

Table IX.A.1: Health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2004

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	73.2%	94.6%	78.4%	82.3%	64.5%
Remainder of state	56.7%	84.8%	84.9%	70.3%	59.7%
ALASKA					
Anchorage	49.5%	81.7%	72.5%	80.8%	58.6%
Remainder of state	38.3%	70.4%	62.4%	80.0%	49.9%
ARIZONA					
Phoenix-Mesa-Scottsdale	58.3%	86.8%	70.6%	77.1%	54.4%
Remainder of state	52.7%	77.8%	65.1%	81.3%	53.0%
ARKANSAS					
Little Rock-North Little Rock	53.0%	84.9%	77.6%	78.8%	61.2%
Remainder of state	38.9%	82.4%	82.7%	81.1%	67.1%
CALIFORNIA					
Los Angeles-Long Beach-Santa Ana	54.6%	86.7%	79.6%	80.6%	64.1%
Riverside-San Bernardino-Ontario	48.5%	79.5%	65.3%	76.7%	50.1%
Sacramento--Arden-Arcade--Roseville	57.2%	90.8%	84.2%	78.5%	66.1%
San Diego-Carlsbad-San Marcos	52.9%	80.8%	84.3%	82.7%	69.7%
San Francisco-Oakland-Fremont	62.3%	88.6%	81.5%	88.0%	71.8%
San Jose-Sunnyvale-Santa Clara	58.3%	92.4%	82.3%	79.8%	65.7%
Remainder of state	50.2%	85.5%	74.3%	82.9%	61.7%
COLORADO					
Denver-Aurora	64.5%	94.2%	81.8%	78.0%	63.9%
Remainder of state	43.2%	77.0%	75.9%	81.8%	62.0%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	72.5%	93.5%	74.6%	87.2%	65.1%
Hartford-West Hartford-East Hartford	64.5%	89.2%	82.9%	80.6%	66.8%
New Haven-Milford	71.4%	93.5%	78.6%	82.3%	64.7%
Remainder of state	68.1%	92.3%	77.3%	77.3%	59.7%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	67.9%	94.0%	70.7%	80.1%	56.7%
Remainder of state	56.1%	83.2%	74.1%	79.5%	58.9%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	74.2%	94.3%	83.2%	85.8%	71.4%
FLORIDA					
Miami-Fort Lauderdale-Miami Beach	51.6%	84.3%	81.6%	82.9%	67.7%
Orlando-Kissimmee	46.0%	84.0%	86.4%	75.9%	65.6%
Tampa-St. Petersburg-Clearwater	56.4%	90.5%	80.2%	77.3%	62.0%
Remainder of state	50.6%	85.7%	77.5%	74.5%	57.7%

GEORGIA

Atlanta-Sandy Springs-Marietta	58.9%	88.1%	74.4%	80.2%	59.7%
Remainder of state	42.3%	81.7%	78.5%	76.4%	59.9%

HAWAII

Honolulu	88.0%	97.2%	81.8%	83.8%	68.5%
Remainder of state	71.9%	97.9%	76.7%	83.5%	64.0%

IDAHO

Boise City-Nampa	44.4%	78.0%	79.8%	82.9%	66.2%
Remainder of state	46.5%	73.6%	76.2%	80.5%	61.4%

ILLINOIS

Chicago-Naperville-Joliet, IL portion	62.3%	91.5%	76.7%	80.5%	61.7%
Remainder of state	45.3%	82.3%	78.8%	77.9%	61.4%

INDIANA

Indianapolis	58.1%	92.4%	77.3%	75.9%	58.6%
Remainder of state	48.1%	86.3%	82.6%	78.0%	64.5%

IOWA

Des Moines	57.7%	91.6%	77.3%	81.0%	62.6%
Remainder of state	47.3%	83.8%	76.2%	82.0%	62.6%

KANSAS

Kansas City, KS portion	71.6%	95.6%	77.9%	62.9%	49.0%
Wichita	52.5%	89.5%	79.9%	80.7%	64.5%
Remainder of state	44.9%	72.0%	78.0%	77.2%	60.2%

KENTUCKY

Louisville, KY portion	57.4%	89.5%	87.1%	83.3%	72.5%
Remainder of state	58.6%	87.7%	83.8%	81.8%	68.6%

LOUISIANA

New Orleans-Metairie-Kenner	44.1%	81.0%	86.4%	81.6%	70.5%
Remainder of state	45.6%	80.5%	79.5%	75.6%	60.1%

MAINE

Portland-South Portland-Biddeford	57.5%	83.4%	82.1%	81.9%	67.2%
Remainder of state	44.3%	78.0%	76.4%	73.0%	55.8%

MARYLAND

Baltimore-Towson	66.7%	89.7%	82.9%	80.4%	66.7%
Washington-Arlington-Alexandria, MD portion	62.7%	89.1%	76.2%	72.8%	55.4%
Remainder of state	64.7%	92.9%	81.3%	76.7%	62.3%

MASSACHUSETTS

Boston-Cambridge-Quincy, MA portion	66.0%	93.7%	78.2%	79.1%	61.8%
Remainder of state	58.7%	89.3%	73.5%	71.7%	52.7%

MICHIGAN

Detroit-Warren-Livonia	67.7%	92.4%	78.7%	76.7%	60.3%
Remainder of state	55.4%	85.9%	75.1%	81.2%	61.0%

MINNESOTA

Minneapolis-St. Paul-Bloomington, MN portion	59.3%	90.7%	81.6%	81.0%	66.1%
Remainder of state	47.3%	84.1%	73.8%	78.4%	57.9%

MISSISSIPPI

Jackson	51.2%	87.3%	76.9%	82.5%	63.4%
Remainder of state	40.0%	77.8%	82.8%	79.9%	66.2%

MISSOURI

Kansas City, MO portion	59.4%	90.5%	81.6%	80.3%	65.6%
St. Louis, MO portion	60.0%	89.7%	83.8%	79.1%	66.3%
Remainder of state	48.1%	85.3%	79.2%	76.2%	60.3%

MONTANA

Billings	57.7%	81.3%	71.0%	80.4%	57.1%
Remainder of state	34.8%	65.1%	73.7%	79.1%	58.3%

NEBRASKA

Omaha-Council Bluffs, NE portion	62.2%	91.1%	80.9%	83.9%	67.9%
Remainder of state	35.9%	70.8%	77.8%	80.1%	62.3%

NEVADA

Las Vegas-Paradise	54.1%	90.2%	71.6%	78.2%	56.0%
Remainder of state	55.6%	85.7%	80.6%	87.4%	70.5%

NEW HAMPSHIRE

Boston-Cambridge-Quincy, NH portion					
	67.9%	90.2%	68.0%	72.1%	49.0%
Manchester-Nashua	66.3%	93.3%	76.3%	78.4%	59.8%
Remainder of state	55.0%	81.4%	72.5%	76.4%	55.4%

NEW JERSEY

New York-Northern New Jersey-Long Island, NJ portion	62.9%	91.0%	80.3%	85.3%	68.5%
Remainder of state	63.5%	88.9%	68.4%	77.7%	53.1%

NEW MEXICO

Albuquerque	57.7%	86.8%	78.2%	74.9%	58.6%
Remainder of state	41.0%	71.1%	75.3%	76.1%	57.3%

NEW YORK

New York-Northern New Jersey-Long Island, NY portion	56.2%	87.9%	81.7%	83.9%	68.6%
Remainder of state	63.9%	91.3%	74.9%	73.9%	55.3%

