

**Table IX.A.1: Health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2002**

<b>State / Area</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer</b>	<b>Percent of employees eligible for health insurance in establishments that offer</b>	<b>Percent of employees eligible for health insurance that are enrolled in establishments that offer</b>	<b>Percent of employees that are enrolled in establishments that offer</b>
<b>ALABAMA</b>					
Birmingham-Hoover	60.2%	93.9%	70.6%	76.4%	54.0%
Remainder of state	61.1%	89.2%	81.0%	72.6%	58.8%
<b>ALASKA **</b>					
<b>ARIZONA</b>					
Phoenix-Mesa-Scottsdale	55.9%	89.0%	77.1%	82.4%	63.6%
Remainder of state	45.3%	83.1%	68.0%	79.3%	53.9%
<b>ARKANSAS **</b>					
<b>CALIFORNIA</b>					
Los Angeles-Long Beach-Santa Ana	56.6%	87.9%	79.7%	81.1%	64.7%
Riverside-San Bernardino-Ontario	55.9%	73.1%	73.6%	78.5%	57.8%
Sacramento--Arden-Arcade--Roseville	69.3%	89.9%	77.0%	81.9%	63.1%
San Diego-Carlsbad-San Marcos	53.2%	90.3%	81.3%	77.0%	62.6%
San Francisco-Oakland-Fremont	63.1%	91.3%	74.5%	84.3%	62.8%
San Jose-Sunnyvale-Santa Clara	68.9%	93.3%	87.1%	81.1%	70.6%
Remainder of state	47.5%	77.5%	64.2%	80.7%	51.8%
<b>COLORADO</b>					
Denver-Aurora	65.1%	91.7%	82.2%	79.6%	65.5%
Remainder of state	51.9%	83.0%	74.3%	83.8%	62.2%
<b>CONNECTICUT</b>					
Bridgeport-Stamford-Norwalk	67.3%	93.5%	80.7%	84.6%	68.2%
Hartford-West Hartford-East Hartford	63.7%	95.5%	70.2%	80.0%	56.2%
New Haven-Milford	59.2%	82.2%	76.2%	80.1%	61.1%
Remainder of state	57.1%	94.2%	64.1%	85.9%	55.1%
<b>DELAWARE</b>					
Philadelphia-Camden-Wilmington, DE portion	55.0%	90.6%	81.0%	84.5%	68.5%
Remainder of state	59.5%	85.9%	70.6%	78.9%	55.7%
<b>DISTRICT OF COLUMBIA **</b>					
<b>FLORIDA</b>					
Miami-Fort Lauderdale-Miami Beach	50.2%	89.1%	84.2%	87.7%	73.8%
Orlando-Kissimmee	54.9%	89.4%	58.2%	82.8%	48.2%
Tampa-St. Petersburg-Clearwater	68.2%	94.5%	73.3%	79.8%	58.6%
Remainder of state	53.2%	85.2%	76.0%	80.8%	61.5%
<b>GEORGIA</b>					
Atlanta-Sandy Springs-Marietta	58.8%	93.4%	81.3%	83.2%	67.6%
Remainder of state	47.8%	83.5%	75.1%	71.9%	54.0%
<b>HAWAII</b>					
Honolulu	87.5%	98.0%	85.3%	81.8%	69.8%
Remainder of state	93.3%	98.5%	81.6%	85.8%	70.0%

**IDAHO \*\*****ILLINOIS**

Chicago-Naperville-Joliet, IL portion	62.2%	91.1%	78.6%	83.2%	65.4%
Remainder of state	52.5%	86.3%	75.0%	80.0%	60.0%

**INDIANA**

Indianapolis	62.5%	91.5%	81.4%	82.0%	66.7%
Remainder of state	58.2%	87.6%	72.8%	84.2%	61.3%

**IOWA**

Des Moines	64.6%	91.1%	77.4%	79.8%	61.8%
Remainder of state	43.6%	84.0%	80.3%	78.2%	62.8%

**KANSAS**

Kansas City, KS portion	63.5%	93.1%	79.5%	78.6%	62.5%
Wichita	51.9%	91.0%	66.1%	80.6%	53.2%
Remainder of state	48.7%	80.5%	74.9%	77.9%	58.4%

**KENTUCKY**

Louisville, KY portion	74.6%	94.0%	81.4%	83.4%	67.9%
Remainder of state	53.5%	87.8%	80.2%	85.4%	68.5%

**LOUISIANA**

New Orleans-Metairie-Kenner	55.5%	86.4%	75.8%	81.8%	62.0%
Remainder of state	53.1%	86.2%	72.5%	80.5%	58.4%

**MAINE**

Portland-South Portland-Biddeford	61.0%	89.1%	73.7%	74.8%	55.2%
Remainder of state	52.4%	78.5%	77.3%	80.1%	61.9%

**MARYLAND**

Baltimore-Towson	65.5%	93.2%	79.3%	75.7%	60.0%
Washington-Arlington-Alexandria, MD portion	58.7%	85.4%	73.0%	76.8%	56.1%
Remainder of state	54.0%	85.6%	75.2%	75.8%	57.0%

**MASSACHUSETTS**

Boston-Cambridge-Quincy, MA portion	67.0%	94.3%	75.6%	79.9%	60.4%
Remainder of state	54.7%	86.5%	71.0%	79.6%	56.5%

**MICHIGAN**

Detroit-Warren-Livonia	64.6%	92.6%	80.5%	82.4%	66.4%
Remainder of state	62.5%	90.6%	68.7%	81.0%	55.7%

**MINNESOTA**

Minneapolis-St. Paul-Bloomington, MN portion	63.2%	91.8%	73.6%	79.1%	58.2%
Remainder of state	47.7%	82.3%	73.8%	82.0%	60.5%

**MISSISSIPPI**

Jackson	53.0%	86.8%	68.5%	86.1%	59.0%
Remainder of state	47.2%	83.5%	78.6%	78.1%	61.4%

**MISSOURI**

Kansas City, MO portion	60.9%	93.4%	71.6%	79.4%	56.9%
St. Louis, MO portion	65.5%	93.4%	72.0%	82.5%	59.4%
Remainder of state	47.4%	82.1%	75.7%	81.7%	61.8%

**MONTANA**

Billings	59.1%	76.5%	75.4%	82.1%	61.9%
Remainder of state	45.2%	71.9%	75.2%	83.8%	63.1%

**NEBRASKA**

Omaha-Council Bluffs, NE portion	49.3%	92.6%	84.6%	82.4%	69.8%
Remainder of state	41.0%	77.6%	78.0%	78.1%	60.9%

**NEVADA**

Las Vegas-Paradise	63.4%	93.4%	75.1%	80.9%	60.8%
Remainder of state	59.5%	85.7%	71.9%	78.7%	56.6%

**NEW HAMPSHIRE**

Boston-Cambridge-Quincy, NH portion	75.6%	93.0%	62.2%	77.0%	47.9%
Manchester-Nashua	69.3%	91.6%	70.4%	79.8%	56.2%
Remainder of state	58.9%	88.4%	76.6%	81.2%	62.2%

**NEW JERSEY**

New York-Northern New Jersey-Long Island, NJ portion	63.0%	91.9%	78.2%	84.0%	65.6%
Remainder of state	60.5%	87.3%	73.8%	78.4%	57.9%

**NEW MEXICO**

Albuquerque	59.0%	84.4%	65.1%	78.5%	51.1%
Remainder of state	39.3%	71.9%	74.4%	70.0%	52.1%

**NEW YORK**

New York-Northern New Jersey-Long Island, NY portion	55.2%	89.8%	80.1%	80.4%	64.4%
Remainder of state	60.2%	92.1%	71.8%	72.9%	52.4%

**NORTH CAROLINA**

Charlotte-Gastonia-Concord	65.0%	92.4%	76.1%	82.2%	62.6%
Remainder of state	47.9%	87.0%	85.8%	83.8%	72.0%

