*	11.5%
Ohio	21.1%	--	--	--	--	--	26.6%	20.3%
Wisconsin	11.1%*	--	--	--	--	--	20.1%	8.6%*
West North Central:								
Iowa	24.1%	--	--	--	--	--	18.1%*	25.9%
Kansas	30.0%	--	--	--	--	--	35.2%	27.9%
Minnesota	17.7%	--	--	--	--	--	13.7%*	19.4%
Missouri	17.2%	--	--	--	--	--	11.8%*	17.7%
Nebraska	18.2%	--	--	--	--	--	21.5%	17.6%
South Atlantic:								
Delaware	22.3%	--	--	--	--	--	17.1%*	23.0%
Florida	24.2%	--	--	--	--	--	22.6%*	24.4%
Georgia	24.6%	--	--	--	--	--	20.6%*	25.4%
Maryland	24.0%	--	--	--	--	--	19.1%*	24.4%
North Carolina	30.0%	--	--	--	--	--	34.2%*	28.8%
South Carolina	29.5%	--	--	--	--	--	36.2%	28.6%
Virginia	26.7%	--	--	--	--	--	34.1%	23.9%
West Virginia	56.6%	--	--	--	--	--	75.0%	21.2%
East South Central:								
Alabama	32.5%	--	--	--	--	--	39.4%	31.5%
Kentucky	22.3%*	--	--	--	--	--	30.1%	18.2%*
Tennessee	27.5%	--	--	--	--	--	20.3%*	28.2%
West South Central:								
Arkansas	17.7%	--	--	--	--	--	8.4%*	18.7%
Louisiana	30.0%	--	--	--	--	--	43.5%*	21.7%*
Oklahoma	15.4%*	--	--	--	--	--	7.7%*	17.4%*
Texas	31.1%	--	--	--	--	--	44.5%	29.1%
Mountain:								
Arizona	18.6%	--	--	--	--	--	18.8%*	18.5%
Colorado	15.0%*	--	--	--	--	--	3.7%*	17.6%*
Idaho	29.8%	--	--	--	--	--	34.4%	28.4%
New Mexico	23.3%	--	--	--	--	--	18.1%*	26.1%
Utah	24.1%	--	--	--	--	--	16.4%*	25.4%
Wyoming	16.1%	--	--	--	--	--	19.1%	15.4%*
Pacific:								
California	20.3%	--	--	--	--	--	36.4%	18.3%
Oregon	19.7%*	--	--	--	--	--	26.0%*	18.4%*
Washington	23.9%	--	--	--	--	--	19.3%*	25.4%
States not shown separately	28.5%	--	--	--	--	--	30.9%	27.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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	0.81%	3.80%	4.11%	4.15%	1.48%	1.15%	3.01%	0.90%
New England:								
Connecticut	5.50% *	--	--	--	--	--	6.92% *	6.29% *
Massachusetts	3.51%	--	--	--	--	--	7.43%	2.89%
New Hampshire	2.74%	--	--	--	--	--	6.05%	3.50%
Middle Atlantic:								
New Jersey	4.41%	--	--	--	--	--	6.21% *	4.43%
New York	4.25%	--	--	--	--	--	9.01% *	3.61%
Pennsylvania	2.48%	--	--	--	--	--	3.12%	3.00%
East North Central:								
Illinois	3.54%	--	--	--	--	--	4.76% *	4.00% *
Indiana	2.68%	--	--	--	--	--	8.55% *	3.74%
Michigan	2.36%	--	--	--	--	--	6.34% *	2.39%
Ohio	3.37%	--	--	--	--	--	7.58%	3.66%
Wisconsin	3.88% *	--	--	--	--	--	4.65%	4.23% *
West North Central:								
Iowa	3.44%	--	--	--	--	--	9.44% *	3.53%
Kansas	5.60%	--	--	--	--	--	9.64%	4.34%
Minnesota	2.46%	--	--	--	--	--	4.15% *	3.12%
Missouri	1.06%	--	--	--	--	--	7.20% *	1.91%
Nebraska	3.49%	--	--	--	--	--	6.16%	4.82%
South Atlantic:								
Delaware	2.36%	--	--	--	--	--	6.10% *	2.79%
Florida	3.80%	--	--	--	--	--	9.47% *	3.98%
Georgia	2.55%	--	--	--	--	--	11.03% *	5.49%
Maryland	3.56%	--	--	--	--	--	8.08% *	3.42%
North Carolina	5.34%	--	--	--	--	--	11.30% *	6.18%
