

Table IX.A.1(2008) Health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2008

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	65.5%	92.7%	79.3%	73.3%	58.2%
Remainder of state	61.9%	87.3%	77.4%	73.4%	56.8%
ALASKA					
Anchorage	49.2%	82.3%	76.8%	79.2%	60.8%
Remainder of state	41.3%	74.6%	73.8%	82.1%	60.6%
ARIZONA					
Phoenix-Mesa-Scottsdale	54.6%	88.8%	75.0%	77.8%	58.4%
Remainder of state	50.9%	83.6%	72.9%	71.4%	52.1%
ARKANSAS					
Little Rock-North Little Rock	51.2%	87.1%	81.9%	79.8%	65.4%
Remainder of state	44.3%	81.4%	76.8%	77.5%	59.5%
CALIFORNIA					
Los Angeles-Long Beach-Santa Ana	58.8%	84.7%	82.6%	82.7%	68.3%
Riverside-San Bernardino-Ontario	57.8%	87.9%	71.3%	78.6%	56.1%
Sacramento--Arden-Arcade--Roseville	53.0%	80.7%	83.9%	79.0%	66.2%
San Diego-Carlsbad-San Marcos	56.8%	82.2%	79.1%	79.0%	62.5%
San Francisco-Oakland-Fremont	56.3%	90.0%	81.9%	84.1%	68.9%
San Jose-Sunnyvale-Santa Clara	69.8%	93.3%	85.0%	88.3%	75.0%
Remainder of state	55.1%	83.0%	77.2%	80.0%	61.8%
COLORADO					
Denver-Aurora	55.6%	88.4%	76.4%	79.7%	60.9%
Remainder of state	49.2%	82.3%	76.6%	77.3%	59.3%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	61.3%	91.0%	78.0%	83.9%	65.4%
Hartford-West Hartford-East Hartford	68.7%	93.8%	79.9%	84.8%	67.7%
New Haven-Milford	65.9%	92.4%	78.9%	74.3%	58.6%
Remainder of state	53.6%	91.7%	83.4%	80.9%	67.5%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	64.9%	93.2%	79.6%	80.6%	64.1%
Remainder of state	55.5%	81.0%	77.8%	75.8%	59.0%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	72.5%	93.9%	82.2%	84.0%	69.0%
FLORIDA					
Miami-Fort Lauderdale-Miami Beach	55.2%	86.9%	79.7%	83.0%	66.1%
Orlando-Kissimmee	51.7%	88.3%	83.8%	78.6%	65.8%
Tampa-St. Petersburg-Clearwater	59.0%	91.0%	83.0%	71.7%	59.5%
Remainder of state	54.7%	90.0%	74.8%	74.7%	55.9%
GEORGIA					
Atlanta-Sandy Springs-Marietta	52.5%	87.2%	82.4%	77.7%	64.1%
Remainder of state	54.6%	84.5%	79.4%	78.4%	62.2%
HAWAII					
Honolulu	89.1%	98.6%	75.4%	88.0%	66.3%
Remainder of state	87.4%	96.5%	83.2%	86.3%	71.7%
IDAHO					
Boise City-Nampa	50.0%	85.9%	85.6%	81.1%	69.4%
Remainder of state	40.1%	75.1%	72.1%	78.1%	56.3%
ILLINOIS					
Chicago-Naperville-Joliet, IL portion	56.8%	86.3%	80.6%	82.0%	66.1%
Remainder of state	52.9%	85.8%	73.6%	78.9%	58.1%
INDIANA					
Indianapolis	60.5%	91.5%	79.6%	71.7%	57.0%
Remainder of state	51.6%	86.5%	81.8%	74.8%	61.2%
IOWA					
Des Moines	64.8%	92.8%	79.5%	81.4%	64.7%
Remainder of state	53.4%	87.6%	79.4%	79.3%	63.0%

Table IX.A.1(2008) Health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2008 (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
KANSAS					
Kansas City, KS portion	62.9%	92.2%	75.0%	78.2%	58.7%
Wichita	57.4%	85.2%	81.5%	80.4%	65.5%
Remainder of state	51.1%	78.8%	77.2%	77.2%	59.5%
KENTUCKY					
Louisville, KY portion	58.8%	89.4%	78.9%	79.6%	62.8%
Remainder of state	55.7%	88.0%	81.0%	78.1%	63.2%
LOUISIANA					
New Orleans-Metairie-Kenner	56.9%	86.4%	78.8%	79.8%	62.9%
Remainder of state	51.1%	85.6%	74.1%	80.6%	59.7%
MAINE					
Portland-South Portland-Biddeford	57.7%	86.6%	77.4%	79.7%	61.7%
Remainder of state	56.7%	87.7%	82.2%	70.9%	58.2%
MARYLAND					
Baltimore-Towson	61.9%	90.3%	79.9%	77.8%	62.1%
Washington-Arlington-Alexandria, MD portion	56.1%	84.0%	81.2%	72.7%	59.1%
Remainder of state	53.0%	84.7%	74.6%	75.4%	56.2%
MASSACHUSETTS					
Boston-Cambridge-Quincy, MA portion	68.6%	95.2%	77.0%	78.6%	60.6%
Remainder of state	68.9%	92.8%	67.8%	73.9%	50.1%
MICHIGAN					
Detroit-Warren-Livonia	58.8%	89.8%	77.3%	77.7%	60.0%
Remainder of state	55.6%	82.7%	75.8%	81.8%	62.0%
MINNESOTA					
Minneapolis-St. Paul-Bloomington, MN portion	57.6%	90.0%	78.1%	77.1%	60.2%
Remainder of state	48.1%	80.9%	77.1%	82.0%	63.2%
MISSISSIPPI					
Jackson	52.8%	88.1%	76.6%	83.4%	63.9%
Remainder of state	46.6%	82.6%	81.4%	77.6%	63.2%
MISSOURI					
Kansas City, MO portion	59.1%	88.8%	72.6%	79.9%	58.1%
St. Louis, MO portion	63.7%	92.8%	81.6%	79.1%	64.6%
Remainder of state	51.2%	85.3%	75.0%	79.1%	59.4%
MONTANA					
Billings	58.7%	83.6%	76.3%	70.9%	54.1%
Remainder of state	37.2%	68.8%	75.4%	80.4%	60.7%
NEBRASKA					
Omaha-Council Bluffs, NE portion	52.6%	92.4%	81.8%	78.1%	63.9%
Remainder of state	40.8%	80.2%	80.2%	75.2%	60.3%
NEVADA					
Las Vegas-Paradise	65.9%	91.1%	79.9%	73.3%	58.5%
Remainder of state	57.5%	85.7%	80.5%	69.0%	55.6%
NEW HAMPSHIRE					
Boston-Cambridge-Quincy, NH portion	65.1%	92.0%	69.4%	72.2%	50.1%
Manchester-Nashua	68.4%	92.0%	84.6%	70.3%	59.5%
Remainder of state	61.7%	87.7%	72.9%	72.7%	53.0%
NEW JERSEY					
New York-Northern New Jersey-Long Island, NJ portion	67.1%	92.0%	76.4%	76.9%	58.8%
Remainder of state	68.7%	94.3%	77.1%	69.3%	53.4%
NEW MEXICO					
Albuquerque	56.8%	88.7%	70.5%	77.2%	54.4%
Remainder of state	47.3%	83.6%	75.1%	67.0%	50.3%
NEW YORK					
New York-Northern New Jersey-Long Island, NY portion	55.7%	89.5%	80.6%	80.6%	65.0%
Remainder of state	63.7%	92.0%	75.1%	73.3%	55.1%