**NORTH DAKOTA \*\*****OHIO**

Cincinnati-Middletown, OH portion	76.7%	94.7%	67.0%	72.8%	48.8%
Cleveland-Elyria-Mentor	76.7%	94.7%	80.8%	77.3%	62.5%
Columbus	69.7%	94.4%	77.3%	78.3%	60.6%
Remainder of state	59.8%	87.4%	82.2%	79.8%	65.6%

**OKLAHOMA**

Oklahoma City	48.3%	86.3%	74.5%	77.9%	58.0%
Tulsa	58.2%	90.3%	80.1%	75.9%	60.8%
Remainder of state	52.5%	77.5%	77.3%	78.3%	60.5%

**OREGON**

Portland-Vancouver-Beaverton, OR portion	64.7%	92.3%	77.9%	84.6%	66.0%
Remainder of state	53.6%	81.2%	71.6%	87.6%	62.7%

**PENNSYLVANIA**

Philadelphia-Camden-Wilmington, PA	68.8%	95.4%	84.4%	79.7%	67.3%
Pittsburgh	65.4%	86.6%	81.3%	85.0%	69.1%
Remainder of state	63.8%	88.7%	77.1%	84.9%	65.4%

**RHODE ISLAND \*\*****SOUTH CAROLINA**

Columbia	65.8%	89.5%	78.9%	79.0%	62.4%
Remainder of state	44.3%	78.0%	77.8%	81.0%	63.0%

**SOUTH DAKOTA \*\***

**TENNESSEE**

Memphis, TN portion	64.9%	86.3%	72.0%	72.5%	52.2%
Nashville-Davidson--Murfreesboro	57.8%	75.5%	87.8%	86.5%	76.0%
Remainder of state	49.0%	84.0%	79.4%	77.6%	61.6%

**TEXAS**

Dallas-Fort Worth-Arlington	51.8%	89.5%	78.7%	88.5%	69.7%
Houston-Sugar Land-Baytown	59.0%	89.6%	76.4%	85.0%	64.9%
San Antonio	53.5%	86.6%	75.9%	78.9%	59.9%
Remainder of state	48.1%	81.4%	82.8%	83.2%	68.9%

**UTAH**

Ogden-Clearfield	56.7%	87.7%	73.9%	77.8%	57.5%
Provo-Orem	44.9%	89.1%	87.2%	85.7%	74.7%
Salt Lake City	63.6%	90.5%	79.6%	79.7%	63.4%
Remainder of state	39.2%	74.8%	73.3%	77.6%	56.9%

**VERMONT \*\*****VIRGINIA**

Virginia Beach-Norfolk-Newport News, VA portion	58.2%	90.0%	75.8%	58.0%	43.9%
Washington-Arlington-Alexandria, DC portion	65.5%	93.4%	69.4%	80.7%	56.0%
Remainder of state	54.7%	87.3%	77.5%	82.0%	63.6%

**WASHINGTON**

Seattle-Tacoma-Bellevue	61.9%	88.4%	79.5%	86.1%	68.5%
Remainder of state	50.5%	85.5%	72.8%	71.6%	52.1%

**WEST VIRGINIA**

Charleston	59.4%	86.4%	83.4%	69.0%	57.6%
Remainder of state	54.4%	82.6%	76.5%	78.3%	59.9%

**WISCONSIN**

Milwaukee-Waukesha-West Allis	67.1%	94.4%	74.1%	81.5%	60.4%
Remainder of state	57.4%	87.5%	76.6%	80.9%	61.9%

**WYOMING**

Casper	56.1%	85.3%	71.2%	78.9%	56.2%
Remainder of state	46.1%	72.0%	71.8%	82.8%	59.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2002 Medical Expenditure Panel Survey - Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

\*\* Insufficient sample size in 2002 to produce estimates for this State.

**Table IX.A.1: Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2002**

<b>State / Area</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer</b>	<b>Percent of employees eligible for health insurance in establishments that offer</b>	<b>Percent of employees eligible for health insurance that are enrolled in establishments that offer</b>	<b>Percent of employees that are enrolled in establishments that offer</b>
<b>ALABAMA</b>					
Birmingham-Hoover	6.38%	5.40%	4.45%	3.59%	3.02%
Remainder of state	1.70%	1.12%	1.27%	1.99%	1.71%
<b>ALASKA **</b>					
<b>ARIZONA</b>					
Phoenix-Mesa-Scottsdale	2.85%	1.18%	1.91%	2.69%	2.59%
Remainder of state	3.08%	2.49%	4.70%	3.03%	4.45%
<b>ARKANSAS **</b>					
<b>CALIFORNIA</b>					
Los Angeles-Long Beach-Santa Ana	2.06%	1.21%	2.37%	1.55%	2.76%
Riverside-San Bernardino-Ontario	5.65%	8.48%	4.56%	3.85%	4.12%
Sacramento--Arden-Arcade--Roseville	4.21%	3.42%	5.37%	4.05%	5.35%
San Diego-Carlsbad-San Marcos	3.42%	2.63%	4.36%	3.48%	4.88%
San Francisco-Oakland-Fremont	2.85%	2.74%	4.05%	2.91%	4.28%
San Jose-Sunnyvale-Santa Clara	5.90%	2.30%	4.76%	2.91%	3.82%
Remainder of state	2.65%	1.96%	4.18%	3.33%	4.79%
<b>COLORADO</b>					
Denver-Aurora	4.17%	5.08%	2.08%	1.95%	2.96%
Remainder of state	4.95%	2.73%	5.45%	2.83%	5.18%
<b>CONNECTICUT</b>					
Bridgeport-Stamford-Norwalk	4.32%	1.92%	3.70%	2.25%	3.81%
Hartford-West Hartford-East Hartford	4.97%	1.10%	5.54%	2.99%	5.13%
New Haven-Milford	7.49%	7.50%	2.47%	3.22%	2.72%
Remainder of state	5.19%	4.56%	6.38%	5.24%	6.05%
<b>DELAWARE</b>					
Philadelphia-Camden-Wilmington, DE portion	4.51%	2.24%	1.93%	1.63%	2.28%
Remainder of state	4.16%	4.65%	3.80%	4.40%	5.27%
<b>DISTRICT OF COLUMBIA **</b>					
<b>FLORIDA</b>					
Miami-Fort Lauderdale-Miami Beach	5.50%	2.18%	4.49%	3.73%	5.72%
Orlando-Kissimmee	5.42%	5.39%	9.73%	3.73%	9.96%
Tampa-St. Petersburg-Clearwater	5.24%	2.42%	4.92%	2.18%	4.15%
Remainder of state	1.73%	2.36%	3.75%	1.84%	2.97%
<b>GEORGIA</b>					
Atlanta-Sandy Springs-Marietta	2.75%	1.58%	4.01%	1.79%	3.48%
Remainder of state	4.27%	2.78%	3.40%	5.02%	3.69%
<b>HAWAII</b>					
Honolulu	1.71%	0.45%	1.64%	2.03%	2.11%
Remainder of state	2.18%	0.54%	3.21%	3.40%	3.73%

**IDAHO \*\*****ILLINOIS**

Chicago-Naperville-Joliet, IL portion	2.58%	1.88%	2.65%	0.85%	2.54%
Remainder of state	3.41%	1.89%	3.63%	1.95%	3.77%

**INDIANA**

Indianapolis	3.58%	2.66%	1.87%	2.77%	2.71%
Remainder of state	2.83%	1.44%	3.28%	1.34%	2.85%

**IOWA**

Des Moines	6.65%	2.15%	3.33%	2.54%	2.56%
Remainder of state	2.77%	1.88%	2.08%	2.68%	3.10%

**KANSAS**

Kansas City, KS portion	4.57%	2.38%	3.80%	1.37%	3.35%
Wichita	8.51%	5.52%	5.68%	4.44%	6.55%
Remainder of state	4.47%	2.83%	3.35%	2.97%	2.99%

**KENTUCKY**

Louisville, KY portion	4.73%	2.50%	3.50%	3.26%	3.86%
Remainder of state	1.35%	1.32%	2.56%	1.99%	2.41%

**LOUISIANA**

New Orleans-Metairie-Kenner	3.81%	2.62%	3.52%	3.39%	4.07%
Remainder of state	2.84%	2.24%	1.43%	2.00%	1.74%

