

Table IX.A.1: Health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2003

State / Area	Percent of establishments that offer health insurance	Percent of employees in establishments that offer	Percent of employees eligible for health insurance in establishments that offer	Percent of employees eligible for health insurance that are enrolled in establishments that offer	Percent of employees that are enrolled in establishments that offer
ALABAMA					
Birmingham-Hoover	59.0%	92.0%	79.4%	79.3%	63.0%
Remainder of state	58.1%	87.2%	75.5%	75.1%	56.7%
ALASKA					
Anchorage	51.8%	82.2%	75.5%	84.7%	64.0%
Remainder of state	41.6%	76.9%	68.3%	88.0%	60.1%
ARIZONA					
Phoenix-Mesa-Scottsdale	57.5%	89.8%	76.5%	80.3%	61.4%
Remainder of state	43.8%	76.8%	77.9%	74.8%	58.3%
ARKANSAS					
Little Rock-North Little Rock	48.3%	84.4%	78.5%	79.2%	62.2%
Remainder of state	40.5%	79.3%	75.6%	78.0%	58.9%
CALIFORNIA					
Los Angeles-Long Beach-Santa Ana	55.8%	85.9%	80.3%	82.5%	66.2%
Riverside-San Bernardino-Ontario	48.2%	84.7%	86.8%	74.5%	64.6%
Sacramento--Arden-Arcade--Roseville	61.5%	89.9%	75.4%	73.9%	55.7%
San Diego-Carlsbad-San Marcos	58.0%	85.6%	86.5%	79.1%	68.5%
San Francisco-Oakland-Fremont	64.3%	88.9%	80.0%	85.7%	68.6%
San Jose-Sunnyvale-Santa Clara	57.0%	89.7%	82.1%	85.6%	70.2%
Remainder of state	51.6%	81.1%	76.3%	87.0%	66.4%
COLORADO					
Denver-Aurora	61.6%	88.8%	76.7%	82.3%	63.1%
Remainder of state	43.8%	82.8%	80.2%	66.8%	53.5%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	67.2%	91.0%	84.5%	77.9%	65.9%
Hartford-West Hartford-East Hartford	71.9%	89.2%	80.1%	78.5%	62.8%
New Haven-Milford	60.8%	72.7%	73.4%	77.3%	56.8%
Remainder of state	54.0%	89.0%	76.3%	84.1%	64.1%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	67.9%	94.3%	76.9%	85.4%	65.7%
Remainder of state	47.1%	79.7%	79.1%	77.0%	60.9%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	79.3%	96.7%	82.7%	83.9%	69.4%
FLORIDA					
Miami-Fort Lauderdale-Miami Beach	54.6%	80.4%	88.3%	80.4%	71.0%
Orlando-Kissimmee	62.1%	92.9%	72.3%	82.5%	59.7%
Tampa-St. Petersburg-Clearwater	58.5%	92.3%	90.3%	75.0%	67.7%
Remainder of state	53.4%	83.3%	76.2%	80.3%	61.2%

GEORGIA

Atlanta-Sandy Springs-Marietta	57.6%	89.1%	77.3%	79.1%	61.2%
Remainder of state	50.9%	86.3%	78.3%	84.1%	65.9%

HAWAII

Honolulu	83.5%	97.0%	80.9%	87.0%	70.3%
Remainder of state	91.5%	99.1%	78.8%	84.0%	66.2%

IDAHO

Boise City-Nampa	56.0%	89.0%	80.9%	84.2%	68.1%
Remainder of state	47.8%	76.8%	70.1%	81.8%	57.3%

ILLINOIS

Chicago-Naperville-Joliet, IL portion	57.1%	90.8%	80.1%	81.4%	65.2%
Remainder of state	51.0%	74.3%	81.3%	82.7%	67.2%

INDIANA

Indianapolis	62.0%	87.7%	81.8%	74.4%	60.9%
Remainder of state	49.7%	85.5%	79.1%	82.7%	65.5%

IOWA

Des Moines	75.2%	95.3%	84.3%	70.7%	59.7%
Remainder of state	47.3%	83.6%	77.0%	79.5%	61.2%

KANSAS

Kansas City, KS portion	62.4%	88.9%	77.6%	79.2%	61.5%
Wichita	60.0%	87.8%	78.2%	79.0%	61.8%
Remainder of state	49.4%	82.4%	80.7%	76.6%	61.8%

KENTUCKY

Louisville, KY portion	70.1%	90.7%	77.9%	79.6%	62.0%
Remainder of state	52.8%	85.0%	77.3%	81.8%	63.2%

LOUISIANA

New Orleans-Metairie-Kenner	52.5%	86.1%	80.1%	74.8%	59.9%
Remainder of state	48.9%	84.0%	77.3%	75.9%	58.6%

MAINE

Portland-South Portland-Biddeford	57.7%	88.4%	78.8%	78.4%	61.8%
Remainder of state	50.6%	69.9%	80.5%	74.1%	59.6%

MARYLAND

Baltimore-Towson, MD portion	56.0%	87.6%	79.5%	79.9%	63.5%
Washington-Arlington-Alexandria, MD portion	66.5%	90.8%	80.4%	72.2%	58.1%
Remainder of state	55.7%	88.0%	73.2%	76.4%	55.9%

MASSACHUSETTS

Boston-Cambridge-Quincy, MA portion	65.1%	91.1%	74.4%	80.6%	60.0%
Remainder of state	66.4%	91.6%	76.0%	75.5%	57.4%

MICHIGAN

Detroit-Warren-Livonia	62.9%	84.8%	77.7%	81.2%	63.1%
Remainder of state	59.7%	87.7%	76.7%	83.3%	63.9%

MINNESOTA

Minneapolis-St. Paul-Bloomington, MN portion	61.4%	90.0%	79.3%	82.2%	65.2%
Remainder of state	49.7%	86.1%	75.6%	77.9%	58.9%

MISSISSIPPI

Jackson	50.6%	85.7%	74.6%	83.8%	62.5%
Remainder of state	45.0%	81.3%	76.1%	82.1%	62.5%

MISSOURI

Kansas City, MO portion	61.4%	93.2%	72.8%	78.1%	56.9%
St. Louis, MO portion	60.7%	91.0%	77.9%	83.1%	64.7%
Remainder of state	44.5%	80.1%	77.8%	80.4%	62.5%

MONTANA

Billings	64.0%	85.6%	70.8%	83.0%	58.7%
Remainder of state	42.1%	71.1%	72.1%	83.3%	60.1%

NEBRASKA

Omaha-Council Bluffs, NE portion	59.3%	91.1%	74.1%	80.3%	59.5%
Remainder of state	39.2%	75.7%	72.2%	75.8%	54.7%

NEVADA

Las Vegas-Paradise	58.9%	88.9%	75.1%	82.4%	61.9%
Remainder of state	58.3%	88.1%	76.1%	80.0%	60.9%

NEW HAMPSHIRE

Boston-Cambridge-Quincy, NH portion	73.8%	90.5%	78.0%	77.3%	60.3%
Manchester-Nashua	67.9%	94.9%	75.6%	76.9%	58.1%
Remainder of state	65.7%	88.9%	81.2%	79.3%	64.4%

NEW JERSEY

New York-Northern New Jersey-Long Island, NJ portion	61.3%	88.9%	79.0%	76.1%	60.2%
Remainder of state	59.6%	88.9%	73.3%	76.7%	56.2%

NEW MEXICO

Albuquerque	61.8%	85.6%	73.1%	79.2%	57.9%
Remainder of state	43.3%	73.2%	76.2%	74.0%	56.4%