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NORTH CAROLINA					
Charlotte-Gastonia-Concord, NC portion	65.9%	92.7%	81.3%	79.2%	64.4%
Remainder of state	52.3%	86.4%	78.8%	73.5%	57.9%
NORTH DAKOTA					
Fargo, ND portion	60.2%	90.4%	72.2%	80.5%	58.1%
Remainder of state	49.9%	85.2%	77.3%	78.3%	60.6%
OHIO					
Cincinnati-Middletown, OH portion	64.3%	90.5%	81.5%	75.8%	61.8%
Cleveland-Elyria-Mentor	65.1%	92.2%	78.9%	76.8%	60.6%
Columbus	59.6%	92.5%	81.0%	79.2%	64.1%
Remainder of state	60.3%	89.5%	76.8%	77.5%	59.5%
OKLAHOMA					
Oklahoma City	54.0%	83.1%	64.2%	76.7%	49.2%
Tulsa	52.6%	85.0%	81.9%	78.8%	64.5%
Remainder of state	47.4%	81.3%	73.3%	77.1%	56.5%
OREGON					
Portland-Vancouver-Beaverton, OR portion	61.3%	90.8%	84.7%	84.7%	71.8%
Remainder of state	43.4%	77.1%	76.7%	87.4%	67.0%
PENNSYLVANIA					
Philadelphia-Camden-Wilmington, PA portion	64.3%	94.0%	77.3%	81.8%	63.3%
Pittsburgh	63.3%	89.5%	75.9%	81.8%	62.1%
Remainder of state	58.5%	87.7%	76.0%	82.3%	62.6%
RHODE ISLAND					
Providence-New Bedford-Fall River, RI portion	63.0%	91.2%	74.5%	77.6%	57.8%
SOUTH CAROLINA					
Columbia	64.5%	92.1%	76.6%	77.2%	59.2%
Remainder of state	53.4%	86.7%	78.3%	75.6%	59.1%
SOUTH DAKOTA					
Sioux Falls	57.3%	86.8%	76.1%	74.2%	56.5%
Remainder of state	44.0%	77.4%	71.6%	78.9%	56.5%
TENNESSEE					
Memphis, TN portion	66.1%	88.6%	75.6%	75.4%	57.0%
Nashville-Davidson--Murfreesboro	55.8%	87.6%	72.3%	73.7%	53.3%
Remainder of state	54.3%	87.9%	74.0%	81.9%	60.6%
TEXAS					
Dallas-Fort Worth-Arlington	48.0%	88.2%	72.9%	82.4%	60.1%
Houston-Sugar Land-Baytown	47.9%	88.1%	82.1%	84.9%	69.6%
San Antonio	49.4%	84.9%	72.3%	69.1%	50.0%
Remainder of state	49.6%	80.2%	78.1%	73.2%	57.2%
UTAH					
Ogden-Clearfield	45.1%	72.6%	78.7%	69.2%	54.5%
Provo-Orem	47.8%	82.2%	69.5%	77.8%	54.1%
Salt Lake City	57.1%	89.4%	77.3%	77.9%	60.2%
Remainder of state	44.8%	83.4%	67.3%	80.8%	54.4%
VERMONT					
Burlington-South Burlington	63.2%	91.7%	85.9%	81.6%	70.2%
Remainder of state	53.3%	82.6%	73.5%	75.5%	55.5%
VIRGINIA					
Virginia Beach-Norfolk-Newport News, VA portion	55.9%	91.7%	80.1%	74.8%	59.9%
Washington-Arlington-Alexandria, VA portion	62.5%	91.3%	82.4%	83.0%	68.4%
Remainder of state	57.8%	90.6%	74.0%	75.4%	55.8%
WASHINGTON					
Seattle-Tacoma-Bellevue	60.7%	89.4%	79.1%	87.1%	68.9%
Remainder of state	56.5%	82.7%	78.1%	82.3%	64.2%
WEST VIRGINIA					
Charleston	58.5%	85.0%	81.1%	74.1%	60.1%
Remainder of state	52.6%	85.2%	76.4%	75.3%	57.5%

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WISCONSIN					
Milwaukee-Waukesha-West Allis	58.2%	86.0%	78.8%	76.4%	60.2%
Remainder of state	50.0%	87.4%	76.7%	75.7%	58.0%
WYOMING					
Cheyenne	57.4%	83.1%	71.1%	79.9%	56.8%
Remainder of state	44.1%	76.3%	78.9%	82.4%	65.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2008

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	4.55%	2.19%	3.85%	2.49%	3.88%
Remainder of state	2.08%	1.53%	2.41%	1.25%	2.26%
ALASKA					
Anchorage	3.16%	2.17%	3.70%	2.67%	3.48%
Remainder of state	3.52%	4.35%	4.48%	2.48%	3.00%
ARIZONA					
Phoenix-Mesa-Scottsdale	2.62%	1.96%	3.53%	2.80%	3.63%
Remainder of state	5.57%	4.49%	2.92%	3.09%	2.93%
ARKANSAS					
Little Rock-North Little Rock	4.94%	3.26%	3.59%	2.64%	4.15%
Remainder of state	2.93%	1.96%	3.50%	1.89%	2.93%
CALIFORNIA					
Los Angeles-Long Beach-Santa Ana	2.65%	2.08%	2.62%	1.60%	2.60%
Riverside-San Bernardino-Ontario	4.01%	4.81%	3.10%	1.38%	1.88%
Sacramento--Arden-Arcade--Roseville	6.86%	8.24%	5.60%	4.27%	5.98%
San Diego-Carlsbad-San Marcos	4.54%	3.27%	3.60%	2.51%	3.92%
San Francisco-Oakland-Fremont	2.20%	1.51%	2.79%	2.08%	3.47%
San Jose-Sunnyvale-Santa Clara	6.17%	2.51%	4.56%	2.31%	4.57%
Remainder of state	2.37%	3.52%	3.15%	1.40%	3.47%
COLORADO					
Denver-Aurora	3.36%	2.15%	1.99%	2.24%	2.82%
Remainder of state	2.89%	2.15%	2.57%	3.31%	3.47%
CONNECTICUT					
Bridgeport-Stamford-Norwalk	4.50%	1.72%	4.11%	3.19%	4.00%
Hartford-West Hartford-East Hartford	3.75%	1.32%	3.74%	1.59%	3.83%
New Haven-Milford	5.94%	2.70%	2.58%	1.60%	2.21%
Remainder of state	7.57%	6.37%	6.66%	4.25%	6.59%
DELAWARE					
Philadelphia-Camden-Wilmington, DE portion	3.44%	2.05%	2.89%	2.24%	2.87%
Remainder of state	4.51%	5.15%	4.37%	3.32%	3.74%
DISTRICT OF COLUMBIA					
Washington-Arlington-Alexandria, DC portion	1.87%	1.26%	2.14%	1.69%	2.13%
FLORIDA					
Miami-Fort Lauderdale-Miami Beach	3.09%	2.07%	4.10%	1.51%	3.94%
Orlando-Kissimmee	6.31%	5.04%	5.47%	2.57%	4.72%
Tampa-St. Petersburg-Clearwater	6.79%	7.76%	2.87%	4.30%	3.21%
Remainder of state	2.58%	1.64%	3.09%	2.99%	4.03%
GEORGIA					
Atlanta-Sandy Springs-Marietta	2.86%	2.34%	2.12%	1.54%	2.11%
Remainder of state	3.55%	3.44%	3.42%	3.51%	4.96%
HAWAII					
Honolulu	1.88%	0.41%	3.33%	1.26%	2.97%
Remainder of state	4.02%	3.09%	2.20%	1.57%	2.36%
IDAHO					
Boise City-Nampa	4.57%	4.69%	2.50%	4.62%	4.15%
Remainder of state	3.72%	4.81%	3.90%	2.54%	3.79%
ILLINOIS					
Chicago-Naperville-Joliet, IL portion	2.29%	2.59%	1.57%	1.47%	1.26%
Remainder of state	1.79%	1.28%	2.67%	1.97%	2.52%
INDIANA					
Indianapolis	3.87%	2.93%	3.90%	2.91%	4.14%
Remainder of state	2.75%	1.43%	2.34%	1.86%	1.91%
IOWA					
Des Moines	3.41%	1.41%	3.94%	3.03%	4.13%
Remainder of state	2.20%	1.28%	1.63%	1.09%	1.94%