**MAINE**

Portland-South Portland-Biddeford	4.57%	2.08%	3.70%	2.70%	3.88%
Remainder of state	3.92%	4.19%	3.10%	1.35%	2.23%

**MARYLAND**

Baltimore-Towson	2.34%	0.99%	2.92%	1.53%	2.56%
Washington-Arlington-Alexandria, MD portion	2.91%	3.69%	2.66%	1.94%	2.44%
Remainder of state	4.70%	2.45%	5.64%	2.20%	4.96%

**MASSACHUSETTS**

Boston-Cambridge-Quincy, MA portion	3.54%	1.53%	4.60%	1.29%	4.21%
Remainder of state	2.97%	1.99%	3.81%	1.86%	3.01%

**MICHIGAN**

Detroit-Warren-Livonia	3.13%	1.04%	2.06%	2.87%	3.36%
Remainder of state	1.56%	1.25%	4.46%	2.04%	3.63%

**MINNESOTA**

Minneapolis-St. Paul-Bloomington, MN portion	2.55%	1.92%	3.64%	1.96%	3.97%
Remainder of state	3.25%	2.21%	3.72%	2.79%	4.14%

**MISSISSIPPI**

Jackson	3.88%	3.92%	7.29%	3.82%	6.86%
Remainder of state	2.29%	2.82%	3.10%	3.88%	4.35%

**MISSOURI**

Kansas City, MO portion	6.12%	2.03%	4.79%	4.46%	6.21%
St. Louis, MO portion	2.77%	1.52%	4.77%	2.22%	3.87%
Remainder of state	3.53%	2.97%	2.76%	2.17%	2.22%

**MONTANA**

Billings	5.56%	6.06%	7.67%	2.55%	6.90%
Remainder of state	4.06%	2.70%	2.38%	1.15%	2.51%

**NEBRASKA**

Omaha-Council Bluffs, NE portion	4.68%	2.65%	3.56%	2.03%	3.40%
Remainder of state	3.41%	1.96%	2.36%	2.23%	2.89%

**NEVADA**

Las Vegas-Paradise	3.31%	1.51%	2.61%	2.44%	3.08%
Remainder of state	3.71%	2.92%	5.96%	6.45%	6.31%

**NEW HAMPSHIRE**

Boston-Cambridge-Quincy, NH portion	3.22%	3.21%	4.88%	2.44%	4.33%
Manchester-Nashua	3.64%	2.05%	3.76%	2.93%	3.42%
Remainder of state	3.97%	1.85%	2.55%	1.64%	2.45%

**NEW JERSEY**

New York-Northern New Jersey-Long Island, NJ portion	4.08%	1.36%	3.27%	1.16%	3.30%
Remainder of state	3.77%	3.54%	5.04%	3.84%	6.17%

**NEW MEXICO**

Albuquerque	4.05%	2.22%	4.68%	2.13%	3.97%
Remainder of state	4.05%	3.50%	2.66%	3.84%	4.04%

**NEW YORK**

New York-Northern New Jersey-Long Island, NY portion	2.64%	1.66%	1.80%	1.82%	2.35%
Remainder of state	2.17%	1.22%	3.79%	1.66%	2.61%

**NORTH CAROLINA**

Charlotte-Gastonia-Concord	5.86%	3.42%	4.83%	4.55%	5.65%
Remainder of state	2.70%	1.84%	2.30%	2.53%	3.27%

**NORTH DAKOTA \*\*****OHIO**

Cincinnati-Middletown, OH portion	7.37%	2.52%	2.87%	3.85%	3.46%
Cleveland-Elyria-Mentor	5.84%	1.39%	2.93%	2.37%	2.65%
Columbus	5.72%	1.63%	3.23%	2.08%	3.08%
Remainder of state	2.28%	1.82%	1.64%	2.88%	3.11%

**OKLAHOMA**

Oklahoma City	4.07%	5.71%	6.30%	2.89%	5.85%
Tulsa	5.89%	2.20%	3.09%	3.38%	3.77%
Remainder of state	3.82%	2.00%	2.31%	2.79%	3.05%

**OREGON**

Portland-Vancouver-Beaverton, OR portion	3.42%	1.00%	3.16%	1.95%	3.19%
Remainder of state	3.85%	1.81%	2.41%	1.27%	2.46%

**PENNSYLVANIA**

Philadelphia-Camden-Wilmington, PA portion	3.62%	0.61%	3.37%	2.79%	3.43%
Pittsburgh	5.13%	3.98%	1.01%	1.89%	1.99%
Remainder of state	3.00%	3.64%	1.70%	1.23%	1.64%

**RHODE ISLAND \*\*****SOUTH CAROLINA**

Columbia	3.37%	1.45%	5.66%	2.96%	5.40%
Remainder of state	1.90%	2.61%	2.74%	2.49%	2.52%

**SOUTH DAKOTA \*\***

**TENNESSEE**

Memphis, TN portion	3.60%	3.09%	4.83%	3.75%	4.12%
Nashville-Davidson--Murfreesboro	2.84%	6.52%	3.33%	1.24%	2.79%
Remainder of state	3.38%	2.87%	4.52%	3.09%	4.19%

**TEXAS**

Dallas-Fort Worth-Arlington	2.08%	1.36%	2.98%	1.37%	2.84%
Houston-Sugar Land-Baytown	5.05%	1.90%	2.82%	3.97%	4.57%
San Antonio	6.68%	6.10%	5.25%	2.81%	4.46%
Remainder of state	3.71%	2.83%	1.66%	1.90%	2.36%

**UTAH**

Ogden-Clearfield	6.01%	3.26%	4.80%	3.93%	4.74%
Provo-Orem	5.90%	4.48%	6.13%	2.57%	6.01%
Salt Lake City	2.81%	1.00%	2.64%	3.33%	3.57%
Remainder of state	3.73%	6.49%	5.56%	4.77%	5.89%

**VERMONT \*\*****VIRGINIA**

Virginia Beach-Norfolk-Newport News, VA portion	3.67%	1.89%	5.06%	5.79%	6.30%
Washington-Arlington-Alexandria, DC portion	3.03%	1.86%	4.37%	3.87%	4.11%
Remainder of state	2.41%	1.64%	1.82%	1.81%	2.15%

**WASHINGTON**

Seattle-Tacoma-Bellevue	2.38%	2.46%	3.17%	2.30%	3.13%
Remainder of state	3.63%	1.43%	3.43%	3.66%	3.82%

**WEST VIRGINIA**

Charleston	5.57%	3.30%	3.17%	6.47%	5.69%
Remainder of state	1.82%	1.60%	2.71%	1.72%	1.76%

**WISCONSIN**

Milwaukee-Waukesha-West Allis	5.27%	0.92%	5.44%	2.24%	4.45%
Remainder of state	2.86%	1.72%	1.98%	1.70%	2.58%

**WYOMING**

Casper	3.20%	3.88%	5.59%	2.78%	5.04%
Remainder of state	2.91%	2.39%	3.72%	2.11%	3.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2002 Medical Expenditure Panel Survey - Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

\*\* Insufficient sample size in 2002 to produce estimates for this State.