NORTH CAROLINA

Charlotte-Gastonia-Concord	55.6%	90.5%	74.5%	75.8%	56.5%
Remainder of state	50.9%	83.1%	82.1%	83.2%	68.4%

NORTH DAKOTA

Fargo, ND portion	47.2%	79.1%	83.4%	87.3%	72.8%
Remainder of state	42.0%	71.6%	73.4%	82.1%	60.2%

OHIO

Cincinnati-Middletown, OH portion	70.2%	90.2%	79.5%	86.6%	68.8%
Cleveland-Elyria-Mentor	76.3%	94.5%	78.4%	76.6%	60.1%
Columbus	67.0%	94.9%	84.3%	79.6%	67.0%
Remainder of state	52.7%	85.2%	74.3%	76.9%	57.1%

OKLAHOMA

Oklahoma City	38.6%	79.9%	76.2%	74.6%	56.8%
Tulsa	60.1%	87.5%	83.8%	78.4%	65.8%
Remainder of state	39.1%	74.6%	85.5%	78.2%	66.8%

OREGON

Portland-Vancouver-Beaverton, OR	64.7%	89.5%	79.8%	85.7%	68.4%
Remainder of state	43.3%	69.4%	75.4%	87.1%	65.7%

PENNSYLVANIA

Philadelphia-Camden-Wilmington, PA portion	69.8%	94.7%	83.1%	82.2%	68.3%
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Pittsburgh	63.2%	93.7%	81.5%	85.3%	69.6%
Remainder of state	63.0%	90.6%	76.6%	81.5%	62.4%
RHODE ISLAND					
Providence-New Bedford-Fall River, RI portion	58.9%	88.7%	68.9%	80.7%	55.6%
SOUTH CAROLINA					
Columbia	47.9%	83.2%	69.7%	81.1%	56.5%
Remainder of state	49.6%	83.5%	78.5%	78.6%	61.7%
SOUTH DAKOTA					
Sioux Falls	52.7%	80.2%	78.2%	78.6%	61.5%
Remainder of state	45.8%	79.4%	68.4%	83.2%	56.9%
TENNESSEE					
Memphis, TN portion	67.1%	88.9%	83.7%	81.8%	68.5%
Nashville-Davidson--Murfreesboro	56.3%	80.2%	83.7%	79.1%	66.2%
Remainder of state	49.8%	88.1%	71.9%	80.6%	57.9%
TEXAS					
Dallas-Fort Worth-Arlington	49.1%	85.1%	83.1%	77.4%	64.3%
Houston-Sugar Land-Baytown	50.2%	83.6%	76.1%	82.6%	62.9%
San Antonio	56.5%	88.6%	73.7%	80.7%	59.5%
Remainder of state	40.1%	75.1%	78.2%	80.1%	62.6%
UTAH					
Ogden-Clearfield	48.6%	82.9%	71.0%	68.9%	48.9%
Provo-Orem	43.9%	73.5%	51.1%	73.6%	37.6%
Salt Lake City	58.7%	88.8%	69.0%	81.3%	56.1%
Remainder of state	30.2%	78.4%	79.3%	82.2%	65.2%
VERMONT					
Burlington-South Burlington	67.3%	90.6%	87.1%	80.9%	70.5%
Remainder of state	47.8%	74.1%	69.3%	72.7%	50.4%
VIRGINIA					
Virginia Beach-Norfolk-Newport News, VA portion	66.7%	85.3%	83.1%	70.9%	58.9%
Washington-Arlington-Alexandria, VA portion	70.4%	94.6%	79.5%	81.1%	64.4%
Remainder of state	57.3%	89.4%	79.7%	77.6%	61.9%
WASHINGTON					
Seattle-Tacoma-Bellevue	60.7%	80.0%	79.0%	87.4%	69.1%
Remainder of state	51.3%	81.0%	71.8%	76.7%	55.1%
WEST VIRGINIA					
Charleston	49.6%	77.8%	85.2%	73.9%	63.0%
Remainder of state	51.0%	82.1%	74.0%	79.6%	58.9%
WISCONSIN					
Milwaukee-Waukesha-West Allis	59.1%	91.9%	73.5%	76.0%	55.8%
Remainder of state	52.0%	84.4%	79.1%	78.4%	62.0%
WYOMING					
Cheyenne	51.8%	81.3%	65.0%	71.2%	46.3%
Remainder of state	39.9%	71.3%	80.8%	80.8%	65.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 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, 2004

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	5.75%	1.50%	5.44%	2.26%	4.74%
Remainder of state	2.65%	2.34%	2.10%	2.81%	3.56%
ALASKA					
Anchorage	3.80%	4.64%	4.29%	2.80%	4.02%
Remainder of state	4.10%	5.24%	6.01%	2.93%	6.00%
ARIZONA					
Phoenix-Mesa-Scottsdale	4.92%	2.86%	3.48%	2.76%	2.62%
Remainder of state	5.14%	3.11%	6.49%	3.24%	4.80%
ARKANSAS					
Little Rock-North Little Rock	3.13%	2.30%	4.59%	3.37%	4.26%
Remainder of state	3.62%	2.91%	2.52%	1.40%	2.11%
CALIFORNIA					
Los Angeles-Long Beach-Santa Ana	1.72%	1.15%	1.89%	1.65%	1.67%
Riverside-San Bernardino-Ontario	3.55%	5.15%	4.58%	3.34%	3.97%
Sacramento--Arden-Arcade--Roseville	5.69%	4.80%	4.61%	4.82%	5.23%
San Diego-Carlsbad-San Marcos	4.78%	5.08%	6.49%	2.70%	6.03%
San Francisco-Oakland-Fremont	3.71%	2.05%	3.79%	3.34%	4.82%
San Jose-Sunnyvale-Santa Clara	5.86%	1.68%	5.11%	4.50%	4.80%
Remainder of state	2.83%	1.69%	2.46%	2.56%	2.15%
COLORADO					
Denver-Aurora	3.11%	0.84%	3.78%	2.75%	4.24%
Remainder of state	3.79%	4.13%	4.64%	1.71%	4.69%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	3.46%	2.16%	3.79%	1.71%	3.52%
Hartford-West Hartford-East Hartford	2.06%	1.67%	2.83%	3.18%	3.50%
New Haven-Milford	4.65%	1.53%	4.36%	2.96%	3.78%
Remainder of state	4.92%	1.59%	4.29%	4.74%	5.69%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	2.92%	1.77%	5.71%	2.15%	4.65%
Remainder of state	4.11%	2.26%	7.05%	2.93%	5.54%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	2.55%	0.96%	2.61%	1.34%	2.69%
FLORIDA					
Miami-Fort Lauderdale-Miami Beach	4.54%	3.01%	3.09%	3.11%	4.04%
Orlando-Kissimmee	7.01%	4.56%	2.71%	3.86%	4.37%
Tampa-St. Petersburg-Clearwater	6.85%	3.23%	4.84%	4.86%	5.98%
Remainder of state	4.20%	4.66%	3.12%	2.43%	3.20%

GEORGIA

Atlanta-Sandy Springs-Marietta	3.68%	2.53%	2.52%	1.23%	2.15%
Remainder of state	4.39%	2.97%	3.67%	2.59%	4.12%

HAWAII

Honolulu	1.54%	0.48%	1.96%	1.94%	2.00%
Remainder of state	8.32%	1.80%	2.37%	2.35%	2.49%

IDAHO

Boise City-Nampa	4.37%	3.15%	3.15%	4.14%	4.40%
Remainder of state	2.20%	3.04%	4.23%	3.95%	5.16%