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KANSAS					
Kansas City, KS portion	4.10%	1.46%	4.86%	2.59%	4.95%
Wichita	4.75%	4.29%	3.46%	2.90%	4.19%
Remainder of state	2.71%	1.69%	3.29%	2.28%	2.74%
KENTUCKY					
Louisville, KY portion	3.94%	2.11%	3.96%	1.95%	3.74%
Remainder of state	1.89%	1.03%	2.36%	1.21%	1.90%
LOUISIANA					
New Orleans-Metairie-Kenner	2.95%	3.45%	4.68%	3.40%	4.60%
Remainder of state	3.31%	1.68%	2.11%	1.19%	1.76%
MAINE					
Portland-South Portland-Biddeford	2.81%	2.16%	2.66%	2.79%	2.36%
Remainder of state	2.49%	1.83%	2.32%	2.36%	2.45%
MARYLAND					
Baltimore-Towson	3.68%	3.18%	2.00%	1.82%	2.31%
Washington-Arlington-Alexandria, MD portion	4.25%	2.96%	3.62%	3.26%	3.59%
Remainder of state	6.50%	6.33%	4.28%	5.44%	6.09%
MASSACHUSETTS					
Boston-Cambridge-Quincy, MA portion	2.66%	0.60%	1.32%	2.09%	1.94%
Remainder of state	4.79%	1.43%	3.17%	1.91%	2.66%
MICHIGAN					
Detroit-Warren-Livonia	4.72%	1.57%	2.82%	2.16%	2.70%
Remainder of state	2.20%	2.66%	2.82%	1.42%	2.72%
MINNESOTA					
Minneapolis-St. Paul-Bloomington, MN portion	3.75%	2.34%	2.50%	2.29%	2.62%
Remainder of state	3.10%	1.63%	4.22%	2.48%	4.16%
MISSISSIPPI					
Jackson	5.24%	3.52%	4.40%	3.22%	3.46%
Remainder of state	1.98%	2.41%	3.20%	2.45%	3.74%
MISSOURI					
Kansas City, MO portion	5.19%	2.89%	6.16%	4.23%	5.11%
St. Louis, MO portion	3.82%	1.43%	1.84%	1.53%	1.90%
Remainder of state	3.35%	2.19%	3.47%	3.10%	4.42%
MONTANA					
Billings	6.99%	4.51%	4.61%	5.39%	5.59%
Remainder of state	2.98%	2.66%	2.42%	2.56%	3.04%
NEBRASKA					
Omaha-Council Bluffs, NE portion	3.92%	1.59%	2.51%	2.71%	2.88%
Remainder of state	2.93%	3.30%	1.96%	1.32%	1.85%
NEVADA					
Las Vegas-Paradise	2.36%	2.81%	2.41%	2.63%	2.78%
Remainder of state	2.58%	4.56%	5.25%	4.85%	4.33%
NEW HAMPSHIRE					
Boston-Cambridge-Quincy, NH portion	2.97%	2.05%	4.12%	3.75%	4.93%
Manchester-Nashua	4.41%	2.69%	3.13%	2.68%	2.40%
Remainder of state	3.47%	2.49%	2.34%	1.52%	2.19%
NEW JERSEY					
New York-Northern New Jersey-Long Island, NJ portion	1.86%	1.38%	3.29%	1.87%	2.22%
Remainder of state	4.24%	1.33%	5.66%	4.04%	4.77%
NEW MEXICO					
Albuquerque	4.39%	2.44%	4.77%	1.93%	4.40%
Remainder of state	2.26%	2.75%	2.33%	3.35%	2.69%
NEW YORK					
New York-Northern New Jersey-Long Island, NY portion	1.84%	1.00%	1.58%	1.55%	1.55%
Remainder of state	2.05%	0.64%	2.88%	1.07%	2.33%

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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	5.43%	5.14%	5.51%	2.86%	4.73%
Remainder of state	3.17%	1.59%	1.81%	1.81%	2.20%
NORTH DAKOTA					
Fargo, ND portion	5.40%	1.70%	3.81%	2.34%	4.70%
Remainder of state	1.96%	1.30%	2.32%	1.63%	2.53%
OHIO					
Cincinnati-Middletown, OH portion	7.59%	1.84%	4.35%	2.59%	3.30%
Cleveland-Elyria-Mentor	4.45%	1.59%	2.45%	2.51%	2.90%
Columbus	5.63%	1.16%	3.36%	3.78%	4.65%
Remainder of state	3.14%	0.99%	2.43%	1.79%	1.82%
OKLAHOMA					
Oklahoma City	4.31%	2.38%	2.58%	2.64%	2.71%
Tulsa	3.59%	3.54%	3.51%	2.58%	3.83%
Remainder of state	3.52%	2.94%	2.90%	4.22%	4.13%
OREGON					
Portland-Vancouver-Beaverton, OR portion	2.15%	1.30%	1.17%	2.14%	2.49%
Remainder of state	1.90%	2.29%	2.33%	0.88%	2.50%
PENNSYLVANIA					
Philadelphia-Camden-Wilmington, PA portion	3.32%	1.12%	3.29%	1.99%	3.80%
Pittsburgh	3.66%	1.52%	4.76%	2.03%	4.50%
Remainder of state	3.20%	1.79%	2.18%	2.40%	2.05%
RHODE ISLAND					
Providence-New Bedford-Fall River, RI portion	1.35%	0.96%	1.09%	1.31%	1.05%
SOUTH CAROLINA					
Columbia	5.80%	1.71%	3.21%	5.03%	4.20%
Remainder of state	2.84%	1.54%	1.46%	2.05%	2.14%
SOUTH DAKOTA					
Sioux Falls	4.18%	3.50%	3.04%	1.97%	1.77%
Remainder of state	3.10%	1.90%	3.08%	2.68%	3.57%
TENNESSEE					
Memphis, TN portion	5.50%	4.64%	6.46%	6.11%	6.57%
Nashville-Davidson--Murfreesboro	4.30%	2.96%	6.18%	4.20%	5.15%
Remainder of state	1.64%	1.54%	3.83%	2.10%	3.19%
TEXAS					
Dallas-Fort Worth-Arlington	4.21%	2.93%	3.20%	1.99%	2.45%
Houston-Sugar Land-Baytown	2.81%	2.49%	2.78%	1.98%	2.22%
San Antonio	5.63%	5.89%	3.43%	4.72%	4.26%
Remainder of state	3.25%	1.93%	0.97%	3.10%	2.55%
UTAH					
Ogden-Clearfield	7.47%	5.47%	8.80%	7.32%	7.31%
Provo-Orem	6.32%	4.36%	5.55%	7.51%	6.46%
Salt Lake City	2.73%	2.09%	2.31%	3.52%	3.52%
Remainder of state	3.03%	7.96%	6.00%	4.05%	6.70%
VERMONT					
Burlington-South Burlington	5.46%	2.22%	2.37%	2.60%	3.25%
Remainder of state	2.28%	2.03%	2.22%	1.91%	2.25%
VIRGINIA					
Virginia Beach-Norfolk-Newport News, VA portion	5.82%	1.75%	4.35%	2.69%	4.54%
Washington-Arlington-Alexandria, VA portion	4.00%	1.45%	4.27%	1.67%	3.68%
Remainder of state	5.10%	1.71%	3.79%	1.79%	2.59%
WASHINGTON					
Seattle-Tacoma-Bellevue	1.70%	1.41%	3.35%	1.98%	3.89%
Remainder of state	2.58%	4.01%	2.41%	2.82%	3.35%
WEST VIRGINIA					
Charleston	4.71%	4.44%	5.70%	5.51%	6.54%
Remainder of state	1.47%	2.19%	3.13%	1.30%	2.48%

Table IX.A.1(2008) Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees for areas within States: United States, 2008 (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	3.91%	4.07%	2.57%	2.30%	2.49%
Remainder of state	2.47%	1.02%	2.02%	1.01%	1.87%
WYOMING					
Cheyenne	6.68%	3.64%	4.05%	5.56%	4.28%
Remainder of state	2.55%	2.67%	2.01%	1.87%	2.25%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2008