**Table IX.A.2: Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2002**

<b>State / Area</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>ALABAMA</b>						
Birmingham-Hoover	2,839	689	5,166	753 *	7,390	2,588
Remainder of state	2,989	592	6,048	1,017	7,653	1,982
<b>ALASKA **</b>						
<b>ARIZONA</b>						
Phoenix-Mesa-Scottsdale	2,965	589	5,463	1,330	7,897	2,158
Remainder of state	3,029	462	5,745	958	8,217	2,169
<b>ARKANSAS **</b>						
<b>CALIFORNIA</b>						
Los Angeles-Long Beach-Santa Ana	2,848	493	5,453	1,206	8,222	2,086
Riverside-San Bernardino-Ontario	2,482	453	5,346	1,402	7,995	3,361
Sacramento--Arden-Arcade--Roseville	3,009	569	5,546	881	8,034	2,455
San Diego-Carlsbad-San Marcos	3,169	359	5,193	1,028	7,755	1,316 *
San Francisco-Oakland-Fremont	2,963	409	6,130	1,143	8,828	1,964
San Jose-Sunnyvale-Santa Clara	3,430	442	5,994	1,431	9,687	1,492
Remainder of state	2,927	347	5,689	978	7,978	1,741
<b>COLORADO</b>						
Denver-Aurora	3,335	612	6,144	1,222	8,968	2,269
Remainder of state	3,233	547	5,805	1,760	7,741	1,866
<b>CONNECTICUT</b>						
Bridgeport-Stamford-Norwalk	3,370	481	8,016	1,288	9,756	1,940
Hartford-West Hartford-East Hartford	3,437	744	6,804	1,387	8,446	2,221
New Haven-Milford	3,356	800	6,698	1,326 *	9,120	2,443
Remainder of state	3,283	450	6,317	864 *	9,085	1,173 *
<b>DELAWARE</b>						
Philadelphia-Camden-Wilmington, DE portion	3,221	484	5,626	933	8,232	1,639
Remainder of state	3,646	526	6,321	1,429	8,989	2,166
<b>DISTRICT OF COLUMBIA **</b>						
<b>FLORIDA</b>						
Miami-Fort Lauderdale-Miami Beach	3,094	556	6,049	925 *	9,294	1,779 *
Orlando-Kissimmee	3,222	542	5,584	1,161 *	8,264	2,163
Tampa-St. Petersburg-Clearwater	3,537	522	5,799	1,265	8,822	2,183 *
Remainder of state	3,271	588	5,956	1,469	8,541	2,363
<b>GEORGIA</b>						
Atlanta-Sandy Springs-Marietta	3,019	720	5,118	1,294	8,005	2,257
Remainder of state	3,135	583	5,802	1,615	7,817	2,237
<b>HAWAII</b>						
Honolulu	2,737	276	5,572	806	8,072	1,999
Remainder of state	2,688	212	4,811	1,072	7,146	1,935
<b>IDAHO **</b>						
<b>ILLINOIS</b>						
Chicago-Naperville-Joliet, IL portion	3,387	635	6,880	1,408	8,886	2,058
Remainder of state	3,694	546	6,078	1,155	9,730	1,862

<b>INDIANA</b>						
Indianapolis	3,337	746	6,304	1,705	8,466	1,712
Remainder of state	3,198	511	5,878	982	8,120	1,455
<b>IOWA</b>						
Des Moines	3,134	535	6,132	1,298	7,404	2,020
Remainder of state	3,122	497	5,929	1,132	7,969	1,732
<b>KANSAS</b>						
Kansas City, KS portion	2,780	531	5,838	1,376	8,729	2,068
Wichita	3,095	491	6,213	1,472	7,909	1,640 *
Remainder of state	2,975	544	5,690	1,205	8,047	1,827
<b>KENTUCKY</b>						
Louisville, KY portion	2,901	590	5,897	1,062	8,311	1,829
Remainder of state	3,159	717	6,044	967	8,438	1,930
<b>LOUISIANA</b>						
New Orleans-Metairie-Kenner	3,202	639	5,936	1,433	8,316	2,330
Remainder of state	3,258	610	5,689	1,733	8,401	2,229
<b>MAINE</b>						
Portland-South Portland-Biddeford	3,675	836	7,095	1,723	9,284	2,909
Remainder of state	3,550	571	6,912	2,015	9,105	2,590
<b>MARYLAND</b>						
Baltimore-Towson	3,203	671	6,570	1,082	9,033	2,758
Washington-Arlington-Alexandria, MD portion	3,063	619	5,717	1,298	8,606	2,346
Remainder of state	3,291	825	5,953	1,771	8,277	2,438
<b>MASSACHUSETTS</b>						
Boston-Cambridge-Quincy, MA portion	3,306	711	6,228	1,333	8,723	2,026
Remainder of state	3,525	698	6,742	1,412	9,000	2,096
<b>MICHIGAN</b>						
Detroit-Warren-Livonia	3,199	426	6,574	929	8,185	1,269
Remainder of state	3,291	562	6,504	967	8,667	1,435
<b>MINNESOTA</b>						
Minneapolis-St. Paul-Bloomington, MN portion	3,320	678	6,615	1,503	9,209	2,213
Remainder of state	3,224	648	5,840	1,032	8,301	1,686
<b>MISSISSIPPI</b>						
Jackson	3,156	631	5,431	1,478	7,395	2,238
Remainder of state	2,881	512	5,623	1,048	7,559	1,656
<b>MISSOURI</b>						
Kansas City, MO portion	2,928	479	5,443	1,180	7,660	1,310
St. Louis, MO portion	2,889	435	6,081	1,244	7,889	1,893
Remainder of state	3,179	589	5,978	1,300	7,815	2,427
<b>MONTANA</b>						
Billings	3,239	641	5,213	1,165	7,637	2,356
Remainder of state	2,879	387	5,777	1,114	7,726	1,865
<b>NEBRASKA</b>						
Omaha-Council Bluffs, NE portion	4,235	654	5,972	1,227	8,719	2,013
Remainder of state	3,229	621	6,219	1,353	8,593	2,241

**NEVADA**

Las Vegas-Paradise	3,309	402	5,399	858	7,097	1,495
Remainder of state	3,334	444	6,484	1,615	8,205	2,276

**NEW HAMPSHIRE**

Boston-Cambridge-Quincy, NH portion	3,046	783	6,621	1,757	9,758	2,704
Manchester-Nashua	3,406	653	7,253	1,076	9,880	2,312
Remainder of state	3,291	596	6,720	1,470	9,387	2,314

**NEW JERSEY**

New York-Northern New Jersey-Long Island, NJ portion	3,439	608	6,781	1,140	9,573	2,114
Remainder of state	3,508	674	6,765	1,063	8,836	2,184

**NEW MEXICO**

Albuquerque	2,832	538	5,109	1,261	7,382	1,919
Remainder of state	3,293	535	6,214	1,349	8,291	1,725

**NEW YORK**

New York-Northern New Jersey-Long Island, NY portion	3,562	630	6,635	1,059	9,401	1,892
Remainder of state	2,869	684	5,263	1,548	7,466	1,875

**NORTH CAROLINA**

Charlotte-Gastonia-Concord	3,084	499	5,736	1,382	7,715	2,980
Remainder of state	3,183	590	5,736	1,092	8,096	1,913

**NORTH DAKOTA \*\*****OHIO**

Cincinnati-Middletown, OH portion	2,848	582	5,856	1,364	7,204	1,861
Cleveland-Elyria-Mentor	3,116	547	5,862	832	8,336	1,824
Columbus	3,314	634	5,553	942 *	7,919	1,878
Remainder of state	3,076	626	5,977	1,245	8,362	1,833

**OKLAHOMA**

Oklahoma City	3,062	657	5,248	1,119	8,922	3,074
Tulsa	3,425	589	5,784	1,715	8,212	2,093
Remainder of state	3,318	818	6,394	2,429	8,179	2,261

**OREGON**

Portland-Vancouver-Beaverton, OR portion	2,764	297	5,620	1,145	7,935	1,764
Remainder of state	3,202	458	5,303	1,084	8,504	1,976

**PENNSYLVANIA**

Philadelphia-Camden-Wilmington, PA portion	3,400	585	6,769	986	8,851	1,709
Pittsburgh	2,851	451	6,791	861	7,982	1,717
Remainder of state	3,395	620	6,348	998	7,569	1,566

**RHODE ISLAND \*\*****SOUTH CAROLINA**

Columbia	2,884	473	5,279	989	7,790	2,000
Remainder of state	2,902	529	5,815	1,189	8,095	2,202

**SOUTH DAKOTA \*\*****TENNESSEE**

Memphis, TN portion	3,115	698	6,166	1,467	8,181	1,918
Nashville-Davidson--Murfreesboro	2,954	539	5,770	1,035	8,376	2,017
Remainder of state	2,919	537	5,649	1,340	7,767	2,049

