

Table IX.A.1(2005) Health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2005

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
ALABAMA					
Birmingham-Hoover	66.1%	93.9%	79.8%	82.3%	65.7%
Remainder of state	57.3%	88.5%	76.1%	76.8%	58.4%
ALASKA					
Anchorage	52.1%	85.3%	69.2%	85.4%	59.1%
Remainder of state	33.9%	67.3%	71.6%	86.0%	61.6%
ARIZONA					
Phoenix-Mesa-Scottsdale	59.2%	89.0%	71.9%	78.6%	56.4%
Remainder of state	48.3%	74.5%	65.1%	77.2%	50.3%
ARKANSAS					
Little Rock-North Little Rock	47.0%	85.6%	75.8%	82.3%	62.4%
Remainder of state	38.8%	79.0%	70.6%	80.7%	57.0%
CALIFORNIA					
Los Angeles-Long Beach-Santa Ana	58.3%	87.4%	77.5%	84.9%	65.8%
Riverside-San Bernardino-Ontario	71.5%	90.5%	76.8%	76.2%	58.6%
Sacramento--Arden-Arcade--Roseville	63.4%	90.5%	76.9%	79.4%	61.0%
San Diego-Carlsbad-San Marcos	55.7%	93.8%	80.5%	80.9%	65.1%
San Francisco-Oakland-Fremont	62.8%	86.3%	81.7%	82.4%	67.3%
San Jose-Sunnyvale-Santa Clara	62.3%	91.3%	83.1%	84.8%	70.5%
Remainder of state	57.4%	76.4%	73.6%	80.2%	59.0%
COLORADO					
Denver-Aurora	62.1%	94.1%	80.6%	76.4%	61.6%
Remainder of state	46.0%	80.7%	72.9%	74.5%	54.3%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	68.4%	92.7%	78.7%	83.4%	65.6%
Hartford-West Hartford-East Hartford	53.8%	90.1%	78.4%	82.4%	64.6%
New Haven-Milford	73.3%	95.0%	78.0%	75.2%	58.6%
Remainder of state	65.4%	92.3%	77.4%	82.4%	63.7%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	60.5%	91.9%	78.5%	83.2%	65.3%
Remainder of state	52.2%	80.5%	79.8%	77.5%	61.9%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	74.3%	92.6%	86.7%	83.6%	72.6%
FLORIDA					
Miami-Fort Lauderdale-Miami Beach	50.4%	86.1%	84.2%	82.9%	69.8%
Orlando-Kissimmee	55.4%	95.0%	68.5%	79.7%	54.6%
Tampa-St. Petersburg-Clearwater	52.7%	87.4%	73.2%	80.8%	59.2%
Remainder of state	50.2%	83.9%	78.7%	72.1%	56.8%
GEORGIA					
Atlanta-Sandy Springs-Marietta	57.3%	88.4%	77.6%	82.1%	63.7%
Remainder of state	46.1%	85.4%	73.6%	72.8%	53.6%
HAWAII					
Honolulu	88.4%	98.4%	82.2%	86.1%	70.8%
Remainder of state	92.0%	97.8%	81.6%	86.3%	70.5%
IDAHO					
Boise City-Nampa	43.9%	78.5%	79.2%	75.5%	59.8%
Remainder of state	43.7%	78.2%	74.3%	80.8%	60.0%
ILLINOIS					
Chicago-Naperville-Joliet, IL portion	54.9%	86.1%	80.9%	81.1%	65.6%
Remainder of state	50.4%	86.2%	76.2%	84.9%	64.7%
INDIANA					
Indianapolis	55.5%	86.5%	79.4%	73.1%	58.0%
Remainder of state	56.1%	86.3%	76.9%	83.0%	63.8%
IOWA					
Des Moines	59.0%	84.7%	80.7%	77.4%	62.4%
Remainder of state	45.8%	83.8%	77.9%	79.6%	62.0%

Table IX.A.1(2005) Health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2005 (cont.)

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KANSAS					
Kansas City, KS portion	61.3%	93.4%	76.1%	75.5%	57.5%
Wichita	62.5%	91.5%	67.6%	75.4%	51.0%
Remainder of state	42.4%	78.3%	79.3%	72.6%	57.5%
KENTUCKY					
Louisville, KY portion	56.6%	84.8%	78.8%	81.2%	64.0%
Remainder of state	57.3%	88.9%	76.2%	80.8%	61.6%
LOUISIANA					
New Orleans-Metairie-Kenner	58.9%	85.6%	80.9%	73.7%	59.6%
Remainder of state	50.2%	81.6%	75.8%	73.6%	55.8%
MAINE					
Portland-South Portland-Biddeford	59.3%	91.5%	75.8%	79.9%	60.6%
Remainder of state	52.7%	82.5%	79.4%	74.8%	59.4%
MARYLAND					
Baltimore-Towson	66.8%	90.6%	80.4%	79.2%	63.7%
Washington-Arlington-Alexandria, MD portion	60.7%	84.0%	87.1%	79.8%	69.5%
Remainder of state	63.7%	87.0%	84.1%	84.5%	71.1%
MASSACHUSETTS					
Boston-Cambridge-Quincy, MA portion	68.1%	92.4%	83.4%	76.1%	63.4%
Remainder of state	55.5%	85.9%	76.2%	73.5%	56.0%
MICHIGAN					
Detroit-Warren-Livonia	62.8%	88.0%	85.8%	80.5%	69.1%
Remainder of state	57.8%	85.2%	78.9%	80.4%	63.4%
MINNESOTA					
Minneapolis-St. Paul-Bloomington, MN portion	59.8%	92.4%	74.1%	78.2%	57.9%
Remainder of state	47.6%	82.2%	75.9%	78.1%	59.3%
MISSISSIPPI					
Jackson	48.9%	88.5%	58.2%	81.1%	47.2%
Remainder of state	44.5%	78.3%	79.6%	78.5%	62.5%
MISSOURI					
Kansas City, MO portion	53.6%	91.8%	88.0%	81.0%	71.3%
St. Louis, MO portion	59.5%	92.9%	85.8%	84.2%	72.2%
Remainder of state	42.5%	78.4%	76.7%	83.5%	64.0%
MONTANA					
Billings	52.6%	86.5%	80.2%	78.4%	62.9%
Remainder of state	37.2%	68.5%	66.0%	77.9%	51.4%
NEBRASKA					
Omaha-Council Bluffs, NE portion	50.1%	91.1%	85.5%	79.8%	68.2%
Remainder of state	42.6%	80.6%	76.4%	83.0%	63.4%
NEVADA					
Las Vegas-Paradise	53.9%	90.7%	78.0%	78.5%	61.2%
Remainder of state	51.2%	86.4%	78.3%	81.9%	64.1%
NEW HAMPSHIRE					
Boston-Cambridge-Quincy, NH portion	56.1%	89.2%	77.8%	78.3%	60.9%
Manchester-Nashua	70.8%	95.0%	72.2%	76.8%	55.4%
Remainder of state	60.8%	88.6%	73.2%	75.7%	55.5%
NEW JERSEY					
New York-Northern New Jersey-Long Island, NJ portion	71.3%	87.6%	81.0%	79.4%	64.3%
Remainder of state	61.9%	94.6%	68.3%	76.4%	52.2%
NEW MEXICO					
Albuquerque	60.9%	87.6%	76.5%	81.1%	62.0%
Remainder of state	44.9%	72.5%	64.7%	75.8%	49.0%
NEW YORK					
New York-Northern New Jersey-Long Island, NY portion	60.7%	84.3%	80.5%	78.1%	62.8%
Remainder of state	59.2%	89.7%	78.3%	73.7%	57.7%