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	4,397	1,008	8,623	2,238	11,675	3,429
Remainder of state	4,027	938	7,820	1,988	10,828	3,178
ALASKA						
Anchorage	5,282	893	9,740	2,165	13,605	3,363
Remainder of state	5,317	639	10,315	2,455	12,981	3,041
ARIZONA						
Phoenix-Mesa-Scottsdale	4,160	811	8,588	2,442	12,357	4,259
Remainder of state	4,371	809	8,147	2,741	12,037	3,647
ARKANSAS						
Little Rock-North Little Rock	3,926	700	8,058	2,022	11,307	3,413
Remainder of state	3,921	826	7,710	2,004	11,163	2,873
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	4,222	793	8,147	2,128	12,159	3,634
Riverside-San Bernardino-Ontario	4,055	724	7,499	2,062	11,801	3,209
Sacramento--Arden-Arcade--Roseville	4,546	785	8,970	1,899	13,376	3,342 *
San Diego-Carlsbad-San Marcos	3,872	886	8,046	2,674	10,495	3,259
San Francisco-Oakland-Fremont	4,459	573	8,510	1,715	12,576	2,804
San Jose-Sunnyvale-Santa Clara	5,074	875	9,341	2,050	14,011	3,384
Remainder of state	4,159	680	8,523	2,512	11,462	3,601
COLORADO						
Denver-Aurora	4,297	1,138	8,698	2,817	12,609	4,274
Remainder of state	4,308	850	8,073	2,216	11,123	3,995
CONNECTICUT						
Bridgeport-Stamford-Norwalk	4,811	1,096	9,035	2,252	13,541	2,299
Hartford-West Hartford-East Hartford	4,338	869	8,864	2,365	12,752	3,411
New Haven-Milford	5,257	1,136	10,347	2,446	14,840	4,105
Remainder of state	5,121	912	10,156	2,620	13,359	2,727
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	4,841	886	9,041	2,204	13,701	3,426
Remainder of state	4,431	884	9,043	2,248	12,291	3,192
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	4,890	991	8,968	2,479	13,427	3,834
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	4,626	1,002	8,114	2,225	13,025	4,125
Orlando-Kissimmee	4,319	1,067	8,349	2,735 *	11,712	3,840
Tampa-St. Petersburg-Clearwater	4,436	1,151	8,033	2,692	12,588	5,052
Remainder of state	4,524	1,081	8,909	3,107	12,792	4,556
GEORGIA						
Atlanta-Sandy Springs-Marietta	3,857	793	8,073	2,483	11,454	3,854
Remainder of state	4,688	1,282	8,258	2,959	12,054	3,738
HAWAII						
Honolulu	4,030	431	8,261	2,099	11,755	2,666
Remainder of state	3,405	494	6,555	2,104	9,561	2,453
IDAHO						
Boise City-Nampa	4,228	394 *	8,265	1,741	10,613	2,089
Remainder of state	3,927	593	7,505	1,731	11,137	3,195
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	4,524	986	9,086	2,235	12,614	3,320
Remainder of state	4,966	865	9,651	3,096	12,584	3,486
INDIANA						
Indianapolis	4,619	1,043	9,513	2,537	13,002	3,203
Remainder of state	4,435	905	8,722	1,791	13,707	2,177
IOWA						
Des Moines	4,120	706	7,899	1,758	10,507	3,026
Remainder of state	4,153	769	8,312	1,993	11,051	2,406

Table IX.A.2(2008) Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2008 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
KANSAS						
Kansas City, KS portion	4,078	828	7,812	2,497	11,589	3,145
Wichita	4,025	734	8,119	1,876	11,961	2,312
Remainder of state	4,364	828	8,494	2,344	11,541	3,194
KENTUCKY						
Louisville, KY portion	4,329	833	7,546	1,766	11,304	2,890
Remainder of state	3,866	793	7,780	2,179	11,582	2,928
LOUISIANA						
New Orleans-Metairie-Kenner	3,794	895	7,225	2,272	10,025	3,329
Remainder of state	4,176	855	8,219	2,492	11,563	3,691
MAINE						
Portland-South Portland-Biddeford	4,729	1,071	9,264	2,834	12,850	3,761
Remainder of state	5,047	1,041	9,020	2,607	13,252	4,169
MARYLAND						
Baltimore-Towson	4,500	1,067	8,983	2,385	12,704	4,217
Washington-Arlington-Alexandria, MD portion	4,223	794	8,614	2,629	12,355	3,585
Remainder of state	3,987	876	8,307	1,928	11,887	2,718
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	4,727	1,057	9,370	2,177	13,814	3,323
Remainder of state	5,188	1,282	9,491	2,109	13,704	3,491
MICHIGAN						
Detroit-Warren-Livonia	4,237	811	8,458	1,691	11,550	2,886
Remainder of state	4,520	669	8,977	1,830	11,129	2,218
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	4,344	885	8,617	2,213	12,850	3,543
Remainder of state	4,721	913	9,757	2,447	15,010	2,803
MISSISSIPPI						
Jackson	4,077	830	8,370	2,677	11,479	3,316
Remainder of state	4,138	726	7,914	2,730	11,338	3,489
MISSOURI						
Kansas City, MO portion	3,639	808	7,725	1,997	10,530	2,590
St. Louis, MO portion	4,441	1,150	8,543	2,330	12,398	2,969
Remainder of state	4,067	824	7,302	2,414	11,180	3,217
MONTANA						
Billings	4,193	515	7,698	2,260	12,138	4,366
Remainder of state	4,404	603	8,283	2,213	11,295	3,712
NEBRASKA						
Omaha-Council Bluffs, NE portion	4,229	861	8,432	1,970	11,740	2,793
Remainder of state	4,094	931	7,673	2,421	10,955	3,066
NEVADA						
Las Vegas-Paradise	3,864	834	7,382	1,841	11,272	3,474
Remainder of state	4,106	943	8,674	2,690	12,196	3,905
NEW HAMPSHIRE						
Boston-Cambridge-Quincy, NH portion	5,328	1,464	10,828	3,308	14,227	4,516
Manchester-Nashua	5,244	1,235	10,382	3,127	13,604	3,839
Remainder of state	5,159	1,077	10,057	2,573	12,958	3,487
NEW JERSEY						
New York-Northern New Jersey-Long Island, NJ portion	4,851	1,096	8,546	2,391	12,909	3,342
Remainder of state	4,634	837	9,339	3,086	12,252	3,032
NEW MEXICO						
Albuquerque	3,892	961	7,782	2,104	12,237	4,043
Remainder of state	4,219	940	7,931	2,589	11,878	3,994
NEW YORK						
New York-Northern New Jersey-Long Island, NY portion	4,886	928	8,868	2,336	13,355	3,429
Remainder of state	4,162	983	8,690	2,537	11,769	3,272