<b>TEXAS</b>						
Dallas-Fort Worth-Arlington	3,317	525	6,089	1,358	8,953	2,143
Houston-Sugar Land-Baytown	3,566	586	5,777	1,373	9,289	2,409
San Antonio	2,992	452	5,509	2,258	7,296	1,184 *
Remainder of state	3,127	500	5,861	1,433	8,530	2,351
<b>UTAH</b>						
Ogden-Clearfield	2,628	571	5,306	1,343	7,433	2,532
Provo-Orem	3,096	667	6,509	1,105	8,676	1,750
Salt Lake City	2,997	535	5,770	1,025	8,232	1,529
Remainder of state	3,221	544	6,525	924 *	8,581	1,330 *
<b>VERMONT **</b>						
<b>VIRGINIA</b>						
Virginia Beach-Norfolk-Newport News, VA portion	2,772	636	5,392	1,464	7,830	2,743
Washington-Arlington-Alexandria, DC portion	3,263	600	5,633	1,642	8,007	2,813
Remainder of state	2,874	508	5,427	1,142	7,457	1,918
<b>WASHINGTON</b>						
Seattle-Tacoma-Bellevue	3,347	261	6,588	1,042	9,076	1,637
Remainder of state	3,157	403	5,798	1,249	7,789	1,597
<b>WEST VIRGINIA</b>						
Charleston	3,460	766	7,788	1,835	9,884	2,620
Remainder of state	3,348	610	6,746	1,311	8,805	1,579
<b>WISCONSIN</b>						
Milwaukee-Waukesha-West Allis	3,657	748	6,758	1,342	8,823	1,599
Remainder of state	3,415	593	6,613	949	8,651	1,574
<b>WYOMING</b>						
Casper	3,421	531	5,660	1,560	7,975	2,600
Remainder of state	3,492	474	6,595	1,293	8,628	1,881

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2002 Medical Expenditure Panel Survey - Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

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

\*\* Insufficient sample size in 2002 to produce estimates for this State.

**Table IX.A.2: Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2002**

<b>State / Area</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>ALABAMA</b>						
Birmingham-Hoover	91	140	712	291 *	294	279
Remainder of state	143	46	391	110	304	159
<b>ALASKA **</b>						
<b>ARIZONA</b>						
Phoenix-Mesa-Scottsdale	78	49	124	118	153	145
Remainder of state	113	70	371	228	617	309
<b>ARKANSAS **</b>						
<b>CALIFORNIA</b>						
Los Angeles-Long Beach-Santa Ana	89	47	145	107	358	233
Riverside-San Bernardino-Ontario	107	84	686	323	719	758
Sacramento--Arden-Arcade--Roseville	241	97	373	186	546	573
San Diego-Carlsbad-San Marcos	248	64	210	225	378	423 *
San Francisco-Oakland-Fremont	146	63	365	230	582	212
San Jose-Sunnyvale-Santa Clara	200	72	194	315	426	160
Remainder of state	91	34	151	111	402	212
<b>COLORADO</b>						
Denver-Aurora	95	39	253	171	473	217
Remainder of state	154	50	228	453	309	217
<b>CONNECTICUT</b>						
Bridgeport-Stamford-Norwalk	249	64	364	169	503	380
Hartford-West Hartford-East Hartford	128	59	302	97	328	178
New Haven-Milford	69	137	248	398 *	379	264
Remainder of state	177	118	403	762 *	520	738 *
<b>DELAWARE</b>						
Philadelphia-Camden-Wilmington, DE portion	154	56	348	123	549	169
Remainder of state	116	91	303	375	368	338
<b>DISTRICT OF COLUMBIA **</b>						
<b>FLORIDA</b>						
Miami-Fort Lauderdale-Miami Beach	110	84	509	325 *	510	541 *
Orlando-Kissimmee	233	136	893	452 *	841	579
Tampa-St. Petersburg-Clearwater	204	76	179	284	331	862 *
Remainder of state	88	69	155	150	297	202
<b>GEORGIA</b>						
Atlanta-Sandy Springs-Marietta	118	80	400	110	307	137
Remainder of state	172	81	199	228	254	303
<b>HAWAII</b>						
Honolulu	123	47	125	155	438	325
Remainder of state	139	41	319	146	467	350
<b>IDAHO **</b>						
<b>ILLINOIS</b>						
Chicago-Naperville-Joliet, IL portion	91	45	332	102	283	115
Remainder of state	179	70	299	161	566	289

<b>INDIANA</b>						
Indianapolis	198	145	145	394	452	110
Remainder of state	154	47	211	109	190	123
<b>IOWA</b>						
Des Moines	188	47	248	238	501	254
Remainder of state	86	45	163	152	173	180
<b>KANSAS</b>						
Kansas City, KS portion	129	66	247	297	210	226
Wichita	239	123	502	372	607	563 *
Remainder of state	47	41	190	138	208	194
<b>KENTUCKY</b>						
Louisville, KY portion	97	78	369	217	302	235
Remainder of state	51	65	240	173	195	184
<b>LOUISIANA</b>						
New Orleans-Metairie-Kenner	153	112	179	316	212	262
Remainder of state	209	54	254	116	303	160
<b>MAINE</b>						
Portland-South Portland-Biddeford	122	77	295	83	458	315
Remainder of state	120	68	184	303	344	213
<b>MARYLAND</b>						
Baltimore-Towson	70	42	98	158	156	189
Washington-Arlington-Alexandria, MD portion	69	44	186	130	292	139
Remainder of state	91	100	183	235	327	278
<b>MASSACHUSETTS</b>						
Boston-Cambridge-Quincy, MA portion	94	47	313	171	224	196
Remainder of state	131	90	295	202	335	265
<b>MICHIGAN</b>						
Detroit-Warren-Livonia	168	58	305	129	360	216
Remainder of state	88	46	204	152	222	165
<b>MINNESOTA</b>						
Minneapolis-St. Paul-Bloomington, MN portion	96	39	237	91	228	89
Remainder of state	172	99	234	147	181	244
<b>MISSISSIPPI</b>						
Jackson	219	97	252	244	375	196
Remainder of state	122	47	241	139	220	141
<b>MISSOURI</b>						
Kansas City, MO portion	129	106	531	304	426	372
St. Louis, MO portion	102	49	311	173	368	429
Remainder of state	121	115	546	123	364	285
<b>MONTANA</b>						
Billings	286	159	584	298	1,180	511
Remainder of state	171	85	187	95	246	352
<b>NEBRASKA</b>						
Omaha-Council Bluffs, NE portion	392	87	220	140	351	148
Remainder of state	81	29	256	93	247	163

**NEVADA**

Las Vegas-Paradise	126	53	228	152	387	243
Remainder of state	127	70	453	170	332	254

**NEW HAMPSHIRE**

Boston-Cambridge-Quincy, NH portion	167	112	240	292	398	354
Manchester-Nashua	116	60	266	151	341	296
Remainder of state	148	68	204	165	291	225

**NEW JERSEY**

New York-Northern New Jersey-Long Island, NJ	152	54	216	113	318	265
Remainder of state	176	94	303	223	453	402

**NEW MEXICO**

Albuquerque	130	52	368	119	535	165
Remainder of state	73	67	292	324	308	321

**NEW YORK**

New York-Northern New Jersey-Long Island, NY	66	24	238	105	237	175
Remainder of state	73	41	297	250	278	185

**NORTH CAROLINA**

Charlotte-Gastonia-Concord	136	60	642	281	361	671
Remainder of state	100	85	187	203	240	242

**NORTH DAKOTA \*\*****OHIO**

Cincinnati-Middletown, OH portion	165	39	339	158	683	300
Cleveland-Elyria-Mentor	42	49	206	239	279	256
Columbus	242	80	392	353 *	364	278
Remainder of state	106	85	262	148	328	130

**OKLAHOMA**

Oklahoma City	154	99	276	235	552	324
Tulsa	119	51	251	182	294	192
Remainder of state	231	146	351	419	408	327

**OREGON**

Portland-Vancouver-Beaverton, OR portion	178	76	284	167	324	302
Remainder of state	101	99	269	151	409	375