ILLINOIS

Chicago-Naperville-Joliet, IL portion	2.61%	1.16%	2.91%	1.49%	2.16%
Remainder of state	2.50%	3.55%	3.97%	2.97%	3.94%

INDIANA

Indianapolis	6.18%	4.27%	5.39%	3.03%	5.46%
Remainder of state	3.59%	1.37%	2.39%	3.56%	4.02%

IOWA

Des Moines	4.23%	2.78%	4.93%	3.88%	6.03%
Remainder of state	2.26%	1.53%	2.95%	1.41%	3.25%

KANSAS

Kansas City, KS portion	3.36%	1.38%	5.36%	7.57%	8.27%
Wichita	6.11%	3.54%	5.49%	5.11%	6.54%
Remainder of state	3.03%	2.43%	2.63%	3.19%	2.44%

KENTUCKY

Louisville, KY portion	3.05%	3.82%	3.76%	3.29%	4.55%
Remainder of state	2.12%	1.58%	1.39%	2.21%	2.46%

LOUISIANA

New Orleans-Metairie-Kenner	5.15%	5.71%	3.20%	6.53%	6.45%
Remainder of state	3.14%	2.95%	3.23%	4.26%	4.56%

MAINE

Portland-South Portland-Biddeford	3.38%	4.75%	2.10%	1.88%	2.62%
Remainder of state	4.06%	3.65%	2.39%	2.14%	2.82%

MARYLAND

Baltimore-Towson	2.58%	3.41%	1.83%	2.30%	1.82%
Washington-Arlington-Alexandria, MD portion	3.59%	1.90%	3.43%	2.51%	3.09%
Remainder of state	4.05%	2.05%	5.99%	4.94%	6.66%

MASSACHUSETTS

Boston-Cambridge-Quincy, MA portion					
	2.69%	1.78%	2.66%	3.14%	2.97%
Remainder of state	5.67%	3.78%	3.45%	3.62%	3.76%

MICHIGAN

Detroit-Warren-Livonia	3.29%	1.18%	1.88%	4.42%	4.03%
Remainder of state	3.27%	2.27%	2.14%	1.44%	1.91%

MINNESOTA

Minneapolis-St. Paul-Bloomington, MN portion	3.30%	1.79%	1.92%	1.76%	2.11%
Remainder of state	3.06%	3.94%	4.86%	2.10%	4.02%

MISSISSIPPI

Jackson	3.93%	3.43%	3.71%	4.24%	4.21%
Remainder of state	2.47%	2.83%	1.77%	2.54%	2.53%

MISSOURI

Kansas City, MO portion	5.99%	2.10%	3.40%	5.35%	5.42%
St. Louis, MO portion	3.72%	4.56%	5.41%	3.33%	4.46%
Remainder of state	3.09%	3.85%	4.35%	3.16%	4.64%

MONTANA

Billings	7.62%	7.56%	6.55%	3.52%	6.41%
Remainder of state	2.19%	4.36%	2.77%	3.44%	2.94%

NEBRASKA

Omaha-Council Bluffs, NE portion	4.56%	4.92%	3.74%	2.97%	4.69%
Remainder of state	2.14%	3.27%	3.32%	2.81%	3.18%

NEVADA

Las Vegas-Paradise	3.98%	1.45%	4.12%	2.79%	3.21%
Remainder of state	4.78%	4.62%	2.95%	2.08%	3.19%

NEW HAMPSHIRE

Boston-Cambridge-Quincy, NH portion					
	4.94%	1.96%	5.43%	4.22%	5.56%
Manchester-Nashua	4.52%	3.43%	4.41%	3.79%	4.37%
Remainder of state	5.64%	4.22%	4.55%	2.11%	3.21%

NEW JERSEY

New York-Northern New Jersey-Long Island, NJ portion					
	2.28%	1.89%	1.74%	1.46%	1.92%
Remainder of state	2.57%	1.69%	4.87%	2.92%	4.84%

NEW MEXICO

Albuquerque	4.10%	3.36%	2.55%	2.40%	3.18%
Remainder of state	2.74%	3.37%	4.05%	5.17%	4.70%

NEW YORK

New York-Northern New Jersey-Long Island, NY portion					
	2.02%	1.65%	1.73%	1.24%	2.06%
Remainder of state	2.64%	1.98%	2.80%	2.46%	3.27%

NORTH CAROLINA

Charlotte-Gastonia-Concord	6.03%	4.81%	5.53%	4.02%	4.89%
Remainder of state	1.89%	1.60%	2.19%	1.22%	2.09%

NORTH DAKOTA

Fargo, ND portion	9.69%	10.54%	4.60%	4.80%	4.47%
Remainder of state	1.39%	3.15%	3.64%	1.19%	3.18%

OHIO

Cincinnati-Middletown, OH portion	4.55%	1.72%	7.04%	2.13%	6.30%
Cleveland-Elyria-Mentor	3.10%	1.17%	5.87%	4.55%	6.19%
Columbus	3.38%	2.30%	3.27%	3.88%	4.59%
Remainder of state	2.92%	0.72%	2.32%	4.41%	3.55%

OKLAHOMA

Oklahoma City	4.00%	5.71%	3.36%	3.17%	3.76%
Tulsa	3.99%	3.51%	3.65%	2.19%	3.50%
Remainder of state	3.97%	3.79%	1.98%	2.85%	2.93%

OREGON

Portland-Vancouver-Beaverton, OR portion	2.43%	1.67%	2.96%	1.58%	2.71%
Remainder of state	3.21%	4.15%	3.44%	1.88%	3.22%

PENNSYLVANIA

Philadelphia-Camden-Wilmington, PA portion	1.79%	0.93%	3.36%	1.80%	3.69%
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Pittsburgh	7.30%	2.62%	4.74%	3.97%	6.00%
Remainder of state	1.72%	1.18%	2.44%	2.31%	2.75%
RHODE ISLAND					
Providence-New Bedford-Fall River, RI portion	3.89%	2.37%	4.09%	1.25%	3.73%
SOUTH CAROLINA					
Columbia	5.02%	4.23%	7.10%	4.14%	7.20%
Remainder of state	2.19%	3.80%	2.41%	1.99%	3.26%
SOUTH DAKOTA					
Sioux Falls	3.95%	4.09%	4.97%	2.34%	5.10%
Remainder of state	2.56%	1.97%	3.08%	1.18%	3.19%
TENNESSEE					
Memphis, TN portion	5.88%	7.16%	4.74%	3.55%	5.34%
Nashville-Davidson--Murfreesboro	5.93%	3.77%	3.82%	3.25%	3.84%
Remainder of state	2.50%	3.45%	3.40%	2.20%	3.04%
TEXAS					
Dallas-Fort Worth-Arlington	3.96%	2.87%	3.00%	2.23%	3.41%
Houston-Sugar Land-Baytown	2.73%	1.95%	2.40%	2.11%	3.03%
San Antonio	9.46%	6.17%	4.99%	3.31%	5.30%
Remainder of state	2.99%	2.61%	3.33%	2.49%	3.36%
UTAH					
Ogden-Clearfield	6.86%	2.59%	7.64%	5.50%	6.31%
Provo-Orem	9.06%	7.15%	7.46%	3.48%	5.32%
Salt Lake City	4.83%	2.23%	5.46%	1.90%	4.59%
Remainder of state	5.03%	8.47%	3.98%	3.96%	5.08%
VERMONT					
Burlington-South Burlington	4.89%	3.48%	2.73%	4.05%	4.87%
Remainder of state	1.94%	2.27%	5.13%	3.14%	3.98%
VIRGINIA					
Virginia Beach-Norfolk-Newport News, VA portion	6.16%	5.92%	5.26%	7.28%	6.92%
Washington-Arlington-Alexandria, VA portion	5.00%	1.25%	2.51%	1.92%	2.07%
Remainder of state	4.78%	2.48%	3.94%	4.04%	4.68%
WASHINGTON					
Seattle-Tacoma-Bellevue	3.23%	5.75%	3.11%	2.07%	3.34%
Remainder of state	4.22%	2.35%	4.00%	3.19%	3.54%
WEST VIRGINIA					
Charleston	4.41%	4.01%	3.53%	3.31%	4.89%
Remainder of state	1.98%	1.85%	2.36%	2.77%	2.81%
WISCONSIN					
Milwaukee-Waukesha-West Allis	4.53%	2.23%	5.47%	3.00%	5.10%
Remainder of state	2.86%	2.19%	1.74%	1.47%	2.02%
WYOMING					
Cheyenne	9.96%	11.94%	11.62%	9.94%	10.69%
Remainder of state	3.83%	2.41%	1.98%	2.35%	2.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 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, 2004