Table IX.A.2.(2008) Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2008 (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	4,273	824	8,607	2,517	12,674	4,156
Remainder of state	4,512	827	8,098	2,405	12,177	4,101
NORTH DAKOTA						
Fargo, ND portion	4,026	729	8,121	2,483	11,321	3,275
Remainder of state	3,753	765	7,636	1,975	11,132	3,424
OHIO						
Cincinnati-Middletown, OH portion	3,886	884	7,228	2,312	11,436	3,752
Cleveland-Elyria-Mentor	4,018	752	7,860	1,783	10,800	2,098
Columbus	4,158	886	8,507	2,062	11,554	2,760
Remainder of state	4,159	951	8,412	1,747	11,676	2,603
OKLAHOMA						
Oklahoma City	3,847	778	7,325	2,706	10,656	4,082
Tulsa	4,356	670	8,991	2,325	11,108	3,511
Remainder of state	4,019	896	7,380	1,900	11,333	3,341
OREGON						
Portland-Vancouver-Beaverton, OR portion	4,323	730	8,687	2,330	12,699	3,537
Remainder of state	4,491	403	8,805	1,942	12,369	2,843
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	4,739	881	8,994	2,112	13,237	3,368
Pittsburgh	4,304	829	9,390	1,743	11,914	2,539
Remainder of state	4,374	836	8,873	2,318	11,764	2,838
RHODE ISLAND						
Providence-New Bedford-Fall River, RI portion	4,930	1,050	9,080	2,321	13,363	2,960
SOUTH CAROLINA						
Columbia	4,475	877	8,949	2,781	12,653	4,308
Remainder of state	4,477	845	8,623	2,467	11,985	3,245
SOUTH DAKOTA						
Sioux Falls	4,210	992	9,255	2,525	11,797	3,912
Remainder of state	4,248	819	8,639	2,517	11,141	3,266
TENNESSEE						
Memphis, TN portion	4,433	982	8,307	1,983	12,773	2,768
Nashville-Davidson--Murfreesboro	4,378	947	8,739	2,593	12,967	3,940
Remainder of state	4,185	879	8,435	2,111	11,927	3,292
TEXAS						
Dallas-Fort Worth-Arlington	4,272	798	8,909	2,283	12,332	3,296
Houston-Sugar Land-Baytown	4,234	831	7,838	2,829	11,828	4,392
San Antonio	4,179	906	8,042	2,837	12,602	4,520
Remainder of state	4,136	890	8,400	2,501	11,815	3,792
UTAH						
Ogden-Clearfield	3,862	583	7,919	1,836	11,498	2,446
Provo-Orem	3,708	363	6,454	1,151 *	10,208	1,591
Salt Lake City	4,301	887	8,859	2,417	12,501	3,108
Remainder of state	4,438	739	8,095	2,162	10,893	2,794
VERMONT						
Burlington-South Burlington	4,661	907	9,800	2,335	12,699	3,577
Remainder of state	5,128	1,061	10,126	2,654	13,496	3,288
VIRGINIA						
Virginia Beach-Norfolk-Newport News, VA portion	4,216	963	7,443	2,460	10,933	3,139
Washington-Arlington-Alexandria, VA portion	4,426	977	8,656	2,534	12,329	4,033
Remainder of state	3,966	1,012	7,344	2,056	11,869	3,576
WASHINGTON						
Seattle-Tacoma-Bellevue	4,456	553	8,904	2,021	13,379	3,426
Remainder of state	4,331	590	8,411	2,299	12,602	3,046
WEST VIRGINIA						
Charleston	5,163	676	10,747	2,561	14,534	3,274
Remainder of state	4,815	1,156	8,542	2,354	12,612	3,020

Table IX.A.2(2008) Average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2008 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
WISCONSIN						
Milwaukee-Waukesha-West Allis	5,038	1,031	10,280	2,566	14,411	3,352
Remainder of state	4,682	1,083	9,091	2,436	12,474	3,285
WYOMING						
Cheyenne	4,652	723	7,841	2,737	12,609	4,487
Remainder of state	4,617	716	9,054	1,934	12,752	2,855

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2008

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
ALABAMA						
Birmingham-Hoover	200	123	668	337	503	227
Remainder of state	90	61	383	101	235	298
ALASKA						
Anchorage	229	86	368	265	430	420
Remainder of state	260	88	618	211	975	457
ARIZONA						
Phoenix-Mesa-Scottsdale	97	81	343	235	539	374
Remainder of state	242	107	538	290	565	471
ARKANSAS						
Little Rock-North Little Rock	169	80	460	317	543	699
Remainder of state	98	54	240	101	398	295
CALIFORNIA						
Los Angeles-Long Beach-Santa Ana	188	58	257	122	233	177
Riverside-San Bernardino-Ontario	97	52	270	283	546	277
Sacramento--Arden-Arcade--Roseville	275	124	1,245	312	819	1,202 *
San Diego-Carlsbad-San Marcos	146	102	323	381	741	565
San Francisco-Oakland-Fremont	193	61	325	238	383	243
San Jose-Sunnyvale-Santa Clara	359	99	901	332	1,080	505
Remainder of state	150	76	235	158	461	353
COLORADO						
Denver-Aurora	111	65	239	158	297	588
Remainder of state	217	95	410	344	696	282
CONNECTICUT						
Bridgeport-Stamford-Norwalk	220	125	563	236	714	394
Hartford-West Hartford-East Hartford	122	89	346	245	491	325
New Haven-Milford	220	112	594	241	733	462
Remainder of state	311	176	1,201	401	780	783
DELAWARE						
Philadelphia-Camden-Wilmington, DE portion	185	89	307	216	507	276
Remainder of state	229	122	671	132	748	480
DISTRICT OF COLUMBIA						
Washington-Arlington-Alexandria, DC portion	77	62	181	170	286	237
FLORIDA						
Miami-Fort Lauderdale-Miami Beach	196	70	532	298	488	602
Orlando-Kissimmee	254	147	491	825 *	722	761
Tampa-St. Petersburg-Clearwater	162	256	466	172	758	467
Remainder of state	208	65	391	238	805	321
GEORGIA						
Atlanta-Sandy Springs-Marietta	121	61	424	228	234	351
Remainder of state	194	205	564	332	758	438
HAWAII						
Honolulu	130	59	279	244	297	405
Remainder of state	163	77	325	132	429	485
IDAHO						
Boise City-Nampa	170	121 *	711	228	272	505
Remainder of state	120	89	308	167	503	319
ILLINOIS						
Chicago-Naperville-Joliet, IL portion	150	52	310	119	422	56
Remainder of state	252	87	604	468	499	398
INDIANA						
Indianapolis	280	105	553	202	490	175
Remainder of state	121	37	366	230	836	202
IOWA						
Des Moines	142	79	298	189	598	319
Remainder of state	182	68	294	163	183	194

Table IX.A.2(2008) Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2008 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
KANSAS						
Kansas City, KS portion	177	91	313	225	403	459
Wichita	176	106	1,085	399	616	622
Remainder of state	140	112	538	209	266	177
KENTUCKY						
Louisville, KY portion	308	69	362	163	365	336
Remainder of state	192	47	251	152	347	186
LOUISIANA						
New Orleans-Metairie-Kenner	273	116	599	410	745	333
Remainder of state	97	59	265	235	252	240
MAINE						
Portland-South Portland-Biddeford	172	113	358	273	657	221
Remainder of state	230	105	657	256	726	343
MARYLAND						
Baltimore-Towson	152	70	169	158	503	392
Washington-Arlington-Alexandria, MD portion	137	87	426	211	346	403
Remainder of state	175	135	335	442	523	669
MASSACHUSETTS						
Boston-Cambridge-Quincy, MA portion	174	66	388	262	292	134
Remainder of state	145	60	676	361	503	289
MICHIGAN						
Detroit-Warren-Livonia	181	40	312	102	406	202
Remainder of state	122	57	288	116	300	284
MINNESOTA						
Minneapolis-St. Paul-Bloomington, MN portion	143	76	393	92	398	191
Remainder of state	326	94	650	537	1,578	400
MISSISSIPPI						
Jackson	144	96	363	324	600	263
Remainder of state	152	89	458	248	401	297
MISSOURI						
Kansas City, MO portion	156	73	388	271	604	287
St. Louis, MO portion	174	164	276	186	423	94
Remainder of state	166	78	332	169	732	227
MONTANA						
Billings	201	67	480	318	507	809
Remainder of state	121	60	200	104	540	360
NEBRASKA						
Omaha-Council Bluffs, NE portion	283	102	296	150	372	218
Remainder of state	155	92	360	219	433	198
NEVADA						
Las Vegas-Paradise	91	135	329	214	366	318
Remainder of state	185	120	564	346	659	575
NEW HAMPSHIRE						
Boston-Cambridge-Quincy, NH portion	190	150	326	285	545	403
Manchester-Nashua	155	133	403	538	536	512
Remainder of state	178	94	489	250	929	514
NEW JERSEY						
New York-Northern New Jersey-Long Island, NJ portion	175	67	195	179	373	465
Remainder of state	239	119	533	372	680	528
NEW MEXICO						
Albuquerque	157	186	385	191	866	902
Remainder of state	140	89	268	283	673	660
NEW YORK						
New York-Northern New Jersey-Long Island, NY portion	123	63	384	229	380	372
Remainder of state	108	78	343	312	440	241