**PENNSYLVANIA**

Philadelphia-Camden-Wilmington, PA portion	47	53	257	172	262	153
Pittsburgh	81	123	350	185	315	262
Remainder of state	162	120	252	130	254	157

**RHODE ISLAND \*\*****SOUTH CAROLINA**

Columbia	90	67	324	201	234	154
Remainder of state	68	62	100	87	167	211

**SOUTH DAKOTA \*\*****TENNESSEE**

Memphis, TN portion	145	50	296	341	353	240
Nashville-Davidson--Murfreesboro	153	100	288	126	316	348
Remainder of state	89	66	373	241	266	205

<b>TEXAS</b>						
Dallas-Fort Worth-Arlington	117	58	227	117	179	301
Houston-Sugar Land-Baytown	291	62	428	129	785	284
San Antonio	166	122	254	431	876	556 *
Remainder of state	112	49	297	181	519	244
<b>UTAH</b>						
Ogden-Clearfield	220	111	442	302	333	292
Provo-Orem	229	136	536	242	665	161
Salt Lake City	145	95	182	85	335	165
Remainder of state	251	115	534	356 *	566	437 *
<b>VERMONT **</b>						
<b>VIRGINIA</b>						
Virginia Beach-Norfolk-Newport News, VA portion	251	141	344	278	465	286
Washington-Arlington-Alexandria, VA portion	172	66	384	231	294	242
Remainder of state	166	56	196	100	224	211
<b>WASHINGTON</b>						
Seattle-Tacoma-Bellevue	137	48	229	244	300	235
Remainder of state	188	62	306	175	517	223
<b>WEST VIRGINIA</b>						
Charleston	221	144	586	518	721	350
Remainder of state	108	41	326	176	273	222
<b>WISCONSIN</b>						
Milwaukee-Waukesha-West Allis	178	90	386	185	417	207
Remainder of state	126	38	306	196	354	178
<b>WYOMING</b>						
Casper	241	88	701	339	469	318
Remainder of state	162	48	272	157	321	175

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2002 Medical Expenditure Panel Survey - Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

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

\*\* Insufficient sample size in 2002 to produce estimates for this State.



**Table IX.B.1: Health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2002**

<b>Metro Area</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer</b>	<b>Percent of employees eligible for health insurance in establishments that offer</b>	<b>Percent of employees eligible for health insurance that are enrolled in establishments that offer</b>	<b>Percent of employees that are enrolled in establishments that offer</b>
<b>NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA</b>					
Less than 50 employees	49.5%	69.9%	82.9%	76.0%	63.1%
50 or more employees	97.0%	98.3%	78.4%	83.4%	65.4%
Total	58.0%	90.6%	79.3%	81.8%	64.9%
<b>LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA</b>					
Less than 50 employees	44.5%	66.4%	85.2%	77.8%	66.3%
50 or more employees	94.9%	96.1%	78.2%	82.1%	64.2%
Total	56.6%	87.9%	79.7%	81.1%	64.7%
<b>CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA</b>					
Less than 50 employees	51.9%	72.5%	77.1%	82.4%	63.5%
50 or more employees	97.1%	96.3%	79.0%	83.3%	65.9%
Total	62.6%	90.5%	78.7%	83.1%	65.4%
<b>PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA</b>					
Less than 50 employees	55.4%	72.6%	75.1%	81.6%	61.3%
50 or more employees	96.0%	98.6%	84.1%	80.1%	67.4%
Total	65.3%	93.1%	82.6%	80.3%	66.3%
<b>DALLAS-FORT WORTH-ARLINGTON, TX MSA</b>					
Less than 50 employees	32.7%	52.5%	84.7%	82.7%	70.0%
50 or more employees	96.3%	98.3%	78.0%	89.3%	69.7%
Total	51.8%	89.5%	78.7%	88.5%	69.7%
<b>MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA</b>					
Less than 50 employees	41.9%	48.2%	86.4%	81.3%	70.2%
50 or more employees	99.1%	99.8%	83.9%	88.5%	74.3%
Total	50.2%	89.1%	84.2%	87.7%	73.8%
<b>HOUSTON-SUGAR LAND-BAYTOWN, TX MSA</b>					
Less than 50 employees	41.7%	56.6%	82.0%	77.2%	63.2%
50 or more employees	98.8%	98.2%	75.6%	86.2%	65.2%
Total	59.0%	89.6%	76.4%	85.0%	64.9%
<b>WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA</b>					
Less than 50 employees	51.3%	71.7%	83.6%	75.1%	62.7%
50 or more employees	97.1%	97.3%	69.6%	81.5%	56.7%
Total	62.9%	91.2%	72.2%	80.1%	57.9%
<b>ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA</b>					
Less than 50 employees	43.1%	72.3%	81.1%	81.1%	65.8%
50 or more employees	98.2%	99.0%	81.3%	83.6%	68.0%
Total	58.8%	93.4%	81.3%	83.2%	67.6%

**DETROIT-WARREN-LIVONIA, MI MSA**

Less than 50 employees	55.7%	75.7%	67.0%	79.9%	53.5%
50 or more employees	97.3%	98.8%	84.4%	83.0%	70.0%
Total	64.6%	92.6%	80.5%	82.4%	66.4%

**BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA**

Less than 50 employees	56.6%	75.4%	81.5%	74.9%	61.1%
50 or more employees	98.8%	99.8%	73.2%	80.9%	59.3%
Total	67.8%	94.2%	74.8%	79.7%	59.6%

**SAN FRANCISCO-OAKLAND-FREMONT, CA MSA**

Less than 50 employees	52.3%	66.4%	78.7%	86.6%	68.2%
50 or more employees	97.4%	99.4%	73.5%	83.8%	61.6%
Total	63.1%	91.3%	74.5%	84.3%	62.8%

**RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA**

Less than 50 employees	40.6%	58.2%	88.3%	77.4%	68.4%
50 or more employees	95.6%	78.7%	69.6%	78.9%	54.9%
Total	55.9%	73.1%	73.6%	78.5%	57.8%

**PHOENIX-MESA-SCOTTSDALE, AZ MSA**

Less than 50 employees	39.0%	57.9%	71.3%	79.2%	56.5%
50 or more employees	98.0%	99.2%	78.2%	83.0%	64.9%
Total	55.9%	89.0%	77.1%	82.4%	63.6%

**SEATTLE-TACOMA-BELLEVUE, WA MSA**

Less than 50 employees	51.6%	66.0%	82.5%	88.2%	72.7%
50 or more employees	96.2%	97.3%	78.7%	85.5%	67.3%
Total	61.9%	88.4%	79.5%	86.1%	68.5%

**MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI MSA**

Less than 50 employees	51.3%	81.8%	71.5%	76.0%	54.3%
50 or more employees	94.0%	97.5%	74.9%	80.5%	60.2%
Total	63.7%	91.8%	73.7%	79.0%	58.3%

**SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA**

Less than 50 employees	42.0%	59.5%	81.0%	84.3%	68.2%
50 or more employees	96.7%	99.9%	81.4%	75.6%	61.5%
Total	53.2%	90.3%	81.3%	77.0%	62.6%

**ST. LOUIS, MO-IL MSA**

Less than 50 employees	50.6%	74.1%	60.7%	80.7%	49.0%
50 or more employees	95.9%	98.2%	72.6%	82.8%	60.1%
Total	65.4%	92.4%	70.3%	82.4%	57.9%

**BALTIMORE-TOWSON, MD MSA**

Less than 50 employees	52.4%	70.7%	78.4%	75.3%	59.1%
50 or more employees	99.3%	99.9%	79.4%	75.8%	60.2%
Total	65.5%	93.2%	79.3%	75.7%	60.0%

**TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA**

Less than 50 employees	55.2%	77.4%	88.2%	80.9%	71.3%
50 or more employees	98.5%	98.9%	70.4%	79.6%	56.0%
Total	68.2%	94.5%	73.3%	79.8%	58.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2002 Medical Expenditure Panel Survey - Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