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	3,293	743	6,791	1,594	8,907	2,409
Remainder of state	3,463	720	7,353	1,222	9,517	2,856
ALASKA						
Anchorage	4,608	451	7,788	1,627	10,521	2,459
Remainder of state	4,028	664	7,399	1,966	9,996	1,894
ARIZONA						
Phoenix-Mesa-Scottsdale	3,488	681	6,626	1,912	9,727	2,432
Remainder of state	3,315	614	5,991	1,452	7,200	1,828
ARKANSAS						
Little Rock-North Little Rock	3,449	655	6,289	1,334	9,327	2,789
Remainder of state	3,194	605	6,080	1,650	8,151	2,322
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	3,421	554	6,444	1,578	9,707	2,534
Riverside-San Bernardino-Ontario	3,012	449	6,069	1,591	8,521	2,894
Sacramento--Arden-Arcade--Roseville	3,442	645	6,479	1,539	10,569	2,969
San Diego-Carlsbad-San Marcos	3,191	570	6,813	1,775	9,577	2,644
San Francisco-Oakland-Fremont	4,185	586	7,088	1,589	10,593	2,118
San Jose-Sunnyvale-Santa Clara	3,367	680	6,765	1,758	9,289	2,573
Remainder of state	3,717	482	7,154	1,687	8,880	1,991
COLORADO						
Denver-Aurora	3,605	735	6,896	1,802	9,952	2,789
Remainder of state	3,784	604	6,937	1,616	10,725	2,729
CONNECTICUT						
Bridgeport-Stamford-Norwalk	3,826	741	7,958	1,463	10,943	2,372
Hartford-West Hartford-East Hartford	3,746	736	7,678	1,929	10,808	2,343
New Haven-Milford	4,053	886	8,114	1,601	11,513	1,889
Remainder of state	3,909	731	9,038	1,818	11,152	2,442
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	3,927	643	7,001	1,352	10,822	2,261
Remainder of state	3,598	818	7,196	2,123	9,811	2,684
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	4,218	634	7,924	1,546	11,742	2,653
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	3,862	683	7,721	1,913	10,327	2,718
Orlando-Kissimmee	3,427	621	7,086	1,537	10,528	2,551
Tampa-St. Petersburg-Clearwater	3,941	689	7,281	1,910	10,793	2,497
Remainder of state	3,795	793	7,063	2,205	10,241	3,501
GEORGIA						
Atlanta-Sandy Springs-Marietta	3,289	640	6,559	1,467	9,680	2,589
Remainder of state	3,393	811	6,273	2,102	8,807	2,612
HAWAII						
Honolulu	3,153	288	6,304	1,687	8,351	2,181
Remainder of state	3,027	372	6,265	1,785	9,107	2,798

IDAHO						
Boise City-Nampa	3,457	677	7,454	1,391	8,464	1,969
Remainder of state	3,413	684	6,166	1,526	9,127	2,504
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	3,751	702	7,443	1,722	10,536	2,476
Remainder of state	3,811	656	6,895	1,505	9,858	1,995
INDIANA						
Indianapolis	3,867	810	7,504	1,342	11,159	2,089
Remainder of state	3,447	565	6,533	1,569	9,205	2,116
IOWA						
Des Moines	3,465	576	6,284	1,309	9,774	2,069
Remainder of state	3,593	678	6,724	1,756	9,342	2,418
KANSAS						
Kansas City, KS portion	3,693	824	6,636	1,500	10,299	2,333
Wichita	3,862	944	6,391	1,576	9,306	2,434
Remainder of state	3,614	909	7,407	1,879	8,915	2,354
KENTUCKY						
Louisville, KY portion	3,420	828	7,166	1,908	9,610	2,356
Remainder of state	3,593	647	6,986	1,436	9,981	2,040
LOUISIANA						
New Orleans-Metairie-Kenner	3,959	580	7,688	2,516	10,964	2,913
Remainder of state	3,335	776	7,105	2,169	10,083	2,742
MAINE						
Portland-South Portland-Biddeford	4,121	936	7,449	1,805	11,081	2,720
Remainder of state	4,111	835	7,291	2,324	10,490	2,867
MARYLAND						
Baltimore-Towson	3,706	771	6,609	1,586	9,504	2,892
Washington-Arlington-Alexandria, MD portion	3,766	937	7,636	2,244	10,382	3,423
Remainder of state	3,698	671	6,773	1,027	10,251	2,452
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	4,068	860	7,221	1,630	10,529	2,586
Remainder of state	4,348	958	7,357	1,820	10,647	3,359
MICHIGAN						
Detroit-Warren-Livonia	4,050	573	6,891	1,037	9,612	1,926
Remainder of state	3,760	541	7,622	1,503	9,918	1,608
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	3,755	798	7,522	1,632	10,086	2,491
Remainder of state	3,940	662	6,522	1,697	10,662	1,905
MISSISSIPPI						
Jackson	3,669	616	6,851	1,599	9,498	3,936
Remainder of state	3,586	644	6,855	1,842	9,061	2,655
MISSOURI						
Kansas City, MO portion	3,507	730	7,117	1,273	9,149	2,282
St. Louis, MO portion	3,617	627	6,930	1,661	9,401	2,465
Remainder of state	3,522	609	6,683	1,819	9,058	2,412
MONTANA						
Billings	3,384	491	6,438	2,255	8,103	2,550