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NORTH CAROLINA					
Charlotte-Gastonia-Concord, NC portion	61.5%	93.9%	84.1%	84.5%	71.1%
Remainder of state	55.7%	85.6%	81.9%	77.7%	63.6%
NORTH DAKOTA					
Fargo, ND portion	56.8%	88.3%	68.2%	79.7%	54.3%
Remainder of state	47.3%	79.6%	78.5%	78.4%	61.6%
OHIO					
Cincinnati-Middletown, OH portion	61.9%	91.9%	77.2%	80.2%	61.9%
Cleveland-Elyria-Mentor	69.6%	88.1%	74.4%	78.3%	58.2%
Columbus	73.8%	93.5%	80.3%	82.1%	66.0%
Remainder of state	58.0%	89.6%	83.2%	81.1%	67.5%
OKLAHOMA					
Oklahoma City	50.6%	85.0%	71.3%	77.0%	54.9%
Tulsa	57.6%	87.2%	81.2%	80.9%	65.7%
Remainder of state	40.9%	70.1%	75.4%	82.4%	62.1%
OREGON					
Portland-Vancouver-Beaverton, OR portion	65.2%	91.5%	80.0%	84.4%	67.6%
Remainder of state	49.0%	78.3%	63.9%	82.6%	52.8%
PENNSYLVANIA					
Philadelphia-Camden-Wilmington, PA portion	69.6%	93.6%	79.5%	84.0%	66.8%
Pittsburgh	60.6%	87.5%	79.3%	81.8%	64.9%
Remainder of state	57.0%	89.1%	80.4%	83.2%	66.9%
RHODE ISLAND					
Providence-New Bedford-Fall River, RI portion	59.5%	89.4%	78.9%	78.7%	62.1%
SOUTH CAROLINA					
Columbia	60.9%	91.9%	77.3%	81.6%	63.1%
Remainder of state	51.6%	85.0%	83.7%	76.9%	64.4%
SOUTH DAKOTA					
Sioux Falls	66.3%	94.6%	76.5%	76.1%	58.3%
Remainder of state	41.6%	74.9%	76.2%	78.0%	59.4%
TENNESSEE					
Memphis, TN portion	64.4%	93.2%	83.4%	79.8%	66.5%
Nashville-Davidson--Murfreesboro	60.1%	90.6%	72.8%	86.2%	62.8%
Remainder of state	49.9%	84.4%	79.3%	78.6%	62.3%
TEXAS					
Dallas-Fort Worth-Arlington	55.3%	87.9%	79.4%	80.0%	63.5%
Houston-Sugar Land-Baytown	53.3%	86.0%	85.6%	71.8%	61.5%
San Antonio	51.9%	86.3%	77.9%	80.5%	62.8%
Remainder of state	44.9%	81.5%	74.1%	78.9%	58.5%
UTAH					
Ogden-Clearfield	48.1%	79.9%	77.4%	76.6%	59.3%
Provo-Orem	39.5%	83.2%	56.7%	86.5%	49.1%
Salt Lake City	51.0%	85.2%	84.6%	77.8%	65.8%
Remainder of state	31.2%	78.9%	72.1%	75.6%	54.5%
VERMONT					
Burlington-South Burlington	65.5%	92.7%	84.9%	67.2%	57.1%
Remainder of state	53.4%	82.6%	79.0%	73.9%	58.4%
VIRGINIA					
Virginia Beach-Norfolk-Newport News, VA portion	65.7%	91.6%	78.5%	77.7%	61.0%
Washington-Arlington-Alexandria, VA portion	57.3%	85.2%	85.7%	79.6%	68.2%
Remainder of state	53.3%	88.4%	79.5%	76.6%	60.9%
WASHINGTON					
Seattle-Tacoma-Bellevue	62.8%	90.8%	80.8%	89.6%	72.5%
Remainder of state	45.6%	80.8%	75.3%	81.8%	61.6%
WEST VIRGINIA					
Charleston	46.7%	85.3%	66.5%	83.5%	55.5%
Remainder of state	49.4%	83.1%	79.3%	75.7%	60.1%

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WISCONSIN					
Milwaukee-Waukesha-West Allis	67.9%	95.3%	79.3%	81.3%	64.5%
Remainder of state	56.8%	86.4%	75.2%	77.6%	58.4%
WYOMING					
Cheyenne	42.4%	74.9%	74.5%	81.2%	60.5%
Remainder of state	38.1%	70.6%	78.2%	86.1%	67.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2005

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ALABAMA					
Birmingham-Hoover	5.64%	1.28%	4.20%	2.69%	3.88%
Remainder of state	1.73%	0.97%	4.40%	2.08%	3.75%
ALASKA					
Anchorage	3.61%	2.92%	5.76%	1.72%	5.42%
Remainder of state	3.63%	4.47%	5.34%	3.86%	5.30%
ARIZONA					
Phoenix-Mesa-Scottsdale	2.59%	2.56%	3.42%	2.42%	3.71%
Remainder of state	4.13%	5.71%	5.00%	3.12%	4.18%
ARKANSAS					
Little Rock-North Little Rock	3.83%	3.38%	5.01%	3.69%	4.79%
Remainder of state	3.08%	2.79%	5.33%	2.48%	5.15%
CALIFORNIA					
Los Angeles-Long Beach-Santa Ana	2.46%	1.83%	2.17%	1.51%	2.43%
Riverside-San Bernardino-Ontario	6.66%	2.15%	6.29%	3.46%	6.34%
Sacramento--Arden-Arcade--Roseville	4.63%	3.03%	6.51%	3.04%	5.22%
San Diego-Carlsbad-San Marcos	4.31%	1.85%	6.30%	6.12%	6.75%
San Francisco-Oakland-Fremont	2.37%	2.21%	3.66%	1.73%	3.64%
San Jose-Sunnyvale-Santa Clara	5.09%	2.16%	4.32%	1.82%	3.86%
Remainder of state	2.69%	4.16%	2.81%	1.59%	2.64%
COLORADO					
Denver-Aurora	4.44%	1.40%	2.66%	2.37%	3.41%
Remainder of state	2.51%	2.38%	4.31%	2.53%	3.41%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	2.21%	1.70%	3.93%	1.30%	3.76%
Hartford-West Hartford-East Hartford	6.17%	2.52%	6.11%	3.61%	6.56%
New Haven-Milford	4.67%	1.78%	4.33%	3.44%	4.36%
Remainder of state	6.57%	3.93%	4.12%	3.65%	3.76%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	2.60%	1.96%	2.22%	1.48%	2.27%
Remainder of state	5.27%	3.31%	3.37%	3.03%	3.58%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	1.57%	0.93%	1.27%	1.01%	1.00%
FLORIDA					
Miami-Fort Lauderdale-Miami Beach	2.86%	2.71%	3.12%	2.47%	3.52%
Orlando-Kissimmee	7.85%	2.34%	7.11%	5.92%	5.68%
Tampa-St. Petersburg-Clearwater	7.04%	4.99%	5.81%	3.14%	5.51%
Remainder of state	2.95%	4.33%	2.68%	3.64%	3.48%
GEORGIA					
Atlanta-Sandy Springs-Marietta	4.65%	3.32%	4.13%	2.67%	4.76%
Remainder of state	5.44%	2.61%	3.90%	4.81%	4.23%
HAWAII					
Honolulu	2.76%	0.44%	2.48%	1.33%	2.16%
Remainder of state	1.98%	0.73%	2.43%	1.74%	2.66%
IDAHO					
Boise City-Nampa	3.42%	3.35%	4.92%	6.27%	5.58%
Remainder of state	2.94%	3.99%	3.19%	2.17%	3.63%
ILLINOIS					
Chicago-Naperville-Joliet, IL portion	2.99%	2.39%	1.91%	2.12%	2.63%
Remainder of state	3.82%	2.22%	3.49%	2.35%	4.29%
INDIANA					
Indianapolis	4.24%	3.02%	2.07%	4.05%	3.67%
Remainder of state	2.47%	1.25%	2.39%	1.15%	2.76%
IOWA					
Des Moines	3.77%	7.37%	5.81%	3.95%	5.59%
Remainder of state	1.52%	1.15%	3.66%	1.49%	2.60%