Table IX.A.2(2008) Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2008 (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	277	85	308	300	460	373
Remainder of state	144	93	217	130	390	428
NORTH DAKOTA						
Fargo, ND portion	130	112	405	300	424	353
Remainder of state	188	74	413	166	344	207
OHIO						
Cincinnati-Middletown, OH portion	366	110	832	283	939	463
Cleveland-Elyria-Mentor	240	71	485	219	745	288
Columbus	191	125	487	516	755	323
Remainder of state	116	55	359	177	523	309
OKLAHOMA						
Oklahoma City	109	110	385	450	286	586
Tulsa	279	120	689	131	526	347
Remainder of state	190	98	353	335	515	364
OREGON						
Portland-Vancouver-Beaverton, OR portion	144	73	254	207	462	282
Remainder of state	147	75	370	206	574	162
PENNSYLVANIA						
Philadelphia-Camden-Wilmington, PA portion	64	119	267	236	359	332
Pittsburgh	259	69	421	192	490	266
Remainder of state	144	76	235	105	468	154
RHODE ISLAND						
Providence-New Bedford-Fall River, RI portion	40	49	438	245	182	224
SOUTH CAROLINA						
Columbia	320	98	537	416	642	328
Remainder of state	92	53	306	163	399	190
SOUTH DAKOTA						
Sioux Falls	94	184	406	187	459	260
Remainder of state	157	92	258	219	318	115
TENNESSEE						
Memphis, TN portion	300	112	576	357	572	405
Nashville-Davidson--Murfreesboro	140	107	318	200	602	520
Remainder of state	136	41	333	166	416	197
TEXAS						
Dallas-Fort Worth-Arlington	138	56	404	89	537	255
Houston-Sugar Land-Baytown	113	74	311	178	484	386
San Antonio	319	146	454	376	878	607
Remainder of state	107	80	380	101	570	248
UTAH						
Ogden-Clearfield	451	116	865	299	1,027	456
Provo-Orem	326	77	952	370 *	815	371
Salt Lake City	110	55	312	190	567	219
Remainder of state	540	118	1,066	371	401	541
VERMONT						
Burlington-South Burlington	304	88	463	211	420	313
Remainder of state	98	80	402	157	432	294
VIRGINIA						
Virginia Beach-Norfolk-Newport News, VA portion	248	97	542	271	656	651
Washington-Arlington-Alexandria, VA portion	163	81	373	180	613	421
Remainder of state	118	103	208	115	613	202
WASHINGTON						
Seattle-Tacoma-Bellevue	175	66	314	159	467	255
Remainder of state	136	68	299	277	599	337
WEST VIRGINIA						
Charleston	330	127	604	305	819	413
Remainder of state	151	131	405	183	516	460

Table IX.A.2(2008) Standard errors for average total premiums and employee contributions (in dollars) for private-sector establishments for areas within States: United States, 2008 (cont.)

STATE/AREA	Single premium	Single contribution	Employee-plus-one contribution	Employee-plus-one contribution	Family premium	Family contribution
WISCONSIN						
Milwaukee-Waukesha-West Allis	157	88	880	262	608	276
Remainder of state	132	56	300	149	230	193
WYOMING						
Cheyenne	602	149	519	448	1,309	973
Remainder of state	144	84	529	159	602	262

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) Health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2008

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	52.1%	70.5%	81.3%	73.9%	60.1%
50 or more employees	97.4%	98.8%	78.4%	80.9%	63.4%
Total	59.9%	90.4%	79.0%	79.3%	62.7%
Los Angeles-Long Beach-Santa Ana, CA MSA					
Less than 50 employees	46.4%	60.5%	83.7%	80.0%	66.9%
50 or more employees	96.5%	92.0%	82.4%	83.3%	68.6%
Total	58.8%	84.7%	82.6%	82.7%	68.3%
Chicago-Naperville-Joliet, IL-IN-WI MSA					
Less than 50 employees	41.9%	62.7%	78.1%	77.3%	60.4%
50 or more employees	98.1%	93.5%	81.4%	82.5%	67.2%
Total	56.5%	86.5%	80.9%	81.7%	66.1%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA					
Less than 50 employees	52.4%	77.8%	73.7%	76.2%	56.2%
50 or more employees	98.7%	99.8%	77.5%	80.4%	62.3%
Total	63.4%	93.7%	76.6%	79.4%	60.9%
Dallas-Fort Worth-Arlington, TX MSA					
Less than 50 employees	30.4%	56.7%	87.7%	79.0%	69.3%
50 or more employees	92.1%	98.1%	70.2%	83.2%	58.4%
Total	48.0%	88.2%	72.9%	82.4%	60.1%
Miami-Fort Lauderdale-Miami Beach, FL MSA					
Less than 50 employees	44.2%	58.2%	87.0%	86.6%	75.3%
50 or more employees	95.0%	96.8%	78.2%	82.1%	64.2%
Total	55.2%	86.9%	79.7%	83.0%	66.1%
Houston-Sugar Land-Baytown, TX MSA					
Less than 50 employees	32.3%	48.1%	91.5%	81.6%	74.7%
50 or more employees	90.1%	96.0%	81.1%	85.2%	69.1%
Total	47.9%	88.1%	82.1%	84.9%	69.6%
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA					
Less than 50 employees	47.2%	63.7%	84.5%	72.5%	61.3%
50 or more employees	98.6%	98.9%	81.5%	82.1%	66.9%
Total	61.4%	89.7%	82.1%	80.2%	65.8%
Atlanta-Sandy Springs-Marietta, GA MSA					
Less than 50 employees	37.2%	50.2%	82.6%	71.6%	59.2%
50 or more employees	97.0%	97.2%	82.4%	78.6%	64.8%
Total	52.5%	87.2%	82.4%	77.7%	64.1%
Detroit-Warren-Livonia, MI MSA					
Less than 50 employees	47.8%	64.3%	71.9%	78.0%	56.1%
50 or more employees	96.6%	99.8%	78.6%	77.6%	61.0%
Total	58.8%	89.8%	77.3%	77.7%	60.0%
Boston-Cambridge-Quincy, MA-NH MSA					
Less than 50 employees	57.8%	77.4%	72.2%	74.9%	54.1%
50 or more employees	99.9%	99.9%	77.4%	78.8%	61.0%
Total	68.2%	94.9%	76.5%	78.2%	59.8%
San Francisco-Oakland-Fremont, CA MSA					
Less than 50 employees	47.7%	68.2%	81.3%	84.5%	68.7%
50 or more employees	92.8%	98.7%	82.0%	84.0%	68.9%
Total	56.3%	90.0%	81.9%	84.1%	68.9%
Riverside-San Bernardino-Ontario, CA MSA					
Less than 50 employees	44.0%	52.9%	81.3%	76.5%	62.3%
50 or more employees	97.9%	97.7%	69.7%	79.0%	55.1%
Total	57.8%	87.9%	71.3%	78.6%	56.1%
Phoenix-Mesa-Scottsdale, AZ MSA					
Less than 50 employees	34.8%	50.7%	84.7%	78.0%	66.0%
50 or more employees	96.1%	97.8%	73.8%	77.8%	57.4%
Total	54.6%	88.8%	75.0%	77.8%	58.4%