NEW YORK

New York-Northern New Jersey-Long Island, NY portion	58.7%	88.3%	78.2%	84.8%	66.4%
Remainder of state	61.4%	91.0%	81.4%	72.0%	58.6%

NORTH CAROLINA

Charlotte-Gastonia-Concord	57.5%	91.7%	75.0%	84.6%	63.5%
Remainder of state	56.3%	85.5%	80.1%	82.9%	66.3%

NORTH DAKOTA

Fargo, ND portion	62.5%	85.2%	81.4%	83.1%	67.7%
Remainder of state	40.5%	79.7%	70.0%	76.9%	53.9%

OHIO

Cincinnati-Middletown, OH portion	66.8%	90.5%	79.6%	80.4%	64.0%
Cleveland-Elyria-Mentor	53.4%	93.5%	72.2%	79.5%	57.4%
Columbus	69.4%	95.0%	78.2%	70.9%	55.4%
Remainder of state	57.4%	84.7%	81.7%	83.5%	68.2%

OKLAHOMA

Oklahoma City	51.4%	86.2%	70.9%	83.1%	59.0%
Tulsa	44.9%	85.7%	83.2%	80.1%	66.7%
Remainder of state	42.2%	73.4%	77.7%	86.5%	67.2%

OREGON

Portland-Vancouver-Beaverton, OR portion	72.3%	93.1%	85.0%	86.2%	73.2%
Remainder of state	45.2%	81.0%	77.8%	85.5%	66.6%

PENNSYLVANIA

Philadelphia-Camden-Wilmington, PA portion	72.4%	93.3%	74.8%	80.1%	59.9%
Pittsburgh	60.9%	87.7%	82.6%	81.4%	67.2%
Remainder of state	62.4%	92.1%	73.8%	80.5%	59.4%

RHODE ISLAND

Providence-New Bedford-Fall River, RI portion	63.6%	90.6%	76.3%	81.2%	62.0%
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SOUTH CAROLINA

Columbia	56.9%	86.6%	81.1%	76.9%	62.3%
Remainder of state	54.2%	85.4%	77.5%	85.1%	66.0%

SOUTH DAKOTA

Sioux Falls	51.3%	87.0%	82.1%	81.7%	67.1%
Remainder of state	41.8%	78.1%	71.2%	77.6%	55.2%

TENNESSEE

Memphis, TN portion	70.1%	93.0%	87.7%	73.9%	64.8%
Nashville-Davidson--Murfreesboro	64.4%	90.9%	80.9%	78.9%	63.8%
Remainder of state	43.2%	82.4%	78.9%	82.4%	65.0%

TEXAS

Dallas-Fort Worth-Arlington	54.3%	88.0%	76.8%	82.5%	63.4%
Houston-Sugar Land-Baytown	46.6%	88.8%	73.2%	84.3%	61.8%
San Antonio	65.4%	93.0%	83.8%	84.6%	70.9%
Remainder of state	43.0%	77.0%	80.5%	79.6%	64.1%

UTAH

Ogden-Clearfield	48.8%	80.3%	80.0%	83.9%	67.1%
Provo-Orem	48.8%	84.2%	61.6%	77.0%	47.4%
Salt Lake City	53.2%	86.5%	72.8%	78.0%	56.8%
Remainder of state	38.5%	79.1%	60.6%	86.0%	52.1%

VERMONT

Burlington-South Burlington	65.1%	91.7%	81.3%	69.7%	56.7%
Remainder of state	51.5%	82.6%	74.2%	76.1%	56.5%

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	51.8%	76.7%	77.6%	76.0%	59.0%
Washington-Arlington-Alexandria, VA portion	64.0%	90.9%	81.0%	76.8%	62.2%
Remainder of state	59.0%	86.5%	79.3%	76.3%	60.6%

WASHINGTON

Seattle-Tacoma-Bellevue	63.9%	88.3%	79.0%	82.3%	65.0%
Remainder of state	50.7%	80.0%	74.1%	81.7%	60.5%

WEST VIRGINIA

Charleston	67.3%	90.4%	86.2%	86.2%	74.3%
Remainder of state	49.5%	82.7%	80.0%	80.7%	64.6%

WISCONSIN

Milwaukee-Waukesha-West Allis	65.0%	90.0%	80.9%	67.3%	54.4%
Remainder of state	53.0%	82.9%	77.7%	78.0%	60.6%

WYOMING

Casper	65.5%	82.7%	78.5%	81.0%	63.6%
Remainder of state	38.3%	69.9%	81.3%	83.9%	68.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 Medical Expenditure Panel Survey - Insurance Component.

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

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, 2003

State / Area	Percent of establishments that offer health insurance	Percent of employees in establishments that offer	Percent of employees eligible for health insurance in establishments that offer	Percent of employees eligible for health insurance that are enrolled in establishments that offer	Percent of employees that are enrolled in establishments that offer
ALABAMA					
Birmingham-Hoover	3.84%	1.94%	3.54%	3.87%	3.97%
Remainder of state	2.84%	1.20%	3.89%	3.19%	3.98%
ALASKA					
Anchorage	2.17%	1.48%	2.23%	2.08%	2.81%
Remainder of state	3.11%	3.94%	5.14%	3.37%	4.69%
ARIZONA					
Phoenix-Mesa-Scottsdale	3.29%	1.84%	1.67%	2.44%	2.39%
Remainder of state	3.68%	4.15%	3.80%	4.36%	4.44%
ARKANSAS					
Little Rock-North Little Rock	5.66%	2.21%	3.83%	4.47%	4.05%
Remainder of state	3.52%	2.30%	2.44%	3.12%	2.99%
CALIFORNIA					
Los Angeles-Long Beach-Santa Ana	2.21%	1.81%	1.96%	1.14%	2.05%
Riverside-San Bernardino-Ontario	5.28%	4.71%	2.49%	8.29%	7.45%
Sacramento--Arden-Arcade--Roseville	7.08%	2.75%	7.53%	6.18%	7.61%
San Diego-Carlsbad-San Marcos	4.76%	3.41%	6.32%	1.81%	5.03%
San Francisco-Oakland-Fremont	3.19%	1.78%	2.38%	2.43%	2.53%
San Jose-Sunnyvale-Santa Clara	5.72%	1.94%	4.17%	4.07%	4.53%
Remainder of state	2.18%	1.29%	2.84%	1.17%	2.65%
COLORADO					
Denver-Aurora	3.59%	1.90%	4.19%	2.14%	3.85%
Remainder of state	2.40%	1.74%	3.52%	4.98%	3.89%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	4.97%	2.34%	4.59%	3.54%	4.39%
Hartford-West Hartford-East Hartford	6.37%	4.29%	4.63%	2.39%	3.71%
New Haven-Milford	5.61%	7.01%	4.64%	2.64%	4.01%
Remainder of state	8.98%	5.49%	4.27%	3.54%	4.32%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	2.16%	1.16%	2.49%	1.91%	3.21%
Remainder of state	4.52%	5.04%	3.89%	3.67%	4.05%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	1.86%	0.35%	1.77%	1.68%	2.56%
FLORIDA					
Miami-Fort Lauderdale-Miami Beach	3.47%	4.24%	1.50%	2.28%	3.00%
Orlando-Kissimmee	6.17%	2.00%	4.63%	2.69%	3.97%
Tampa-St. Petersburg-Clearwater	4.43%	2.19%	3.09%	5.24%	4.50%
Remainder of state	3.97%	3.32%	2.34%	2.28%	2.12%