Remainder of state	3,766	609	6,657	1,623	9,274	2,139
NEBRASKA						
Omaha-Council Bluffs, NE portion	3,576	731	6,845	1,852	10,044	2,289
Remainder of state	3,896	741	7,541	1,629	9,770	2,858
NEVADA						
Las Vegas-Paradise	3,788	606	7,617	1,449	9,698	2,399
Remainder of state	4,009	642	6,684	2,410	10,360	3,078
NEW HAMPSHIRE						
Boston-Cambridge-Quincy, NH portion	3,779	978	7,897	2,175	11,693	3,490
Manchester-Nashua	4,292	1,005	8,618	1,946	10,381	3,138
Remainder of state	4,126	831	8,841	1,964	11,505	2,734
NEW JERSEY						
New York-Northern New Jersey-Long Island, NJ portion	3,930	575	7,690	1,457	11,526	1,676
Remainder of state	3,682	768	7,300	1,703	10,850	3,079
NEW MEXICO						
Albuquerque	3,284	660	6,353	1,668	8,917	2,306
Remainder of state	3,533	556	7,948	1,187	10,387	1,524
NEW YORK						
New York-Northern New Jersey-Long Island, NY portion	4,106	632	7,809	1,423	11,056	1,970
Remainder of state	3,459	847	6,684	1,647	9,304	2,289
NORTH CAROLINA						
Charlotte-Gastonia-Concord	3,580	870	6,872	2,024	9,698	3,745
Remainder of state	3,544	631	6,808	1,752	10,402	2,753
NORTH DAKOTA						
Fargo, ND portion	3,246	511 *	5,737	1,281 *	7,812	2,011
Remainder of state	3,412	732	6,393	1,917	7,792	2,315
OHIO						
Cincinnati-Middletown, OH portion	3,613	644	6,401	1,469	9,277	2,089
Cleveland-Elyria-Mentor	3,822	591	6,734	1,030	9,173	1,631
Columbus	3,724	814	7,281	1,461	9,895	3,056
Remainder of state	3,864	687	6,838	1,525	9,729	2,032
OKLAHOMA						
Oklahoma City	4,063	621	7,115	1,994	10,413	3,306
Tulsa	3,540	527	6,476	1,507	8,964	2,269
Remainder of state	3,288	577	7,123	2,161	9,138	2,343
OREGON						
Portland-Vancouver-Beaverton, OR portion	3,698	443	7,117	1,498	10,190	2,250
Remainder of state	3,717	405	6,654	1,538	9,356	2,602
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	3,916	651	7,475	1,550	11,186	2,354
Pittsburgh	3,547	764	7,553	1,488	9,983	1,960
Remainder of state	3,572	608	7,185	1,678	9,039	1,829
RHODE ISLAND						
Providence-New Bedford-Fall River, RI portion	4,368	794	8,356	1,782	10,220	2,309
SOUTH CAROLINA						
Columbia	4,061	732	7,737	1,978	10,766	2,559
Remainder of state	3,728	731	6,905	1,742	9,877	2,776

SOUTH DAKOTA

Sioux Falls	3,219	620	6,931	2,134	9,480	2,403
Remainder of state	3,550	766	7,008	2,008	10,265	2,360

TENNESSEE

Memphis, TN portion	3,671	752	6,864	2,090	9,906	2,597
Nashville-Davidson--Murfreesboro	3,312	860 *	6,384	1,849	10,312	3,048
Remainder of state	3,771	887	6,942	1,727	10,927	3,278

TEXAS

Dallas-Fort Worth-Arlington	3,764	783	7,054	2,046	10,585	2,531
Houston-Sugar Land-Baytown	3,905	785	7,330	1,950	10,306	3,126
San Antonio	3,602	545	5,648	1,569	10,062	2,897
Remainder of state	3,780	526	6,970	1,795	9,743	2,559

UTAH

Ogden-Clearfield	3,016	764	6,387	2,262	8,323	3,096
Provo-Orem	3,313	511 *	6,326	1,837	10,424	2,768
Salt Lake City	3,125	601	6,248	1,818	8,726	2,450
Remainder of state	2,768	613	5,634	2,114	8,242	2,001 *

VERMONT

Burlington-South Burlington	3,925	688	7,310	1,389	10,534	3,171
Remainder of state	4,219	799	8,035	1,716	10,832	2,193

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	3,455	663	5,831	1,448	8,874	1,734
Washington-Arlington-Alexandria, VA portion	4,215	783	7,445	2,262	11,013	3,484
Remainder of state	3,676	710	6,640	1,431	10,111	2,453

WASHINGTON

Seattle-Tacoma-Bellevue	3,755	463	7,404	1,655	10,702	3,299
Remainder of state	3,350	365	6,822	1,443	9,284	2,109

WEST VIRGINIA

Charleston	4,143	764	7,062	1,536	9,707	1,947
Remainder of state	3,606	569	6,754	1,532	9,566	2,119

WISCONSIN

Milwaukee-Waukesha-West Allis	4,274	861	8,206	2,332	9,853	2,637
Remainder of state	3,758	763	7,250	1,502	10,252	2,032

WYOMING

Cheyenne	3,921	446	9,231	2,019	9,292	3,043
Remainder of state	3,728	686	6,501	1,547	9,731	2,262

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 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, 2004

STATE/AREA	Single premium	Single contribution	Employee-plus-one premium	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	229	91	629	261	287	294
Remainder of state	128	92	371	186	543	309
ALASKA						
Anchorage	313	60	257	103	444	343
Remainder of state	253	106	510	330	645	340
ARIZONA						
Phoenix-Mesa-Scottsdale	97	47	221	140	291	211
Remainder of state	158	113	479	243	812	510
ARKANSAS						
Little Rock-North Little Rock	175	59	651	120	384	341
Remainder of state	134	54	123	121	381	147
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	61	39	138	153	186	175
Riverside-San Bernardino-Ontario	241	121	324	299	620	427
Sacramento--Arden-Arcade--Roseville	204	114	390	408	609	350
San Diego-Carlsbad-San Marcos	235	64	344	301	366	500
San Francisco-Oakland-Fremont	268	104	287	221	385	444
San Jose-Sunnyvale-Santa Clara	132	64	240	217	440	276
Remainder of state	190	71	372	221	397	176
COLORADO						
Denver-Aurora	132	59	348	132	304	207
Remainder of state	151	33	410	239	432	139
CONNECTICUT						
Bridgeport-Stamford-Norwalk	273	98	482	229	427	269
Hartford-West Hartford-East Hartford	175	95	307	173	407	126
New Haven-Milford	186	95	222	247	415	222
Remainder of state	274	137	670	399	417	626
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	151	46	273	80	290	247
Remainder of state	290	95	435	196	880	246
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	150	49	261	117	355	212
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	174	63	336	243	288	348
Orlando-Kissimmee	100	66	243	173	304	285
Tampa-St. Petersburg-Clearwater	380	43	360	309	818	348
Remainder of state	141	93	403	334	418	307
GEORGIA						
Atlanta-Sandy Springs-Marietta	92	42	281	122	240	226
Remainder of state	184	65	522	218	332	140
HAWAII						
Honolulu	48	32	189	134	228	172
Remainder of state	111	67	254	248	313	295

IDAHO						
Boise City-Nampa	250	143	488	221	366	224
Remainder of state	132	105	352	270	578	321
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	104	70	271	231	313	140
Remainder of state	81	85	227	154	227	187
INDIANA						
Indianapolis	116	112	245	152	265	362
Remainder of state	121	59	288	136	308	174
IOWA						
Des Moines	456	63	377	174	1,090	356
Remainder of state	57	59	309	101	219	200
KANSAS						
Kansas City, KS portion	134	80	277	206	362	414
Wichita	203	133	201	288	405	309
Remainder of state	160	182	565	277	513	268
KENTUCKY						
Louisville, KY portion	165	121	419	243	869	290
Remainder of state	143	48	230	141	222	185
LOUISIANA						
New Orleans-Metairie-Kenner	393	78	1,225	490	582	554
Remainder of state	91	99	309	225	496	184
MAINE						
Portland-South Portland-Biddeford	120	109	309	160	338	327
Remainder of state	131	150	323	326	618	479
MARYLAND						
Baltimore-Towson	174	109	448	271	495	523
Washington-Arlington-Alexandria, MD portion	123	109	506	149	295	500
Remainder of state	140	156	791	324	652	464
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	116	56	372	154	230	205
Remainder of state	272	73	433	292	377	270
MICHIGAN						
Detroit-Warren-Livonia	209	54	299	231	239	195
Remainder of state	109	61	262	269	233	118
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	103	95	257	72	349	229
Remainder of state	265	90	322	327	880	457
MISSISSIPPI						
Jackson	236	149	481	165	590	916
Remainder of state	187	70	215	267	385	379
MISSOURI						
Kansas City, MO portion	188	153	243	245	313	205
St. Louis, MO portion	123	47	345	110	235	229
Remainder of state	166	65	426	189	481	318
MONTANA						
Billings	233	102	364	271	689	407
Remainder of state	159	69	237	239	317	360