South Carolina	5.31%	--	--	--	--	--	8.12%	8.32%
Virginia	4.02%	--	--	--	--	--	9.18%	3.99%
West Virginia	12.58%	--	--	--	--	--	15.63%	2.73%
East South Central:								
Alabama	5.20%	--	--	--	--	--	11.30%	5.67%
Kentucky	9.16% *	--	--	--	--	--	8.36%	12.38% *
Tennessee	3.54%	--	--	--	--	--	7.27% *	3.64%
West South Central:								
Arkansas	4.86%	--	--	--	--	--	5.02% *	5.46%
Louisiana	6.11%	--	--	--	--	--	13.22% *	8.13% *
Oklahoma	6.69% *	--	--	--	--	--	8.83% *	7.64% *
Texas	5.84%	--	--	--	--	--	11.86%	5.70%
Mountain:								
Arizona	4.20%	--	--	--	--	--	8.20% *	5.47%
Colorado	4.51% *	--	--	--	--	--	5.01% *	6.91% *
Idaho	4.15%	--	--	--	--	--	5.73%	4.03%
New Mexico	3.53%	--	--	--	--	--	8.56% *	4.14%
Utah	4.34%	--	--	--	--	--	6.24% *	5.80%
Wyoming	3.86%	--	--	--	--	--	4.13%	5.93% *
Pacific:								
California	3.27%	--	--	--	--	--	10.92%	2.34%
Oregon	7.51% *	--	--	--	--	--	13.16% *	6.03% *
Washington	3.35%	--	--	--	--	--	7.04% *	4.89%
States not shown separately	2.62%	--	--	--	--	--	6.24%	3.87%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and State: United States, 1998

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	51.7%	42.5%	40.9%	42.1%	49.7%	57.9%	40.9%	54.8%
New England:								
Connecticut	52.5%	35.4%	40.8%	39.3%	51.6%	59.8%	39.3%	55.9%
Massachusetts	51.5%	44.2%	44.4%	47.4%	49.5%	55.3%	45.1%	53.1%
New Hampshire	46.7%	48.6%	24.1%	46.6%	53.2%	59.3%	35.8%	54.6%
Middle Atlantic:								
New Jersey	53.6%	43.4%	52.7%	45.2%	51.3%	58.0%	43.0%	56.8%
New York	53.5%	46.6%	40.8%	47.3%	49.7%	59.7%	44.9%	56.3%
Pennsylvania	51.5%	46.2%	43.0%	37.9%	51.0%	56.6%	43.6%	53.4%
East North Central:								
Illinois	51.9%	31.6%	39.8%	48.6%	49.3%	58.1%	35.9%	55.9%
Indiana	56.1%	50.3%	42.3%	45.5%	43.9%	64.5%	45.3%	58.3%
Michigan	62.0%	52.4%	49.6%	51.4%	58.2%	68.6%	49.9%	65.1%
Ohio	55.4%	56.6%	48.9%	45.6%	56.1%	58.0%	50.1%	56.6%
Wisconsin	56.3%	55.6%	56.4%	51.6%	55.0%	58.8%	54.9%	56.7%
West North Central:								
Iowa	56.6%	64.1%	52.3%	50.0%	52.3%	58.7%	56.6%	56.6%
Kansas	55.1%	47.6%	55.4%	48.8%	51.6%	59.1%	50.3%	56.1%
Minnesota	51.6%	49.4%	39.8%	43.0%	51.4%	57.4%	41.0%	54.6%
Missouri	51.1%	36.8%	42.8%	36.9%	49.6%	58.7%	39.4%	54.4%
Nebraska	49.8%	44.4%	43.6%	48.5%	37.1%	58.1%	46.8%	50.5%
South Atlantic:								
Delaware	53.8%	34.3%	37.5%	52.0%	45.5%	59.6%	43.8%	56.5%
Florida	44.9%	34.2%	35.2%	30.9%	42.4%	53.0%	33.1%	48.3%
Georgia	51.4%	62.4%	37.8%	41.1%	44.0%	55.8%	51.0%	51.6%
Maryland	50.6%	32.8%	34.6%	33.8%	44.1%	62.3%	32.1%	56.6%
North Carolina	48.7%	33.8%	33.2%	36.1%	47.0%	55.4%	34.3%	52.3%
South Carolina	45.2%	45.0%	35.6%	38.6%	41.2%	48.6%	37.2%	46.8%
Virginia	43.6%	37.0%	48.1%	28.7%	41.3%	49.1%	35.3%	46.2%
West Virginia	58.9%	71.5%	49.0%	45.3%	56.7%	59.9%	61.3%	57.3%
East South Central:								