GEORGIA

Atlanta-Sandy Springs-Marietta	2.30%	2.18%	2.97%	2.46%	3.71%
Remainder of state	3.67%	2.66%	5.04%	2.67%	5.23%

HAWAII

Honolulu	2.27%	0.52%	2.41%	1.36%	2.56%
Remainder of state	2.60%	0.47%	3.01%	1.94%	3.45%

IDAHO

Boise City-Nampa	4.83%	1.74%	2.80%	2.50%	2.88%
Remainder of state	3.31%	2.58%	2.35%	2.61%	2.10%

ILLINOIS

Chicago-Naperville-Joliet, IL portion	3.09%	2.23%	2.37%	2.37%	3.18%
Remainder of state	5.47%	5.70%	2.88%	2.51%	3.08%

INDIANA

Indianapolis	5.84%	3.84%	4.10%	4.25%	3.84%
Remainder of state	3.58%	2.06%	2.71%	1.76%	2.75%

IOWA

Des Moines	3.75%	1.22%	4.14%	6.57%	5.69%
Remainder of state	3.73%	2.61%	2.17%	2.24%	3.01%

KANSAS

Kansas City, KS portion	5.04%	3.60%	4.99%	2.07%	3.45%
Wichita	4.99%	4.51%	5.29%	3.38%	4.91%
Remainder of state	2.58%	1.60%	3.21%	4.20%	4.03%

KENTUCKY

Louisville, KY portion	3.23%	3.00%	4.19%	2.68%	4.48%
Remainder of state	2.64%	2.16%	2.83%	1.56%	2.92%

LOUISIANA

New Orleans-Metairie-Kenner	3.50%	4.13%	2.43%	3.55%	4.16%
Remainder of state	2.87%	2.01%	3.42%	4.05%	3.63%

MAINE

Portland-South Portland-Biddeford	5.18%	1.82%	2.43%	2.17%	2.74%
Remainder of state	3.49%	3.04%	3.37%	3.71%	3.62%

MARYLAND

Baltimore-Towson	4.99%	3.86%	2.75%	1.71%	2.66%
Washington-Arlington-Alexandria, MD portion	3.61%	2.20%	1.96%	3.44%	3.52%
Remainder of state	8.45%	3.29%	5.44%	5.88%	6.42%

MASSACHUSETTS

Boston-Cambridge-Quincy, MA portion	3.33%	1.01%	3.49%	1.62%	2.97%
Remainder of state	3.59%	2.08%	2.61%	4.13%	4.78%

MICHIGAN

Detroit-Warren-Livonia	4.30%	6.23%	2.70%	1.95%	3.18%
Remainder of state	3.02%	2.15%	3.31%	2.27%	2.45%

MINNESOTA

Minneapolis-St. Paul-Bloomington, MN portion	3.63%	2.28%	2.79%	1.72%	2.40%
Remainder of state	3.68%	1.98%	3.30%	3.29%	2.49%

MISSISSIPPI

Jackson	6.29%	3.31%	4.50%	3.73%	4.20%
Remainder of state	2.93%	2.35%	3.35%	1.05%	2.78%

MISSOURI

Kansas City, MO portion	4.02%	1.88%	6.01%	3.55%	5.39%
St. Louis, MO portion	2.59%	2.00%	3.68%	2.85%	4.18%
Remainder of state	3.73%	3.64%	3.79%	2.68%	3.48%

MONTANA

Billings	4.62%	4.51%	5.31%	2.89%	4.42%
Remainder of state	3.79%	2.94%	4.51%	2.30%	4.36%

NEBRASKA

Omaha-Council Bluffs, NE portion	6.09%	5.15%	2.96%	2.12%	3.25%
Remainder of state	3.76%	3.46%	3.14%	2.93%	1.85%

NEVADA

Las Vegas-Paradise	4.51%	2.09%	2.31%	2.16%	2.96%
Remainder of state	5.01%	1.49%	3.75%	3.06%	4.23%

NEW HAMPSHIRE

Boston-Cambridge-Quincy, NH portion	2.82%	2.54%	3.90%	2.48%	2.40%
Manchester-Nashua	4.14%	1.28%	3.31%	2.49%	3.34%
Remainder of state	4.93%	5.21%	2.47%	2.16%	2.63%

NEW JERSEY

New York-Northern New Jersey-Long Island, NJ portion	1.54%	1.36%	2.42%	2.76%	3.42%
Remainder of state	5.95%	3.74%	5.61%	3.23%	3.19%

NEW MEXICO

Albuquerque	3.97%	2.85%	4.84%	1.67%	4.52%
Remainder of state	4.29%	3.25%	2.77%	3.57%	2.68%

NEW YORK

New York-Northern New Jersey-Long Island, NY portion	1.60%	0.80%	2.83%	1.13%	2.92%
Remainder of state	2.50%	0.92%	1.81%	2.89%	2.39%

NORTH CAROLINA

Charlotte-Gastonia-Concord	7.77%	3.15%	5.69%	2.60%	5.69%
Remainder of state	1.22%	1.39%	2.05%	1.43%	2.10%

NORTH DAKOTA

Fargo, ND portion	4.40%	3.62%	3.38%	3.08%	2.84%
Remainder of state	2.75%	1.83%	2.60%	2.40%	2.94%

OHIO

Cincinnati-Middletown, OH portion	5.77%	2.51%	4.39%	5.67%	5.99%
Cleveland-Elyria-Mentor	5.11%	1.88%	4.74%	2.85%	4.55%
Columbus	4.96%	3.89%	6.30%	6.12%	6.78%
Remainder of state	4.73%	3.22%	2.21%	1.84%	1.85%

OKLAHOMA

Oklahoma City	6.15%	3.89%	4.07%	3.08%	3.06%
Tulsa	5.13%	3.12%	3.98%	2.37%	4.14%
Remainder of state	3.40%	5.35%	3.38%	1.33%	2.71%

OREGON

Portland-Vancouver-Beaverton, OR portion	2.00%	1.39%	2.65%	2.06%	2.84%
Remainder of state	3.52%	1.77%	3.94%	1.98%	4.03%

PENNSYLVANIA

Philadelphia-Camden-Wilmington, PA portion	3.38%	1.44%	3.20%	3.35%	3.83%
Pittsburgh	4.82%	4.27%	3.46%	3.62%	4.73%
Remainder of state	4.19%	1.07%	1.92%	1.67%	2.23%

RHODE ISLAND

Providence-New Bedford-Fall River, RI portion	2.64%	0.85%	2.63%	1.06%	2.59%
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SOUTH CAROLINA

Columbia	8.75%	5.45%	4.26%	5.35%	4.76%
Remainder of state	3.33%	1.61%	1.97%	1.53%	2.40%

SOUTH DAKOTA

Sioux Falls	4.84%	3.22%	4.27%	1.84%	4.24%
Remainder of state	4.10%	2.87%	2.38%	1.56%	1.61%

TENNESSEE

Memphis, TN portion	4.99%	4.99%	2.89%	6.56%	5.48%
Nashville-Davidson--Murfreesboro	4.10%	2.71%	3.50%	3.41%	4.44%
Remainder of state	2.08%	2.06%	2.84%	1.88%	2.43%

TEXAS

Dallas-Fort Worth-Arlington	4.62%	2.63%	4.07%	1.23%	3.82%
Houston-Sugar Land-Baytown	3.89%	2.27%	4.77%	1.95%	4.30%
San Antonio	6.68%	4.63%	4.49%	3.76%	5.27%
Remainder of state	2.25%	2.08%	2.05%	1.81%	2.37%