**Table IX.B.1: Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2002**

<b>Metro Area</b>	<b>Percent of establishments that offer health insurance</b>	<b>Percent of employees in establishments that offer</b>	<b>Percent of employees eligible for health insurance in establishments that offer</b>	<b>Percent of employees eligible for health insurance that are enrolled in establishments that offer</b>	<b>Percent of employees that are enrolled in establishments that offer</b>
<b>NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA</b>					
<50	4.61%	3.95%	4.17%	2.98%	4.32%
50+	1.53%	0.58%	3.76%	1.41%	3.77%
Total	2.15%	0.91%	2.07%	1.48%	2.50%
<b>LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA</b>					
Less than 50 employees	2.81%	2.63%	1.63%	3.41%	3.12%
50 or more employees	1.29%	1.68%	2.68%	1.72%	2.82%
Total	2.06%	1.21%	2.37%	1.55%	2.76%
<b>CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA</b>					
Less than 50 employees	3.91%	4.74%	1.74%	1.30%	1.70%
50 or more employees	2.03%	2.07%	2.91%	1.42%	3.05%
Total	2.51%	1.72%	2.54%	0.84%	2.37%
<b>PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA</b>					
Less than 50 employees	5.33%	6.18%	3.50%	2.80%	2.98%
50 or more employees	3.56%	0.34%	2.30%	2.50%	2.49%
Total	3.21%	0.81%	2.84%	2.46%	2.63%
<b>DALLAS-FORT WORTH-ARLINGTON, TX MSA</b>					
Less than 50 employees	3.64%	4.07%	2.26%	4.16%	3.86%
50 or more employees	1.54%	0.78%	3.36%	1.49%	3.32%
Total	2.08%	1.36%	2.98%	1.37%	2.84%
<b>MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA</b>					
Less than 50 employees	5.57%	7.30%	3.03%	6.63%	6.93%
50 or more employees	0.43%	0.43%	5.72%	3.73%	6.78%
Total	5.50%	2.18%	4.49%	3.73%	5.72%
<b>HOUSTON-SUGAR LAND-BAYTOWN, TX MSA</b>					
Less than 50 employees	4.80%	7.35%	4.33%	4.32%	5.41%
50 or more employees	0.72%	0.94%	3.59%	3.92%	4.82%
Total	5.05%	1.90%	2.82%	3.97%	4.57%
<b>WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA</b>					
Less than 50 employees	6.39%	6.67%	5.46%	5.97%	7.58%
50 or more employees	7.18%	0.86%	8.30%	2.65%	7.21%
Total	1.86%	1.82%	3.16%	1.67%	2.33%
<b>ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA</b>					
Less than 50 employees	2.89%	3.39%	3.13%	3.56%	3.74%
50 or more employees	1.41%	0.84%	4.44%	1.97%	3.68%
Total	2.75%	1.58%	4.01%	1.79%	3.48%

**DETROIT-WARREN-LIVONIA, MI MSA**

Less than 50 employees	4.29%	4.37%	4.26%	3.25%	4.11%
50 or more employees	1.22%	0.47%	2.00%	3.59%	3.78%
Total	3.13%	1.04%	2.06%	2.87%	3.36%

**BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA**

Less than 50 employees	4.43%	4.26%	3.13%	2.72%	3.10%
50 or more employees	1.08%	0.17%	5.23%	1.31%	5.03%
Total	3.23%	1.19%	4.45%	1.20%	4.10%

**SAN FRANCISCO-OAKLAND-FREMONT, CA MSA**

Less than 50 employees	3.34%	4.90%	3.32%	2.65%	4.21%
50 or more employees	1.34%	0.35%	5.04%	3.65%	5.54%
Total	2.85%	2.74%	4.05%	2.91%	4.28%

**RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA**

Less than 50 employees	5.89%	7.30%	3.23%	6.18%	7.20%
50 or more employees	4.94%	10.47%	4.55%	3.94%	2.91%
Total	5.65%	8.48%	4.56%	3.85%	4.12%

**PHOENIX-MESA-SCOTTSDALE, AZ MSA**

Less than 50 employees	3.07%	3.84%	3.42%	3.51%	3.22%
50 or more employees	1.21%	0.37%	2.37%	2.88%	3.05%
Total	2.85%	1.18%	1.91%	2.69%	2.59%

**SEATTLE-TACOMA-BELLEVUE, WA MSA**

Less than 50 employees	2.93%	4.92%	2.45%	1.79%	2.85%
50 or more employees	2.06%	2.15%	4.24%	3.16%	4.05%
Total	2.38%	2.46%	3.17%	2.30%	3.13%

**MINNEAPOLIS-ST. PAUL-BLOOMINGTON, MN-WI MSA**

Less than 50 employees	3.34%	5.02%	4.29%	2.68%	3.98%
50 or more employees	2.40%	1.20%	4.21%	2.25%	4.40%
Total	2.52%	1.91%	3.65%	1.94%	3.97%

**SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA**

Less than 50 employees	4.56%	5.22%	3.35%	3.20%	3.97%
50 or more employees	1.75%	0.07%	5.27%	4.22%	5.96%
Total	3.42%	2.63%	4.36%	3.48%	4.88%

**ST. LOUIS, MO-IL MSA**

Less than 50 employees	12.02%	17.19%	16.29%	18.94%	12.50%
50 or more employees	10.19%	10.37%	11.38%	9.44%	10.98%
Total	1.49%	2.18%	5.28%	2.12%	4.10%

**BALTIMORE-TOWSON, MD MSA**

Less than 50 employees	2.38%	4.53%	3.34%	1.97%	3.00%
50 or more employees	0.92%	0.09%	3.48%	1.82%	3.14%
Total	2.34%	0.99%	2.92%	1.53%	2.56%

**TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA**

Less than 50 employees	5.18%	2.77%	4.41%	6.60%	6.82%
50 or more employees	8.44%	0.49%	5.32%	2.86%	5.99%
Total	5.24%	2.42%	4.92%	2.18%	4.15%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2002 Medical Expenditure Panel Survey - Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.



**Table IX.B.2: Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2002**

<b>Metro Area</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA</b>						
Less than 50 employees	3,967	555	7,234	963	10,044	1,574 *
50 or more employees	3,393	640	6,553	1,130	9,337	2,075
Total	3,516	622	6,698	1,094	9,470	1,981
<b>LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA</b>						
Less than 50 employees	3,121	315	5,459	1,223	6,990	1,691
50 or more employees	2,750	557	5,452	1,203	8,483	2,170
Total	2,848	493	5,453	1,206	8,222	2,086
<b>CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA</b>						
Less than 50 employees	3,585	483	7,039	1,485	8,515	2,137
50 or more employees	3,354	658	6,782	1,360	8,954	2,003
Total	3,405	620	6,826	1,382	8,884	2,024
<b>PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA</b>						
Less than 50 employees	3,961	440 *	7,178	1,441	10,458	1,974 *
50 or more employees	3,219	635	6,545	974	8,428	1,846
Total	3,358	598	6,616	1,027	8,693	1,863
<b>DALLAS-FORT WORTH-ARLINGTON, TX MSA</b>						
Less than 50 employees	3,378	471	6,884	2,387	8,759	2,720
50 or more employees	3,307	534	6,027	1,277	8,973	2,085
Total	3,317	525	6,089	1,358	8,953	2,143
<b>MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA</b>						
Less than 50 employees	3,328	385	7,115	612 *	8,944	1,654
50 or more employees	3,054	585	5,945	956 *	9,320	1,788 *
Total	3,094	556	6,049	925 *	9,294	1,779 *
<b>HOUSTON-SUGAR LAND-BAYTOWN, TX MSA</b>						
Less than 50 employees	3,867	389	6,345	1,444	9,737	4,121
50 or more employees	3,502	628	5,714	1,365	9,250	2,260
Total	3,566	586	5,777	1,373	9,289	2,409
<b>WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA</b>						
Less than 50 employees	3,736	539	7,168	1,563	9,179	2,889
50 or more employees	2,986	634	5,432	1,541	8,115	2,707
Total	3,182	609	5,728	1,545	8,267	2,733
<b>ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA</b>						
Less than 50 employees	2,966	661	5,455	1,622	7,760	3,052
50 or more employees	3,030	732	5,045	1,223	8,038	2,150
Total	3,019	720	5,118	1,294	8,005	2,257
<b>DETROIT-WARREN-LIVONIA, MI MSA</b>						
Less than 50 employees	3,793	429	7,391	775 *	8,598	1,557
50 or more employees	3,051	425	6,434	955	8,098	1,209
Total	3,199	426	6,574	929	8,185	1,269