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KANSAS					
Kansas City, KS portion	4.18%	1.34%	3.76%	3.98%	3.53%
Wichita	3.66%	2.44%	4.86%	3.83%	5.76%
Remainder of state	3.18%	3.66%	2.29%	3.62%	3.46%
KENTUCKY					
Louisville, KY portion	7.33%	4.05%	4.16%	2.37%	4.25%
Remainder of state	2.52%	1.14%	4.09%	2.28%	4.07%
LOUISIANA					
New Orleans-Metairie-Kenner	3.10%	2.60%	3.43%	4.49%	3.33%
Remainder of state	2.08%	1.59%	2.81%	2.53%	3.06%
MAINE					
Portland-South Portland-Biddeford	4.83%	1.98%	2.63%	1.93%	2.11%
Remainder of state	4.31%	2.40%	2.07%	2.30%	2.83%
MARYLAND					
Baltimore-Towson	5.23%	1.94%	2.57%	1.50%	2.87%
Washington-Arlington-Alexandria, MD portion	6.18%	3.12%	3.42%	3.58%	4.38%
Remainder of state	9.43%	4.31%	3.16%	2.50%	2.67%
MASSACHUSETTS					
Boston-Cambridge-Quincy, MA portion	2.30%	2.00%	2.76%	2.35%	3.12%
Remainder of state	4.67%	3.44%	3.08%	2.51%	3.38%
MICHIGAN					
Detroit-Warren-Livonia	4.20%	2.07%	2.30%	4.97%	5.23%
Remainder of state	2.76%	3.09%	3.11%	2.48%	3.53%
MINNESOTA					
Minneapolis-St. Paul-Bloomington, MN portion	3.10%	1.64%	3.26%	2.03%	2.93%
Remainder of state	4.24%	2.19%	3.67%	3.51%	4.21%
MISSISSIPPI					
Jackson	5.71%	5.36%	9.05%	3.77%	7.89%
Remainder of state	2.26%	2.11%	2.74%	2.84%	3.33%
MISSOURI					
Kansas City, MO portion	5.31%	2.65%	4.47%	3.49%	5.36%
St. Louis, MO portion	3.54%	1.35%	1.33%	3.38%	3.23%
Remainder of state	2.59%	1.87%	3.28%	2.46%	2.57%
MONTANA					
Billings	9.39%	10.16%	9.53%	9.20%	8.92%
Remainder of state	2.45%	3.64%	5.50%	2.72%	5.30%
NEBRASKA					
Omaha-Council Bluffs, NE portion	4.16%	2.33%	3.12%	2.91%	3.28%
Remainder of state	2.53%	2.15%	3.33%	2.21%	3.04%
NEVADA					
Las Vegas-Paradise	5.37%	2.74%	2.54%	2.64%	2.24%
Remainder of state	3.64%	2.33%	3.44%	2.46%	3.68%
NEW HAMPSHIRE					
Boston-Cambridge-Quincy, NH portion	7.43%	4.43%	4.06%	1.83%	3.92%
Manchester-Nashua	3.43%	1.97%	4.53%	2.15%	3.01%
Remainder of state	3.44%	1.17%	3.56%	4.05%	3.74%
NEW JERSEY					
New York-Northern New Jersey-Long Island, NJ portion	2.97%	2.79%	2.00%	2.60%	2.41%
Remainder of state	7.88%	1.81%	6.06%	2.75%	4.84%
NEW MEXICO					
Albuquerque	4.20%	1.71%	3.35%	2.52%	2.81%
Remainder of state	2.55%	3.38%	4.47%	2.89%	3.58%
NEW YORK					
New York-Northern New Jersey-Long Island, NY portion	2.26%	3.78%	1.66%	1.64%	1.55%
Remainder of state	2.26%	1.28%	1.60%	1.85%	1.35%

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STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
NORTH CAROLINA					
Charlotte-Gastonia-Concord, NC portion	3.83%	1.87%	4.23%	1.71%	3.43%
Remainder of state	1.81%	1.91%	2.43%	2.90%	2.43%
NORTH DAKOTA					
Fargo, ND portion	5.42%	7.13%	5.44%	3.70%	3.93%
Remainder of state	2.04%	2.53%	3.30%	2.41%	3.31%
OHIO					
Cincinnati-Middletown, OH portion	5.86%	1.80%	6.25%	3.28%	4.98%
Cleveland-Elyria-Mentor	3.71%	6.58%	5.04%	2.99%	4.24%
Columbus	4.99%	3.51%	3.94%	2.55%	4.37%
Remainder of state	1.64%	1.83%	1.91%	1.59%	2.11%
OKLAHOMA					
Oklahoma City	4.47%	3.15%	5.06%	4.12%	4.15%
Tulsa	4.99%	2.83%	4.36%	3.39%	5.59%
Remainder of state	3.50%	4.79%	5.07%	2.91%	4.17%
OREGON					
Portland-Vancouver-Beaverton, OR portion	2.77%	1.76%	2.83%	3.02%	3.88%
Remainder of state	3.03%	3.21%	5.77%	1.83%	5.06%
PENNSYLVANIA					
Philadelphia-Camden-Wilmington, PA portion	2.52%	1.44%	2.81%	1.44%	2.91%
Pittsburgh	4.00%	2.63%	2.24%	3.26%	2.56%
Remainder of state	3.88%	1.15%	2.40%	1.27%	2.21%
RHODE ISLAND					
Providence-New Bedford-Fall River, RI portion	3.95%	1.72%	2.85%	2.37%	2.94%
SOUTH CAROLINA					
Columbia	4.12%	2.84%	3.99%	1.57%	3.95%
Remainder of state	2.77%	2.70%	2.02%	3.09%	2.61%
SOUTH DAKOTA					
Sioux Falls	4.01%	1.03%	2.88%	2.70%	3.26%
Remainder of state	3.19%	2.05%	3.01%	3.70%	3.22%
TENNESSEE					
Memphis, TN portion	6.56%	1.84%	4.64%	4.25%	5.19%
Nashville-Davidson--Murfreesboro	3.62%	2.46%	5.43%	2.21%	5.01%
Remainder of state	2.81%	2.15%	2.71%	2.69%	2.99%
TEXAS					
Dallas-Fort Worth-Arlington	3.46%	2.86%	2.94%	2.19%	3.20%
Houston-Sugar Land-Baytown	3.82%	3.32%	3.14%	4.07%	4.62%
San Antonio	5.74%	7.95%	5.23%	5.69%	5.87%
Remainder of state	3.46%	2.58%	3.84%	3.55%	4.16%
UTAH					
Ogden-Clearfield	3.93%	4.93%	4.70%	4.72%	5.05%
Provo-Orem	8.77%	6.15%	8.39%	2.82%	7.27%
Salt Lake City	2.10%	2.59%	2.48%	1.89%	2.36%
Remainder of state	3.06%	4.48%	4.52%	4.24%	4.32%
VERMONT					
Burlington-South Burlington	4.85%	3.54%	2.60%	5.43%	4.58%
Remainder of state	1.50%	1.84%	2.68%	2.34%	2.66%
VIRGINIA					
Virginia Beach-Norfolk-Newport News, VA portion	6.30%	3.90%	5.60%	3.93%	5.77%
Washington-Arlington-Alexandria, VA portion	4.82%	4.11%	2.77%	2.10%	3.04%
Remainder of state	3.36%	1.82%	1.76%	2.92%	3.37%
WASHINGTON					
Seattle-Tacoma-Bellevue	3.17%	2.03%	3.74%	2.04%	3.64%
Remainder of state	2.72%	2.43%	3.48%	3.82%	3.94%
WEST VIRGINIA					
Charleston	6.44%	7.13%	7.47%	2.77%	6.92%
Remainder of state	1.60%	1.09%	1.57%	2.02%	1.60%

Table IX.A.1(2005) Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2005 (cont.)