UTAH

Ogden-Clearfield	7.15%	8.82%	4.83%	2.99%	5.61%
Provo-Orem	9.20%	11.02%	7.12%	5.54%	8.19%
Salt Lake City	4.39%	3.45%	3.50%	2.67%	3.37%
Remainder of state	5.93%	5.84%	6.95%	2.79%	6.10%

VERMONT

Burlington-South Burlington	3.69%	3.54%	5.67%	4.93%	4.97%
Remainder of state	3.75%	1.50%	3.06%	2.22%	3.06%

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	3.60%	4.14%	5.77%	2.52%	4.75%
Washington-Arlington-Alexandria, VA portion	3.86%	1.24%	3.94%	2.67%	3.87%
Remainder of state	2.50%	3.32%	2.68%	3.51%	3.29%

WASHINGTON

Seattle-Tacoma-Bellevue	2.23%	2.30%	2.48%	2.51%	2.84%
Remainder of state	3.01%	2.87%	2.94%	4.98%	4.79%

WEST VIRGINIA

Charleston	5.16%	4.26%	4.44%	3.98%	6.09%
Remainder of state	2.64%	2.36%	2.61%	2.06%	2.58%

WISCONSIN

Milwaukee-Waukesha-West Allis	4.91%	2.22%	2.11%	4.37%	3.03%
Remainder of state	2.69%	2.76%	2.13%	2.13%	2.13%

WYOMING

Casper	4.30%	4.19%	3.74%	3.70%	4.03%
Remainder of state	1.10%	2.51%	2.93%	2.33%	3.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 Medical Expenditure Panel Survey - Insurance Component.

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

Table IX.A.2: Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2003

State / Area	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	3,169	465	5,835	1,079	7,729	2,112
Remainder of state	3,151	710	6,249	1,375	8,169	2,360
ALASKA						
Anchorage	3,868	460	7,003	1,440	11,109	2,199
Remainder of state	4,273	384	6,388	1,193	10,086	1,373
ARIZONA						
Phoenix-Mesa-Scottsdale	3,159	573	6,272	1,542	9,047	2,942
Remainder of state	3,366	521	5,994	1,375	8,726	1,895
ARKANSAS						
Little Rock-North Little Rock	3,106	663	5,426	1,578	7,758	2,186
Remainder of state	3,135	637	5,790	1,763	8,060	2,408
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	3,211	449	6,649	1,767	9,469	2,755
Riverside-San Bernardino-Ontario	3,508	425	5,659	895	8,782	1,588
Sacramento--Arden-Arcade--Roseville	2,914	421	6,086	1,160	10,099	2,345
San Diego-Carlsbad-San Marcos	3,384	593	6,197	1,659	8,476	1,917
San Francisco-Oakland-Fremont	3,402	429	6,473	1,180	9,323	1,963
San Jose-Sunnyvale-Santa Clara	3,374	729	6,303	1,927	8,376	2,623
Remainder of state	3,251	446	6,535	1,599	8,906	2,200
COLORADO						
Denver-Aurora	3,710	613	6,929	1,632	9,752	2,611
Remainder of state	3,555	538	6,821	1,550	9,199	2,177
CONNECTICUT						
Bridgeport-Stamford-Norwalk	3,798	715	7,223	1,673	9,909	2,208
Hartford-West Hartford-East Hartford	3,504	877	7,109	1,867	9,705	2,790
New Haven-Milford	4,046	875	8,849	2,395	10,761	2,735
Remainder of state	3,438	648 *	7,650	1,768 *	10,613	1,354 *
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	3,926	677	6,879	1,546	10,863	2,162
Remainder of state	3,559	848	6,253	1,792	8,950	2,537
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	3,740	710	7,442	1,777	10,748	2,474
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	3,572	791	6,995	2,082	10,390	3,395
Orlando-Kissimmee	3,564	858	6,818	1,999	9,872	2,998
Tampa-St. Petersburg-Clearwater	3,821	648	6,461	1,792	8,823	2,582
Remainder of state	3,468	757	6,639	1,996	9,028	2,631
GEORGIA						
Atlanta-Sandy Springs-Marietta	3,488	650	6,724	1,615	9,825	2,417
Remainder of state	3,831	772	6,420	1,713	7,204	2,219
HAWAII						
Honolulu	3,088	249	5,969	1,240	8,312	2,010
Remainder of state	2,883	254	5,488	1,421	6,988	2,128

IDAHO						
Boise City-Nampa	3,441	592	6,250	1,783	8,525	2,531
Remainder of state	3,194	476	6,262	1,496	8,619	2,189
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	3,748	630	7,194	1,353	9,952	2,299
Remainder of state	3,494	606	6,586	1,850	8,826	1,915
INDIANA						
Indianapolis	3,715	791	6,762	2,240	9,919	3,918
Remainder of state	3,405	709	6,452	1,580	9,108	1,748
IOWA						
Des Moines	3,313	731	6,995	2,122	8,955	2,401
Remainder of state	3,254	664	6,326	1,422	8,335	2,147
KANSAS						
Kansas City, KS portion	3,363	873	6,709	2,130	9,068	2,841
Wichita	3,114	643	6,141	1,778	8,900	2,209
Remainder of state	3,588	803	6,571	1,962	8,813	2,658
KENTUCKY						
Louisville, KY portion	3,294	598	6,095	1,366 *	8,413	2,412
Remainder of state	3,508	732	6,705	1,731	9,387	2,261
LOUISIANA						
New Orleans-Metairie-Kenner	3,360	639	6,741	1,708	8,890	2,193
Remainder of state	3,294	630	6,941	1,633	8,673	2,745
MAINE						
Portland-South Portland-Biddeford	3,849	701	7,142	1,904	10,602	2,988
Remainder of state	3,855	694	6,908	1,921	9,989	2,746
MARYLAND						
Baltimore-Towson	3,404	749	6,529	1,595	9,513	2,592
Washington-Arlington-Alexandria, MD portion	3,432	882	6,099	2,174	8,950	3,076
Remainder of state	3,492	717	7,160	1,330 *	8,916	2,291
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	3,520	741	6,672	1,404	9,973	2,332
Remainder of state	3,443	651	6,725	1,519	9,615	2,511
MICHIGAN						
Detroit-Warren-Livonia	3,755	538	7,034	1,196	9,790	1,774
Remainder of state	3,580	538	7,165	1,454	9,128	1,555
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	3,563	641	6,493	1,523	10,171	2,568
Remainder of state	3,897	523	7,742	1,456	9,859	2,358
MISSISSIPPI						
Jackson	3,145	474	6,063	1,610	8,743	2,549
Remainder of state	3,350	512	6,163	1,480	7,878	2,262
MISSOURI						
Kansas City, MO portion	3,157	648	6,556	1,964	8,998	2,529
St. Louis, MO portion	3,263	550	6,471	1,439	9,292	2,134
Remainder of state	3,487	551	6,442	1,768	8,413	2,317

MONTANA

Billings	3,235	308 *	5,494	1,917	8,530	2,820
Remainder of state	3,583	523	7,051	2,030	8,544	2,321

NEBRASKA

Omaha-Council Bluffs, NE portion	4,140	855	6,896	1,485	8,969	2,013
Remainder of state	3,590	836	6,703	2,013	9,405	3,001

NEVADA

Las Vegas-Paradise	3,604	433	5,929	1,172	8,635	2,050
Remainder of state	3,506	586	6,602	1,554	9,449	2,256