Alabama	57.5%	38.8%	44.4%	43.3%	55.3%	65.1%	43.0%	61.4%
Kentucky	50.8%	28.7%	48.5%	43.2%	52.9%	55.1%	40.7%	53.4%
Tennessee	50.8%	17.9% *	34.5%	50.9%	56.7%	55.6%	28.2%	56.5%
West South Central:								
Arkansas	57.6%	41.2%	49.9%	55.0%	53.8%	61.3%	46.8%	59.5%
Louisiana	49.0%	34.7%	28.6%	31.1%	52.8%	62.5%	31.9%	56.7%
Oklahoma	47.9%	37.6%	44.3%	41.9%	40.1%	53.4%	40.1%	49.8%
Texas	53.2%	38.9%	38.0%	40.5%	54.0%	58.2%	36.4%	56.7%
Mountain:								
Arizona	48.4%	31.8%	34.7%	38.3%	40.3%	55.8%	34.5%	51.9%
Colorado	50.4%	51.8%	43.7%	43.9%	46.9%	56.1%	48.2%	51.8%
Idaho	50.6%	45.5%	39.4%	34.2%	51.2%	58.7%	38.4%	55.1%
New Mexico	50.5%	34.6%	37.5%	43.7%	51.7%	56.9%	36.9%	54.6%
Utah	58.3%	48.6%	61.9%	53.0%	59.4%	60.3%	53.9%	59.6%
Wyoming	56.6%	35.0%	43.7%	45.5%	57.9%	66.7%	39.9%	63.1%
Pacific:								
California	49.7%	36.7%	36.1%	36.6%	49.9%	56.6%	35.9%	53.7%
Oregon	51.8%	34.8%	41.1%	36.1%	51.8%	60.3%	36.3%	56.3%
Washington	49.0%	29.6%	35.3%	37.4%	42.1%	60.7%	35.5%	53.7%
States not shown separately	48.6%	45.3%	36.0%	43.7%	42.3%	56.1%	40.6%	52.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.4(1998) 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, 1998

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	0.50%	1.94%	1.18%	0.63%	1.11%	0.46%	1.06%	0.43%
New England:								
Connecticut	2.15%	4.24%	5.03%	3.72%	3.02%	2.65%	2.12%	2.31%
Massachusetts	0.89%	1.95%	2.90%	2.27%	2.20%	1.16%	1.18%	1.13%
New Hampshire	2.69%	5.02%	6.58%	2.40%	3.13%	2.16%	3.98%	1.87%
Middle Atlantic:								
New Jersey	1.39%	3.27%	6.91%	3.57%	4.62%	1.56%	3.46%	1.53%
New York	1.75%	4.14%	6.98%	1.97%	2.45%	2.57%	2.35%	1.84%
Pennsylvania	0.85%	2.65%	5.05%	3.66%	3.14%	2.32%	2.30%	1.16%
East North Central:								
Illinois	1.61%	5.65%	6.30%	3.93%	4.41%	1.92%	3.06%	1.40%
Indiana	2.05%	7.35%	7.41%	2.76%	4.40%	2.34%	2.45%	2.37%
Michigan	1.51%	5.78%	4.03%	3.76%	2.93%	2.11%	2.52%	1.62%
Ohio	1.85%	4.05%	5.28%	3.07%	3.42%	4.02%	2.88%	2.67%
Wisconsin	1.05%	4.42%	3.67%	2.13%	1.94%	1.92%	2.64%	1.06%
West North Central:								
Iowa	2.33%	7.28%	7.85%	2.21%	2.58%	2.97%	4.64%	1.92%
Kansas	1.38%	4.92%	4.93%	2.71%	4.56%	2.34%	2.68%	1.59%
Minnesota	2.21%	3.34%	5.83%	4.75%	3.79%	2.23%	3.80%	2.19%
Missouri	2.28%	6.26%	5.43%	4.13%	3.98%	2.91%	4.85%	2.45%
Nebraska	3.95%	4.85%	7.88%	4.62%	5.52%	3.26%	3.77%	4.17%
South Atlantic:								
Delaware	2.03%	4.39%	3.56%	5.64%	5.70%	2.80%	3.10%	2.22%
Florida	1.10%	3.99%	4.12%	2.36%	2.25%	1.53%	1.91%	1.54%
Georgia	2.97%	8.65%	9.04%	2.27%	6.82%	2.65%	5.74%	2.42%
Maryland	3.74%	3.23%	3.84%	5.77%	2.50%	3.56%	4.40%	3.21%
North Carolina	0.87%	4.37%	3.85%	3.29%	2.86%	1.65%	2.38%	1.09%
South Carolina	2.44%	5.70%	7.33%	3.14%	3.99%	3.53%	3.72%	3.02%
Virginia	1.97%	4.27%	5.11%	4.92%	4.47%	1.20%	3.78%	1.54%