**BOSTON-CAMBRIDGE-QUINCY, MA-NH****MSA**

Less than 50 employees	3,595	658	7,332	1,053 *	9,831	1,803
50 or more employees	3,204	732	6,085	1,410	8,547	2,098
Total	3,292	715	6,254	1,362	8,759	2,049

**SAN FRANCISCO-OAKLAND-FREMONT,****CA MSA**

Less than 50 employees	3,288	230	6,573	982 *	7,742	1,608
50 or more employees	2,848	472	6,058	1,170	9,004	2,021
Total	2,963	409	6,130	1,143	8,828	1,964

**RIVERSIDE-SAN BERNARDINO-ONTARIO,****CA MSA**

Less than 50 employees	2,452	684 *	4,642	670 *	7,136	4,257
50 or more employees	2,495	353	5,544	1,608	8,232	3,115
Total	2,482	453	5,346	1,402	7,995	3,361

**PHOENIX-MESA-SCOTTSDALE, AZ MSA**

Less than 50 employees	3,223	607	5,797	1,722	7,440	2,113
50 or more employees	2,917	586	5,421	1,281	7,975	2,165
Total	2,965	589	5,463	1,330	7,897	2,158

**SEATTLE-TACOMA-BELLEVUE, WA MSA**

Less than 50 employees	2,975	218	6,099	1,130 *	8,992	2,422
50 or more employees	3,499	278	6,686	1,024 *	9,093	1,476
Total	3,347	261	6,588	1,042	9,076	1,637

**MINNEAPOLIS-ST. PAUL-BLOOMINGTON,****MN-WI MSA**

Less than 50 employees	3,543	621	6,963	1,612	9,510	2,461
50 or more employees	3,189	702	6,442	1,450	9,029	2,120
Total	3,305	676	6,589	1,496	9,163	2,216

**SAN DIEGO-CARLSBAD-SAN MARCOS,****CA MSA**

Less than 50 employees	2,501	234 *	5,337	1,005 *	5,868	1,333 *
50 or more employees	3,353	394	5,154	1,034	7,949	1,314 *
Total	3,169	359	5,193	1,028	7,755	1,316 *

**ST. LOUIS, MO-IL MSA**

Less than 50 employees	2,794	232 *	5,724	2,270 *	6,864	2,687 *
50 or more employees	3,052	468	6,267	1,069 *	8,316	1,644 *
Total	3,001	421	6,189	1,242	8,127	1,779

**BALTIMORE-TOWSON, MD MSA**

Less than 50 employees	3,211	657	6,617	1,469	8,623	2,930
50 or more employees	3,201	676	6,563	1,029	9,097	2,731
Total	3,203	671	6,570	1,082	9,033	2,758

**TAMPA-ST. PETERSBURG-CLEARWATER,****FL MSA**

Less than 50 employees	4,545	289 *	5,385	1,454 *	9,941	1,924 *
50 or more employees	3,158	610	5,873	1,232 *	8,657	2,221
Total	3,537	522	5,799	1,265	8,822	2,183 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2002 Medical Expenditure Panel Survey - Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

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

**Table IX.B.2: Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2002**

<b>Metro Area</b>	<b>Single premium</b>	<b>Single contribution</b>	<b>Employee-plus-one premium</b>	<b>Employee-plus-one contribution</b>	<b>Family premium</b>	<b>Family contribution</b>
<b>NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA</b>						
Less than 50 employees	185	113	297	255	453	514 *
50 or more employees	180	57	301	149	354	234
Total	49	25	165	80	194	151
<b>LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA</b>						
Less than 50 employees	272	73	507	209	436	244
50 or more employees	102	60	135	152	620	245
Total	89	47	145	107	358	233
<b>CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA</b>						
Less than 50 employees	107	132	303	287	371	286
50 or more employees	96	45	355	95	318	106
Total	62	50	320	95	257	121
<b>PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA</b>						
Less than 50 employees	152	134 *	375	392	614	599 *
50 or more employees	167	66	389	99	556	173
Total	46	43	235	146	271	154
<b>DALLAS-FORT WORTH-ARLINGTON, TX MSA</b>						
Less than 50 employees	342	109	839	468	544	748
50 or more employees	181	65	256	130	215	306
Total	117	58	227	117	179	301
<b>MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA</b>						
Less than 50 employees	414	111	875	234 *	1,514	467
50 or more employees	119	82	477	392 *	602	737 *
Total	110	84	509	325 *	510	541 *
<b>HOUSTON-SUGAR LAND-BAYTOWN, TX MSA</b>						
Less than 50 employees	304	77	940	388	1,014	734
50 or more employees	368	81	514	129	832	224
Total	291	62	428	129	785	284
<b>WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA</b>						
Less than 50 employees	802	141	1,198	435	1,313	692
50 or more employees	142	94	435	243	718	633
Total	86	37	187	142	251	200
<b>ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA</b>						
Less than 50 employees	110	152	229	284	317	516
50 or more employees	160	86	481	108	378	125
Total	118	80	400	110	307	137
<b>DETROIT-WARREN-LIVONIA, MI MSA</b>						
Less than 50 employees	225	119	869	301 *	528	434
50 or more employees	188	53	303	147	356	203
Total	168	58	305	129	360	216



**BOSTON-CAMBRIDGE-QUINCY, MA-NH  
MSA**

Less than 50 employees	92	91	936	372 *	629	269
50 or more employees	130	48	307	144	245	196
Total	88	46	282	157	220	189

**SAN FRANCISCO-OAKLAND-FREMONT,  
CA MSA**

Less than 50 employees	319	67	487	330 *	728	294
50 or more employees	132	80	367	255	562	258
Total	146	63	365	230	582	212

**RIVERSIDE-SAN BERNARDINO-ONTARIO,  
CA MSA**

Less than 50 employees	187	299 *	1,165	455 *	1,041	846
50 or more employees	80	58	702	352	610	781
Total	107	84	686	323	719	758

**PHOENIX-MESA-SCOTTSDALE, AZ MSA**

Less than 50 employees	185	155	587	336	345	420
50 or more employees	82	43	124	116	134	148
Total	78	49	124	118	153	145

**SEATTLE-TACOMA-BELLEVUE, WA MSA**

Less than 50 employees	119	31	452	363 *	445	367
50 or more employees	157	61	191	365 *	343	265
Total	137	48	229	244	300	235

**MINNEAPOLIS-ST. PAUL-BLOOMINGTON,  
MN-WI MSA**

Less than 50 employees	191	64	463	322	466	298
50 or more employees	71	65	206	105	183	118
Total	99	39	228	91	235	90

**SAN DIEGO-CARLSBAD-SAN MARCOS,  
CA MSA**

Less than 50 employees	254	98 *	660	394 *	1,068	1,506 *
50 or more employees	299	61	216	191	540	450 *
Total	248	64	210	225	378	423 *

**ST. LOUIS, MO-IL MSA**

Less than 50 employees	691	87 *	1,593	1,078 *	1,930	893 *
50 or more employees	450	109	770	449 *	1,452	496 *
Total	97	45	209	190	302	432

**BALTIMORE-TOWSON, MD MSA**

Less than 50 employees	87	134	341	193	319	418
50 or more employees	89	40	145	155	193	215
Total	70	42	98	158	156	189

**TAMPA-ST. PETERSBURG-CLEARWATER,  
FL MSA**

Less than 50 employees	345	225 *	982	718 *	1,547	1,054 *
50 or more employees	200	98	308	373 *	955	598
Total	204	76	179	284	331	862 *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2002 Medical Expenditure Panel Survey - Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

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