NEW HAMPSHIRE

Boston-Cambridge-Quincy, NH portion	3,612	811	7,174	1,758	9,608	2,133
Manchester-Nashua	3,191	658	7,516	2,241	9,150	2,218
Remainder of state	3,812	798	7,647	2,178	10,335	2,740

NEW JERSEY

New York-Northern New Jersey-Long Island, NJ portion	3,802	616	7,445	1,417	10,166	2,056
Remainder of state	3,854	593	7,114	1,550	10,174	1,804

NEW MEXICO

Albuquerque	3,252	574	6,079	1,630	9,117	2,684
Remainder of state	3,461	610	6,697	1,721	9,486	2,321

NEW YORK

New York-Northern New Jersey-Long Island, NY portion	3,838	632	7,022	1,099	9,922	1,761
Remainder of state	3,146	612	6,478	1,547	8,487	1,912

NORTH CAROLINA

Charlotte-Gastonia-Concord	3,651	541	6,618	1,643	7,692	1,861
Remainder of state	3,357	541	5,621	1,630	8,650	2,481

NORTH DAKOTA

Fargo, ND portion	2,957	495	5,461	1,140	7,988	2,089
Remainder of state	3,020	609	5,751	1,620	7,811	2,157

OHIO

Cincinnati-Middletown, OH portion	3,426	564	6,366	1,332	9,490	2,616
Cleveland-Elyria-Mentor	3,211	624	6,356	1,474	9,097	2,055
Columbus	3,321	627	6,884	1,223	8,862	2,449
Remainder of state	3,545	544	6,633	1,209	9,116	1,579

OKLAHOMA

Oklahoma City	3,162	661	6,261	1,946	8,972	2,924
Tulsa	3,603	712	6,432	1,394	8,965	1,994
Remainder of state	3,118	481	6,343	1,526	8,044	2,202

OREGON

Portland-Vancouver-Beaverton, OR portion	3,289	446	6,137	1,739	9,194	2,212
Remainder of state	3,472	426	6,223	1,793	8,282	2,067

PENNSYLVANIA

Philadelphia-Camden-Wilmington, PA portion	3,719	621	7,187	1,204	9,378	2,564
Pittsburgh	3,189	646	6,572	1,537	9,193	2,029
Remainder of state	3,392	450	6,722	1,118	8,958	1,749

RHODE ISLAND

Providence-New Bedford-Fall River, RI portion	3,725	820	6,798	1,833	9,460	2,533
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SOUTH CAROLINA

Columbia	3,266	691	5,758	1,541	8,692	2,908
Remainder of state	3,390	664	6,395	1,866	8,954	2,546

SOUTH DAKOTA

Sioux Falls	3,124	673	6,775	1,996	8,050	2,208
Remainder of state	3,528	841	6,600	1,776	8,847	2,418

TENNESSEE

Memphis, TN portion	3,834	719	6,396	2,167	9,262	2,770
Nashville-Davidson--Murfreesboro	3,847	885	6,741	1,551	10,247	2,772
Remainder of state	3,340	695	6,492	1,832	8,746	2,381

TEXAS

Dallas-Fort Worth-Arlington	3,635	536	6,656	1,858	9,516	2,527
Houston-Sugar Land-Baytown	3,339	549	6,985	1,692	10,204	2,655
San Antonio	3,231	527	6,851	1,787	8,846	2,691
Remainder of state	3,339	564	6,114	1,626	9,174	2,246

UTAH

Ogden-Clearfield	3,342	627	6,238	1,595	8,307	2,245
Provo-Orem	3,005	671	5,653	1,525	9,322	2,721
Salt Lake City	3,463	643	5,779	1,536	8,120	2,390
Remainder of state	3,237	585	5,897	1,298	8,008	1,692

VERMONT

Burlington-South Burlington	3,541	493	7,072	1,345	9,686	1,748
Remainder of state	3,639	776	7,084	1,688	9,360	2,184

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	2,874	744	5,659	1,472	8,503	2,304
Washington-Arlington-Alexandria, VA portion	3,388	667	6,681	1,783	9,743	2,766
Remainder of state	3,411	575	6,122	1,569	8,951	2,738

WASHINGTON

Seattle-Tacoma-Bellevue	3,530	355	6,579	1,535	9,451	2,224
Remainder of state	3,503	438	6,438	1,265	8,817	1,784

WEST VIRGINIA

Charleston	4,731	693	8,609	2,033	8,894	1,488
Remainder of state	3,557	495	6,529	1,059	9,289	1,584

WISCONSIN

Milwaukee-Waukesha-West Allis	4,043	827	7,653	1,926	10,797	2,267
Remainder of state	3,624	831	6,832	1,947	9,104	2,255

WYOMING

Casper	3,132	499	6,230	1,525	9,235	2,573
Remainder of state	3,872	596	7,118	1,379	9,670	1,844

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 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.A.2: Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2003

State / Area	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	139	79	439	206	206	200
Remainder of state	74	48	235	78	191	110
ALASKA						
Anchorage	306	66	342	182	511	185
Remainder of state	372	56	724	255	466	410
ARIZONA						
Phoenix-Mesa-Scottsdale	82	38	240	121	305	283
Remainder of state	80	125	212	248	455	344
ARKANSAS						
Little Rock-North Little Rock	118	82	240	183	374	165
Remainder of state	109	51	335	125	418	137
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	68	28	87	96	206	168
Riverside-San Bernardino-Ontario	298	71	446	217	679	316
Sacramento--Arden-Arcade--Roseville	202	67	400	197	878	344
San Diego-Carlsbad-San Marcos	233	89	410	282	579	378
San Francisco-Oakland-Fremont	78	68	190	145	450	177
San Jose-Sunnyvale-Santa Clara	242	139	313	283	441	558
Remainder of state	98	44	215	163	272	187
COLORADO						
Denver-Aurora	206	81	259	132	407	303
Remainder of state	134	71	367	159	371	266
CONNECTICUT						
Bridgeport-Stamford-Norwalk	178	93	501	386	799	369
Hartford-West Hartford-East Hartford	133	106	428	194	210	280
New Haven-Milford	151	141	384	458	338	105
Remainder of state	382	202 *	1,047	557 *	938	472 *
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	205	86	240	147	493	263
Remainder of state	237	151	572	401	535	240
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	79	58	196	128	399	164
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	110	62	239	188	362	275
Orlando-Kissimmee	201	77	811	510	638	401
Tampa-St. Petersburg-Clearwater	284	90	310	55	511	343
Remainder of state	93	49	241	173	490	222
GEORGIA						
Atlanta-Sandy Springs-Marietta	103	57	141	102	356	170
Remainder of state	208	107	352	259	807	245
HAWAII						
Honolulu	105	38	274	115	135	144
Remainder of state	74	34	257	208	367	312