Table IX.B.1(2008) Health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2008 (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	49.3%	66.7%	82.8%	90.1%	74.5%
50 or more employees	96.7%	99.2%	78.1%	86.2%	67.3%
Total	60.7%	89.4%	79.1%	87.1%	68.9%
Minneapolis-St. Paul-Bloomington, MN-WI MSA					
Less than 50 employees	40.5%	67.5%	74.9%	81.8%	61.3%
50 or more employees	96.1%	96.2%	79.4%	76.1%	60.4%
Total	57.6%	90.2%	78.7%	76.9%	60.5%
San Diego-Carlsbad-San Marcos, CA MSA					
Less than 50 employees	47.8%	64.4%	79.0%	75.4%	59.6%
50 or more employees	93.8%	92.1%	79.1%	80.4%	63.6%
Total	56.8%	82.2%	79.1%	79.0%	62.5%
St. Louis, MO-IL MSA					
Less than 50 employees	48.1%	69.6%	74.7%	79.2%	59.2%
50 or more employees	95.8%	96.6%	80.7%	77.1%	62.2%
Total	61.3%	89.9%	79.5%	77.5%	61.6%
Baltimore-Towson, MD MSA					
Less than 50 employees	48.7%	66.6%	77.4%	73.1%	56.6%
50 or more employees	98.3%	98.0%	80.4%	78.7%	63.3%
Total	61.9%	90.3%	79.9%	77.8%	62.1%
Tampa-St. Petersburg-Clearwater, FL MSA					
Less than 50 employees	46.5%	74.0%	81.6%	73.0%	59.6%
50 or more employees	98.0%	96.9%	83.3%	71.4%	59.5%
Total	59.0%	91.0%	83.0%	71.7%	59.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008

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	3.18%	3.19%	2.84%	2.69%	2.96%
50 or more employees	0.80%	0.75%	4.11%	2.49%	3.67%
Total	0.91%	0.69%	1.05%	1.38%	1.09%
Los Angeles-Long Beach-Santa Ana, CA MSA					
Less than 50 employees	3.25%	2.45%	2.65%	2.53%	2.19%
50 or more employees	0.83%	2.84%	2.93%	1.86%	3.14%
Total	2.65%	2.08%	2.62%	1.60%	2.60%
Chicago-Naperville-Joliet, IL-IN-WI MSA					
Less than 50 employees	2.13%	3.23%	2.86%	3.80%	3.45%
50 or more employees	0.95%	3.82%	1.53%	1.38%	1.33%
Total	1.83%	2.65%	1.68%	1.62%	1.53%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA					
Less than 50 employees	4.21%	5.82%	4.25%	3.67%	4.69%
50 or more employees	5.70%	1.49%	2.97%	2.41%	2.91%
Total	3.30%	0.79%	3.00%	1.81%	2.92%
Dallas-Fort Worth-Arlington, TX MSA					
Less than 50 employees	4.25%	6.34%	2.96%	2.76%	3.17%
50 or more employees	3.34%	1.10%	3.38%	2.84%	2.85%
Total	4.21%	2.93%	3.20%	1.99%	2.45%
Miami-Fort Lauderdale-Miami Beach, FL MSA					
Less than 50 employees	4.42%	4.43%	3.03%	2.72%	2.95%
50 or more employees	3.34%	1.37%	5.36%	2.13%	5.25%
Total	3.09%	2.07%	4.10%	1.51%	3.94%
Houston-Sugar Land-Baytown, TX MSA					
Less than 50 employees	3.93%	4.77%	2.06%	4.26%	3.24%
50 or more employees	3.40%	1.59%	3.13%	2.18%	2.55%
Total	2.81%	2.49%	2.78%	1.98%	2.22%
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA					
Less than 50 employees	5.11%	4.44%	2.47%	4.30%	4.92%
50 or more employees	1.74%	0.76%	2.47%	1.85%	2.32%
Total	1.99%	1.00%	1.68%	1.06%	1.19%
Atlanta-Sandy Springs-Marietta, GA MSA					
Less than 50 employees	3.81%	5.37%	2.58%	4.60%	3.65%
50 or more employees	2.13%	1.74%	2.32%	1.74%	2.38%
Total	2.86%	2.34%	2.12%	1.54%	2.11%
Detroit-Warren-Livonia, MI MSA					
Less than 50 employees	4.97%	5.73%	3.72%	2.48%	3.43%
50 or more employees	1.92%	0.10%	3.64%	2.67%	3.26%
Total	4.72%	1.57%	2.82%	2.16%	2.70%
Boston-Cambridge-Quincy, MA-NH MSA					
Less than 50 employees	3.03%	2.81%	3.85%	2.54%	3.26%
50 or more employees	0.02%	0.02%	1.50%	2.79%	2.40%
Total	2.41%	0.56%	1.20%	2.00%	1.78%
San Francisco-Oakland-Fremont, CA MSA					
Less than 50 employees	2.65%	4.00%	3.07%	2.35%	3.01%
50 or more employees	3.51%	0.64%	3.22%	2.72%	4.30%
Total	2.20%	1.51%	2.79%	2.08%	3.47%
Riverside-San Bernardino-Ontario, CA MSA					
Less than 50 employees	4.78%	7.28%	9.49%	9.61%	8.55%
50 or more employees	2.07%	3.06%	3.81%	2.19%	2.48%
Total	4.01%	4.81%	3.10%	1.38%	1.88%
Phoenix-Mesa-Scottsdale, AZ MSA					
Less than 50 employees	3.22%	5.32%	5.42%	3.54%	5.13%
50 or more employees	1.89%	1.50%	3.88%	3.27%	4.01%
Total	2.62%	1.96%	3.53%	2.80%	3.63%

Table IX.B.1(2008) 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, 2008 (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	2.11%	4.11%	3.64%	2.07%	4.09%
50 or more employees	2.79%	0.58%	4.25%	2.73%	4.92%
Total	1.70%	1.41%	3.35%	1.98%	3.89%
Minneapolis-St. Paul-Bloomington, MN-WI MSA					
Less than 50 employees	5.08%	5.75%	2.84%	3.29%	2.79%
50 or more employees	1.37%	1.54%	2.94%	2.57%	3.22%
Total	3.48%	1.93%	2.31%	2.33%	2.46%
San Diego-Carlsbad-San Marcos, CA MSA					
Less than 50 employees	5.71%	8.08%	4.31%	5.47%	6.33%
50 or more employees	2.70%	4.04%	4.78%	2.99%	4.90%
Total	4.54%	3.27%	3.60%	2.51%	3.92%
St. Louis, MO-IL MSA					
Less than 50 employees	10.33%	11.65%	10.45%	10.44%	10.31%
50 or more employees	11.39%	11.28%	12.60%	9.92%	10.88%
Total	3.47%	1.71%	1.79%	1.48%	1.95%
Baltimore-Towson, MD MSA					
Less than 50 employees	4.16%	6.59%	4.29%	3.77%	4.62%
50 or more employees	1.99%	2.05%	2.21%	2.16%	2.60%
Total	3.68%	3.18%	2.00%	1.82%	2.31%
Tampa-St. Petersburg-Clearwater, FL MSA					
Less than 50 employees	7.07%	7.79%	3.53%	3.58%	4.14%
50 or more employees	3.95%	3.03%	3.33%	5.70%	4.80%
Total	6.79%	7.76%	2.87%	4.30%	3.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2008