NEBRASKA

Omaha-Council Bluffs, NE portion	88	101	474	292	301	363
Remainder of state	216	82	635	240	403	424

NEVADA

Las Vegas-Paradise	239	71	442	179	341	232
Remainder of state	297	68	474	375	548	676

NEW HAMPSHIRE

Boston-Cambridge-Quincy, NH portion	167	122	245	226	409	358
Manchester-Nashua	254	112	420	144	477	235
Remainder of state	104	96	249	208	467	481

NEW JERSEY

New York-Northern New Jersey-Long Island, NJ portion	155	50	126	100	298	223
Remainder of state	214	119	413	229	375	481

NEW MEXICO

Albuquerque	84	64	193	158	297	214
Remainder of state	248	59	815	251	795	455

NEW YORK

New York-Northern New Jersey-Long Island, NY portion	72	58	219	78	245	237
Remainder of state	56	56	207	73	191	202

NORTH CAROLINA

Charlotte-Gastonia-Concord	174	129	247	315	697	739
Remainder of state	113	51	388	110	376	282

NORTH DAKOTA

Fargo, ND portion	231	219 *	696	488 *	1,008	442
Remainder of state	293	121	706	412	703	300

OHIO

Cincinnati-Middletown, OH portion	237	85	334	169	516	202
Cleveland-Elyria-Mentor	184	117	770	194	464	185
Columbus	297	136	348	319	461	480
Remainder of state	142	115	330	177	338	178

OKLAHOMA

Oklahoma City	164	97	359	243	323	231
Tulsa	171	35	214	101	325	224
Remainder of state	155	70	321	409	604	535

OREGON

Portland-Vancouver-Beaverton, OR portion	80	48	313	244	290	189
Remainder of state	170	47	380	154	664	496

PENNSYLVANIA

Philadelphia-Camden-Wilmington, PA portion	144	112	258	157	361	273
Pittsburgh	108	87	307	196	421	234
Remainder of state	85	47	204	154	282	248

RHODE ISLAND

Providence-New Bedford-Fall River, RI portion	153	63	328	153	376	243
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SOUTH CAROLINA

Columbia	272	156	450	481	955	623
Remainder of state	162	53	226	103	178	127

SOUTH DAKOTA

Sioux Falls	140	100	815	336	457	442
Remainder of state	122	75	514	194	436	522

TENNESSEE

Memphis, TN portion	297	80	340	342	981	486
Nashville-Davidson--Murfreesboro	225	277 *	165	156	571	283
Remainder of state	145	109*	395	181	615	372

TEXAS

Dallas-Fort Worth-Arlington	160	88	250	230	330	290
Houston-Sugar Land-Baytown	157	78	334	172	372	287
San Antonio	275	83	413	314	615	297
Remainder of state	172	59	283	143	434	242

UTAH

Ogden-Clearfield	167	93	411	293	1,195	674
Provo-Orem	370	216 *	915	387	878	311
Salt Lake City	162	73	346	218	308	176
Remainder of state	202	126	556	571	320	613 *

VERMONT

Burlington-South Burlington	89	178	353	357	359	327*
Remainder of state	114	98	227	229	296	188

VIRGINIA

Virginia Beach-Norfolk-Newport News, VA portion	180	99	691	248	669	370
Washington-Arlington-Alexandria, VA portion	241	104	308	182	380	318
Remainder of state	133	80	422	108	646	169

WASHINGTON

Seattle-Tacoma-Bellevue	66	121	232	246	344	488
Remainder of state	71	56	219	148	470	298

WEST VIRGINIA

Charleston	376	208	756	286	1,056	330
Remainder of state	162	46	385	157	402	282

WISCONSIN

Milwaukee-Waukesha-West Allis	218	90	401	368	456	375
Remainder of state	82	59	259	171	291	100

WYOMING

Cheyenne	598	119	2,192	578	1,484	664
Remainder of state	218	99	573	187	360	189

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 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, 2004

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	49.9%	67.6%	79.0%	78.1%	61.7%
50 or more employees	97.2%	98.3%	81.6%	86.3%	70.4%
Total	58.7%	89.1%	81.0%	84.5%	68.4%
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA					
Less than 50 employees	43.4%	65.0%	82.6%	82.4%	68.0%
50 or more employees	94.6%	95.5%	78.8%	80.0%	63.0%
Total	54.6%	86.7%	79.6%	80.6%	64.1%
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA					
Less than 50 employees	47.8%	69.1%	74.4%	77.2%	57.5%
50 or more employees	98.6%	98.3%	76.9%	80.7%	62.1%
Total	61.4%	91.1%	76.5%	80.1%	61.2%
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA					
Less than 50 employees	54.8%	77.9%	79.5%	81.2%	64.6%
50 or more employees	97.3%	99.1%	77.2%	80.4%	62.0%
Total	65.9%	92.9%	77.8%	80.6%	62.7%
DALLAS-FORT WORTH-ARLINGTON, TX MSA					
Less than 50 employees	30.9%	56.4%	92.2%	78.1%	72.0%
50 or more employees	91.6%	94.4%	81.3%	77.3%	62.8%
Total	49.1%	85.1%	83.1%	77.4%	64.3%
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA					
Less than 50 employees	41.3%	55.4%	88.9%	83.7%	74.5%
50 or more employees	98.0%	98.8%	79.6%	82.7%	65.8%
Total	51.6%	84.3%	81.6%	82.9%	67.7%
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA					
Less than 50 employees	32.4%	50.5%	84.6%	82.2%	69.5%
50 or more employees	95.3%	95.1%	74.5%	82.7%	61.6%
Total	50.2%	83.6%	76.1%	82.6%	62.9%
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA					
Less than 50 employees	52.7%	76.2%	78.7%	76.1%	59.9%
50 or more employees	99.8%	99.7%	79.5%	81.0%	64.4%
Total	67.9%	92.9%	79.3%	79.8%	63.3%
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA					
Less than 50 employees	42.1%	56.1%	73.6%	82.6%	60.8%
50 or more employees	99.2%	99.1%	74.5%	79.8%	59.5%
Total	58.9%	88.1%	74.4%	80.2%	59.7%

DETROIT-WARREN-LIVONIA, MI MSA

Less than 50 employees	58.2%	72.2%	70.1%	80.1%	56.2%
50 or more employees	96.1%	99.3%	80.8%	75.9%	61.3%
Total	67.7%	92.4%	78.7%	76.7%	60.3%

BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA

Less than 50 employees	55.4%	73.3%	73.6%	74.7%	55.0%
50 or more employees	99.8%	100.0%	78.3%	79.6%	62.3%
Total	66.2%	93.4%	77.4%	78.7%	60.9%

SAN FRANCISCO-OAKLAND-FREMONT, CA MSA

Less than 50 employees	51.7%	71.3%	79.9%	88.3%	70.6%
50 or more employees	98.8%	97.8%	82.1%	87.9%	72.2%
Total	62.3%	88.6%	81.5%	88.0%	71.8%

RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA

Less than 50 employees	32.2%	45.7%	73.5%	72.6%	53.4%
50 or more employees	95.7%	97.1%	63.3%	77.8%	49.3%
Total	48.5%	79.5%	65.3%	76.7%	50.1%

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	40.9%	53.7%	81.8%	78.1%	63.9%
50 or more employees	92.5%	95.3%	68.9%	76.9%	53.1%
Total	58.3%	86.8%	70.6%	77.1%	54.4%

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	47.0%	66.8%	87.6%	87.8%	77.0%
50 or more employees	97.0%	85.3%	76.3%	87.3%	66.6%
Total	60.7%	80.0%	79.0%	87.4%	69.1%

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

Less than 50 employees	45.5%	64.4%	78.9%	74.8%	59.0%
50 or more employees	97.3%	99.3%	82.2%	82.3%	67.7%
Total	58.0%	90.3%	81.6%	81.0%	66.1%

SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA

Less than 50 employees	44.6%	58.8%	82.4%	76.9%	63.4%
50 or more employees	87.8%	91.8%	84.9%	84.5%	71.7%
Total	52.9%	80.8%	84.3%	82.7%	69.7%

ST. LOUIS, MO-IL MSA

Less than 50 employees	45.9%	64.6%	78.2%	82.9%	64.9%
50 or more employees	90.2%	96.5%	84.3%	78.1%	65.8%
Total	55.1%	87.3%	83.0%	79.0%	65.6%

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	53.6%	75.6%	83.9%	70.7%	59.4%
50 or more employees	98.6%	93.6%	82.7%	82.6%	68.3%
Total	66.7%	89.7%	82.9%	80.4%	66.7%

TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA

Less than 50 employees	40.1%	58.4%	87.9%	77.6%	68.2%
50 or more employees	94.6%	98.4%	79.0%	77.3%	61.1%
Total	56.4%	90.5%	80.2%	77.3%	62.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 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, 2004

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	3.35%	3.56%	3.39%	4.06%	3.16%
50+	1.99%	0.86%	2.12%	1.43%	2.19%
Total	1.43%	1.47%	1.05%	1.14%	1.47%
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA					
Less than 50 employees	1.70%	2.23%	2.13%	2.89%	2.73%
50 or more employees	1.86%	1.00%	2.43%	1.84%	2.17%
Total	1.72%	1.15%	1.89%	1.65%	1.67%
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA					
Less than 50 employees	3.35%	4.26%	5.63%	2.57%	4.44%
50 or more employees	1.07%	0.97%	3.78%	2.12%	3.37%
Total	2.57%	1.06%	2.84%	1.52%	2.13%
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA					
Less than 50 employees	4.09%	2.51%	4.41%	4.27%	3.86%
50 or more employees	4.94%	1.49%	6.74%	2.87%	5.58%
Total	1.75%	1.03%	2.80%	1.52%	3.09%
DALLAS-FORT WORTH-ARLINGTON, TX MSA					
Less than 50 employees	3.69%	6.90%	1.73%	3.18%	3.15%
50 or more employees	3.50%	2.39%	3.69%	3.06%	4.11%
Total	3.96%	2.87%	3.00%	2.23%	3.41%
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA					
Less than 50 employees	5.35%	5.87%	5.59%	2.18%	4.19%
50 or more employees	1.68%	0.82%	4.61%	3.97%	5.35%
Total	4.54%	3.01%	3.09%	3.11%	4.04%
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA					
Less than 50 employees	2.76%	7.04%	6.37%	2.94%	5.20%
50 or more employees	2.54%	2.55%	2.84%	2.36%	3.33%
Total	2.73%	1.95%	2.40%	2.11%	3.03%
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA					
Less than 50 employees	4.85%	3.82%	4.28%	3.76%	6.66%
50 or more employees	0.65%	1.20%	2.94%	2.04%	3.37%
Total	2.77%	0.89%	1.39%	1.23%	1.56%
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA					
Less than 50 employees	3.58%	5.23%	6.77%	1.71%	5.30%
50 or more employees	0.72%	1.39%	2.42%	1.39%	2.20%
Total	3.68%	2.53%	2.52%	1.23%	2.15%

DETROIT-WARREN-LIVONIA, MI MSA

Less than 50 employees	4.38%	4.20%	4.54%	2.19%	4.35%
50 or more employees	3.07%	1.00%	2.75%	5.56%	5.35%
Total	3.29%	1.18%	1.88%	4.42%	4.03%

BOSTON-CAMBRIDGE-QUINCY, MA-NH MSA

Less than 50 employees	4.04%	6.80%	4.99%	2.72%	4.67%
50 or more employees	0.05%	0.00%	2.87%	3.74%	3.48%
Total	2.88%	1.64%	2.48%	2.99%	2.75%

SAN FRANCISCO-OAKLAND-FREMONT, CA MSA

Less than 50 employees	4.70%	3.84%	2.97%	2.31%	3.53%
50 or more employees	1.08%	1.90%	5.62%	4.20%	6.68%
Total	3.71%	2.05%	3.79%	3.34%	4.82%

RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA

Less than 50 employees	5.38%	5.81%	7.30%	5.97%	7.23%
50 or more employees	2.72%	1.24%	5.14%	3.44%	4.75%
Total	3.55%	5.15%	4.58%	3.34%	3.97%

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	4.89%	6.09%	3.57%	2.74%	3.11%
50 or more employees	2.11%	2.35%	3.69%	3.02%	2.84%
Total	4.92%	2.86%	3.48%	2.76%	2.62%

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	2.83%	3.18%	1.86%	1.10%	2.35%
50 or more employees	2.34%	7.55%	4.15%	2.98%	4.32%
Total	3.23%	5.75%	3.11%	2.07%	3.34%

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

Less than 50 employees	4.51%	4.50%	4.05%	2.36%	2.21%
50 or more employees	1.59%	0.56%	2.46%	1.99%	2.91%
Total	3.20%	1.78%	1.93%	1.76%	2.12%

SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA

Less than 50 employees	5.43%	7.41%	4.65%	4.46%	3.84%
50 or more employees	6.79%	5.28%	7.26%	3.10%	7.37%
Total	4.78%	5.08%	6.49%	2.70%	6.03%

ST. LOUIS, MO-IL MSA

Less than 50 employees	10.26%	12.08%	14.08%	14.17%	13.17%
50 or more employees	21.38%	22.79%	20.55%	18.68%	16.45%
Total	2.81%	3.07%	5.28%	2.78%	3.91%

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	2.75%	4.12%	4.26%	4.08%	2.48%
50 or more employees	0.97%	4.00%	1.89%	2.76%	2.36%
Total	2.58%	3.41%	1.83%	2.30%	1.82%

TAMPA-ST. PETERSBURG-CLEARWATER, FL MSA

Less than 50 employees	8.04%	8.54%	10.36%	9.12%	8.24%
50 or more employees	6.18%	1.43%	4.96%	5.79%	6.69%
Total	6.85%	3.23%	4.84%	4.86%	5.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 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, 2004