IDAHO						
Boise City-Nampa	183	101	358	131	204	400
Remainder of state	93	39	354	200	320	291
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	136	88	229	271	308	422
Remainder of state	123	58	180	168	350	171
INDIANA						
Indianapolis	136	71	363	318	296	656
Remainder of state	148	59	298	181	295	228
IOWA						
Des Moines	147	198	411	568	365	288
Remainder of state	108	39	352	145	204	183
KANSAS						
Kansas City, KS portion	98	90	185	292	361	222
Wichita	139	112	303	240	440	216
Remainder of state	155	81	428	252	212	243
KENTUCKY						
Louisville, KY portion	129	71	402	416 *	331	355
Remainder of state	159	78	306	115	587	245
LOUISIANA						
New Orleans-Metairie-Kenner	162	104	362	325	453	472
Remainder of state	152	58	350	89	495	142
MAINE						
Portland-South Portland-Biddeford	175	55	231	159	352	251
Remainder of state	83	47	254	278	270	164
MARYLAND						
Baltimore-Towson	206	95	247	249	459	349
Washington-Arlington-Alexandria, MD portion	183	120	432	364	584	521
Remainder of state	272	86	669	430 *	566	366
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	78	62	285	130	238	128
Remainder of state	158	87	382	395	450	343
MICHIGAN						
Detroit-Warren-Livonia	163	87	263	138	316	264
Remainder of state	106	58	466	318	328	185
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	217	63	268	89	144	146
Remainder of state	119	101	722	253	597	297
MISSISSIPPI						
Jackson	235	92	224	95	387	356
Remainder of state	106	78	283	132	438	126
MISSOURI						
Kansas City, MO portion	189	60	392	239	378	261
St. Louis, MO portion	108	53	434	181	349	340
Remainder of state	135	74	395	284	288	246

MONTANA

Billings	182	104 *	275	269	242	263
Remainder of state	161	56	296	317	247	260

NEBRASKA

Omaha-Council Bluffs, NE portion	240	94	257	186	331	336
Remainder of state	193	56	222	149	290	333

NEVADA

Las Vegas-Paradise	186	43	249	181	325	263
Remainder of state	147	42	375	131	398	181

NEW HAMPSHIRE

Boston-Cambridge-Quincy, NH portion	170	67	473	300	554	299
Manchester-Nashua	139	121	183	300	632	280
Remainder of state	180	82	285	297	294	204

NEW JERSEY

New York-Northern New Jersey-Long Island, NJ portion	221	32	234	110	278	226
Remainder of state	235	140	437	350	674	361

NEW MEXICO

Albuquerque	84	53	154	140	153	233
Remainder of state	120	88	345	471	471	249

NEW YORK

New York-Northern New Jersey-Long Island, NY portion	112	47	288	100	360	114
Remainder of state	103	50	239	180	162	178

NORTH CAROLINA

Charlotte-Gastonia-Concord	221	91	387	364	504	315
Remainder of state	133	24	252	78	260	114

NORTH DAKOTA

Fargo, ND portion	143	96	213	223	440	413
Remainder of state	65	60	187	170	189	161

OHIO

Cincinnati-Middletown, OH portion	603	89	1,003	324	1,185	456
Cleveland-Elyria-Mentor	146	79	324	220	346	244
Columbus	295	117	602	226	674	369
Remainder of state	116	78	294	144	351	161

OKLAHOMA

Oklahoma City	96	92	325	265	449	454
Tulsa	186	63	181	178	344	338
Remainder of state	138	70	408	191	517	327

OREGON

Portland-Vancouver-Beaverton, OR portion	87	69	140	121	245	138
Remainder of state	276	52	344	226	387	242

PENNSYLVANIA

Philadelphia-Camden-Wilmington, PA portion	188	72	510	136	670	331
Pittsburgh	250	131	379	243	440	350
Remainder of state	64	45	228	175	188	282

RHODE ISLAND

Providence-New Bedford-Fall River, RI portion	78	29	213	211	228	225
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SOUTH CAROLINA

Columbia	264	106	747	253	419	341
Remainder of state	160	53	180	218	248	195

SOUTH DAKOTA

Sioux Falls	157	83	383	145	371	324
Remainder of state	118	94	288	182	439	174

TENNESSEE

Memphis, TN portion	242	126	794	329	604	389
Nashville-Davidson--Murfreesboro	238	119	413	171	352	232
Remainder of state	63	71	86	267	259	364

TEXAS

Dallas-Fort Worth-Arlington	122	41	237	153	300	172
Houston-Sugar Land-Baytown	153	45	442	157	430	172
San Antonio	238	64	835	187	758	455
Remainder of state	88	81	424	155	297	137

UTAH

Ogden-Clearfield	268	148	783	401	388	260
Provo-Orem	424	125	625	303	670	428
Salt Lake City	217	84	156	143	190	200
Remainder of state	404	138	475	127	861	220

VERMONT

Burlington-South Burlington	96	49	245	177	413	229
Remainder of state	147	72	303	181	371	157

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	155	172	292	126	247	186
Washington-Arlington-Alexandria, VA portion	183	36	332	235	663	438
Remainder of state	102	55	297	145	392	211

WASHINGTON

Seattle-Tacoma-Bellevue	87	38	157	192	393	329
Remainder of state	139	86	267	191	571	387

WEST VIRGINIA

Charleston	490	124	779	474	1,018	402
Remainder of state	102	64	195	122	431	139

WISCONSIN

Milwaukee-Waukesha-West Allis	261	102	339	356	442	183
Remainder of state	81	65	659	175	274	175

WYOMING

Casper	255	65	465	271	559	607
Remainder of state	218	112	294	270	286	305

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 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.1: Health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2003

Metro Area	Percent of establishments that offer health insurance	Percent of employees in establishments that offer	Percent of employees eligible for health insurance in establishments that offer	Percent of employees eligible for health insurance that are enrolled in establishments that offer	Percent of employees that are enrolled in establishments that offer
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA					
Less than 50 employees	51.2%	66.0%	81.2%	73.1%	59.4%
50 or more employees	95.9%	98.0%	77.8%	83.9%	65.3%
Total	59.7%	88.6%	78.5%	81.5%	64.0%
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA					
Less than 50 employees	43.9%	58.9%	85.6%	78.9%	67.6%
50 or more employees	89.6%	94.7%	79.2%	83.3%	65.9%
Total	55.8%	85.9%	80.3%	82.5%	66.2%
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA					
Less than 50 employees	41.9%	64.0%	80.5%	73.6%	59.3%
50 or more employees	96.7%	98.2%	80.4%	83.1%	66.8%
Total	56.3%	90.1%	80.4%	81.5%	65.5%
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA					
Less than 50 employees	55.2%	78.9%	75.8%	81.4%	61.7%
50 or more employees	98.1%	97.8%	76.5%	79.3%	60.6%
Total	69.1%	92.6%	76.4%	79.8%	60.9%
DALLAS-FORT WORTH-ARLINGTON, TX MSA					
Less than 50 employees	34.3%	49.5%	83.0%	78.2%	64.9%
50 or more employees	96.4%	98.1%	76.0%	83.2%	63.2%
Total	54.3%	88.0%	76.8%	82.5%	63.4%
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA					
Less than 50 employees	44.9%	59.2%	92.8%	81.1%	75.2%
50 or more employees	93.2%	92.1%	86.8%	80.1%	69.5%
Total	54.6%	80.4%	88.3%	80.4%	71.0%
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA					
Less than 50 employees	31.1%	51.1%	83.6%	85.9%	71.8%
50 or more employees	97.2%	99.1%	71.8%	84.1%	60.4%
Total	46.6%	88.8%	73.2%	84.3%	61.8%
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA					
Less than 50 employees	53.5%	73.6%	84.3%	71.3%	60.1%
50 or more employees	98.0%	99.0%	80.2%	78.3%	62.8%
Total	67.1%	92.0%	81.1%	76.7%	62.2%
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA					
Less than 50 employees	37.5%	67.9%	66.0%	80.1%	52.9%
50 or more employees	95.0%	95.0%	79.6%	78.9%	62.8%
Total	57.6%	89.1%	77.3%	79.1%	61.2%