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	5,288	1,053	9,731	2,909	14,191	3,786 *
50 or more employees	4,712	959	8,557	2,250	13,000	3,319
Total	4,874	986	8,747	2,356	13,200	3,398
Los Angeles-Long Beach-Santa Ana, CA MSA						
Less than 50 employees	4,132	651	8,906	2,109	10,841	3,390
50 or more employees	4,244	829	8,052	2,130	12,353	3,669
Total	4,222	793	8,147	2,128	12,159	3,634
Chicago-Naperville-Joliet, IL-IN-WI MSA						
Less than 50 employees	4,837	985	9,510	2,847	12,914	3,991
50 or more employees	4,475	973	8,894	2,023	12,558	3,068
Total	4,540	975	8,961	2,111	12,602	3,183
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA						
Less than 50 employees	4,849	726	9,482	2,658	13,477	3,614
50 or more employees	4,646	925	9,009	2,269	13,263	3,329
Total	4,697	875	9,086	2,333	13,303	3,382
Dallas-Fort Worth-Arlington, TX MSA						
Less than 50 employees	4,263	641	8,189	2,675	8,530	3,127
50 or more employees	4,274	836	9,038	2,213	13,123	3,331
Total	4,272	798	8,909	2,283	12,332	3,296
Miami-Fort Lauderdale-Miami Beach, FL MSA						
Less than 50 employees	5,057	737	8,923	3,205	12,941	4,931
50 or more employees	4,473	1,096	8,022	2,114	13,038	3,999
Total	4,626	1,002	8,114	2,225	13,025	4,125
Houston-Sugar Land-Baytown, TX MSA						
Less than 50 employees	4,563	570 *	9,790	3,123	15,540	5,636
50 or more employees	4,190	866	7,696	2,808	11,500	4,282
Total	4,234	831	7,838	2,829	11,828	4,392
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA						
Less than 50 employees	4,794	857	8,902	2,472	14,000	3,990
50 or more employees	4,411	951	8,681	2,557	12,339	3,878
Total	4,487	932	8,711	2,546	12,587	3,895
Atlanta-Sandy Springs-Marietta, GA MSA						
Less than 50 employees	3,786	775	8,524	2,446	10,491	3,842
50 or more employees	3,868	796	8,044	2,486	11,567	3,855
Total	3,857	793	8,073	2,483	11,454	3,854
Detroit-Warren-Livonia, MI MSA						
Less than 50 employees	4,085	563	8,858	1,973	11,573	1,983 *
50 or more employees	4,276	875	8,390	1,644	11,544	3,110
Total	4,237	811	8,458	1,691	11,550	2,886
Boston-Cambridge-Quincy, MA-NH MSA						
Less than 50 employees	5,298	1,232	12,339	2,302	14,090	3,560
50 or more employees	4,644	1,049	9,334	2,284	13,781	3,346
Total	4,765	1,083	9,510	2,285	13,835	3,384
San Francisco-Oakland-Fremont, CA MSA						
Less than 50 employees	4,349	421	6,967	1,519	9,885	2,361
50 or more employees	4,498	628	8,798	1,752	13,122	2,894
Total	4,459	573	8,510	1,715	12,576	2,804
Riverside-San Bernardino-Ontario, CA MSA						
Less than 50 employees	3,870	475 *	7,400	2,832	12,611	3,094 *
50 or more employees	4,090	771	7,515	1,932	11,680	3,226
Total	4,055	724	7,499	2,062	11,801	3,209
Phoenix-Mesa-Scottsdale, AZ MSA						
Less than 50 employees	4,017	422 *	7,504	2,881 *	10,090	3,557
50 or more employees	4,185	879	8,692	2,400	12,625	4,342
Total	4,160	811	8,588	2,442	12,357	4,259

Table IX.B.2(2008) Average total premiums and employee contributions (in dollars) for private-sector establishments by firm size for 20 largest metro areas: United States, 2008 (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	4,112	515 *	8,308	1,717	10,671	2,116
50 or more employees	4,592	568	9,025	2,084	14,070	3,760
Total	4,456	553	8,904	2,021	13,379	3,426
Minneapolis-St. Paul-Bloomington, MN-WI MSA						
Less than 50 employees	4,373	458	9,930	1,696	11,772	4,544
50 or more employees	4,297	990	8,435	2,253	12,830	3,364
Total	4,312	888	8,566	2,205	12,675	3,536
San Diego-Carlsbad-San Marcos, CA MSA						
Less than 50 employees	3,783	746	7,942	3,250	7,629	3,485
50 or more employees	3,912	949	8,074	2,515	11,212	3,203
Total	3,872	886	8,046	2,674	10,495	3,259
St. Louis, MO-IL MSA						
Less than 50 employees	4,539	739 *	7,566	2,113 *	11,013	2,789 *
50 or more employees	4,426	1,146	8,632	2,277	12,346	2,694
Total	4,454	1,046	8,500	2,256	12,186	2,706
Baltimore-Towson, MD MSA						
Less than 50 employees	4,048	787	8,467	2,665	10,337	4,083
50 or more employees	4,595	1,126	9,082	2,332	13,117	4,240
Total	4,500	1,067	8,983	2,385	12,704	4,217
Tampa-St. Petersburg-Clearwater, FL MSA						
Less than 50 employees	4,101	967 *	8,370	2,580	12,773	6,027
50 or more employees	4,552	1,215	7,986	2,708	12,552	4,866
Total	4,436	1,151	8,033	2,692	12,588	5,052

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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(2008) 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, 2008

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	334	190	762	477	551	1,371 *
50 or more employees	201	88	220	324	510	428
Total	111	42	280	182	263	313
Los Angeles-Long Beach-Santa Ana, CA MSA						
Less than 50 employees	79	69	963	446	451	596
50 or more employees	226	76	194	104	264	190
Total	188	58	257	122	233	177
Chicago-Naperville-Joliet, IL-IN-WI MSA						
Less than 50 employees	236	201	552	553	674	389
50 or more employees	155	55	353	127	442	89
Total	142	48	274	102	389	104
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA						
Less than 50 employees	498	216	1,070	408	637	742
50 or more employees	207	80	307	228	524	287
Total	69	98	258	214	328	288
Dallas-Fort Worth-Arlington, TX MSA						
Less than 50 employees	487	132	1,049	592	1,636	613
50 or more employees	114	72	410	127	497	316
Total	138	56	404	89	537	255
Miami-Fort Lauderdale-Miami Beach, FL MSA						
Less than 50 employees	239	110	1,082	703	891	616
50 or more employees	232	110	553	328	627	894
Total	196	70	532	298	488	602
Houston-Sugar Land-Baytown, TX MSA						
Less than 50 employees	331	201 *	768	832	2,015	1,635
50 or more employees	169	105	394	211	378	351
Total	113	74	311	178	484	386
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA						
Less than 50 employees	240	152	591	443	754	611
50 or more employees	178	100	233	215	571	238
Total	113	50	264	130	498	284
Atlanta-Sandy Springs-Marietta, GA MSA						
Less than 50 employees	213	155	1,126	537	621	960
50 or more employees	146	74	438	260	237	536
Total	121	61	424	228	234	351
Detroit-Warren-Livonia, MI MSA						
Less than 50 employees	158	72	456	412	556	638 *
50 or more employees	227	49	374	99	507	284
Total	181	40	312	102	406	202
Boston-Cambridge-Quincy, MA-NH MSA						
Less than 50 employees	245	129	2,012	678	416	714
50 or more employees	194	58	420	266	335	191
Total	165	70	360	249	261	125
San Francisco-Oakland-Fremont, CA MSA						
Less than 50 employees	309	79	1,145	356	1,220	664
50 or more employees	216	92	435	257	470	343
Total	193	61	325	238	383	243
Riverside-San Bernardino-Ontario, CA MSA						
Less than 50 employees	530	225 *	1,506	707	2,425	1,000 *
50 or more employees	117	66	273	297	573	371
Total	97	52	270	283	546	277
Phoenix-Mesa-Scottsdale, AZ MSA						
Less than 50 employees	238	132 *	1,081	1,172 *	370	555
50 or more employees	142	80	390	267	607	399
Total	97	81	343	235	539	374

Table IX.B.2(2008) 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, 2008 (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	195	165 *	463	421	814	518
50 or more employees	232	86	431	199	443	435
Total	175	66	314	159	467	255
Minneapolis-St. Paul-Bloomington, MN-WI MSA						
Less than 50 employees	263	128	1,454	323	658	671
50 or more employees	153	67	316	101	305	165
Total	131	69	342	91	418	123
San Diego-Carlsbad-San Marcos, CA MSA						
Less than 50 employees	372	217	696	745	1,067	759
50 or more employees	130	106	266	358	792	721
Total	146	102	323	381	741	565
St. Louis, MO-IL MSA						
Less than 50 employees	1,078	248 *	2,144	878 *	2,878	952 *
50 or more employees	558	175	1,854	632	2,096	471
Total	166	153	253	211	193	169
Baltimore-Towson, MD MSA						
Less than 50 employees	189	162	577	731	1,344	816
50 or more employees	191	61	220	125	566	407
Total	152	70	169	158	503	392
Tampa-St. Petersburg-Clearwater, FL MSA						
Less than 50 employees	284	379 *	1,465	697	1,931	1,057
50 or more employees	286	186	505	173	831	483
Total	162	256	466	172	758	467

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 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.