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	4,038	409	8,027	1,257	11,210	2,020 *
50 or more employees	4,041	679	7,700	1,472	11,251	1,819
Total	4,040	610	7,759	1,433	11,244	1,851
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	3,422	344	6,750	1,461	9,426	2,383
50 or more employees	3,420	638	6,382	1,602	9,766	2,566
Total	3,421	554	6,444	1,578	9,707	2,534
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	3,953	655	8,150	1,801	10,344	2,113
50 or more employees	3,670	718	7,204	1,676	10,480	2,544
Total	3,724	706	7,344	1,694	10,457	2,470
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	4,006	623	7,941	1,900	11,358	3,073
50 or more employees	3,808	707	7,099	1,564	10,902	2,379
Total	3,863	684	7,329	1,656	10,999	2,526
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	4,387	914	7,892	2,595	9,968	1,892 *
50 or more employees	3,606	750	6,930	1,965	10,724	2,674
Total	3,764	783	7,054	2,046	10,585	2,531
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	3,628	567	8,478	2,283	9,295	3,547
50 or more employees	3,955	729	7,565	1,837	10,585	2,511
Total	3,862	683	7,721	1,913	10,327	2,718
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	4,333	757	6,880	2,540	11,908	5,104
50 or more employees	3,783	793	7,386	1,877	10,051	2,810
Total	3,905	785	7,330	1,950	10,306	3,126
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	4,311	569	7,140	2,107	10,133	3,527
50 or more employees	4,022	878	7,664	2,113	11,161	3,233
Total	4,108	786	7,584	2,112	11,010	3,276
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	3,268	442 *	6,297	1,434	9,232	2,525
50 or more employees	3,294	690	6,611	1,474	9,741	2,598
Total	3,289	640	6,559	1,467	9,680	2,589
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	4,241	506	8,999	2,345	11,134	2,563
50 or more employees	3,992	593	6,581	845	9,310	1,800
Total	4,050	573	6,891	1,037	9,612	1,926

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

Less than 50 employees	4,559	1,067	8,978	2,210	11,565	2,571
50 or more employees	3,933	822	7,092	1,622	10,356	2,638
Total	4,049	867	7,285	1,682	10,579	2,626

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

Less than 50 employees	3,795	504 *	8,383	1,082 *	10,784	1,487 *
50 or more employees	4,377	627	6,808	1,699	10,533	2,318
Total	4,185	586	7,088	1,589	10,593	2,118

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

Less than 50 employees	2,910	577	8,369	1,193 *	9,357	2,854 *
50 or more employees	3,042	412	5,845	1,629	8,265	2,906
Total	3,012	449	6,069	1,591	8,521	2,894

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	3,449	406	7,656	1,765	8,618	2,289 *
50 or more employees	3,497	743	6,487	1,932	9,867	2,450
Total	3,488	681	6,626	1,912	9,727	2,432

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	3,798	533	7,542	1,841	9,778	3,586
50 or more employees	3,739	435 *	7,373	1,614	11,080	3,181
Total	3,755	463	7,404	1,655	10,702	3,299

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

Less than 50 employees	3,580	625	6,201	1,692	9,663	2,566
50 or more employees	3,795	838	7,621	1,627	10,187	2,472
Total	3,755	798	7,523	1,631	10,093	2,489

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

Less than 50 employees	2,804	661	6,983	3,226	9,331	4,335
50 or more employees	3,352	532	6,791	1,591	9,627	2,301
Total	3,191	570	6,813	1,775	9,577	2,644

ST. LOUIS, MO-IL MSA

Less than 50 employees	3,676	458 *	7,961	1,455 *	9,514	2,079 *
50 or more employees	3,576	659	6,682	1,584	9,404	2,339
Total	3,603	606	6,906	1,561	9,422	2,298

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	4,087	868	7,773	3,045 *	10,762	4,853
50 or more employees	3,627	751	6,462	1,402	9,208	2,431
Total	3,706	771	6,609	1,586	9,504	2,892

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

Less than 50 employees	4,155	387 *	7,495	1,876	10,853	2,399 *
50 or more employees	3,900	747	7,258	1,914	10,784	2,511
Total	3,941	689	7,281	1,910	10,793	2,497

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 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, 2004

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	239	88	344	303	756	661 *
50 or more employees	157	56	126	135	343	211
Total	79	41	125	65	212	190
LOS ANGELES-LONG BEACH-SANTA ANA, CA MSA						
Less than 50 employees	103	50	369	270	465	538
50 or more employees	80	49	164	171	189	181
Total	61	39	138	153	186	175
CHICAGO-NAPERVILLE-JOLIET, IL-IN-WI MSA						
Less than 50 employees	102	99	653	342	488	477
50 or more employees	144	90	306	280	330	189
Total	99	68	271	231	294	143
PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD MSA						
Less than 50 employees	276	111	601	396	455	689
50 or more employees	169	53	301	98	361	188
Total	80	74	247	105	311	205
DALLAS-FORT WORTH-ARLINGTON, TX MSA						
Less than 50 employees	350	170	907	754	897	1,518 *
50 or more employees	177	96	270	207	336	386
Total	160	88	250	230	330	290
MIAMI-FORT LAUDERDALE-MIAMI BEACH, FL MSA						
Less than 50 employees	190	105	902	417	1,318	617
50 or more employees	232	62	349	366	390	415
Total	174	63	336	243	288	348
HOUSTON-SUGAR LAND-BAYTOWN, TX MSA						
Less than 50 employees	337	199	1,141	509	1,050	979
50 or more employees	117	64	373	155	306	262
Total	157	78	334	172	372	287
WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV MSA						
Less than 50 employees	178	98	308	321	730	426
50 or more employees	182	104	313	203	400	354
Total	141	62	246	98	253	221
ATLANTA-SANDY SPRINGS-MARIETTA, GA MSA						
Less than 50 employees	192	204 *	640	332	568	578
50 or more employees	94	62	320	128	220	250
Total	92	42	281	122	240	226
DETROIT-WARREN-LIVONIA, MI MSA						
Less than 50 employees	110	147	383	618	516	667
50 or more employees	255	76	172	175	214	231
Total	209	54	299	231	239	195

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

Less than 50 employees	214	171	1,920	582	511	509
50 or more employees	131	43	377	143	289	209
Total	105	50	347	139	238	198

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

Less than 50 employees	237	181 *	1,181	345 *	1,420	543 *
50 or more employees	342	86	302	262	469	494
Total	268	104	287	221	385	444

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

Less than 50 employees	268	166	1,748	551 *	1,511	905 *
50 or more employees	339	113	284	297	611	446
Total	241	121	324	299	620	427

PHOENIX-MESA-SCOTTSDALE, AZ MSA

Less than 50 employees	307	76	1,201	464	599	816 *
50 or more employees	96	52	280	125	324	169
Total	97	47	221	140	291	211

SEATTLE-TACOMA-BELLEVUE, WA MSA

Less than 50 employees	150	144	418	390	475	541
50 or more employees	77	166 *	237	245	289	633
Total	66	121	232	246	344	488

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

Less than 50 employees	190	146	870	511	389	382
50 or more employees	114	94	292	82	416	274
Total	103	95	256	72	347	229

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

Less than 50 employees	345	113	1,585	871	938	1,031
50 or more employees	170	96	404	110	496	284
Total	235	64	344	301	366	500

ST. LOUIS, MO-IL MSA

Less than 50 employees	701	197 *	2,235	485 *	2,383	653 *
50 or more employees	927	185	1,864	465	2,453	710
Total	117	50	304	121	261	161

BALTIMORE-TOWSON, MD MSA

Less than 50 employees	222	221	548	935 *	508	1,161
50 or more employees	175	91	474	166	590	486
Total	174	109	448	271	495	523

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

Less than 50 employees	463	151 *	1,417	490	1,819	1,051 *
50 or more employees	480	72	455	452	939	327
Total	380	43	360	309	818	348

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Costs Trends, 2004 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.