STATE/AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
WISCONSIN					
Milwaukee-Waukesha-West Allis	5.21%	1.53%	3.62%	2.39%	4.05%
Remainder of state	3.10%	2.39%	3.95%	1.86%	3.79%
WYOMING					
Cheyenne	9.53%	10.13%	4.26%	4.48%	4.48%
Remainder of state	2.16%	3.17%	2.94%	2.20%	3.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2005

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	3,711	898	7,059	1,701	9,935	2,879
Remainder of state	3,289	811	6,204	1,963	9,170	2,641
ALASKA						
Anchorage	5,255	973	9,334	2,553	11,835	3,162
Remainder of state	4,714	720	7,879	1,845	11,099	2,378
ARIZONA						
Phoenix-Mesa-Scottsdale	4,378	752	7,626	1,844	10,259	2,839
Remainder of state	3,950	755	8,035	2,351	10,332	3,113
ARKANSAS						
Little Rock-North Little Rock	3,617	830	5,925	1,830	9,096	2,648
Remainder of state	3,578	782	6,861	1,896	9,216	2,487
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	3,838	632	7,139	1,574	10,122	2,386
Riverside-San Bernardino-Ontario	2,829	561	6,658	1,764	10,196	3,528
Sacramento--Arden-Arcade--Roseville	3,975	477	7,447	1,453	11,279	2,295
San Diego-Carlsbad-San Marcos	4,040	637	8,430	1,686	11,880	2,232
San Francisco-Oakland-Fremont	3,739	535	7,787	1,693	11,061	1,888
San Jose-Sunnyvale-Santa Clara	3,986	378	7,236	1,637	10,279	2,405
Remainder of state	3,933	645	7,254	2,046	10,338	2,571
COLORADO						
Denver-Aurora	3,808	732	7,435	2,332	10,839	2,750
Remainder of state	4,040	755	7,893	1,810	10,873	3,042
CONNECTICUT						
Bridgeport-Stamford-Norwalk	4,269	776	9,001	1,760	11,703	2,610
Hartford-West Hartford-East Hartford	4,289	771	8,225	1,665	11,158	2,354
New Haven-Milford	4,661	731	8,515	1,857	11,728	2,822
Remainder of state	4,433	673	9,810	1,107	13,587	1,811
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	4,631	757	7,890	1,378	10,850	2,226
Remainder of state	4,596	1,360	9,212	2,052	11,482	2,770
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	4,220	765	8,118	2,180	11,623	3,701
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	3,841	950	7,147	2,147	10,535	3,559
Orlando-Kissimmee	3,935	717	7,522	1,907	10,366	3,768
Tampa-St. Petersburg-Clearwater	4,483	909	8,805	2,179	12,090	2,642
Remainder of state	3,991	911	7,517	2,113	10,915	3,677
GEORGIA						
Atlanta-Sandy Springs-Marietta	3,725	658	6,926	1,651	10,246	2,739
Remainder of state	4,067	781	7,173	1,838	10,291	2,999
HAWAII						
Honolulu	3,383	314	6,679	1,508	9,748	2,268
Remainder of state	3,248	276	6,904	1,818	8,498	2,004
IDAHO						
Boise City-Nampa	3,827	622	7,454	1,780	10,113	2,728
Remainder of state	4,197	791	7,541	1,644	10,567	2,725
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	4,060	903	8,029	1,606	10,692	2,230
Remainder of state	3,998	669	7,700	1,742	10,244	2,358
INDIANA						
Indianapolis	4,097	750	8,486	1,705	11,481	2,428
Remainder of state	4,018	678	7,866	1,518	10,333	2,084
IOWA						
Des Moines	3,732	837	7,225	1,913	10,467	2,679
Remainder of state	3,669	734	7,062	1,973	9,003	2,357

Table IX.A.2(2005) Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2005 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
KANSAS						
Kansas City, KS portion	3,762	715	6,745	1,792	10,029	2,448
Wichita	3,993	899	7,842	2,092	10,999	2,759
Remainder of state	3,589	604	6,522	1,958	8,689	2,224
KENTUCKY						
Louisville, KY portion	4,092	826	8,716	2,321	11,187	3,287
Remainder of state	3,737	700	6,863	1,512	10,513	2,169
LOUISIANA						
New Orleans-Metairie-Kenner	3,981	875	7,402	2,334	11,479	3,566
Remainder of state	3,906	766	7,215	2,055	10,201	2,974
MAINE						
Portland-South Portland-Biddeford	4,260	856	7,975	2,355	11,678	3,461
Remainder of state	4,317	734	7,895	2,040	10,804	3,106
MARYLAND						
Baltimore-Towson	3,657	1,009	6,638	1,927	10,035	3,190
Washington-Arlington-Alexandria, MD portion	4,269	923	7,360	1,498	11,285	3,155
Remainder of state	3,287	471	6,244	931	10,092	1,973
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	4,259	872	8,004	1,844	11,376	3,027
Remainder of state	4,169	1,042	7,647	1,970	11,609	3,077
MICHIGAN						
Detroit-Warren-Livonia	4,236	770	8,125	1,342	10,877	1,937
Remainder of state	4,339	636	8,843	1,390	11,143	1,841
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	3,966	885	7,856	2,010	10,786	2,773
Remainder of state	3,861	653	7,601	1,506	10,993	2,636
MISSISSIPPI						
Jackson	3,444	646	7,438	1,800	11,130	3,050
Remainder of state	3,388	649	6,626	2,010	9,502	2,709
MISSOURI						
Kansas City, MO portion	3,810	672	7,711	1,540	10,612	2,478
St. Louis, MO portion	3,921	675	7,228	1,708	9,813	2,331
Remainder of state	3,450	644	6,790	1,814	9,517	2,551
MONTANA						
Billings	4,253	601	8,990	2,165	11,441	1,987
Remainder of state	3,791	532	7,108	2,013	9,663	2,189
NEBRASKA						
Omaha-Council Bluffs, NE portion	3,172	694	6,868	1,747	8,525	2,104
Remainder of state	4,053	738	7,491	1,628	10,255	2,516
NEVADA						
Las Vegas-Paradise	3,675	662	6,994	1,611	9,988	2,421
Remainder of state	3,943	763	7,352	1,740	10,051	3,459
NEW HAMPSHIRE						
Boston-Cambridge-Quincy, NH portion	4,242	1,078	8,425	2,202	11,186	3,001
Manchester-Nashua	3,968	1,015	7,857	2,085	11,433	3,055
Remainder of state	4,307	790	9,040	2,113	12,717	2,628
NEW JERSEY						
New York-Northern New Jersey-Long Island, NJ portion	4,401	799	8,845	1,793	11,357	2,726
Remainder of state	4,144	975	7,295	1,691	11,567	2,799
NEW MEXICO						
Albuquerque	3,853	777	7,650	2,029	10,645	2,469
Remainder of state	3,748	820	7,545	2,239	10,625	3,086
NEW YORK						
New York-Northern New Jersey-Long Island, NY portion	4,577	694	8,595	1,783	12,105	2,463
Remainder of state	3,690	923	7,242	1,742	9,903	2,853