West Virginia	2.60%	11.89%	8.10%	5.44%	3.53%	2.33%	6.03%	2.97%
East South Central:								
Alabama	3.09%	4.11%	4.69%	2.78%	2.53%	4.33%	2.00%	3.26%
Kentucky	1.07%	5.77%	5.97%	3.34%	3.57%	1.58%	3.46%	1.14%
Tennessee	2.57%	5.80% *	4.58%	5.99%	3.78%	2.85%	3.44%	2.25%
West South Central:								
Arkansas	2.46%	5.98%	6.98%	7.99%	4.28%	2.30%	3.17%	2.37%
Louisiana	1.77%	8.89%	4.55%	5.08%	4.14%	2.64%	2.48%	1.77%
Oklahoma	2.40%	6.93%	5.72%	3.37%	6.62%	2.67%	4.68%	2.42%
Texas	2.03%	3.33%	5.04%	4.26%	5.99%	1.53%	3.06%	2.54%
Mountain:								
Arizona	0.83%	2.48%	3.83%	2.65%	2.77%	1.36%	1.78%	1.07%
Colorado	1.87%	5.39%	6.27%	4.09%	5.59%	3.23%	2.73%	2.00%
Idaho	1.99%	5.77%	6.14%	3.41%	4.82%	2.94%	2.94%	3.18%
New Mexico	1.63%	4.24%	7.10%	7.20%	4.37%	2.62%	2.78%	2.07%
Utah	2.06%	6.78%	6.84%	3.39%	3.32%	2.50%	3.55%	2.17%
Wyoming	2.48%	5.34%	7.56%	4.81%	3.79%	3.71%	4.56%	2.94%
Pacific:								
California	1.07%	3.92%	4.16%	2.29%	2.40%	1.74%	2.46%	1.14%
Oregon	1.77%	2.50%	4.15%	5.74%	5.16%	2.51%	2.16%	2.57%
Washington	2.12%	4.16%	3.74%	2.75%	3.27%	2.46%	2.38%	2.24%
States not shown separately	1.66%	4.08%	3.23%	4.38%	2.00%	2.82%	2.95%	1.61%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.4.a(1998) 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, 1998

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	18.7%	47.3%	35.7%	21.6%	13.7%	14.6%	37.7%	14.6%
New England:								
Connecticut	17.7%	--	--	--	--	--	32.8%	--
Massachusetts	11.4%	--	--	--	--	--	34.4%	--
New Hampshire	10.6%	--	--	--	--	--	21.4% *	--
Middle Atlantic:								
New Jersey	22.8%	--	--	--	--	--	49.2%	--
New York	19.3%	--	--	--	--	--	42.4%	--
Pennsylvania	15.8%	--	--	--	--	--	54.1%	--
East North Central:								
Illinois	23.3%	--	--	--	--	--	40.9%	--
Indiana	19.7%	--	--	--	--	--	35.4%	--
Michigan	39.5%	--	--	--	--	--	56.1%	--
Ohio	25.6%	--	--	--	--	--	45.3%	--
Wisconsin	17.5%	--	--	--	--	--	40.4%	--
West North Central:								
Iowa	15.8%	--	--	--	--	--	36.8%	--
Kansas	14.7%	--	--	--	--	--	40.3%	--
Minnesota	15.5% *	--	--	--	--	--	45.6%	--
Missouri	16.4%	--	--	--	--	--	39.7%	--
Nebraska	13.7%	--	--	--	--	--	27.9%	--
South Atlantic:								
Delaware	11.9%	--	--	--	--	--	25.1%	--
Florida	9.5% *	--	--	--	--	--	27.5%	--
Georgia	22.7%	--	--	--	--	--	53.9%	--
Maryland	8.4%	--	--	--	--	--	22.5%	--
North Carolina	6.8% *	--	--	--	--	--	25.4%	--
South Carolina	8.2%	--	--	--	--	--	26.0%	--
Virginia	11.3%	--	--	--	--	--	35.7%	--
West Virginia	21.6%	--	--	--	--	--	20.6% *	--
East South Central:								
Alabama	20.7% *	--	--	--	--	--	27.9%	--
Kentucky	20.2%	--	--	--	--	--	35.1%	--
Tennessee	10.5%	--	--	--	--	--	19.7%	--
West South Central:								
Arkansas	11.7%	--	--	--	--	--	31.7%	--
Louisiana	12.0% *	--	--	--	--	--	22.7%	--
Oklahoma	25.8%	--	--	--	--	--	47.3%	--