DETROIT-WARREN-LIVONIA, MI MSA

Less than 50 employees	50.8%	65.9%	79.6%	82.4%	65.6%
50 or more employees	89.2%	90.1%	77.3%	81.0%	62.6%
Total	62.9%	84.8%	77.7%	81.2%	63.1%

BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA

Less than 50 employees	56.7%	75.1%	74.4%	68.2%	50.7%
50 or more employees	94.2%	96.8%	74.7%	83.8%	62.6%
Total	66.0%	91.1%	74.6%	80.4%	60.0%

SAN FRANCISCO-OAKLAND-FREMONT, CA MSA

Less than 50 employees	54.3%	68.6%	81.1%	87.9%	71.2%
50 or more employees	98.5%	98.1%	79.6%	85.0%	67.7%
Total	64.3%	88.9%	80.0%	85.7%	68.6%

RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA

Less than 50 employees	30.2%	48.6%	78.9%	84.2%	66.4%
50 or more employees	90.5%	94.3%	87.8%	73.3%	64.4%
Total	48.2%	84.7%	86.8%	74.5%	64.6%

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	43.2%	64.9%	78.3%	78.0%	61.0%
50 or more employees	90.9%	96.6%	76.2%	80.7%	61.5%
Total	57.5%	89.8%	76.5%	80.3%	61.4%

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	54.1%	68.8%	81.6%	84.7%	69.1%
50 or more employees	97.0%	97.3%	78.2%	81.5%	63.7%
Total	63.9%	88.3%	79.0%	82.3%	65.0%

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

Less than 50 employees	46.7%	65.2%	72.6%	79.7%	57.9%
50 or more employees	99.1%	99.1%	79.3%	82.6%	65.5%
Total	61.5%	90.4%	78.1%	82.1%	64.1%

SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA

Less than 50 employees	47.4%	65.2%	79.7%	64.0%	51.0%
50 or more employees	89.4%	93.2%	88.3%	82.7%	73.0%
Total	58.0%	85.6%	86.5%	79.1%	68.5%

ST. LOUIS, MO-IL MSA

Less than 50 employees	40.9%	57.8%	79.6%	81.7%	65.1%
50 or more employees	98.0%	99.3%	77.0%	83.2%	64.1%
Total	57.9%	88.6%	77.4%	83.0%	64.2%

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	46.0%	60.6%	80.7%	77.0%	62.1%
50 or more employees	91.6%	98.0%	79.2%	80.6%	63.8%
Total	56.0%	87.6%	79.5%	79.9%	63.5%

TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA

Less than 50 employees	44.5%	67.4%	84.4%	83.4%	70.4%
50 or more employees	98.8%	97.8%	91.2%	73.8%	67.3%
Total	58.5%	92.3%	90.3%	75.0%	67.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 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, 2003

Metro Area	Percent of establishments that offer health insurance	Percent of employees in establishments that offer	Percent of employees eligible for health insurance in establishments that offer	Percent of employees eligible for health insurance that are enrolled in establishments that offer	Percent of employees that are enrolled in establishments that offer
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA					
<50	3.58%	5.51%	3.38%	3.62%	2.99%
50+	2.66%	1.31%	2.56%	4.04%	4.60%
Total	1.20%	0.68%	2.33%	1.48%	2.62%
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA					
Less than 50 employees	1.60%	2.31%	2.81%	3.03%	3.59%
50 or more employees	2.77%	1.18%	2.26%	1.34%	2.20%
Total	2.21%	1.81%	1.96%	1.14%	2.05%
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA					
Less than 50 employees	3.38%	5.77%	3.57%	3.97%	2.46%
50 or more employees	1.87%	1.58%	3.11%	2.81%	3.87%
Total	3.06%	2.14%	2.28%	2.37%	3.07%
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA					
Less than 50 employees	3.54%	3.39%	3.56%	2.46%	3.66%
50 or more employees	2.04%	0.74%	3.71%	2.86%	4.38%
Total	2.62%	1.17%	2.80%	1.95%	2.29%
DALLAS-FORT WORTH-ARLINGTON, TX MSA					
Less than 50 employees	4.27%	5.31%	3.69%	4.53%	5.39%
50 or more employees	2.32%	1.50%	4.29%	1.28%	4.14%
Total	4.62%	2.63%	4.07%	1.23%	3.82%
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA					
Less than 50 employees	4.10%	4.93%	1.61%	2.07%	2.64%
50 or more employees	2.86%	4.46%	1.77%	3.22%	3.94%
Total	3.47%	4.24%	1.50%	2.28%	3.00%
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA					
Less than 50 employees	3.48%	5.52%	5.74%	2.72%	5.96%
50 or more employees	2.39%	1.12%	5.58%	2.60%	4.94%
Total	3.89%	2.27%	4.77%	1.95%	4.30%
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA					
Less than 50 employees	6.09%	4.68%	3.20%	4.52%	5.20%
50 or more employees	0.57%	0.37%	2.09%	2.68%	3.60%
Total	1.85%	0.88%	2.44%	1.45%	2.57%
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA					
Less than 50 employees	3.98%	6.28%	6.58%	5.82%	6.48%
50 or more employees	2.12%	2.83%	3.81%	2.52%	4.21%
Total	2.30%	2.18%	2.97%	2.46%	3.71%

DETROIT-WARREN-LIVONIA, MI MSA

Less than 50 employees	4.65%	3.53%	4.92%	4.22%	5.27%
50 or more employees	5.67%	7.58%	3.57%	2.00%	3.63%
Total	4.30%	6.23%	2.70%	1.95%	3.18%

BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA

Less than 50 employees	5.17%	4.33%	6.45%	3.17%	5.98%
50 or more employees	3.80%	1.23%	3.16%	1.78%	3.19%
Total	3.01%	0.90%	3.28%	1.60%	2.71%

SAN FRANCISCO-OAKLAND-FREMONT, CA MSA

Less than 50 employees	3.59%	6.34%	3.30%	1.84%	3.58%
50 or more employees	0.75%	0.92%	2.95%	2.87%	2.74%
Total	3.19%	1.78%	2.38%	2.43%	2.53%

RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA

Less than 50 employees	5.88%	10.11%	13.73%	12.93%	11.19%
50 or more employees	7.08%	4.13%	3.08%	8.87%	7.96%
Total	5.28%	4.71%	2.49%	8.29%	7.45%

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	3.33%	3.02%	3.63%	3.67%	3.50%
50 or more employees	3.39%	2.09%	1.81%	2.59%	2.66%
Total	3.29%	1.84%	1.67%	2.44%	2.39%

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	2.66%	5.42%	3.51%	2.82%	4.34%
50 or more employees	1.60%	1.42%	3.00%	2.92%	3.26%
Total	2.23%	2.30%	2.48%	2.51%	2.84%

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

Less than 50 employees	3.16%	5.49%	2.94%	2.70%	2.80%
50 or more employees	1.05%	1.24%	3.21%	2.06%	2.85%
Total	3.76%	2.36%	2.85%	1.53%	2.29%

SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA

Less than 50 employees	5.49%	7.13%	7.53%	7.32%	6.58%
50 or more employees	5.32%	3.45%	2.52%	2.69%	4.18%
Total	4.76%	3.41%	6.32%	1.81%	5.03%

ST. LOUIS, MO-IL MSA

Less than 50 employees	12.02%	15.28%	20.28%	19.91%	17.38%
50 or more employees	20.66%	20.93%	16.96%	17.81%	14.64%
Total	2.78%	2.45%	3.48%	2.86%	4.13%