Table IX.A.2(2005) Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2005 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
NORTH CAROLINA						
Charlotte-Gastonia-Concord, NC portion	3,859	668	7,557	1,894	10,757	3,140
Remainder of state	3,785	685	7,470	2,096	9,301	2,503
NORTH DAKOTA						
Fargo, ND portion	3,489	536	5,622	1,878	8,528	2,527
Remainder of state	3,415	803	5,804	1,539	8,275	2,782
OHIO						
Cincinnati-Middletown, OH portion	4,247	722	7,551	1,506	11,296	2,297
Cleveland-Elyria-Mentor	3,897	850	7,680	1,593	10,058	2,178
Columbus	3,831	639	6,404	1,413	10,059	2,610
Remainder of state	3,874	612	7,102	1,251	10,906	2,069
OKLAHOMA						
Oklahoma City	4,434	630	8,130	2,146	11,491	3,052
Tulsa	3,928	649	7,516	1,740	10,900	2,874
Remainder of state	3,828	776	7,774	1,684	10,505	2,616
OREGON						
Portland-Vancouver-Beaverton, OR portion	4,121	501	7,672	1,817	11,434	2,755
Remainder of state	3,944	507	7,312	2,273	9,925	2,988
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	4,282	668	8,301	1,518	11,302	2,437
Pittsburgh	4,038	682	8,125	1,782	10,621	2,195
Remainder of state	4,211	640	8,069	1,437	11,239	1,914
RHODE ISLAND						
Providence-New Bedford-Fall River, RI portion	4,417	840	9,398	1,495	11,924	2,581
SOUTH CAROLINA						
Columbia	3,979	706	6,870	1,932	11,269	2,424
Remainder of state	3,933	796	7,443	1,884	10,198	2,022
SOUTH DAKOTA						
Sioux Falls	3,756	932	7,708	2,107	10,863	4,116
Remainder of state	3,837	679	7,616	1,742	9,804	2,691
TENNESSEE						
Memphis, TN portion	3,703	869	6,336	1,874	10,571	2,760
Nashville-Davidson--Murfreesboro	3,749	647	6,880	1,740	10,091	2,627
Remainder of state	3,906	839	7,479	1,737	10,385	2,795
TEXAS						
Dallas-Fort Worth-Arlington	4,094	627	8,734	1,820	11,509	2,624
Houston-Sugar Land-Baytown	4,181	647	7,835	1,896	11,571	3,067
San Antonio	4,088	704	8,298	2,202	12,047	3,114
Remainder of state	4,082	571	7,192	2,005	11,520	2,589
UTAH						
Ogden-Clearfield	3,145	744	6,587	1,292	8,919	2,039
Provo-Orem	3,558	804	7,711	1,658	11,262	3,649
Salt Lake City	3,748	786	7,249	1,596	10,031	2,428
Remainder of state	3,724	876	8,189	2,200	11,262	2,493
VERMONT						
Burlington-South Burlington	4,375	811	7,771	1,835	11,142	2,490
Remainder of state	4,404	689	9,161	1,763	11,565	2,568
VIRGINIA						
Virginia Beach-Norfolk-Newport News, VA portion	3,399	740	6,380	1,626	10,163	2,370
Washington-Arlington-Alexandria, VA portion	4,262	855	7,948	1,665	11,038	2,584
Remainder of state	3,545	697	7,299	1,710	10,092	2,790
WASHINGTON						
Seattle-Tacoma-Bellevue	4,055	402	7,782	1,454	10,898	2,141
Remainder of state	3,863	360	7,722	1,696	11,337	3,359
WEST VIRGINIA						
Charleston	4,176	728	7,244	1,175	11,520	1,976
Remainder of state	4,114	634	7,537	1,689	10,687	1,934

Table IX.A.2(2005) Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2005 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
WISCONSIN						
Milwaukee-Waukesha-West Allis	4,355	750	8,582	1,680 *	12,001	1,972
Remainder of state	4,136	931	7,691	1,694	10,404	2,410
WYOMING						
Cheyenne	4,257	801	7,053	1,341	11,722	2,548
Remainder of state	4,414	648	8,080	1,593	11,435	2,180

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2005

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	90	67	487	288	340	301
Remainder of state	154	93	465	227	457	189
ALASKA						
Anchorage	295	141	444	283	601	346
Remainder of state	415	144	518	225	611	477
ARIZONA						
Phoenix-Mesa-Scottsdale	474	46	392	159	269	230
Remainder of state	546	137	547	449	710	477
ARKANSAS						
Little Rock-North Little Rock	241	168	746	517	535	266
Remainder of state	142	96	210	219	377	268
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	100	59	177	125	179	146
Riverside-San Bernardino-Ontario	345	127	451	325	642	621
Sacramento--Arden-Arcade--Roseville	223	91	368	245	192	389
San Diego-Carlsbad-San Marcos	279	89	984	268	405	273
San Francisco-Oakland-Fremont	201	61	314	210	486	301
San Jose-Sunnyvale-Santa Clara	207	37	404	268	727	459
Remainder of state	140	38	203	151	378	251
COLORADO						
Denver-Aurora	94	83	158	208	256	369
Remainder of state	93	71	245	312	446	322
CONNECTICUT						
Bridgeport-Stamford-Norwalk	168	81	411	244	358	257
Hartford-West Hartford-East Hartford	146	78	300	143	294	317
New Haven-Milford	191	167	306	350	644	362
Remainder of state	319	95	1,678	186	1,821	500
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	229	79	271	222	448	291
Remainder of state	267	280	825	371	698	511
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	95	87	229	190	310	407
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	166	110	251	164	480	311
Orlando-Kissimmee	54	110	562	403	860	707
Tampa-St. Petersburg-Clearwater	354	189	708	421	717	364
Remainder of state	142	79	278	183	328	335
GEORGIA						
Atlanta-Sandy Springs-Marietta	171	61	330	81	477	148
Remainder of state	108	120	394	213	482	358
HAWAII						
Honolulu	77	32	140	122	244	184
Remainder of state	155	26	201	212	329	288
IDAHO						
Boise City-Nampa	232	136	449	341	666	707
Remainder of state	289	123	614	312	330	171
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	152	191	212	156	340	165
Remainder of state	148	93	251	241	305	276
INDIANA						
Indianapolis	186	51	427	199	554	261
Remainder of state	90	45	293	155	293	203
IOWA						
Des Moines	218	64	451	148	546	165
Remainder of state	146	53	232	203	147	131

Table IX.A.2(2005) Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2005 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
KANSAS						
Kansas City, KS portion	189	73	429	356	208	237
Wichita	165	165	512	319	848	362
Remainder of state	142	62	399	251	534	288
KENTUCKY						
Louisville, KY portion	104	151	629	317	736	366
Remainder of state	157	26	406	71	296	98
LOUISIANA						
New Orleans-Metairie-Kenner	152	202	246	345	479	350
Remainder of state	74	44	351	234	293	217
MAINE						
Portland-South Portland-Biddeford	266	160	359	247	440	323
Remainder of state	152	43	496	131	597	213
MARYLAND						
Baltimore-Towson	166	139	479	254	645	395
Washington-Arlington-Alexandria, MD portion	310	192	352	262	677	435
Remainder of state	370	131	1,070	205	1,041	388
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	94	54	403	256	252	321
Remainder of state	98	91	247	218	250	253
MICHIGAN						
Detroit-Warren-Livonia	139	141	682	202	392	282
Remainder of state	170	73	351	143	306	143
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	92	69	191	201	213	138
Remainder of state	192	53	516	244	457	276
MISSISSIPPI						
Jackson	224	83	824	362	652	223
Remainder of state	125	42	325	152	229	266
MISSOURI						
Kansas City, MO portion	262	166	402	169	540	228
St. Louis, MO portion	286	51	398	225	500	202
Remainder of state	189	71	463	154	413	253
MONTANA						
Billings	504	132	1,671	453	1,277	573
Remainder of state	124	97	281	210	294	254
NEBRASKA						
Omaha-Council Bluffs, NE portion	230	150	377	166	575	347
Remainder of state	153	85	234	86	372	182
NEVADA						
Las Vegas-Paradise	99	69	154	214	350	242
Remainder of state	164	114	524	286	460	517
NEW HAMPSHIRE						
Boston-Cambridge-Quincy, NH portion	189	169	445	232	440	347
Manchester-Nashua	138	94	343	163	379	177
Remainder of state	225	66	347	219	533	199
NEW JERSEY						
New York-Northern New Jersey-Long Island, NJ portion	163	55	592	164	694	254
Remainder of state	160	146	170	240	427	345
NEW MEXICO						
Albuquerque	123	83	184	234	380	221
Remainder of state	208	94	406	315	704	583
NEW YORK						
New York-Northern New Jersey-Long Island, NY portion	87	72	306	236	257	234
Remainder of state	111	106	145	122	365	280