Texas	9.1%	--	--	--	--	--	25.3%	--
Mountain:								
Arizona	16.0%	--	--	--	--	--	27.8%	--
Colorado	22.0%	--	--	--	--	--	37.8%	--
Idaho	25.2%	--	--	--	--	--	46.5%	--
New Mexico	10.2%	--	--	--	--	--	26.5%	--
Utah	16.5% *	--	--	--	--	--	21.8%	--
Wyoming	22.0%	--	--	--	--	--	55.3%	--
Pacific:								
California	24.1%	--	--	--	--	--	33.6%	--
Oregon	30.3%	--	--	--	--	--	48.6%	--
Washington	19.0%	--	--	--	--	--	47.0%	--
States not shown separately	19.1%	--	--	--	--	--	26.4% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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(1998) 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, 1998

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%	4.47%	2.01%	2.04%	1.34%	1.22%	1.57%	1.15%
New England:								
Connecticut	5.18%	--	--	--	--	--	3.82%	--
Massachusetts	0.94%	--	--	--	--	--	3.53%	--
New Hampshire	2.50%	--	--	--	--	--	6.51% *	--
Middle Atlantic:								
New Jersey	5.28%	--	--	--	--	--	6.91%	--
New York	2.12%	--	--	--	--	--	3.62%	--
Pennsylvania	2.14%	--	--	--	--	--	5.80%	--
East North Central:								
Illinois	5.91%	--	--	--	--	--	4.56%	--
Indiana	5.09%	--	--	--	--	--	8.28%	--
Michigan	6.00%	--	--	--	--	--	4.47%	--
Ohio	4.28%	--	--	--	--	--	5.97%	--
Wisconsin	2.76%	--	--	--	--	--	5.82%	--
West North Central:								
Iowa	3.97%	--	--	--	--	--	7.81%	--
Kansas	2.52%	--	--	--	--	--	7.57%	--
Minnesota	5.98% *	--	--	--	--	--	8.30%	--
Missouri	2.46%	--	--	--	--	--	5.72%	--
Nebraska	3.04%	--	--	--	--	--	6.42%	--
South Atlantic:								
Delaware	3.10%	--	--	--	--	--	4.22%	--
Florida	3.67% *	--	--	--	--	--	5.20%	--
Georgia	6.16%	--	--	--	--	--	9.42%	--
Maryland	2.37%	--	--	--	--	--	5.66%	--
North Carolina	2.57% *	--	--	--	--	--	5.49%	--
South Carolina	2.24%	--	--	--	--	--	5.47%	--
Virginia	2.94%	--	--	--	--	--	4.07%	--
West Virginia	5.88%	--	--	--	--	--	10.56% *	--
East South Central:								
Alabama	6.44% *	--	--	--	--	--	6.20%	--
Kentucky	2.73%	--	--	--	--	--	5.44%	--
Tennessee	2.83%	--	--	--	--	--	4.89%	--
West South Central:								
Arkansas	3.04%	--	--	--	--	--	6.88%	--
Louisiana	3.82% *	--	--	--	--	--	6.30%	--
Oklahoma	5.60%	--	--	--	--	--	7.11%	--
Texas	2.62%	--	--	--	--	--	4.09%	--
Mountain:								
Arizona	4.25%	--	--	--	--	--	4.74%	--
Colorado	4.06%	--	--	--	--	--	5.86%	--
Idaho	6.37%	--	--	--	--	--	7.11%	--
New Mexico	2.51%	--	--	--	--	--	5.58%	--
Utah	5.61% *	--	--	--	--	--	4.26%	--
Wyoming	3.99%	--	--	--	--	--	5.96%	--
Pacific:								
California	3.46%	--	--	--	--	--	3.47%	--
Oregon	4.05%	--	--	--	--	--	5.58%	--
Washington	2.58%	--	--	--	--	--	4.91%	--
States not shown separately	3.12%	--	--	--	--	--	8.15% *	--

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 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.