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	5.02%	7.61%	4.35%	3.83%	4.54%
50 or more employees	5.79%	0.78%	3.77%	2.15%	2.79%
Total	4.99%	3.86%	2.75%	1.71%	2.66%

TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA

Less than 50 employees	5.23%	8.07%	3.78%	4.29%	4.58%
50 or more employees	1.70%	1.70%	3.94%	5.37%	4.83%
Total	4.43%	2.19%	3.09%	5.24%	4.50%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 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, 2003

Metro Area	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA						
Less than 50 employees	4,248	696	7,685	1,875	10,896	2,027 *
50 or more employees	3,690	604	7,124	1,132	9,801	1,823
Total	3,825	626	7,201	1,234	10,004	1,861
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	3,290	318	6,723	1,592 *	8,150	2,854
50 or more employees	3,191	482	6,638	1,794	9,695	2,738
Total	3,211	449	6,649	1,767	9,469	2,755
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	3,917	629	7,156	1,713	9,918	2,755
50 or more employees	3,709	618	7,166	1,330 *	9,871	2,128
Total	3,747	620	7,165	1,366	9,877	2,215
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	3,945	653	8,011	1,497	10,088	3,884
50 or more employees	3,684	623	6,897	1,311	9,490	2,098
Total	3,763	632	7,112	1,347	9,596	2,415
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	4,314	508	6,393	2,158	10,273	3,443
50 or more employees	3,509	541	6,684	1,826	9,454	2,452
Total	3,635	536	6,656	1,858	9,516	2,527
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	4,007	573	7,521	2,440	10,359	3,805
50 or more employees	3,353	901	6,927	2,035	10,401	3,253
Total	3,572	791	6,995	2,082	10,390	3,395
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	3,834	323 *	8,344	2,282	11,287	2,897
50 or more employees	3,228	599	6,830	1,625	10,062	2,623
Total	3,339	549	6,985	1,692	10,204	2,655
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	3,657	658	6,974	2,245	9,506	2,423
50 or more employees	3,449	781	6,585	1,866	9,723	2,899
Total	3,501	750	6,642	1,922	9,682	2,808
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	3,204	539	6,369	1,283	7,899	2,520
50 or more employees	3,557	677	6,766	1,655	10,027	2,406
Total	3,488	650	6,724	1,615	9,825	2,417
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	4,217	472 *	8,089	943 *	10,370	1,794 *
50 or more employees	3,632	556	6,850	1,241	9,688	1,771
Total	3,755	538	7,034	1,196	9,790	1,774

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

Less than 50 employees	3,560	637	7,016	2,003 *	10,312	2,701
50 or more employees	3,514	776	6,681	1,384	9,878	2,240
Total	3,524	745	6,704	1,426	9,955	2,322

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

Less than 50 employees	3,853	273	6,692	1,428	9,650	2,252
50 or more employees	3,228	489	6,443	1,147	9,190	1,846
Total	3,402	429	6,473	1,180	9,323	1,963

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

Less than 50 employees	2,735	254 *	5,476	885 *	7,828	2,116
50 or more employees	3,674	461	5,675	896	8,861	1,545
Total	3,508	425	5,659	895	8,782	1,588

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	3,331	469	6,735	2,412	9,492	3,395
50 or more employees	3,111	602	6,217	1,439	9,001	2,895
Total	3,159	573	6,272	1,542	9,047	2,942

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	3,514	273 *	6,206	1,316	9,092	2,107
50 or more employees	3,537	391	6,684	1,596	9,545	2,255
Total	3,530	355	6,579	1,535	9,451	2,224

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

Less than 50 employees	3,120	564	5,697	3,100	9,800	3,554
50 or more employees	3,666	659	6,563	1,438	10,155	2,372
Total	3,547	638	6,502	1,555	10,105	2,539

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

Less than 50 employees	2,927	568 *	5,552	1,393 *	10,123	1,137 *
50 or more employees	3,497	600	6,264	1,686	8,237	2,031
Total	3,384	593	6,197	1,659	8,476	1,917

ST. LOUIS, MO-IL MSA

Less than 50 employees	3,167	372 *	6,692	1,332 *	8,654	1,336 *
50 or more employees	3,344	609	6,393	1,558 *	9,391	2,170
Total	3,309	561	6,441	1,522	9,292	2,058

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	3,628	712	6,509	2,215	8,890	3,604
50 or more employees	3,341	760	6,533	1,487	9,637	2,392
Total	3,404	749	6,529	1,595	9,513	2,592

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

Less than 50 employees	3,767	571	6,551	2,570	8,669	2,029 *
50 or more employees	3,833	666	6,451	1,709	8,840	2,644
Total	3,821	648	6,461	1,792	8,823	2,582

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 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, 2003

Metro Area	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA MSA						
Less than 50 employees	284	107	1,017	464	529	786 *
50 or more employees	211	42	235	104	267	125
Total	107	32	182	58	203	110
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	156	41	596	539 *	258	400
50 or more employees	68	27	81	99	230	167
Total	68	28	87	96	206	168
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	228	121	465	228	456	461
50 or more employees	165	141	293	417 *	366	563
Total	128	87	221	270	311	420
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	143	128	525	390	496	559
50 or more employees	212	76	293	192	630	174
Total	115	45	345	73	463	188
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	225	115	885	577	658	804
50 or more employees	143	48	259	175	317	191
Total	122	41	237	153	300	172
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	145	145	657	376	729	556
50 or more employees	109	68	187	216	299	309
Total	110	62	239	188	362	275
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	147	109 *	427	542	711	396
50 or more employees	158	43	444	109	476	196
Total	153	45	442	157	430	172
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	138	113	349	365	764	488
50 or more employees	113	74	364	133	504	256
Total	121	63	280	210	405	229
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	314	159	1,010	377	577	444
50 or more employees	116	50	178	124	413	235
Total	103	57	141	102	356	170
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	273	166 *	640	311 *	570	656 *
50 or more employees	184	60	345	149	353	220
Total	163	87	263	138	316	264

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

Less than 50 employees	169	121	1,561	607 *	608	484
50 or more employees	96	67	289	164	208	131
Total	73	61	208	129	239	113

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

Less than 50 employees	205	80	750	266	727	415
50 or more employees	134	135	228	173	524	188
Total	78	68	190	145	450	177

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

Less than 50 employees	453	108 *	1,332	307 *	1,761	585
50 or more employees	398	77	770	237	746	321
Total	298	71	446	217	679	316

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	129	91	586	332	490	327
50 or more employees	122	41	281	111	366	332
Total	82	38	240	121	305	283

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	138	90 *	329	312	435	492
50 or more employees	87	28	181	194	455	346
Total	87	38	157	192	393	329

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

Less than 50 employees	171	142	927	523	511	358
50 or more employees	285	80	294	89	153	222
Total	216	64	288	130	156	144

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

Less than 50 employees	376	250 *	1,057	424 *	1,447	391 *
50 or more employees	281	107	439	308	565	426
Total	233	89	410	282	579	378

ST. LOUIS, MO-IL MSA

Less than 50 employees	906	112 *	1,999	424 *	2,550	692 *
50 or more employees	795	157	1,746	1,423 *	1,994	589
Total	98	45	424	166	317	318

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	446	198	502	583	1,172	861
50 or more employees	156	90	260	213	415	302
Total	206	95	247	249	459	349

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

Less than 50 employees	523	130	1,074	551	923	612 *
50 or more employees	357	101	308	144	522	451
Total	284	90	310	55	511	343

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2003 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.