Table IX.A.2(2005) Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2005 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
NORTH CAROLINA						
Charlotte-Gastonia-Concord, NC portion	172	81	287	201	394	343
Remainder of state	111	52	439	187	441	229
NORTH DAKOTA						
Fargo, ND portion	233	102	648	262	328	373
Remainder of state	152	126	355	171	494	389
OHIO						
Cincinnati-Middletown, OH portion	238	74	297	126	650	351
Cleveland-Elyria-Mentor	231	110	534	223	892	400
Columbus	214	53	483	143	886	336
Remainder of state	185	49	250	96	358	397
OKLAHOMA						
Oklahoma City	258	83	537	275	575	311
Tulsa	114	49	306	196	310	335
Remainder of state	212	121	403	249	648	231
OREGON						
Portland-Vancouver-Beaverton, OR portion	255	64	400	121	543	316
Remainder of state	212	96	210	285	305	489
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	223	118	329	155	297	238
Pittsburgh	143	88	298	375	495	554
Remainder of state	234	68	242	137	487	124
RHODE ISLAND						
Providence-New Bedford-Fall River, RI portion	155	66	304	171	582	472
SOUTH CAROLINA						
Columbia	160	108	597	330	720	274
Remainder of state	107	59	178	147	317	281
SOUTH DAKOTA						
Sioux Falls	135	94	496	252	552	722
Remainder of state	213	96	353	205	374	242
TENNESSEE						
Memphis, TN portion	419	159	956	530	1,095	372
Nashville-Davidson--Murfreesboro	215	102	419	89	429	274
Remainder of state	126	82	225	178	314	239
TEXAS						
Dallas-Fort Worth-Arlington	174	63	540	83	384	263
Houston-Sugar Land-Baytown	131	59	177	282	424	334
San Antonio	484	107	874	512	791	531
Remainder of state	260	56	302	225	472	523
UTAH						
Ogden-Clearfield	293	91	852	254	701	400
Provo-Orem	301	56	472	236	1,064	592
Salt Lake City	201	58	239	173	248	133
Remainder of state	410	147	1,065	452	719	265
VERMONT						
Burlington-South Burlington	240	97	520	333	504	316
Remainder of state	232	69	441	214	669	357
VIRGINIA						
Virginia Beach-Norfolk-Newport News, VA portion	94	63	412	134	523	505
Washington-Arlington-Alexandria, VA portion	318	110	514	221	626	227
Remainder of state	132	62	215	207	313	129
WASHINGTON						
Seattle-Tacoma-Bellevue	134	38	360	87	412	302
Remainder of state	234	58	665	212	360	287
WEST VIRGINIA						
Charleston	318	86	1,263	168	771	257
Remainder of state	150	51	361	154	334	183

Table IX.A.2(2005) Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2005 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
WISCONSIN						
Milwaukee-Waukesha-West Allis	252	82	462	545 *	636	177
Remainder of state	220	70	483	128	430	145
WYOMING						
Cheyenne	585	162	1,171	371	1,792	676
Remainder of state	164	62	327	212	475	241

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2005

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA					
Less than 50 employees	57.3%	73.8%	82.7%	74.3%	61.5%
50 or more employees	95.4%	90.6%	79.9%	80.2%	64.1%
Total	64.7%	85.4%	80.7%	78.6%	63.4%
Los Angeles-Long Beach-Santa Ana, CA MSA					
Less than 50 employees	46.2%	62.2%	85.4%	80.4%	68.6%
50 or more employees	96.6%	96.6%	75.7%	86.1%	65.1%
Total	58.3%	87.4%	77.5%	84.9%	65.8%
Chicago-Naperville-Joliet, IL-IN-WI MSA					
Less than 50 employees	42.1%	62.9%	80.4%	78.7%	63.3%
50 or more employees	94.4%	94.0%	80.7%	81.4%	65.7%
Total	55.6%	85.9%	80.6%	80.9%	65.2%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA					
Less than 50 employees	55.4%	73.3%	78.0%	80.9%	63.1%
50 or more employees	97.2%	99.7%	77.4%	82.8%	64.1%
Total	66.3%	93.6%	77.5%	82.4%	63.9%
Dallas-Fort Worth-Arlington, TX MSA					
Less than 50 employees	39.7%	60.2%	90.8%	79.6%	72.3%
50 or more employees	92.7%	95.6%	77.4%	80.1%	62.0%
Total	55.3%	87.9%	79.4%	80.0%	63.5%
Miami-Fort Lauderdale-Miami Beach, FL MSA					
Less than 50 employees	38.6%	54.3%	87.9%	82.5%	72.6%
50 or more employees	95.4%	96.4%	83.5%	83.0%	69.4%
Total	50.4%	86.1%	84.2%	82.9%	69.8%
Houston-Sugar Land-Baytown, TX MSA					
Less than 50 employees	35.7%	48.6%	86.9%	79.0%	68.7%
50 or more employees	96.1%	97.2%	85.4%	70.8%	60.4%
Total	53.3%	86.0%	85.6%	71.8%	61.5%
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA					
Less than 50 employees	47.3%	69.1%	87.4%	76.8%	67.1%
50 or more employees	95.8%	92.3%	86.2%	81.6%	70.4%
Total	61.2%	86.2%	86.4%	80.6%	69.7%
Atlanta-Sandy Springs-Marietta, GA MSA					
Less than 50 employees	39.8%	52.0%	89.5%	72.5%	64.9%
50 or more employees	94.6%	98.9%	75.8%	83.8%	63.5%
Total	57.3%	88.4%	77.6%	82.1%	63.7%
Detroit-Warren-Livonia, MI MSA					
Less than 50 employees	52.7%	67.4%	80.1%	75.2%	60.3%
50 or more employees	92.9%	96.0%	87.3%	81.8%	71.5%
Total	62.8%	88.0%	85.8%	80.5%	69.1%
Boston-Cambridge-Quincy, MA-NH MSA					
Less than 50 employees	57.2%	77.1%	78.7%	76.6%	60.3%
50 or more employees	96.7%	97.1%	84.1%	76.1%	64.0%
Total	66.9%	92.1%	83.0%	76.2%	63.3%
San Francisco-Oakland-Fremont, CA MSA					
Less than 50 employees	53.8%	71.4%	76.7%	77.6%	59.6%
50 or more employees	95.5%	93.6%	83.6%	84.0%	70.2%
Total	62.8%	86.3%	81.7%	82.4%	67.3%
Riverside-San Bernardino-Ontario, CA MSA					
Less than 50 employees	61.2%	73.0%	76.4%	81.4%	62.2%
50 or more employees	99.4%	97.9%	76.9%	74.6%	57.4%
Total	71.5%	90.5%	76.8%	76.2%	58.6%
Phoenix-Mesa-Scottsdale, AZ MSA					
Less than 50 employees	41.5%	56.8%	61.4%	80.2%	49.2%
50 or more employees	96.4%	96.8%	73.3%	78.4%	57.5%
Total	59.2%	89.0%	71.9%	78.6%	56.4%

Table IX.B.1(2005) Health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2005 (cont.)

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Seattle-Tacoma-Bellevue, WA MSA					
Less than 50 employees	52.2%	68.7%	84.2%	90.0%	75.8%
50 or more employees	97.0%	99.2%	79.9%	89.5%	71.6%
Total	62.8%	90.8%	80.8%	89.6%	72.5%
Minneapolis-St. Paul-Bloomington, MN-WI MSA					
Less than 50 employees	44.9%	74.2%	66.6%	79.8%	53.1%
50 or more employees	98.4%	98.0%	75.9%	77.8%	59.1%
Total	58.5%	92.1%	74.0%	78.2%	57.9%
San Diego-Carlsbad-San Marcos, CA MSA					
Less than 50 employees	42.2%	66.1%	71.4%	80.9%	57.7%
50 or more employees	97.0%	99.1%	81.7%	80.8%	66.1%
Total	55.7%	93.8%	80.5%	80.9%	65.1%
St. Louis, MO-IL MSA					
Less than 50 employees	43.1%	69.2%	74.0%	84.7%	62.6%
50 or more employees	96.9%	99.9%	87.1%	83.8%	72.9%
Total	55.0%	90.8%	84.1%	84.0%	70.6%
Baltimore-Towson, MD MSA					
Less than 50 employees	52.3%	70.8%	71.5%	71.8%	51.3%
50 or more employees	99.6%	98.5%	82.9%	81.1%	67.2%
Total	66.8%	90.6%	80.4%	79.2%	63.7%
Tampa-St. Petersburg-Clearwater, FL MSA					
Less than 50 employees	39.8%	61.5%	84.5%	81.0%	68.4%
50 or more employees	95.2%	94.7%	71.2%	80.8%	57.5%
Total	52.7%	87.4%	73.2%	80.8%	59.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA					
Less than 50 employees	4.44%	3.77%	3.09%	3.19%	3.26%
50 or more employees	3.81%	3.08%	2.48%	3.06%	3.04%
Total	2.18%	2.98%	1.17%	1.77%	1.03%
Los Angeles-Long Beach-Santa Ana, CA MSA					
Less than 50 employees	2.63%	2.83%	2.15%	2.79%	2.35%
50 or more employees	1.67%	1.48%	2.70%	1.53%	2.78%
Total	2.46%	1.83%	2.17%	1.51%	2.43%
Chicago-Naperville-Joliet, IL-IN-WI MSA					
Less than 50 employees	3.54%	5.79%	2.71%	3.82%	3.85%
50 or more employees	2.09%	2.71%	2.71%	2.50%	3.29%
Total	2.96%	2.18%	1.88%	2.28%	2.77%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA					
Less than 50 employees	6.00%	7.49%	4.20%	7.48%	6.53%
50 or more employees	3.04%	2.91%	2.79%	1.72%	2.81%
Total	2.49%	1.45%	2.60%	1.36%	2.87%
Dallas-Fort Worth-Arlington, TX MSA					
Less than 50 employees	4.87%	5.24%	2.75%	2.31%	2.52%
50 or more employees	2.98%	3.36%	3.58%	2.79%	4.07%
Total	3.46%	2.86%	2.94%	2.19%	3.20%
Miami-Fort Lauderdale-Miami Beach, FL MSA					
Less than 50 employees	3.23%	5.53%	2.37%	2.61%	3.67%
50 or more employees	2.27%	2.38%	3.80%	3.10%	4.29%
Total	2.86%	2.71%	3.12%	2.47%	3.52%
Houston-Sugar Land-Baytown, TX MSA					
Less than 50 employees	3.61%	5.52%	4.42%	3.34%	4.88%
50 or more employees	1.92%	2.19%	4.02%	4.29%	5.23%
Total	3.82%	3.32%	3.14%	4.07%	4.62%
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA					
Less than 50 employees	6.02%	4.52%	2.93%	3.38%	4.10%
50 or more employees	1.68%	2.22%	1.38%	1.40%	1.52%
Total	2.86%	2.51%	1.13%	2.03%	2.04%
Atlanta-Sandy Springs-Marietta, GA MSA					
Less than 50 employees	5.83%	7.98%	2.18%	5.35%	6.02%
50 or more employees	3.01%	1.04%	4.44%	2.24%	4.71%
Total	4.65%	3.32%	4.13%	2.67%	4.76%
Detroit-Warren-Livonia, MI MSA					
Less than 50 employees	4.52%	3.81%	3.67%	3.16%	4.01%
50 or more employees	3.97%	1.25%	3.61%	6.38%	7.13%
Total	4.20%	2.07%	2.30%	4.97%	5.23%
Boston-Cambridge-Quincy, MA-NH MSA					
Less than 50 employees	3.45%	4.48%	2.70%	3.96%	3.48%
50 or more employees	1.64%	2.04%	3.01%	2.50%	3.42%
Total	2.24%	1.75%	2.68%	2.23%	2.99%
San Francisco-Oakland-Fremont, CA MSA					
Less than 50 employees	3.17%	3.53%	3.65%	3.28%	3.96%
50 or more employees	1.74%	2.93%	3.80%	2.02%	3.93%
Total	2.37%	2.21%	3.66%	1.73%	3.64%
Riverside-San Bernardino-Ontario, CA MSA					
Less than 50 employees	10.11%	10.73%	9.45%	9.99%	8.52%
50 or more employees	0.66%	1.60%	7.80%	3.52%	6.91%
Total	6.66%	2.15%	6.29%	3.46%	6.34%
Phoenix-Mesa-Scottsdale, AZ MSA					
Less than 50 employees	3.68%	7.00%	7.40%	3.49%	7.85%
50 or more employees	2.61%	2.50%	4.03%	2.71%	4.33%
Total	2.59%	2.56%	3.42%	2.42%	3.71%

Table IX.B.1(2005) 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, 2005 (cont.)

METRO AREA	Percent of establishments that offer health insurance	Percent of employees in establishments that offer health insurance	Percent of employees eligible for health insurance in establishments that offer health insurance	Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance	Percent of employees that are enrolled in health insurance at establishments that offer health insurance
Seattle-Tacoma-Bellevue, WA MSA					
Less than 50 employees	3.01%	4.43%	2.21%	1.93%	2.74%
50 or more employees	2.11%	0.46%	4.57%	2.47%	4.62%
Total	3.17%	2.03%	3.74%	2.04%	3.64%
Minneapolis-St. Paul-Bloomington, MN-WI MSA					
Less than 50 employees	2.40%	2.34%	6.60%	2.85%	6.06%
50 or more employees	1.61%	1.54%	3.68%	2.37%	3.57%
Total	2.98%	1.57%	3.23%	2.03%	2.92%
San Diego-Carlsbad-San Marcos, CA MSA					
Less than 50 employees	5.60%	6.29%	6.10%	3.57%	6.59%
50 or more employees	3.67%	1.10%	6.81%	7.47%	7.38%
Total	4.31%	1.85%	6.30%	6.12%	6.75%
St. Louis, MO-IL MSA					
Less than 50 employees	11.69%	16.42%	17.95%	18.57%	15.49%
50 or more employees	17.71%	18.24%	16.40%	16.24%	15.00%
Total	4.52%	1.52%	1.66%	2.95%	2.77%
Baltimore-Towson, MD MSA					
Less than 50 employees	7.10%	6.39%	5.82%	2.86%	5.24%
50 or more employees	0.38%	1.17%	2.30%	2.45%	3.18%
Total	5.23%	1.94%	2.57%	1.50%	2.87%
Tampa-St. Petersburg-Clearwater, FL MSA					
Less than 50 employees	7.83%	8.15%	5.43%	6.07%	6.74%
50 or more employees	5.71%	6.67%	6.39%	3.73%	5.94%
Total	7.04%	4.99%	5.81%	3.14%	5.51%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2005

METRO AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA						
Less than 50 employees	4,961	599	9,047	2,033	12,141	2,155
50 or more employees	4,320	789	8,602	1,718	11,732	2,674
Total	4,513	732	8,700	1,787	11,819	2,564
Los Angeles-Long Beach-Santa Ana, CA MSA						
Less than 50 employees	3,791	480	6,872	1,661	10,247	3,453
50 or more employees	3,853	681	7,195	1,556	10,102	2,217
Total	3,838	632	7,139	1,574	10,122	2,386
Chicago-Naperville-Joliet, IL-IN-WI MSA						
Less than 50 employees	3,876	612	8,473	2,056	11,068	2,807
50 or more employees	4,127	957	7,919	1,501	10,602	2,127
Total	4,076	888	8,025	1,608	10,676	2,235
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA						
Less than 50 employees	4,839	888	9,403	2,240	10,998	2,680 *
50 or more employees	4,133	760	7,763	1,537	11,347	2,525
Total	4,275	786	8,042	1,657	11,294	2,549
Dallas-Fort Worth-Arlington, TX MSA						
Less than 50 employees	3,983	459	10,844	1,625	10,659	4,865
50 or more employees	4,124	672	8,390	1,852	11,620	2,332
Total	4,094	627	8,734	1,820	11,509	2,624
Miami-Fort Lauderdale-Miami Beach, FL MSA						
Less than 50 employees	4,337	681	7,319	2,033	11,224	3,114
50 or more employees	3,709	1,021	7,118	2,167	10,462	3,607
Total	3,841	950	7,147	2,147	10,535	3,559
Houston-Sugar Land-Baytown, TX MSA						
Less than 50 employees	4,860	471	7,451	1,918 *	10,464	4,610
50 or more employees	4,030	686	7,864	1,895	11,750	2,817
Total	4,181	647	7,835	1,896	11,571	3,067
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA						
Less than 50 employees	4,086	963	7,688	2,393	10,157	2,909
50 or more employees	4,299	823	7,737	1,607	11,494	3,068
Total	4,248	857	7,731	1,705	11,256	3,040
Atlanta-Sandy Springs-Marietta, GA MSA						
Less than 50 employees	3,550	568	4,581	1,161 *	9,456	2,717
50 or more employees	3,757	674	7,284	1,726	10,341	2,742
Total	3,725	658	6,926	1,651	10,246	2,739
Detroit-Warren-Livonia, MI MSA						
Less than 50 employees	4,273	805	9,583	1,125	11,177	1,947
50 or more employees	4,224	759	7,900	1,375	10,819	1,935
Total	4,236	770	8,125	1,342	10,877	1,937
Boston-Cambridge-Quincy, MA-NH MSA						
Less than 50 employees	4,442	943	9,455	2,289 *	11,485	2,708 *
50 or more employees	4,202	870	7,897	1,842	11,340	3,097
Total	4,258	887	8,054	1,887	11,366	3,026
San Francisco-Oakland-Fremont, CA MSA						
Less than 50 employees	3,687	283 *	6,887	1,967	9,650	1,516 *
50 or more employees	3,761	641	8,018	1,623	11,315	1,955
Total	3,739	535	7,787	1,693	11,061	1,888
Riverside-San Bernardino-Ontario, CA MSA						
Less than 50 employees	3,727	626 *	6,061	1,291 *	8,903	4,027 *
50 or more employees	2,522	540 *	7,003	2,038	10,505	3,409
Total	2,829	561	6,658	1,764	10,196	3,528
Phoenix-Mesa-Scottsdale, AZ MSA						
Less than 50 employees	3,476	716	7,853	2,161	9,434	4,001
50 or more employees	4,499	756	7,607	1,817	10,358	2,698
Total	4,378	752	7,626	1,844	10,259	2,839

Table IX.B.2(2005) Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2005 (cont.)

METRO AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
Seattle-Tacoma-Bellevue, WA MSA						
Less than 50 employees	3,635	297	7,283	1,335 *	9,991	3,299
50 or more employees	4,217	443	7,893	1,481	11,069	1,922
Total	4,055	402	7,782	1,454	10,898	2,141
Minneapolis-St. Paul-Bloomington, MN-WI MSA						
Less than 50 employees	3,856	783	7,567	2,757	10,537	3,642
50 or more employees	3,983	909	7,909	1,874	10,842	2,580
Total	3,958	885	7,856	2,010	10,786	2,773
San Diego-Carlsbad-San Marcos, CA MSA						
Less than 50 employees	3,511	618 *	6,778	1,088 *	8,540	2,867 *
50 or more employees	4,128	640	8,531	1,723	12,141	2,182
Total	4,040	637	8,430	1,686	11,880	2,232
St. Louis, MO-IL MSA						
Less than 50 employees	3,604 *	634 *	5,715 *	2,544 *	9,895	1,544 *
50 or more employees	3,939	655	7,382	1,569	9,788	2,433
Total	3,862	650	7,108	1,729	9,808	2,270
Baltimore-Towson, MD MSA						
Less than 50 employees	4,389	781	9,384	2,942	13,357	4,274
50 or more employees	3,453	1,072	6,111	1,733	9,568	3,038
Total	3,657	1,009	6,638	1,927	10,035	3,190
Tampa-St. Petersburg-Clearwater, FL MSA						
Less than 50 employees	5,350	921 *	11,794	1,902 *	15,282	2,788 *
50 or more employees	4,278	906	8,199	2,236	11,479	2,614
Total	4,483	909	8,805	2,179	12,090	2,642

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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(2005) 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, 2005

METRO AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
New York-Northern New Jersey-Long Island, NY-NJ-PA MSA						
Less than 50 employees	212	107	384	305	557	436
50 or more employees	183	89	810	222	825	301
Total	92	56	312	149	300	216
Los Angeles-Long Beach-Santa Ana, CA MSA						
Less than 50 employees	160	76	230	272	545	443
50 or more employees	119	84	178	139	200	141
Total	100	59	177	125	179	146
Chicago-Naperville-Joliet, IL-IN-WI MSA						
Less than 50 employees	177	129	353	387	642	371
50 or more employees	175	217	252	107	346	144
Total	145	182	203	161	352	134
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA						
Less than 50 employees	538	154	1,145	495	1,140	1,372 *
50 or more employees	258	82	361	185	566	311
Total	175	104	194	128	239	175
Dallas-Fort Worth-Arlington, TX MSA						
Less than 50 employees	248	114	2,009	356	1,402	1,174
50 or more employees	182	65	359	99	430	232
Total	174	63	540	83	384	263
Miami-Fort Lauderdale-Miami Beach, FL MSA						
Less than 50 employees	339	169	432	303	564	651
50 or more employees	151	101	263	191	511	273
Total	166	110	251	164	480	311
Houston-Sugar Land-Baytown, TX MSA						
Less than 50 employees	390	117	1,340	616 *	1,400	1,042
50 or more employees	95	82	167	264	359	337
Total	131	59	177	282	424	334
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA						
Less than 50 employees	189	164	430	394	829	526
50 or more employees	122	108	294	251	399	402
Total	96	88	205	148	363	259
Atlanta-Sandy Springs-Marietta, GA MSA						
Less than 50 employees	303	147	718	374 *	777	575
50 or more employees	210	69	676	163	586	140
Total	171	61	330	81	477	148
Detroit-Warren-Livonia, MI MSA						
Less than 50 employees	168	187	606	281	360	407
50 or more employees	228	135	761	223	557	295
Total	139	141	682	202	392	282
Boston-Cambridge-Quincy, MA-NH MSA						
Less than 50 employees	192	171	1,939	743 *	444	1,093 *
50 or more employees	107	64	306	223	257	397
Total	83	50	301	209	237	298
San Francisco-Oakland-Fremont, CA MSA						
Less than 50 employees	205	132 *	470	415	710	465 *
50 or more employees	279	73	364	216	512	363
Total	201	61	314	210	486	301
Riverside-San Bernardino-Ontario, CA MSA						
Less than 50 employees	488	377 *	1,332	431 *	1,756	1,237 *
50 or more employees	365	212 *	443	268	594	537
Total	345	127	451	325	642	621
Phoenix-Mesa-Scottsdale, AZ MSA						
Less than 50 employees	546	133	1,636	442	599	527
50 or more employees	507	63	401	166	297	270
Total	474	46	392	159	269	230

Table IX.B.2(2005) 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, 2005 (cont.)

METRO AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
Seattle-Tacoma-Bellevue, WA MSA						
Less than 50 employees	128	66	825	523 *	515	754
50 or more employees	220	52	411	167	373	250
Total	134	38	360	87	412	302
Minneapolis-St. Paul-Bloomington, MN-WI MSA						
Less than 50 employees	159	161	993	561	918	489
50 or more employees	95	67	197	146	263	172
Total	95	69	191	201	213	138
San Diego-Carlsbad-San Marcos, CA MSA						
Less than 50 employees	477	200 *	1,125	437 *	1,405	1,093 *
50 or more employees	235	72	999	262	407	311
Total	279	89	984	268	405	273
St. Louis, MO-IL MSA						
Less than 50 employees	1,323 *	211 *	1,721 *	805 *	2,480	558 *
50 or more employees	765	158	1,907	429	2,144	602
Total	235	40	353	208	490	208
Baltimore-Towson, MD MSA						
Less than 50 employees	235	162	663	811	992	899
50 or more employees	214	152	464	238	564	349
Total	166	139	479	254	645	395
Tampa-St. Petersburg-Clearwater, FL MSA						
Less than 50 employees	524	449 *	2,642	811 *	1,973	1,348 *
50 or more employees	398	147	866	416	791	349
Total	354	189	708	421	717	364

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 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.